

Editorial

We devote this eighteenth issue of Consorcio de Compensación de Seguros' (CCS) on-line magazine to review some current topics that we deem relevant for the insurance industry.

Firstly, and as an in-depth review, Belén Soriano, CCS Assistant Director for the Technical Area and Reinsurance, undertakes a historic overview of the rates and covers of the Extraordinary Risk Scheme since the establishment of CCS in 1954. She shows how our institution has always offering different answers to the needs of the industry, thus adapting itself to the changing circumstances of Spanish society, economy and insurance sector.



Ana Campos, building engineer specialized in habitable housing, deals in her contribution about the importance of developing simple and effective early warning systems for catastrophic events. These systems are specially needed in developing countries as they show a greater vulnerability to these events.

The contribution written by Javier Cabo, Doctor in Medicine and Cardiovascular Surgery, reviews predictive analyses, supported by artificial intelligence, to make personalized assessments of the main pathologies that might increase the morbidity and, in this way, allow for a more efficient prevention.

In the same vein, Antonio González, Head of the Customer Care Service for the Insured at CCS, refreshes the latest draft legislations by the European Commission aimed to regulate Artificial Intelligence and its use.

José Antonio Badillo, Head of the CCS Madrid Regional Office and expert in civil liability, writes back in our magazine with a case law review, in this case dealing with the concept of insured interest, distinguished from that of insured risk object of the insurance contract.

In the 'reviews' section, María Nuche, Risk Management Director at CCS, discusses the last publication of the Spanish Association of Risk Management and Insurance (Agers for the Spanish), its *Manual de Riesgos Operacionales* (Handbook on Operational Risks), to which she has contributed as well. Lastly, Francisco Espejo, CCS Assistant Director for Research and International Relations, reviews several recent books dealing about the current climate crisis, the challenges society must face and the different options for not making it even worse and in favour of adaptation.