

Risk Category	Risk Subcategory	Risk	Definition
Operational	Operational	Implementation Risk	Social insurance policy not implemented as designed
Operational	Operational	Delayed Claims Processing	Delay in eligibility and claims processing can lead to delayed relocation benefits
Operational	Supply Chain	Supply chain issues	Supply chain issues causing delays in housing reconstruction and repairs
Operational	Supply Chain	Resource constraints	Inability to fully accommodate for mass displacement after a massive event
Operational	Disaster	Extremely catastrophic event	Natural disaster events with unforeseen severity and/or frequency
Operational	Strategy	Model Risk	Assumptions in natural disaster cost models deviate from reality
Reputational	Strategy	Public Backlash	Negative publicity from implementation of scheme
Reputational	Strategy	Resistance to relocation	Members actively refusing to relocate from high risk regions
Environmental	Strategy	Extreme Climate Change	Uncontrolled CO2 emissions which cause extreme changes in weather and climate
Financial	Capital	Inadequate funding	Inability to sustain the policy due to inadequate funding
Economic	External Markets	Inflation	Increased inflation deteriorates ability to purchase or source supplies
Economic	Socioeconomic	Inability to relocate	Relocation may not be possible for some members due to socioeconomic conditions