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Human Perceptions of Climate (Change)

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Gjensidige Insurance

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- ❑ **Climate statistics versus Climate perceptions**
- ❑ **Practical use of knowledge for insurance business**

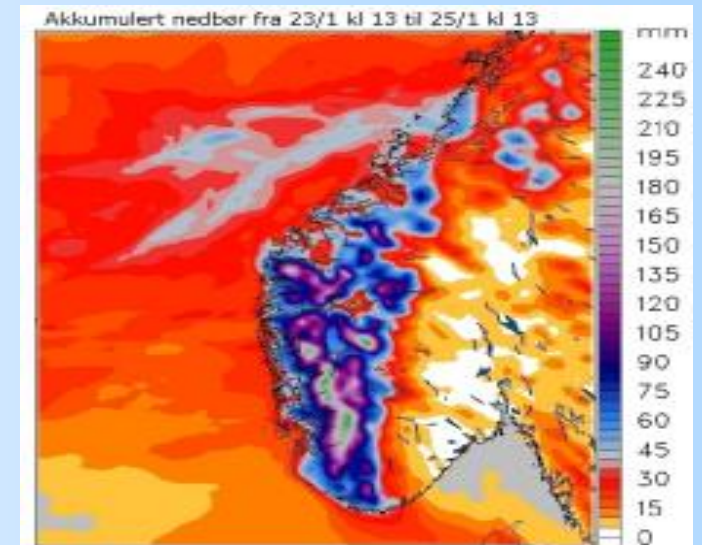


Beautiful weather
(John Sloan 1907)

Extreme Events

Bergen 14.
September
2005





Accumulated
precipitation during 24
hours



Weather

the condition of the atmosphere at a given time, with respect to heat or cold, wetness or dryness, calm or storm, clearness or cloudiness

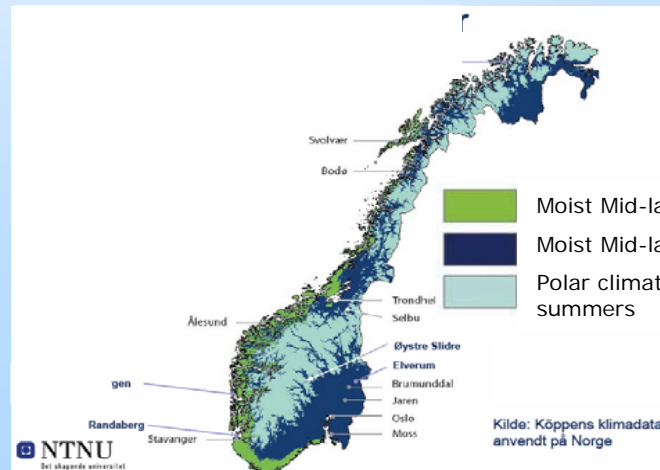
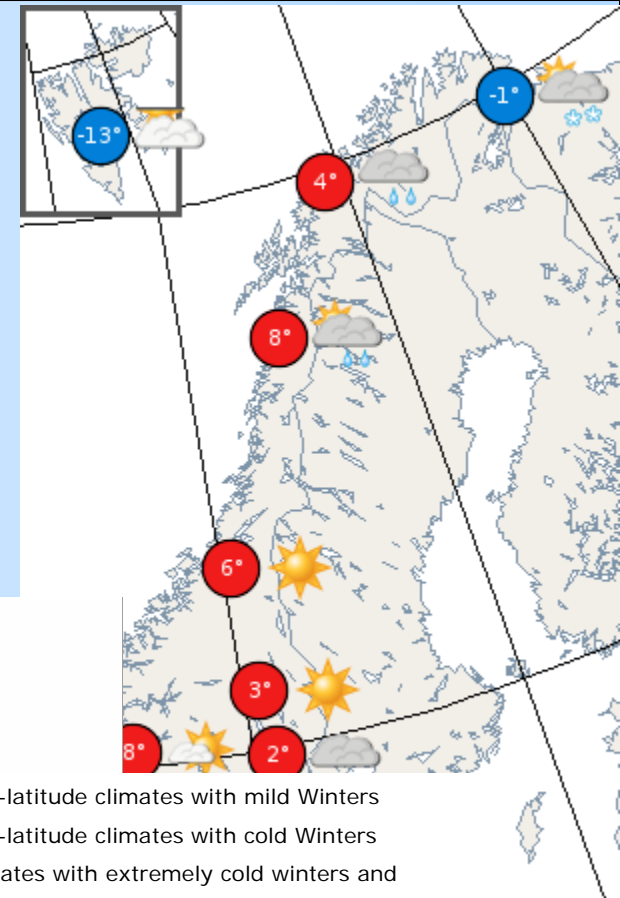
Climate

refers to the average atmospheric conditions over longer periods of time.

