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.

PODROBNOSTI

PôVOD DREVA
Les

DRUH DREVA
Kmeňové drevo

UVAžOVANý DRUH DREVA
Stemwood

VPLYV NA žIVOTNé PROSTREDIE A BIODIVERZITU
Positive impact, reconstruction of affected forests

DOPAD NA PRíJMY
NA

POTENCIáL VYUžITIA
--

ROZBOčOVAč
--

EKONOMICKý VPLYV
Cost of the contribution for owners / Compensation after a disaster

POTREBA šPECIFICKýCH ZNALOSTí
Financial asset management / Knowledge of risks

MOBILZAčNý POTENCIáL
High potential for mobilization (not quantified)

POTENCIáL UDRžATEľNOSTI - HODNOTA
--

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

UľAHčENIE IMPLMENTáCIE - HODNOTENIE
--

KľúčOVé PREPOKLADY
NA

TYP PODUJATIA, NA KTOROM BOL TENTO BPI PREZENTOVANý
--

DOPAD NA ZAMESTNANOSť
NA

NáKLADY NA IMPLEMENTáCIU (EURO - €)
--

VIAC INFORMáCIí

RIEšENá VýZVA

--

DOMAIN

Disturbancie/kalamity, riziká, odpoveď na katastrofu

TYP RIEšENIA

--

KľúčOVé SLOVá

--

DIGITALNE RIEšENIE

Nie

INOVáCIE

Nie

KRAJINA PôVODU

Francúzsko

ROZSAH APLIKáCIE

Národný

ZAčIATOK A KONIEC ROKA

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REFERENCES AND RESOURCES

HLAVNá WEBSTRáNKA

http://www.groupama-forets.com

PROJEKTOVá WEBSTRáNKA

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REFERENCIA PROJEKTU

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ZDROJE

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PROJEKT, V RáMCI KTORéHO BOL TENTO INFORMAčNý PREHľAD VYTVORENý

Rosewood

DáTUM ODOSLANIA

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