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.

DETALII

SURSA DE LEMN

Pădure

TIPUL DE LEMN

Lemn masiv

TIPUL DE LEMN îN CAUZă

Stemwood

IMPACTUL ASUPRA MEDIULUI șI BIODIVERSITățII

Positive impact, reconstruction of affected forests

EFECT ASUPRA VENITURILOR

NA

POTENțIAL DE EXPLOATARE

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HUB

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IMPACT ECONOMIC

Cost of the contribution for owners / Compensation after a disaster

CUNOșTINțE SPECIFICE NECESARE

Financial asset management / Knowledge of risks

POTENțIALUL DE MOBILIZARE

High potential for mobilization (not quantified)

POTENțIAL DE SUSTENABILITATE - VALOARE

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FACILITATEA DE IMPLEMENTARE

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

FACILITATEA DE IMPLEMENTARE - EVALUARE

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CONDIțII CHEIE PREALABILE

NA

TIPUL DE EVENIMENT LA CARE A FOST PREZENTAT ACEST IPB

--

EFECT ASUPRA LOCURILOR DE MUNCă

NA

COSTURI PENTRU IMPLEMENTARE (EURO - €)

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MAI MULTE DETALII

PROVOCARE ABORDATă

--

DOMAIN

Perturbări ale pădurilor, riscuri, răspuns la dezastre

TIP DE SOLUțIE

--

CUVINTE CHEIE

--

SOLUțIE DIGITALă

Nu

INOVAțIE

Nu

ȚARA DE ORIGINE

Franţa

SCARA DE APLICARE

Național

ANUL DE îNCEPUT șI DE SFâRșIT

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REFERENCES AND RESOURCES

PAGINă WEB

http://www.groupama-forets.com

RESURSE

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WEBSITE PROJECT

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REFERINță PROIECT

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PROIECTUL îN CADRUL CăRUIA A FOST CREATă ACEASTă FIșă INFORMATIVă

Rosewood

DATA POSTăRII

18 Sep 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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