Represented by statistical values

Climate change ...

changes in average conditions, manifested in changes in day-to-day weather



Kilde: Köppens klimadata
anvendt på Norge



- ❑ represent a reference-framework for understanding the world we live in
- ❑ contain assumptions of what we should search for
- ❑ If the main perceptions do not correspond with reality, our understanding of reality will be imperfect

(Alfred North Whitehead 1861-1947)





Climate perception and physical senses



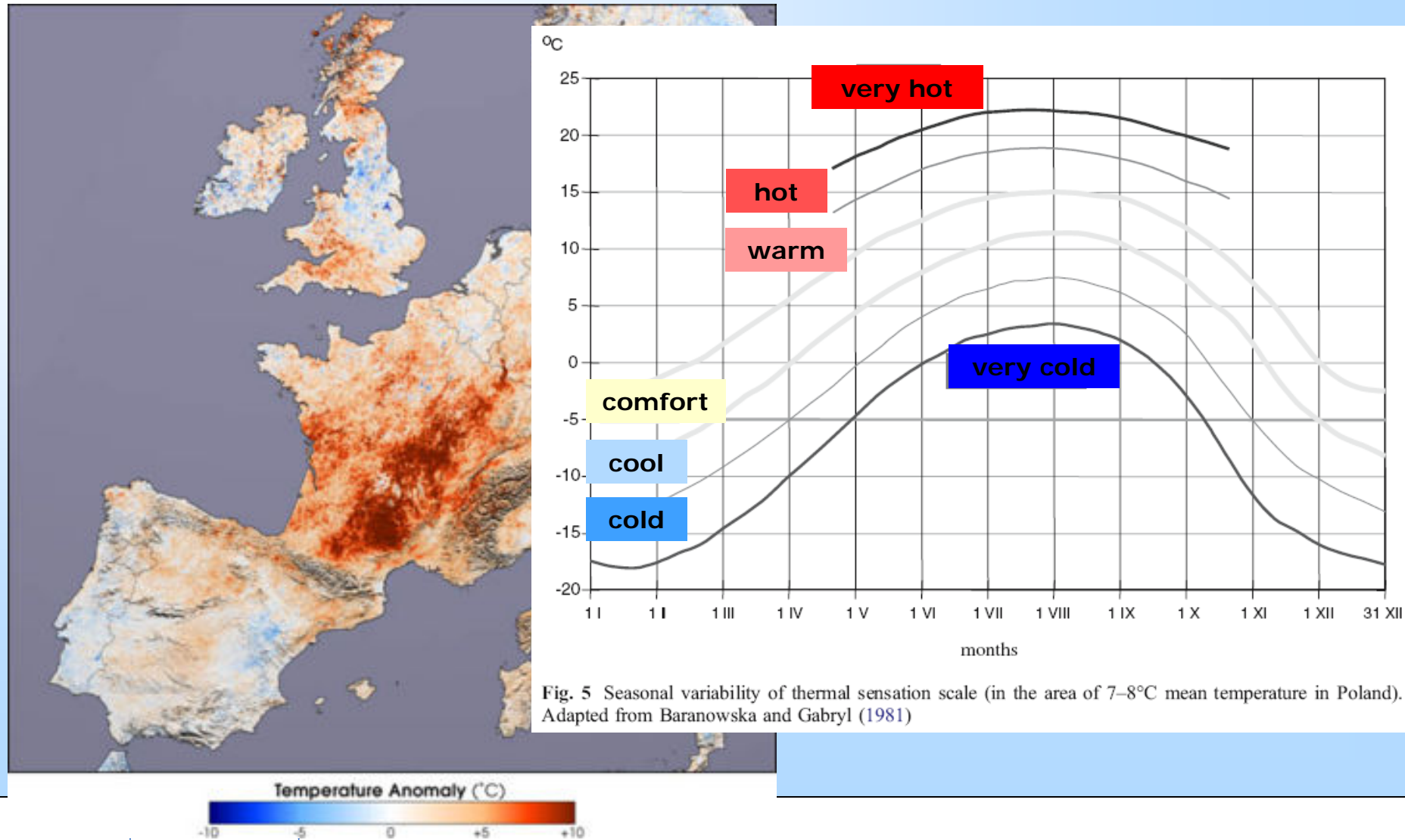
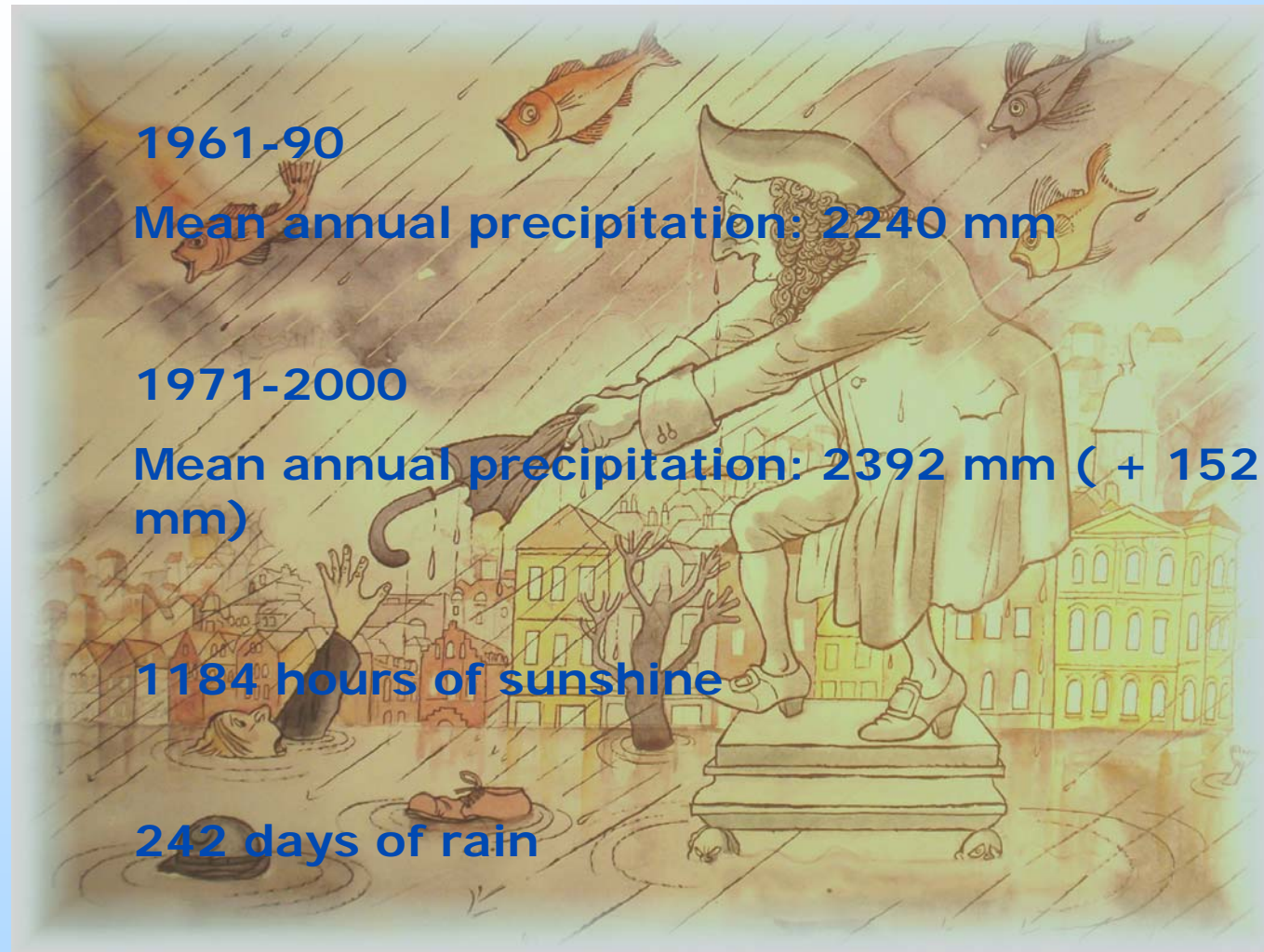


