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.

SZCZEGóŁY

POCHODZENIE SUROWCA DRZEWNEGO

Las

RODZAJ SUROWCA DRZEWNEGO

Drewno okrągłe

RODZAJ DREWNA

Stemwood

WPŁYW NA śRODOWISKO I BIORóżNORODNOśĆ

Positive impact, reconstruction of affected forests

EFEKTY EKONOMICZNE

NA

POTENCJAł W ZAKRESIE KOMERCJALIZACJI

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HUB

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WPŁYW NA GOSPODARKę

Cost of the contribution for owners / Compensation after a disaster

WYMAGANA WIEDZA SPECJALISTYCZNA

Financial asset management / Knowledge of risks

POTENCJAł DLA MOBILIZACJI DREWNA

High potential for mobilization (not quantified)

POTENCJAł DLA ZRóWNOWAżONEGO ROZWOJU - WARTOśĆ

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ŁATWOśĆ WDROżENIA

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

ŁATWOśĆ WDROżENIA - OCENA

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KLUCZOWE WYMAGANIA

NA

RODZAJ WYDARZENIA, W KTóRYM WYSTąPIłA DANA BPI

--

EFEKTY W ZAKRESIE ZATRUDNIENIA

NA

KOSZT IMPLEMENTACJI (EURO - €)

--

WIęCEJ INFORMACJI

WYZWANIE

--

DOMENA

Zaburzenia ekosystemów leśnych, ryzyka, reagowanie na klęski i katastrofy

RODZAJ ROZWIąZANIA

--

SŁOWA KLUCZOWE

--

ROZWIąZANIE CYFROWE

Nie

INNOWACJA

Nie

KRAJ POCHODZENIA

Francja

SKALA APLIKACJI

Krajowa

ROK ROZPOCZęCIA I ZAKOńCZENIA

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ŹRóDŁA I MATERIAłY

STRONA INTERNETOWA

http://www.groupama-forets.com

ZASOBY

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STRONA INTERNETOWA PROJEKTU

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PROJEKT

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PROJEKT, W RAMACH KTóREGO STWORZONA ZOSTAłA NINIEJSZA FISZKA

Rosewood

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