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.

DETTAGLI

ORIGINE DEL LEGNO

foresta

TIPO DI LEGNO

Fusto

TIPO DI LEGNO IN QUESTIONE

Stemwood

IMPATTO SULL'AMBIENTE E LA BIODIVERSITà

Positive impact, reconstruction of affected forests

EFFETTO SUL REDDITO

NA

POTENZIALE DI SFRUTTAMENTO

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HUB

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IMPATTO ECONOMICO

Cost of the contribution for owners / Compensation after a disaster

CONOSCENZE SPECIFICHE NECESSARIE

Financial asset management / Knowledge of risks

POTENZIALE DI MOBILITAZIONE

High potential for mobilization (not quantified)

POTENZIALE SOSTENIBILITà - VALORE

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FACILITà DI IMPLEMENTAZIONE

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

FACILITà DI IMPLEMENTAZIONE - VALUTAZIONE

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PREREQUISITI CHIAVE

NA

TIPO DI EVENTO IN CUI QUESTO BPI è STATO PRESENTATO

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EFFETTO SUL LAVORO

NA

I COSTI DI ATTUAZIONE (EURO - €)

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Più DETTAGLI

SFIDA RISOLTA

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DOMINIO

disturbi della foresta, i rischi, risposta ai disastri

TIPO DI SOLUZIONE

--

PAROLE CHIAVE

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SOLUZIONE DIGITALE

No

INNOVAZIONE

No

PAESE D'ORIGINE

Francia

SCALA DI APPLICAZIONE

Nazionale

INIZIO E FINE ANNO

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REFERENCES AND RESOURCES

SITO PRINCIPALE

http://www.groupama-forets.com

SITO WEB DEL PROGETTO

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PROGETTO DI RIFERIMENTO

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RISORSE

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PROGETTO NELL'AMBITO DEL QUALE QUESTA SCHEDA è STATA CREATA

Rosewood

DATA DI INSERIMENTO

18 Set 2019

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