Fig. 5 Seasonal variability of thermal sensation scale (in the area of 7–8°C mean temperature in Poland). Adapted from Baranowska and Gabryl (1981)



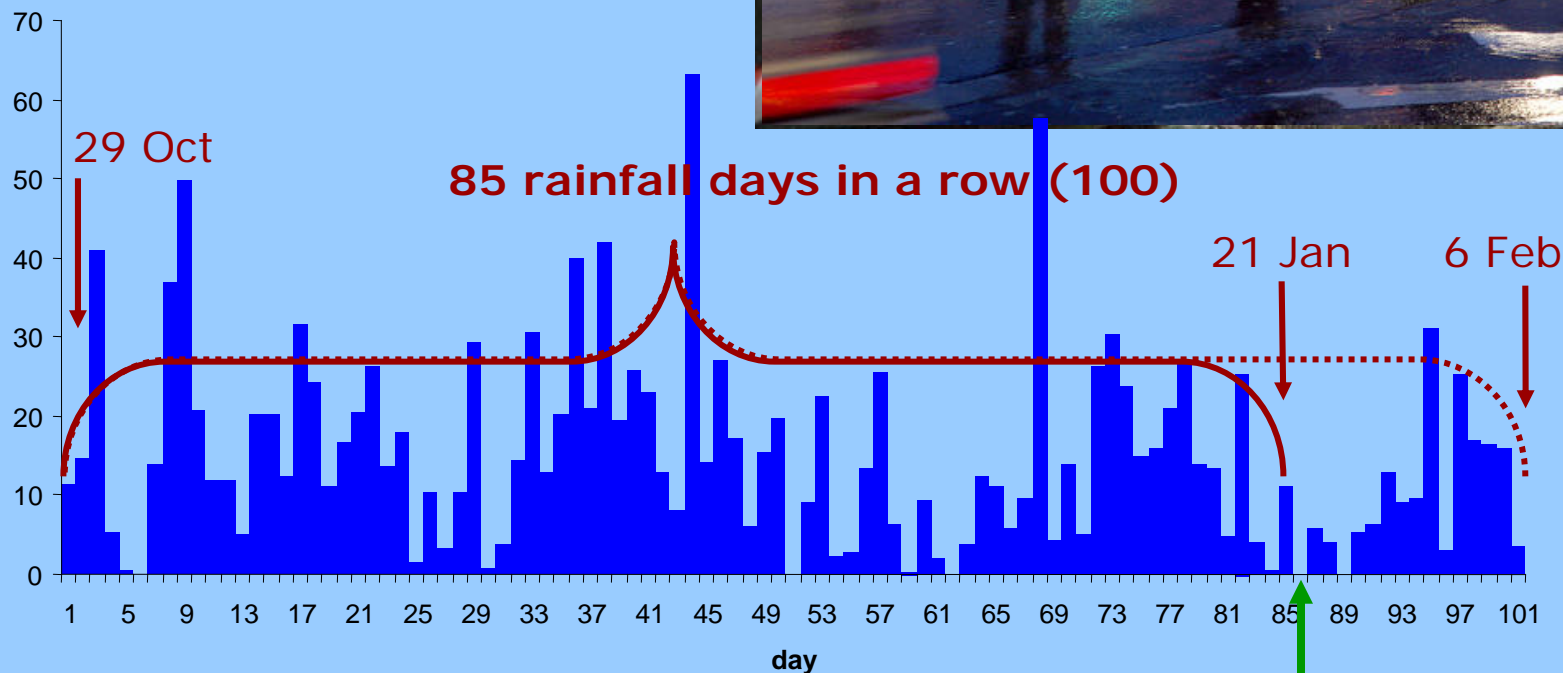


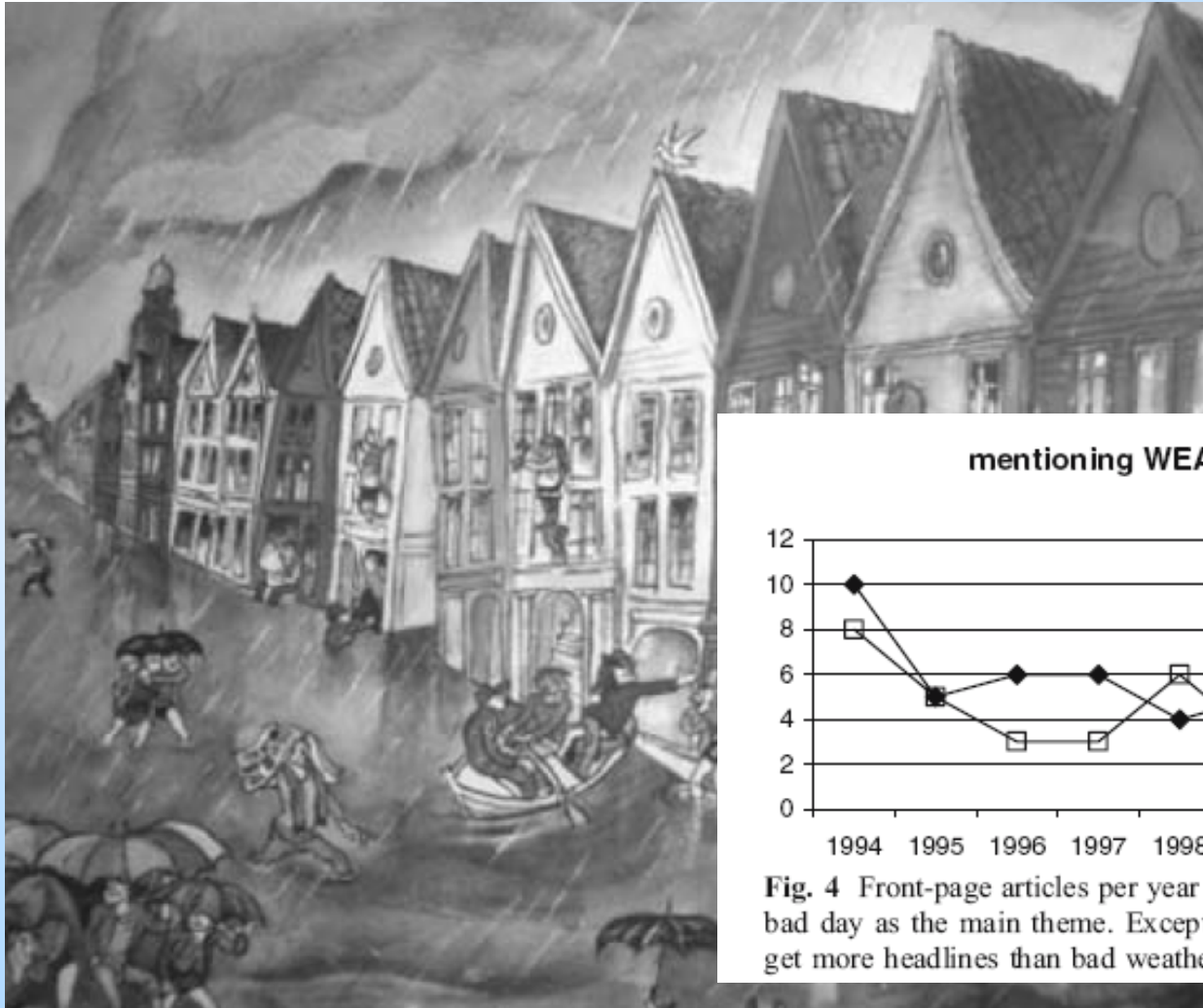
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Rainfall during period 29 Oct 2006 – 6 Feb 2007



