



	<hr/> <p>WP1</p> <hr/>
 <p>European Liability Insurance Organisation Schemes</p>	<p>Signs : how are they produced?</p> <p>Directory : adapting collection process to project objectives</p> <hr/>
	<p>Forum 2 meeting Brussels – 2012 June 13</p> <hr/>
<p>13-06-2012</p>	<p>ELIOS II forum 2</p> <p>1</p>

<h2>Menu</h2>	
<ul style="list-style-type: none">• Follow-up of forum 1• Themes for discussion during forum 2: introduction• Signs: Definition, Why? For whom? How? What?• Sign delivery: procedures• Added Value of signs• Directory: design and data collection• Discussion on proposed themes	
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Follow-up of forum 1

Excerpts from Forum 1 minutes

- 1) The European Commission mentioned the importance of **following the terminology from CPR** applied on performance, requirements etc.
- 2) Further, the European Commission asked for a **clarification of the term "compulsory" of a label**: is it compulsory in a regulatory sense, in a de facto sense or in the sense that insurance companies require it?
- 3) The Commission were also keen on knowing what is the **current situation of use of labels**, and for what reasons are labels being used by insurance companies?
- 4) Establishing a **glossary** is an important and urgent task to undertake. Further, it is needed to clarify where we stand in the value chain.



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Introduction to themes for discussion

Knowledge from WP1 work progress to be presented:

- Main mechanisms of signs production clarified
- Signs correspond to a great variety of demands
- Identification of criteria differentiating the value of signs
- Acknowledgement of the huge quantity of information to manage
- Necessity to target pertinent information according to the EC demand
- The use of signs by insurers is much more complex than a (compliance) checklist (pertinent and differential versus discriminatory signs)



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Timely questions

•Short term perspective:

What type of information is required for the **collection of information** on signs? (Theme 1)

What is required to make the **platform** useful? (Theme 3)

•Mid term perspective:

What are the critical issues to be addressed in the **analysis of information** provided by signs (compatibility with CE marking, complementarity, accessibility, 3rd party involvement/certification, acceptance of marks by insurers etc.)? (Theme 2)



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Signs: introduction

Signs or quality signs?

Quality (*how good or how bad something is*) is not an absolute value.
In spite of efforts to define quality, it remains very subjective.

For this reason, we will use the word **SIGN**.

Sign is a generic term which can cover
a great variety of situations.



Nota : in the following slides, underlined blue words are defined in the glossary (mention at the first occurrence)

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Signs: definition

Sign: any kind of information in relation with the assessment of any subject needed for construction.

Provide reliable information to all concerned actors and help risk assessment by stakeholders (not only insurers)

Give confidence and differentiate “similar” subjects : products, skills, buildings, processes



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Market driven signs versus regulatory signs

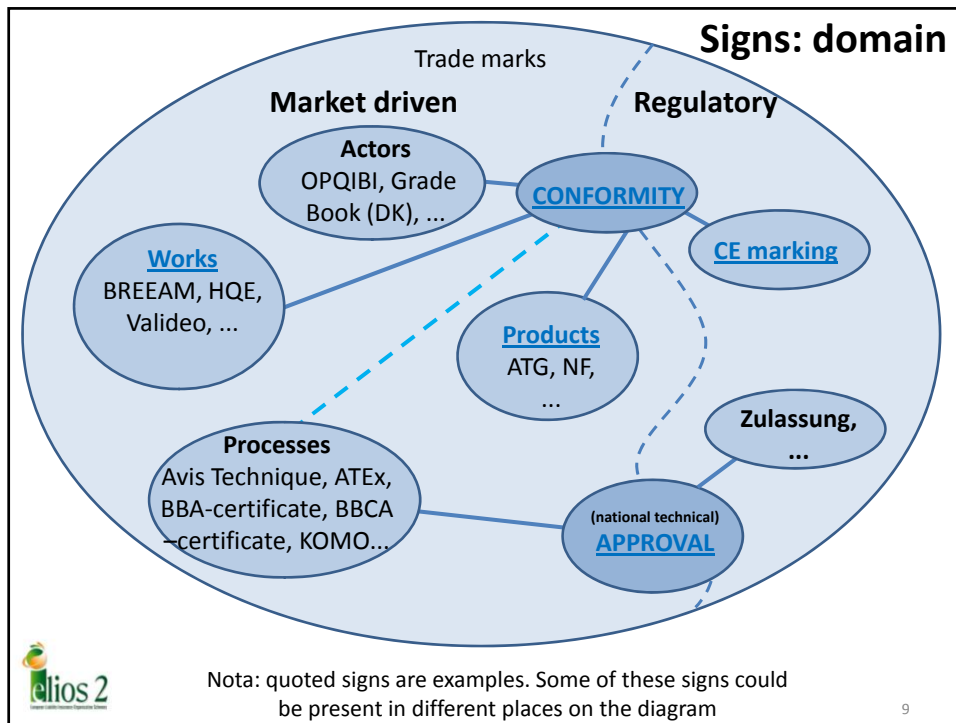
- **Regulatory signs** result from a legal act (e.g. CE marking, safety diagnosis (asbestos, gas, electricity, ...))
- Market-driven signs developed, operated and maintained as a result of stakeholders' needs



