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.

DéTAILS

ORIGINE DU BOIS
Forêt

TYPE DE BOIS
Grume

TYPE DE BOIS CONCERNé
Stemwood

IMPACT SUR L'ENVIRONNEMENT ET LA BIODIVERSITé
Positive impact, reconstruction of affected forests

EFFET SUR LE REVENU
NA

POTENTIEL D'EXPLOITATION
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HUB
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IMPACT éCONOMIQUE
Cost of the contribution for owners / Compensation after a disaster

CONNAISSANCES SPéCIFIQUES REQUISES
Financial asset management / Knowledge of risks

POTENTIEL DE MOBILISATION
High potential for mobilization (not quantified)

POTENTIEL DE DURABILITé - VALEUR
--

FACILITé D'IMPLéMENTATION
Easy: good asset management and support from a national mutual insurer

FACILITé D'IMPLéMENTATION - ÉVALUATION
--

PRéREQUIS CLéS
NA

TYPE D'éVéNEMENT Où CETTE ICPE A éTé PRéSENTéE
--

EFFET SUR L'EMPLOI
NA

COûTS D'IMPLéMENTATION (EURO - €)
--

PLUS DE DéTAILS

DéFI CONCERNé

--

DOMAINE

Perturbations forestières, risque, réponse aux calamités

TYPE DE SOLUTION

--

MOTS-CLéS

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SOLUTION DIGITALE

Non

INNOVATION

Non

PAYS D'ORIGINE

France

ECHELLE D'APPLICATION

Nationale

DéBUT ET FIN D'ANNéE

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REFERENCES AND RESOURCES

SITE WEB PRINCIPAL

http://www.groupama-forets.com

SITE WEB DU PROJET

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RéFéRENCE DU PROJET

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RESSOURCES

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PROJET SOUS LEQUEL CETTE FICHE D'INFORMATION A éTé CRééE

Rosewood

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