



Construction regimes, insurance schemes and transition paths

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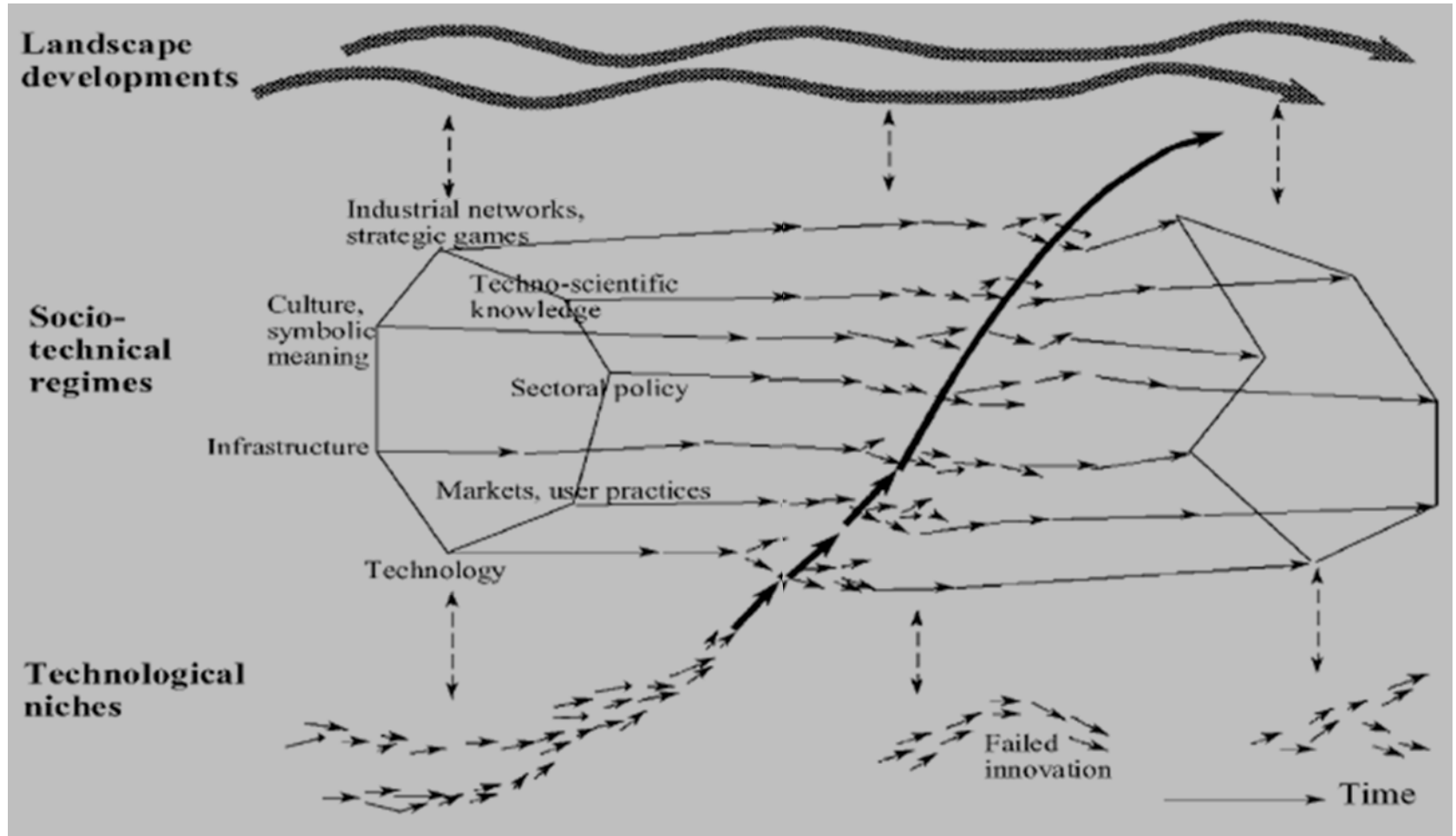
Outline

- Introduction
- Approach: Transition theory
- Construction regimes
- Insurance schemes
- Transition paths

Introduction

- Focus on the interplay between construction regimes and insurance schemes
- Objective:
 - How can new insurance schemes stimulate innovation and the use of sustainable solutions in construction?