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Which subjects do signs concern?

The following subjects are involved in construction activity

<p>ELIOS II initial proposal</p> <ul style="list-style-type: none"> construction products construction processes construction works technical equipments professional qualifications 	<p>ELIOS II directory subjects</p> <ol style="list-style-type: none"> 1 construction products (including technical equipments) 2 construction processes (include design, implementation, underlying conditions) 3 construction works (at various scales: building parts, building, district, urban area) 4 Actors qualifications (all trades including service and management)
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Signs: for whom?

For all the stakeholders along the chain including insurers.

- some may be applicants (AP): they act to get a sign
- most are users (US): they use the information given by the sign

	The list is not exhaustive*	Client**	architect	engineering	contractors	Suppliers***	insurers
1	Construction products				AP	AP	
		US	US	US	US		US
2	construction processes			AP	AP	AP	
		US	US	US	US		US
3	Construction works	AP (developer)					
		US (end-user)					US
4	Professional qualifications		AP	AP	AP		
		US	US	US	US	US	US

* : according to projects, other actors can also be concerned, (e.g. control inspectors, consultants, developers, promoters, quantity surveyors).

** : « client » covers many situations (e.g. end-user, developer)

*** : e.g. [manufacturers](#)

Signs: how?

Reference to specified requirements is a must

Requirements are adapted to each considered subject

Through a conformity assessment procedure.

specified requirements :
Published reference
(standard, [specifications](#), ...)

Conformity assessment

Through an approval assessment procedure

Absence of published reference

Ad'hoc expertise
developing
specified requirements

Approval assessment



THE SIGN DELIVERY IS THE FINAL STAGE OF A PROCEDURE


Conformity **Conformity signs : what?**

The practice that is very common throughout the different EU-27 member states and markets is conformity assessment

```

    graph TD
      CA[Conformity assessment] --> C{Conform?}
      C -- NO --> I[improve]
      C -- YES --> SIGN[SIGN  
Logo  
Attestation  
Declaration  
Certificate  
Label  
...]
      SIGN --- G[Guidelines  
Sign validity information (duration, ...)  
  
What the applicant can and cannot do with the sign]
  
```

Diagnostic, technical control/inspection are considered as a specific kind of conformity assessment

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Conformity **CE marking of construction products**

A specific conformity assessment
(removal of barriers to trade)


Application: Construction products

Concerned characteristics: Essential Characteristics related to Basic Requirements for Construction Works (those which are considered in Members States rules)

Scheme:

Systems of assessment and verification of constancy of performance (defined in annex V of the Construction Products Regulation)


- 1+ / 1 Certification of the constancy of the performances by a notified body
- 2+ Certification of the Factory Production Control by a notified body
- 3 Determination of the Product-Type by a notified laboratory
- 4 Declaration by the manufacturer

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Conformity **CE marking of construction products?**

product	CE marking	Market driven sign
Ceramic tile adhesives	AVoCP- System 3 - Tensile resistance	3rd party conformity assessment - Tensile and shear resistances - Open time - Time for hardening - Compatible substrates - Type of coating (simple/double)
	AVoCP - System 1+ (two months audit-testing) - Mechanical resistances - Physical + chemical char.	3rd party conformity assessment (monthly audit-testing) - Mechanical resistances - Physical + chemical char. - Specific use - Specific composition

