



WP3 – Linking construction regimes, insurance schemes and technical inspection types

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Next steps

- Mapping update finished by june
 - Integration of Allianz modifications
 - Croatian addition
- Visit of German contacts

Introduction

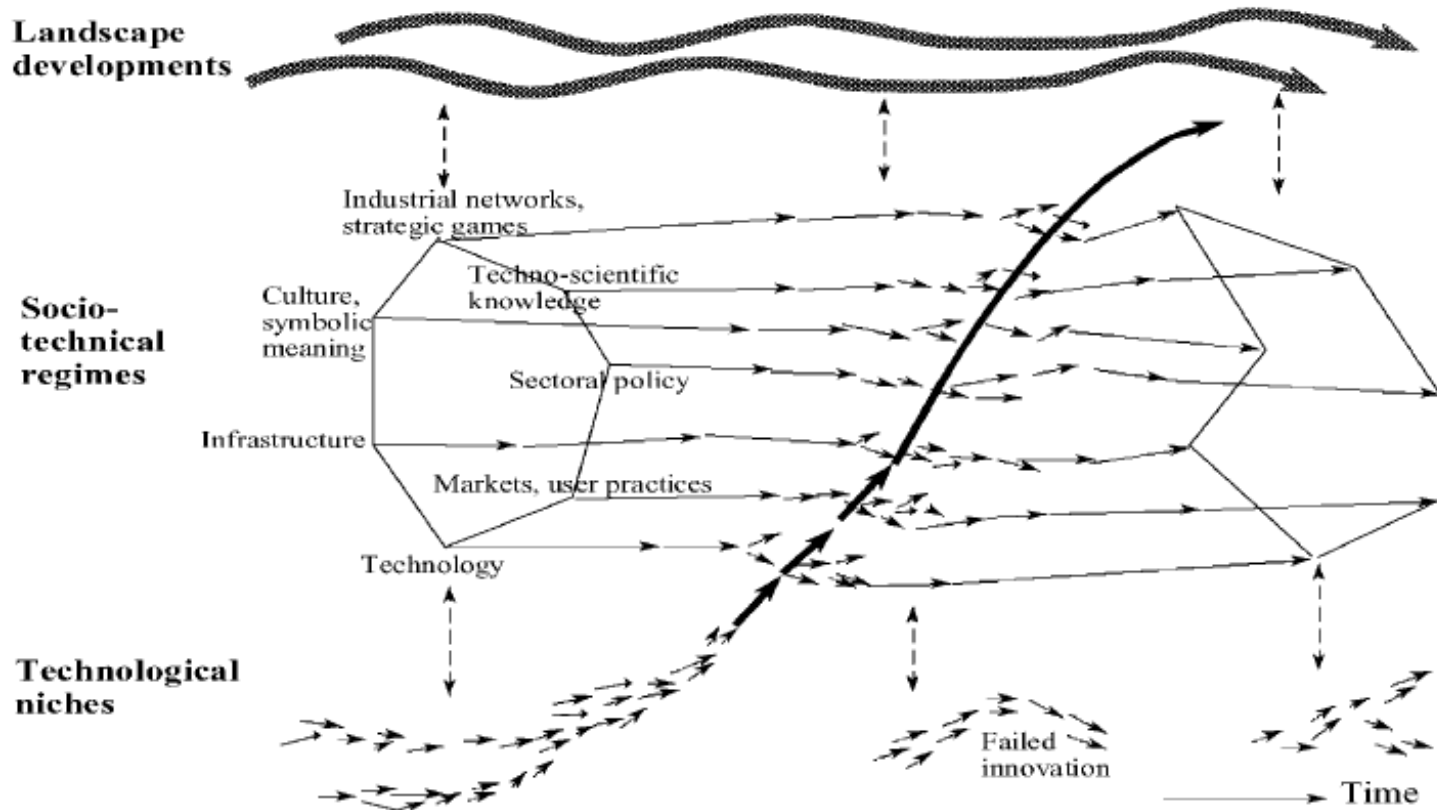
- Focus on the interplay between

construction regimes

insurance schemes

and technical inspection types

Approach: Transition theory



Construction regimes

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



Insurance schemes

Different types of insurance:

- Third Party Liability (TPL)
- Professional Indemnity (PI)
- Inherent Defect Insurance (IDI)
- Energy Performance Guarantees

Insurance schemes

- Construction regimes and insurance schemes have co-evolved and interacted over time
- Highly adapted to specific local contexts (damages, covers, liabilities etc.)

Insurance schemes

Type	Liability	Insurance	Countries
Etatique	required by law	required by law	France, Italy, Spain
Corporatist	required by law	Contractual	Luxemburg, Romania
Liberal	Contractual	Contractual	UK, Netherlands
Emergent	required by law	not present	Eastern Europe

Typologies of TIS intervention (according to types of liability)

- Type 1: Legislative-based liability and insurance required by law
e.g.: France, Italy, Spain
- Type 2: Legislative-based liability but insurance not legally required, although frequently practised
e.g.: Luxembourg, Romania
- Type 3: Both contractual liability and contractual insurance
e.g.: Great Britain, the Netherlands
- Type 4: Legislative-based liability but insurance neither legally required nor frequently practised
e.g.: Czech Republic

Debate

- Is an harmonization of construction technics and of national wealth occurring with European integration ?
- Therefore, is construction regime harmonization naturally leading to insurance harmonization ?
(role of legal regimes)