Approach: Transition theory



Source: Geels, 2002: 1263

Construction regimes

- Construction is markedly different within a country
- Construction is markedly different from country to country:
 - A liberal system (Anglo-Saxon)
 - A corporatist system (Nordic)
 - An étatique system (French)
 - A mixed emergent system (Eastern Europe)

Insurance schemes

- Many different types of insurances (TPL, PI, IDI etc.)
- Several different insurance schemes within each country
- Highly adapted to specific local contexts (damages, covers, liabilities etc.)

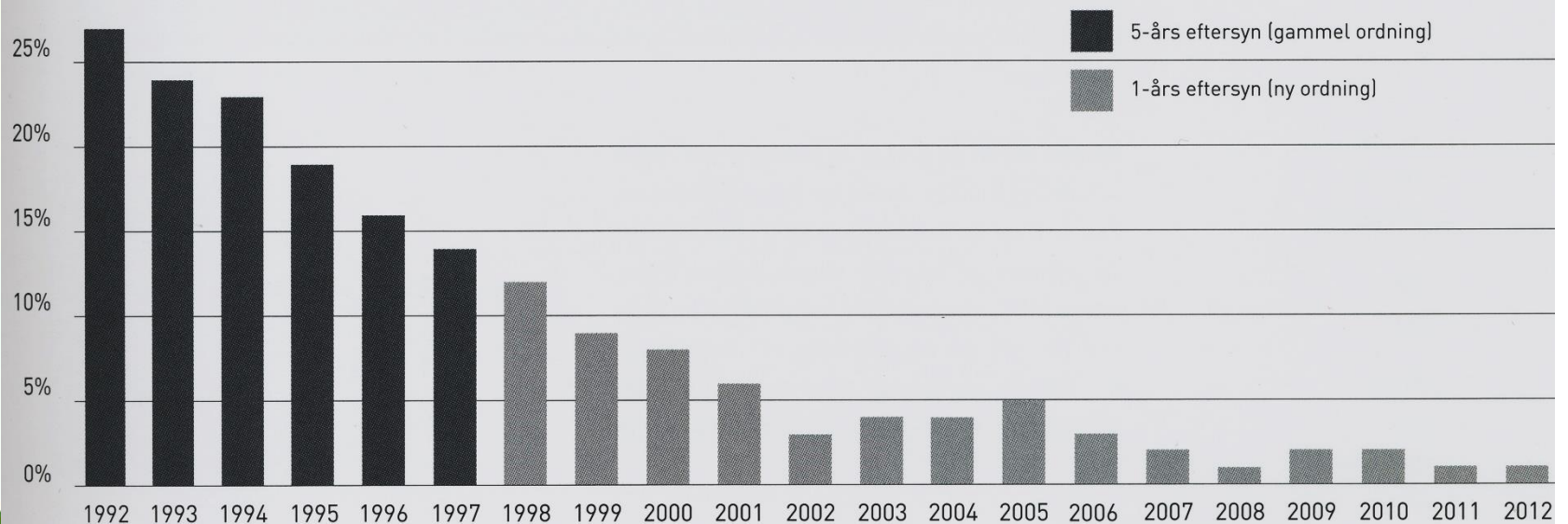
Linking regimes and schemes

- Preliminary results from Elios 1 study:
 - Construction regimes and insurance schemes have co-evolved and interacted over time
- Less is known about:
 - How insurance schemes in turn can be seen and utilised as vehicles of transformation of regimes
- Findings from the Danish case
 - Insurance schemes as deduced effects of construction practices (example: defects)
 - But shapes future practices of construction in turn

