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.

DETALHES

ORIGEM DA MADEIRA
Floresta

TIPO DE MADEIRA
Tronco

TIPO DE MADEIRA EM CAUSA
Stemwood

IMPACTE NO AMBIENTE E BIODIVERSIDADE
Positive impact, reconstruction of affected forests

IMPACTE NAS RECEITAS
NA

POTENCIAL DE EXPLORAçãO
--

HUB
--

IMPACTE ECONOMICO
Cost of the contribution for owners / Compensation after a disaster

CONHECIMENTOS ESPECIFICOS NECESSáRIOS
Financial asset management / Knowledge of risks

POTENCIAL DE MOBILIZAçãO
High potential for mobilization (not quantified)

SUSTENTABILIDADE POTENCIAL - VALOR
--

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

FACILIDADE DE IMPLEMENTAçãO
--

PRE-REQUISITOS CHAVE
NA

TIPO DE EVENTO EM QUE ESTE BPI TEM SIDO APRESENTADO
--

IMPACTE NO EMPREGO
NA

CUSTOS DE IMPLEMENTAçãO (EURO - EUR)
--

MAIS DETALHES

DESAFIO ABORDADO

--

DOMíNIO

Perturbações florestais, riscos e resposta a catástrofes

TIPO DE SOLUçãO

--

PALAVRAS-CHAVE

--

SOLUçãO DIGITAL

Não

INOVAçãO

Não

PAíS DE ORIGEM

França

ESCALA DE APLICAçãO

Nacional

ANO DE INíCIO E FIM

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REFERENCES AND RESOURCES

WEBSITE PRINCIPAL

http://www.groupama-forets.com

WEBSITE DO PROJETO

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REFERêNCIA AO PROJETO

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RECURSOS

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PROJETO NO âMBITO DO QUAL A FOLHA DE DIVULGAçãO FOI CRIADA

Rosewood

DATA DE ENTRADA

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