mm rainfall





mentioning WEATHER and DAYS

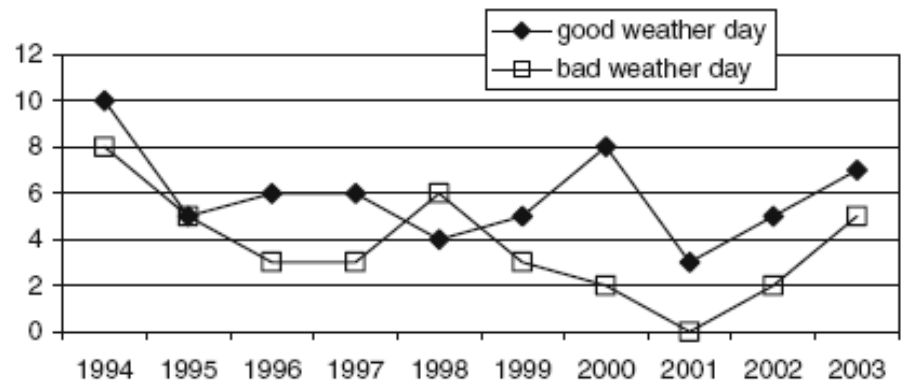


Fig. 4 Front-page articles per year which have an especially good or bad day as the main theme. Except during 1998, good weather days get more headlines than bad weather days



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Climate and weather stories in the News

Good video-summer. The poor summer this year has given record sales for videos and sweeties. Get out, advises the psychologist. You cannot live in Bergen if you do not tolerate a bit of rain.

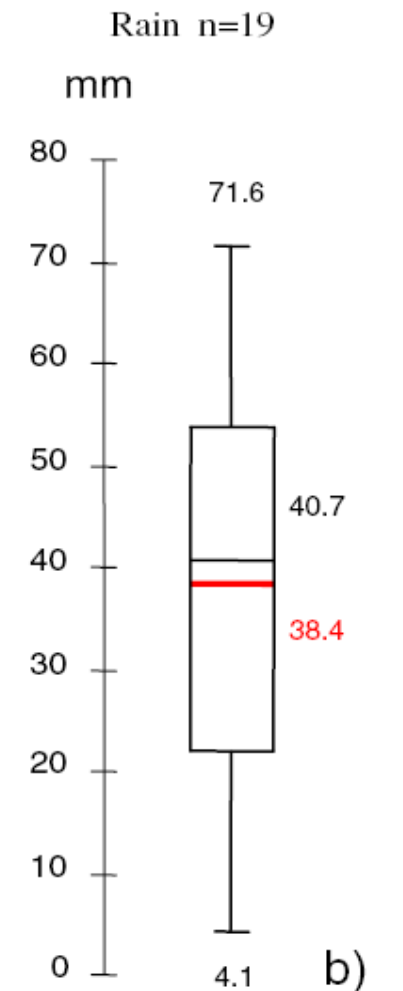
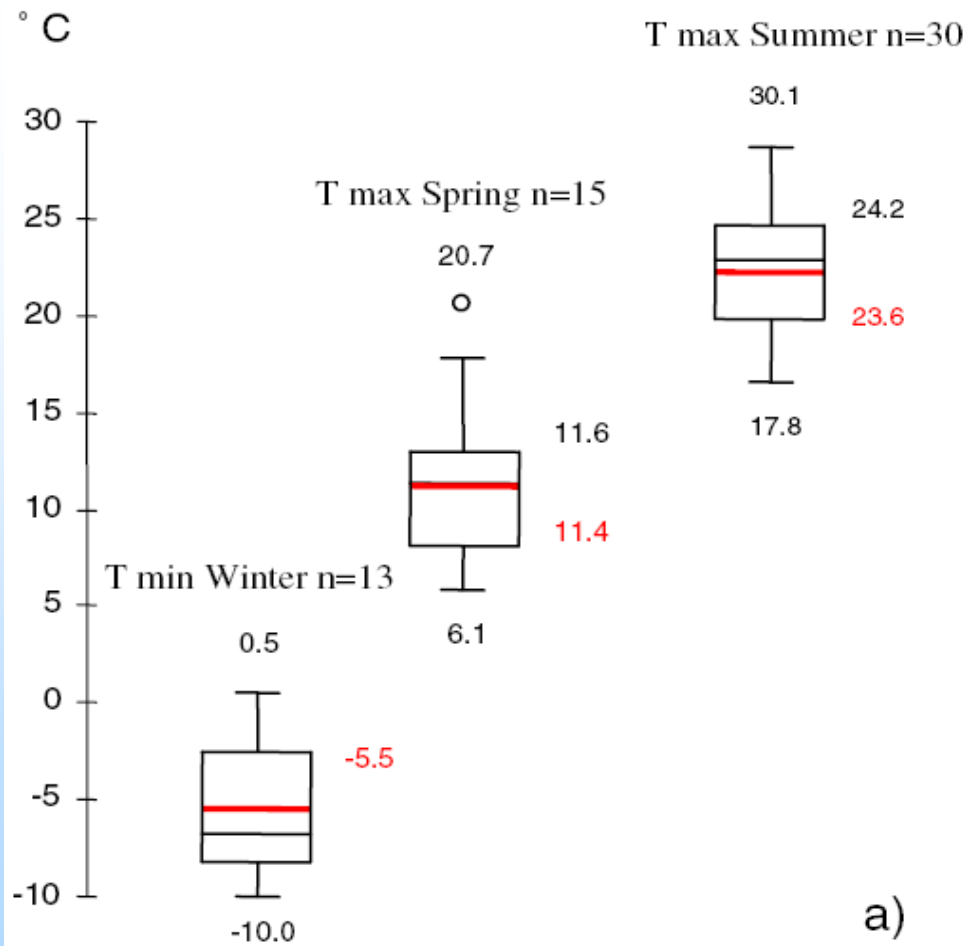
Weather depressed Bergen people get support from researchers: a rainy and dark February on the West Coast can be worse than the permanent dark winter in Northern Norway.

