

DISASTER RESPONSE: THE PERCEPTION OF THE THREAT AND
ITS INFLUENCE ON COMMUNITY DECISION ON INSURANCE

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1 Introduction

The modern phenomenon of insurance as a commercially obtainable consumer item, especially in the variety of packages that are available today, is one which has not received substantial attention in the behavioural sciences literature. Given its assumed significance as one of the keys toward a viable damage-mitigation programme, particularly by natural hazard researchers, it is a little surprising that insurance has not received greater pre-eminence within social science research. However, studies that have dealt with aspects of insurance and natural disaster have not been entirely neglected; a reasonable case could be presented to argue that this area of studies is becoming a 'growth' area at present (see, for example, the recent UNDRO International Working Group on Natural Disaster Insurance, Geneva 1983, and the continuing work of the Wharton School at the University of Pennsylvania).

'Insuring Man' as a phenomenon is a product of the 20th Century. Although insurance was not uncommon prior to this it was the 20th Century which saw a strong awakening in individuals of the need to insure against possible loss and catastrophe. Traditional societies in their way contributed to the cohesion of the group by effective participation at the tribe, clan, and lineage level. Man spent a great deal of time engaging in reciprocal relationships and rituals. These became his insurance against having to face disaster or hazard unsupported by his immediate group. He participated with significant others in making judgements and