Groupama Forests Insurances

Groupama Forêts Assurances is a solidarity and responsible mutual insurance company specialising in forest insurance.
Since the 1960s, the mutual has been investing in the purchase of real estate in Bordeaux. It was able to compensate silviculturists following the storms.
Since 2017, the State has decided to stop helping foresters to restore their forests after a storm has passed. It is necessary to promote forest insurance as one of the first acts of sustainable management in order to provide financial resources to restore the forest after a disaster and to secure the heritage.
Their objective today is to extend forest insurance to any forest owner with a sustainable management document.

- securing forest investment
- propose a complement to preventive action (fire)
- allow reforestation after a disaster
- contribute to the harmonisation of sustainable management criteria in Europe
- better guarantee of producing wood in the future in the face of storm and fire risks.

The contracts apply to fire, storm and civil liability risks in the forest.
Guarantee levels are in several forms:
- flat-rate compensation for the reconstitution per hectare, which ranges from €500/ha to €5,000/ha depending on the type of stand and the region
- fixed compensation for the reconstitution and in addition compensation for the value of the damaged wood (100€/ha/year for the first 15 years or

150€/ha/year for the first 20 years).

The packages are adapted according to the species and the forest and therefore applies to all forests in France.

To date, only 5% of forest owners are insured; however, the level of risks in the forest is constantly rising.

The European participation envisaged for the future would reduce the cost of contributions and thus allow all owners to have access to insurance. To do this, needs must be assessed on the basis of a sample of European countries and European insurance models must be adaptable to each Member State.

Λεπτομέρειες

Προέλευση ξυλείας

Δάσος

Τύπος ξυλείας

Κορμοξυλεία

Τύπος εμπλεκόμενης ξυλείας

Stemwood

Επιπτώσεις στο περιβάλλον και τη βιοποικιλότητα

Positive impact, reconstruction of affected forests

Δυνατότητες ειδοδήματος

NA

Δυνατότητες για εκμετάλλευση

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Κόμβος

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Οικονομικός αντίκτυπος

Cost of the contribution for owners / Compensation after a disaster

Ειδικές προαπαιτούμενες γνώσεις

Financial asset management / Knowledge of risks

Δυνατότητες διακίνησης

High potential for mobilization (not quantified)

Δυναμικό βιωσιμότητας - Αξία

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Ευκολία υλοποίησης

Easy: good asset management and support from a national mutual insurer

Ευκολία εφαρμογής - Αξιολόγηση

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Βασικά προαπαιτούμενα

NA

Τύπος εκδήλωσης στην οποία έχει παρουσιαστεί αυτός ο **BPI**

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Δυνατότητες εργασίας

NA

Κόστος υλοποίησης (ευρώ - **€**)

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Περισσότερες λεπτομέρειες

Πρόκληση η οποία αντιμετωπίζεται

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Όνομα χώρου

Δασικές διαταραχές, κίνδυνοι, αντιμετώπιση καταστροφών

Τύπος λύσης

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Λέξεις κλειδιά

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Ψηφιακή λύση

όχι

Καινοτομία

Όχι

Χώρα προέλευσης

Γαλλία

Κλίμακα της εφαρμογής

Εθνικό

Έτος έναρξης και λήξης

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REFERENCES AND RESOURCES

Κύριος ιστότοπος

http://www.groupama-forets.com

Ιστότοπος έργου

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Αναφορά έργου

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Πηγές

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Έργο για το οποίο έχει δημιουργηθεί το παρόν φύλλο πληροφοριών

Rosewood

Ημερομηνία δημοσίευσης

18 Σεπ 2019

This project has received funding from the European Union's Horizon 2020 research and innovation programme under grant agreement No. 862681

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