Insurance premium for natural disasters is going to rise. In the worst case, people on the West Coast must cover their whole risk themselves when living in regions with more extreme weather.

Wet West Coast.... but what matters? Wet and happy. A group of tourists defied yesterday's weather-Gods washing the West Coast, and went on sightseeing through Bergen. Their good holiday mood could not be destroyed by flushing rainfall.

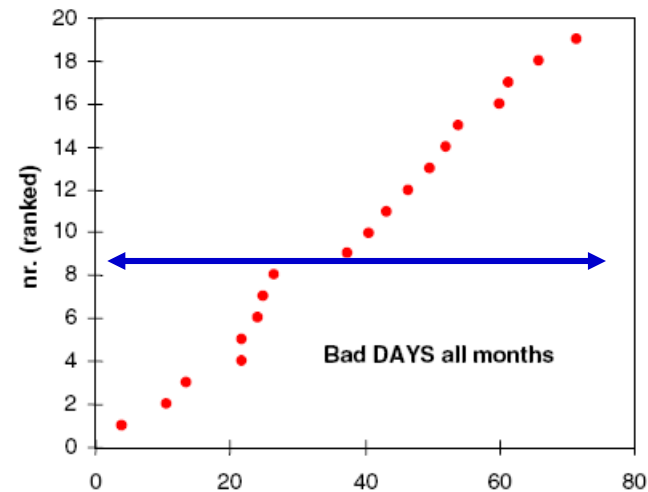
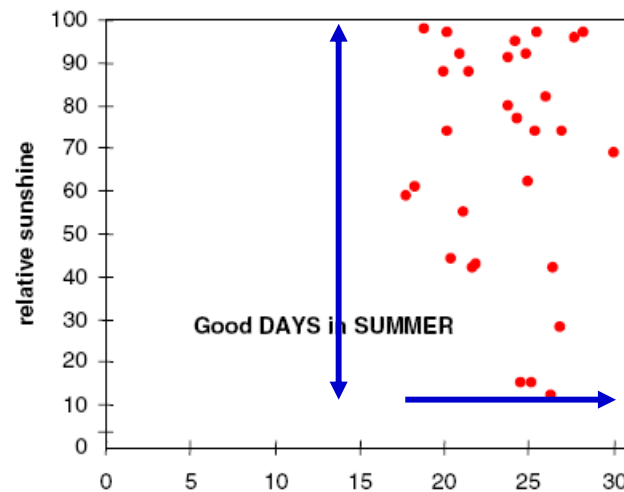
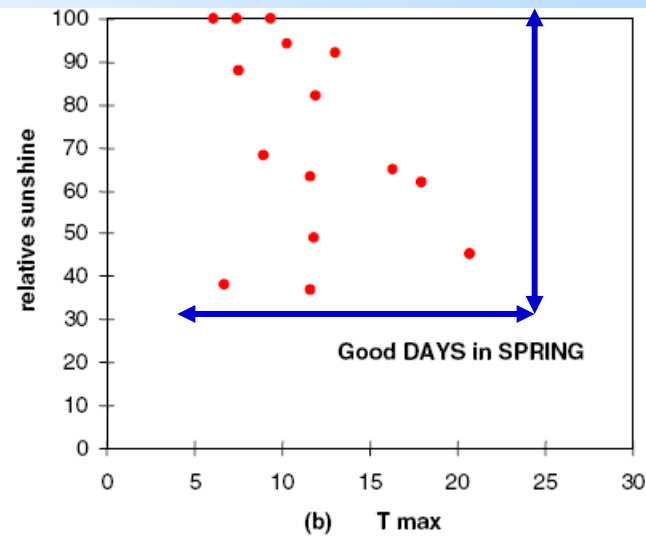
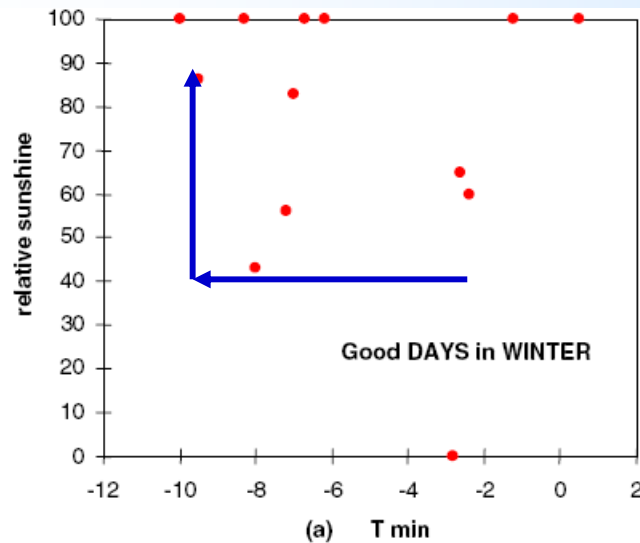


