Minutes

Minutes of Forum Meeting 2

Time and date
Wednesday 13 June 2012 at 9.30-16.00
Meeting room BREY 12/A, Avenue d'Auderghem 45 – 1040 Brussels

Purpose of Forum Meeting 2
The purpose of Forum Meeting 2 is:
– To introduce the project to new Forum members.
– To discuss the selected themes of Work Package 1 on quality marks.
– To report on progress of the other work packages.

Attendees

Forum members
Rainer MIKULITS, EOTA
Annika WESSEL, Boverket, Sweden
Lodewijk NIEMÖLLER, KOMO, NL
Harm P. VERSTER, Stichting Bouwkwaliteit, NL
Stephen DAELMAN, on behalf of ACE
Martine Okito COETS-GAIBILI, COBATY International
Matti VIRTANEN, Finnish Ministry of Environment
Ulrich PAETZOLD, FIEC (left at 12.00, returned 14.30)
Carmen BELL, Insurance Europe
Alice FRANZ, European Builders Confederation
Xxx, Ministry of Industry, Greece

European Commission
Antonio PAPARELLA, DG ENTR
Tapani MIKKELI, DG ENTR (left at 11.45)
Mathias WIKLUND, DG ENTR

Project team
Jean ROUSSEL, CEA
Victoria CLIATCHKO, CEA
André SOUGNÉ, CEA Belgium
Jean-Luc SALAGNAC, CSTB
Yannick LEMOIGNE, CSTB
Claire DOUTRELUINGNE, Apave
Henk VERMANDE, ARCADIS
Thomas DUNAND, Hannover Re
Emmanuel DAVID, Allianz
Jiri SOBOLA, TZUS
Daphne CAFRITZ, on behalf of NHBC
Eric WINNEPENNINCKX, BBRI
Kim HAUGBØLLE, SBi/Aalborg University (keeper of minutes)

Agenda

1. Introduction and welcome – by the European Commission
2. Mandate of the Forum – by the European Commission
3. Progress report on WP1 Quality marks – by Jean-Luc Salagnac, CSTB
4. Discussion of three selected WP1 themes moderated by Jean-Luc Salagnac, CSTB:
   Theme 1) Questionnaire: What type of information is required on the collection of information on quality/conformity marks?
   Theme 2) Analysis: What are the critical issues to be addressed in the analysis of information provided by quality marks?
   Theme 3) Requirements for internet platform: What is required to make the platform useful?
5. Progress report on WP2 Building pathology – by Henk Vermande, ARCADIS
6. Progress report on WP3 Insurance schemes – by Thomas Dunand, Hannover Re
7. Progress report on WP4 Forum and dissemination – by Kim Haugbølle, SBi/Aalborg University
8. Summary – by the European Commission
9. Closing

Re 0) Welcome and presentations
The participants introduced themselves.

Re 1) Introduction and welcome – by the European Commission
The European Commission excused that documents had not been available in advance of the meeting for the participants to prepare themselves. Towards the project team, the Commission stressed that this should not happen again.

Re 2) Mandate of the Forum – by the European Commission
The Commission informed that comments in writing had been received from Insurance Europe on the draft mandate sent out before the first Forum meeting. Insurance Europe elaborated on the comments. First, the need to define what is meant by "mutual recognition" was pointed out. Second, concerns were raised towards the fifth task of collecting data, which may not rest on validated data. The Commission replied that these were issues to be debated at the Forum meetings and that the project team would understand and include them in their work.

Some new Forum members asked for the mandate, which they had not received. The mandate will be uploaded to the Elios 2 website.

Re 3) Progress report on WP1 Quality marks – by Jean-Luc Salagnac, CSTB
Jean-Luc Salagnac gave a progress report on WP1 addressing the following the issues:
– Follow-up on Forum meeting 1 with excerpts from the minutes.
– Signs: definitions – why, for whom, how, what.
– Sign delivery: procedure.
– Added value of signs.
– Directory: design proposal.
– Summary: make it simple and pertinent.