AVoCP : assessment and verification of constancy of performance

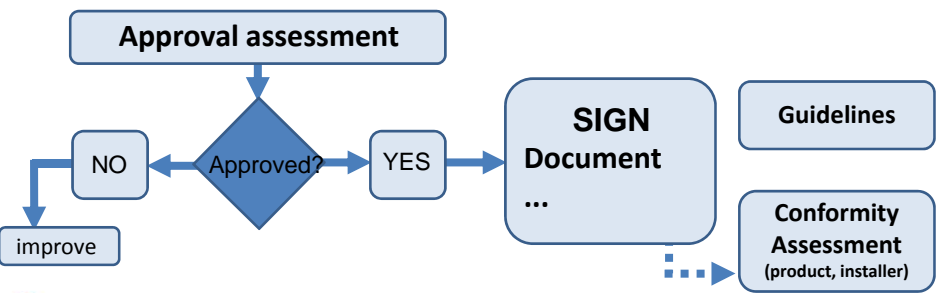


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Approval **Approval signs: what?**

Conformity assessment does not cover all stakeholders' needs. Other signs are necessary to support adequacy of choice and to reduce associated risks.


Approval assessment addresses the necessary recommendations to stakeholders on the design and execution of construction work allowing them to get complete and reliable set of information prior to decision and liability engagement.