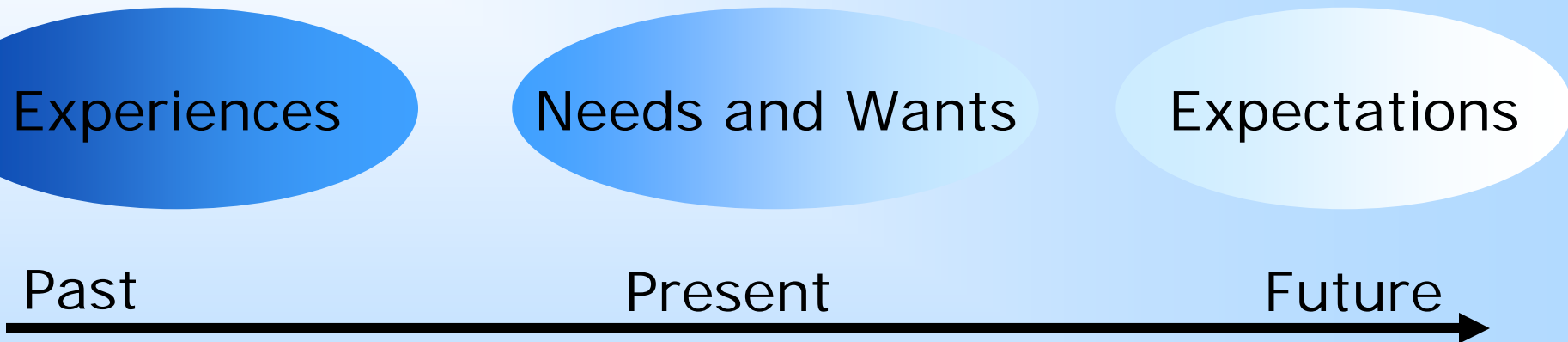
Temperature range when mentioned as a beautiful day / Rainfall range for bad weather days





Combined sun-temperature conditions for "nice weather days" and rainfall- rank for "bad weather days"







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It must be happiness, say people in Bergen, to become 100 years old and die with Wellingtons and an umbrella in your hands. Having lived for 100 years in Bergen means one has experienced around 28,000 days with rain and has owned nearly as many umbrellas.







Climate perception and communication in the Insurance business



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Protecting against uncertain futures