Progress has so far included:
– The main mechanisms of signs production have been clarified.
– It can be observed that signs correspond to a great variety of demands.
– Criteria differentiating the value of signs have been identified.
– Acknowledgement of the huge quantity of information to manage.
– The necessity to target pertinent information according to EC demand.
– The use of signs by insurers is much more complex than a (compliance) checklist (pertinent and differential versus discriminatory signs)

The proposal of the team to use the term "sign" only rather than the multiple terms of labels, marks etc. was discussed. It was pointed out that the term "sign" includes marks like the CE marking, but is not limited to these. It was suggested by the Forum that sign is something above just information as it may be understood from the slides. The Forum called for examples: up to which point is it a sign, and from where on is it not a sign?

An illustration of the domains of signs broadly divided signs into two groups: market driven signs versus regulatory signs. The European Commission clearly stated that it considered the CE marking to be a market-driven sign.

In fact, the revision of the CPR had explicitly removed all references to CE marking as a conformity mark. The differentiation was questioned by the Forum, and it was suggested to focus more on the many in-betweens in the border-zone between the two categories. Further, the team was reminded of the key questions: who are these signs being used by, and which ones are the important ones.

With respect to which objects do signs concern, some Forum members expressed confusion as to the definitions of the categories (products, works, processes etc.). The European Commission pointed out that the terminology did not correspond to the CPR or CPD terminology.

The presentation introduced two types of actors: applicants and users. The value of the table was questioned.

Salagnac described two ways of delivering a sign: through conformity assessment and approval assessment. The Commission pointed out that conformity or approval assessment is not a prerequisite for all types of marks – the move from CPD to CPR is precisely the jump from conformity to assessment. Others argued that confusion is prominent in industry, and that the presentation gave a real picture of construction.

In conclusion, Salagnac presented a pyramid with three layers to illustrate the filtering process:
– Signs as a whole.
– Signs mostly used by the construction sector.
– Signs used by insurers.

Summing up, the European Commission remarked that so far focus in WP1 has been on problem definition. It is now required to move on to data gathering and solutions.

Re 4) Discussion of three selected WP1 themes
The order of discussion was changed to: theme 1, 3 and 2.

Theme 1) Questionnaire
Jean-Luc Salagnac introduced the first theme being: what type of information is required to be collected on quality/conformity marks?
– 1) Collect signs categories used by insurers.
– 2) Identify providers.
– 3) Contact.

The Forum suggested to identify providers of signs through internet searches but supplement with direct contact.

It was discussed whether to start at the bottom (all signs) or at the top of the pyramid (signs used by insurers) introduced previously. No clear and definitive answer was provided, but it was suggested to operate on a case-by-case basis, focus on the process of the underwriter, and divide into sectors and countries. It was promised by the team to provide a description of the daily practices of handling construction insurance.

It was remarked that cost per sqm and time for works are useful indicators. Also the reputation of a company is a very significant factor in the risk assessment done by insurance companies.

Further, the Forum asked what role signs and e.g. certifications may play for the insurance companies during the handling of claims made by clients.

Theme 3) Requirements for internet platform
Jean-Luc Salagnac introduced the third theme being: What is required to make the platform useful? Four issues were raised for discussion:
– Define user profiles.
– Which entries? Subject, scope, status, operated scheme, concerned characteristics, level of acceptance by the market, …
– Language issues.
– Pedagogical issues.

It proved difficult for the Forum members to respond to these questions without a more detailed proposal on the table.

It was speculated that maybe manufacturers would be the most interested group along with the commission in such a database. Although insurers may be interested in the tool, not much information and insurance is currently crossing borders.

The Commission stated that it would not be able to maintain the tool after the project ends.

The Commission was asked if developing a directory was part of the ambition to suggest an Insurance Construction Agency. The Commission replied that this is a very long-term ambition that needs to prove itself.