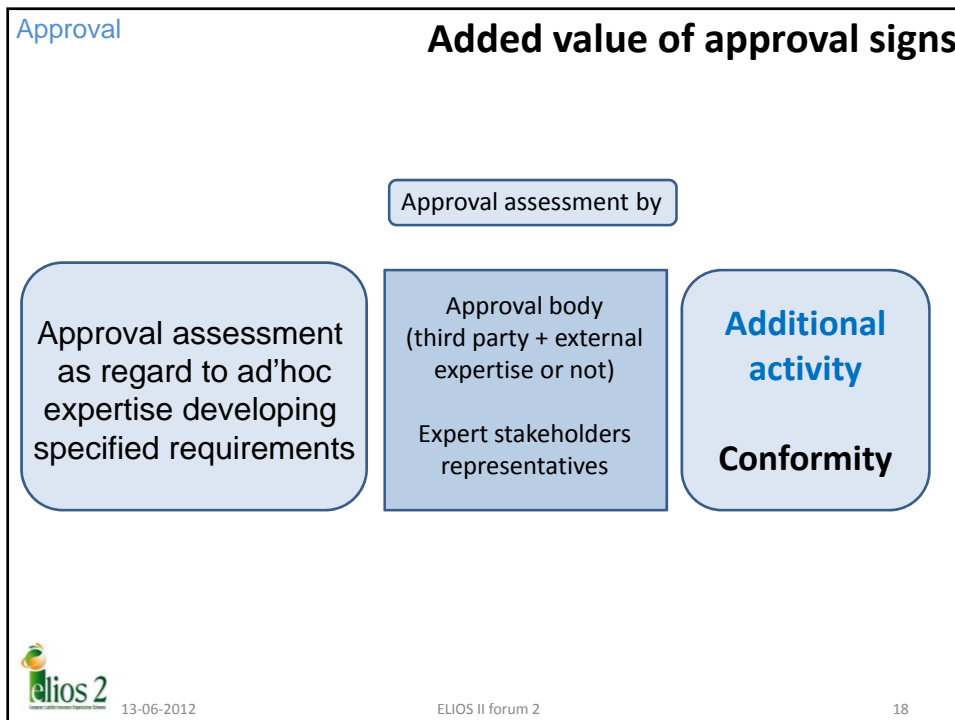
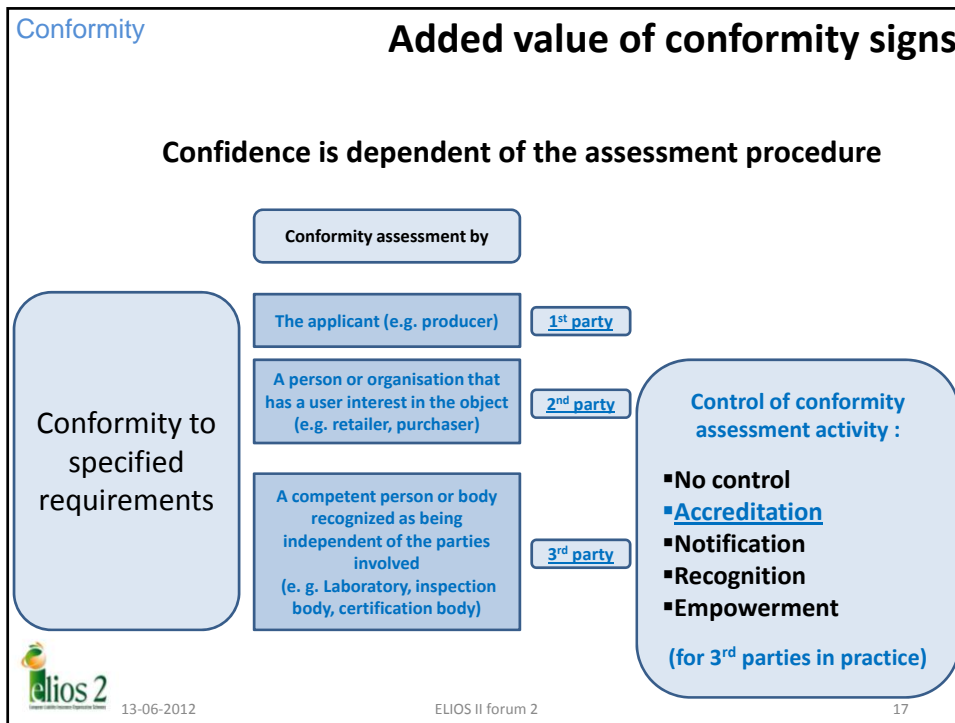
```

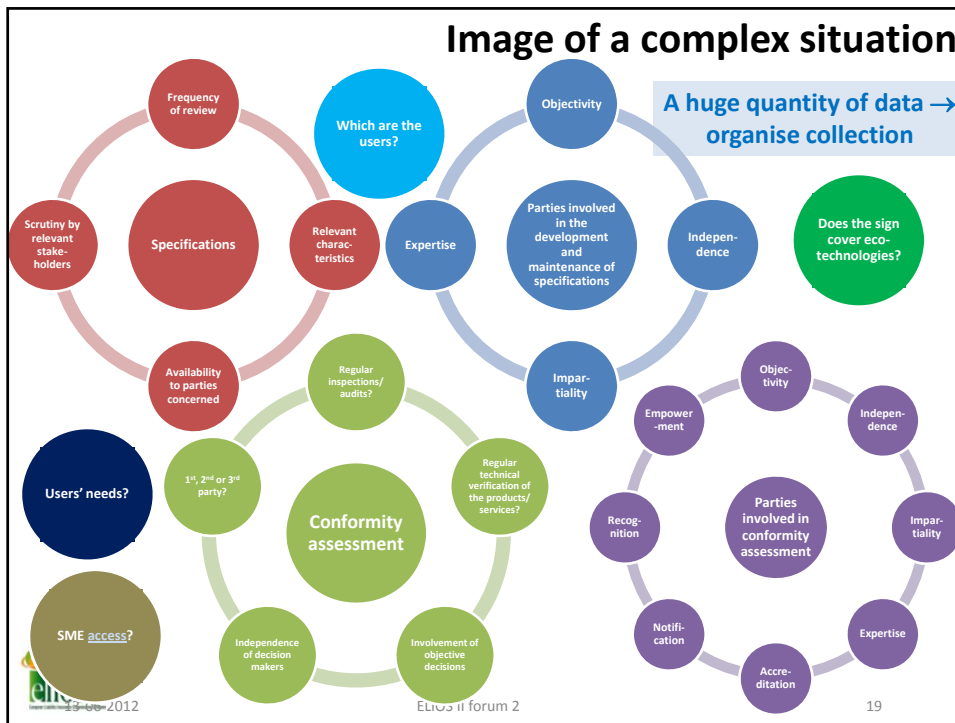
    graph TD
      AA[Approval assessment] --> D{Approved?}
      D -- NO --> I[improve]
      D -- YES --> SD["SIGN Document  
..."]
      SD --- G[Guidelines]
      SD --- CA["Conformity Assessment  
(product, installer)"]
  
```

NOTA: approval assessment may be completed with conformity assessment in order to give confidence in the approval information



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Which information is relevant: for whom?, for which purpose?

Proposed analogy

For whom?
Drivers on motorway

For which purpose?
Size and weight limits

Limited number of signs => exhaustive, pertinent selection: it answers the questions

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How to limit abundance: Signs for **whom?**, signs for **which purpose?**

Excerpt from the
call for tender

The new pilot project will analyse how a **reference system on quality marks** (and a better knowledge of the building pathology) could **support (re) insurers in the risk appraisal** in a way compatible with Internal Market objectives.