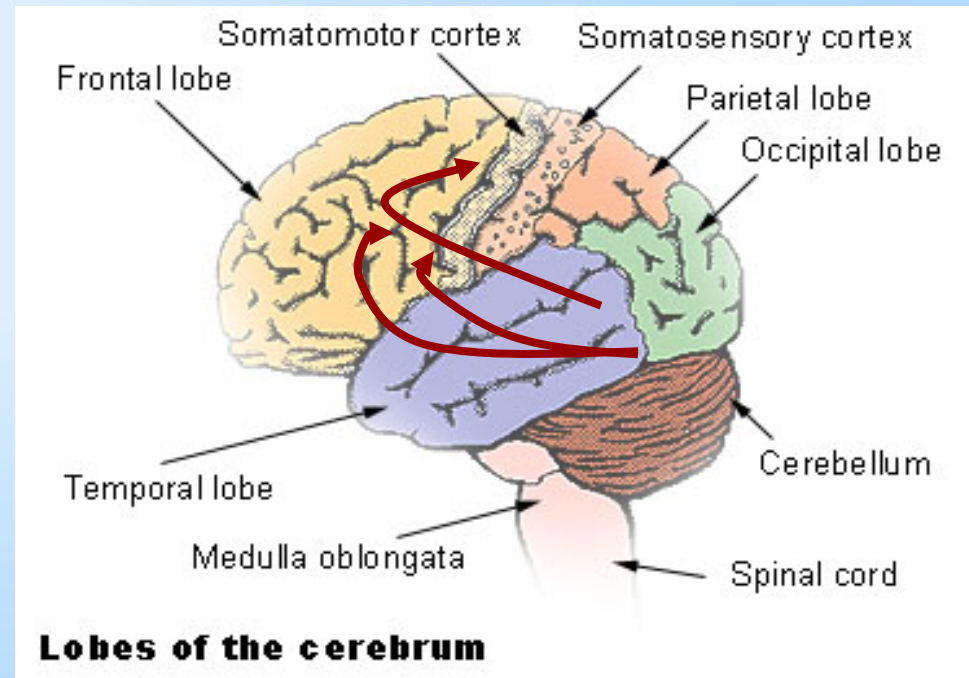
Non-persuasive communication

- ❑ giving the people the information that they need in order to make their own decisions in an autonomous way
- ❑ only tell the few facts that are really most relevant, otherwise you'll lose people's attention
- ❑ "Overselling climate change"
- ❑ (more) information alone is not sufficient to cause the audience to change their perception or a behaviour in a desired direction





- ❑ you cannot assume that the recipient – the audience – is processing the information analytically, and thus making rational, deliberate decisions!
- ❑ Emotions, values and feelings
- ❑ Positive associations stimulate reward system in the brain.





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Climate perception and building styles



Hordaland Fylkeskommune

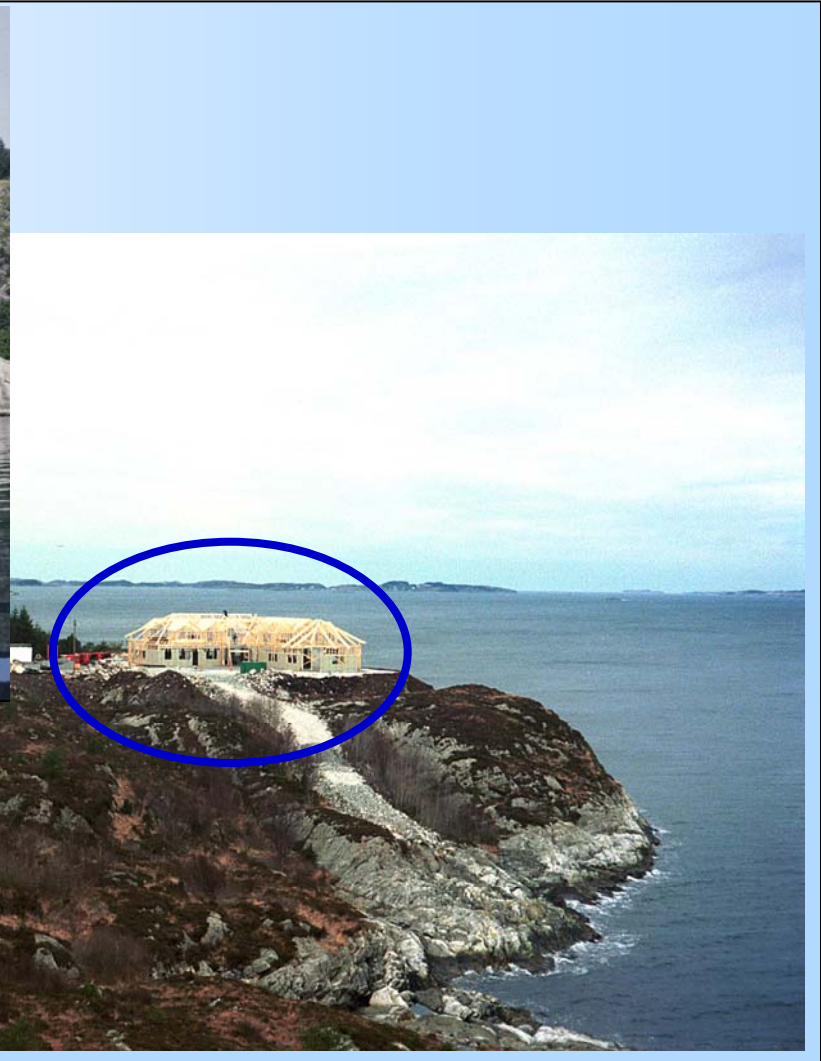




GJENSIDIGE Climate perceptions and spatial planning Coast



Hordaland,
Norway





GJENSIDIGE Climate perceptions and spatial planning Mountain regions



Obergurgl, Tirol



Martin Luther King – he did not say "I have a nightmare, people"

**-> tell positive visions, messages of hope, rather than
doomsday future**





- ❑ Climate statistics give only one side of the picture about climate vulnerability and adaptive potential
- ❑ Perceptions indicate how people think and in a second step, response to climate (variations and change)
- ❑ Traditional adaptation to weather hazards need to be revived and adapted to modern conditions
- ❑ Insurers need to focus strongly on climate risk prevention and adaptation. In order to achieve this goal it is important to acquire adequate knowledge about peoples' perception and use this for risk communication.



Thank you!