Theme 2) Analysis
Salagnac introduced the second theme: What are the critical issues to be addressed in the analysis of information provided by quality marks?

The Forum pointed at the issues of 1) comparability with CE marking, and 2) free circulation of construction products as the most important issues to address. It was also pointed out not to make a legal assessment of barriers for CE marking but rather to collect relevant information.

Re 5) Progress report on WP2 Building pathology – by Henk Vermande, ARCADIS
Henk Vermande gave a short overview of the progress on WP2 on indicators for building quality and pathology. His presentation touched upon the following items:
– Introduction to building pathology.
– Program of work and planning schedule.
– Shortlisting of 35 eco-technologies to 10 eco-technologies being available in most EU-27 countries and with a focus on relatively new innovative technologies yet with some service life.
– The development of a questionnaire focusing on two main questions:
  – 1) To what extent are data on building pathology available?
  – 2) Are these data publically available and/or are the organisations willing to share these data in a European database?

– Case studies of the 10 eco-technologies based on a template to describe a range of questions like availability, market size etc.

The value of a European database was questioned along two lines. First, service lives and defects are conditioned by very local or national conditions like climate, regulation, building technology etc. Second, the database would focus on historical technologies, but both the energy-performance building directive and the eco-design directive prescribes a radically different future for construction.

Further, it was argued that it is more important to trust the designers' abilities to cope with the many requirements and possible solutions rather than creating large-scale databases and new insurance schemes. Others were supportive of the effort and argued for the need of a systematic approach to make insurers capable of projecting the risk in the future for something that is not yet there.

The list of eco-technologies was questioned. It was argued that other technologies may be more relevant to suit the European directives along with the requirements on low VOC (volatile organic compounds) by Technical Committee 351.

Re 6) Progress report on WP3 Insurance schemes – by Thomas Dunand, Hannover Re
Thomas Dunand, Hannover Re introduced Emmanuel David, Allianz who has become of the project team since the first Forum meeting. The main task in progress is to update the mapping of insurance and liability schemes in EU-27. A questionnaire is being prepared in collaboration with Allianz. A meeting with Finnish and Swedish insurance companies have been held, and another meeting is planned in Paris

The Forum raised concerns regarding the involvement of Allianz. It was questioned if competitors would be willing to share information with a competitor rather than a more neutral association.

The general application of a common insurance scheme across countries was discussed. It was argued that a universal standard is not possible, since the legal frameworks are different in each country.

Forum members suggested to have a closer look at a working example of insurance with more than 1,000 cases of insuring German contractors working in France and being recognised in France. It was also suggested to look at the US insurer FM Global and the use of the sign FM Approval, which is a unique example of an approval body being embedded in the insurer itself.

Re 7) Progress report on WP4 Forum and dissemination – by Kim Haugbølle, SBi/Aalborg University
Kim Haugbølle gave an update on WP4 Forum and dissemination. The first newsletter has just been issued. It will be distributed in an electronic version only.

The website is in place. Some participants commented on broken links and absence of certain documents e.g. summaries of the first ELIOS project and documents mentioned in the minutes of Forum meeting 1. It was also noted that the Swedish insurance schemes on building defects is under revision. The team promised to take care of it.

The next Forum meeting will take place Thursday 24 January 2013. An agenda and supporting documents will be provided in due time.

Re 8) Summary – by the European Commission
Antonio Paparella apologised for the lack of supporting documents for the meeting and went on to summarise the meeting:
– WP1: A number of specific details have been discussed today at great length pointing at the need to be more concrete in the data gathering onwards.
– WP2: The first elements are under preparation and will be available for the Forum meeting in January 2013.
– WP3: The updating of the mapping of insurance schemes has been initiated, but attention towards impartiality of information is required.
– WP4: The website will be updated and a second newsletter issued late summer/early autumn.