In addition, the new pilot project will analyse the conditions and modalities for a greater convergence or mutual recognition of various national construction insurance regimes with a view of the Internal Market and the cover of **building sustainability performances.**



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Premise of
ELIOS
directory

For whom?
Mainly insurers

For which purpose?
Mainly eco-
technologies

Set of signs which
answers the
questions

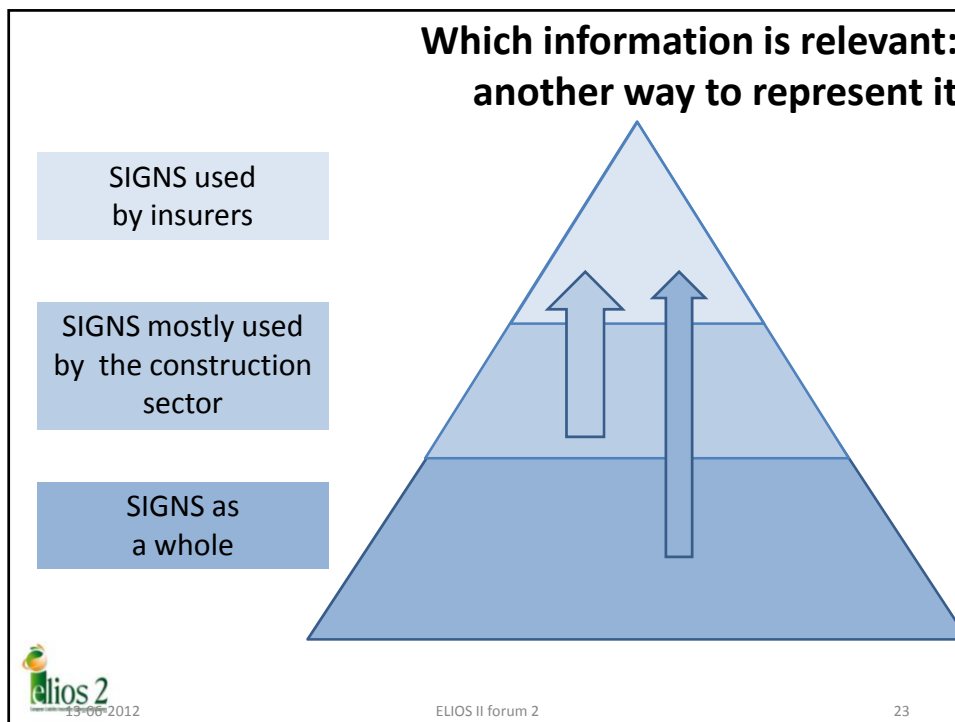
Which information is relevant: for whom?, for which purpose?



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Short term theme : data collection and directory

What type of information is required for the collection of information on signs? (Theme 1)

- 1- **Collect signs** categories used by insurers:
 - Never used
 - Sometimes used
 - Frequently used
- 2- **Identify providers** of the signs frequently/sometimes used by insurers
- 3- **Contact** (web-base questionnaire + direct contact) these identified providers to collect information on:
 - Scheme of the assessment procedure :
 - development of rules,
 - assessment process
 - Concerned characteristics
 - Scope of the sign and information on the provider

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Data collection in practice

Which added value/benefit for the respondent?

- Better knowledge of the concurrence
- Be more visible

Risk for non response

- Questionnaire too complicated
- Voluntary absence of answer



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Short term theme

Requirements for internet platform

What is required to make the platform useful? (Theme 3)

Options to be specified with potential users (*“it could be opened as professional services providing expertise and advice to construction operators, investors and (re)insurance” (DoW)*)

- define users’ profile
- which entries?: **subject, scope, status** (market driven/regulatory), **operated scheme, concerned characteristics, level of acceptance** by the market, ...
- Language issue
- Pedagogical issues



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Mid term theme: Analysis

What are the critical issues to be addressed in the analysis of information provided by signs (compatibility with CE marking, complementarity, accessibility, 3rd party involvement/certification, acceptance of marks by insurers, etc.)? (Theme 2)

- Which **added value** does a sign bring to the market (on its own and in comparison to other signs)?
- Which additional information does it bring **for the benefit of the client/user** (field of use, design rules, conditions of implementation, maintenance ...)?

Questions to analyse in detail from a limited number of signs (5?) and subjects (to be selected with insurers).



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Time to conclude and to open exchange

Short term theme:

What type of information is required for the **collection of information** on signs? (Theme 1)

What is required to make the **platform** useful? (Theme 3)

Mid term theme:

What are the critical issues to be addressed in the **analysis of information** provided by signs (compatibility with CE marking, complementarity, accessibility, 3rd party involvement/certification, acceptance of marks by insurers etc.)? (Theme 1)

Thank you for your attention



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