Example: Building Defects Fund

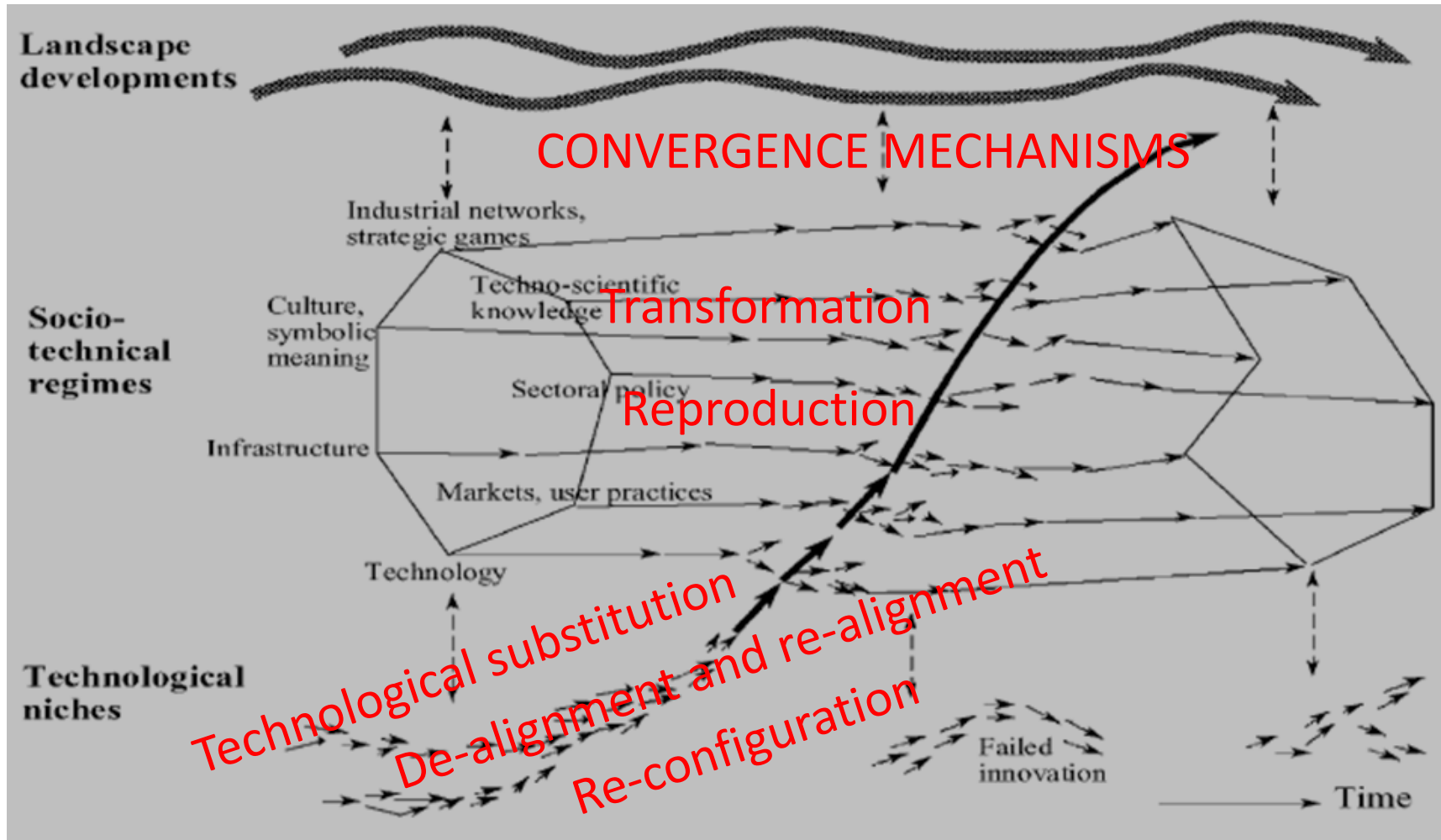
Udviklingen i væsentlige svigt 1992-2012

Antal byggerier med svigt i gruppe 4 eller 5 i forhold til alle byggerier med aflevering de anførte år. (Gruppe 4 og 5 – se side 9).
Der er endnu ikke gennemført 1-års eftersyn af alle byggerier, der er afleveret i 2012.



Source: (Byggeskadefonden 2013: 9)

Transition paths



Source: Adapted after Geels & Schot, 2007)

Debate

- Can insurance drive innovation in construction?
- If yes, what would be the most appropriate way forward?