

Editorial

In its fourth year of existence, our magazine is beginning to become consolidated as the principal means of communication through which the *Consortio de Compensación de Seguros* interrelates in some depth in addressing the issues with its stakeholders, who in turn find in *Consortseguros Digital* a channel for the dissemination of their activities. This should not be a surprise, as it is precisely what we were aiming for with the launch of the magazine, but nevertheless this should not prevent us from highlighting the fact.

This consolidation is reflected in the contents of this eighth issue: varied, interesting and relevant. It has not been easy to choose the leading article, since there are several which, in terms of their interest and extension, would have been able to play that role to perfection. In the end, the Editorial Board decided on the article by Gregorio Pascual, from the General Directorate for Civil Protection and Emergencies, on the importance of data for disaster risk reduction. In addition to the interest and quality of the article, disaster risk reduction is the core objective and the reason for being of a widespread community, of which the insurance sector in general and the *Consortio* in particular are also a part.

Moreover, this issue makes a quite extensive examination of questions associated with automobile insurance. Dr Carlos Represas signs an article on the assessment of bodily harm in road accidents, and Juan Luis de Miguel, Deputy Director of Centro Zaragoza, explains the pioneering activity of this centre on the cutting edge of the research on subjects relating to vehicles and their insurance.

It is well known that flooding is the most harmful natural risk in our region. For this reason, this issue of the magazine includes two contributions on this subject, from different although complementary perspectives. Andy Bord, Chief Executive Officer of Flood Re, describes the start-up of this re-insurance scheme, with public support, created specifically for providing insurance coverage to the private properties most exposed to flood risk in a country like the United Kingdom where this risk is so high. And Belén Quinteiro and Laura Fernández, of Augas de Galicia, explain the management of flood risk in the Galicia-Coast basin from the perspective of a basin authority on the Spanish regional level.

The outlook for the challenges faced by insurance is another recurring issue in our magazine. In this regard, Isabel Gimeno and Aída Velasco, of the Spanish Climate Change Office, and Anna Pons, of *Fundación Biodiversidad*, explain the principal conclusions and outcomes of the Seminar on Climate Change and Insurance, held in November 2017, and Antonio González signs an article on a question relating to innovation and to the new challenges for insurance posed by the current technological revolution: drones and the insuring of the damages they can cause.

The issue is completed with a significant representation of articles concerned with the dissemination of the *Consortio's* activities and news. Alfonso Nájera describes the international activity of the CCS; Belén Soriano explains the new rates of the extraordinary risk insurance surcharge, which will become effective on 1 July 2018; Alfonso Manrique shows us a viewer which makes it possible to locate and obtain information on the buildings that had to be demolished following the Lorca earthquake in May 2011; and, as is his custom, José Antonio Badillo comments upon another court judgement which sheds light on the covers provided by our institution.



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By the time of the publication of this issue, both Gregorio Pascual as well as Alfonso Nájera will have already gone on to enjoy their well-deserved retirement. The contributions to this magazine signed by them have constituted, to some extent, a visualisation of their vast experience. We dedicate this issue to both of them, who have done so much for risk management and, in the particular case of Alfonso Nájera, in recognition of his decisive role in the start-up of this digital magazine.