



from ELIOS outcomes  
to a global view of ELIOS II

ELIOS II forum meeting-1  
Brussels – 2012 March 20



Liability and insurance regimes  
in the construction sector:  
national schemes and  
guidelines to stimulate  
innovation and sustainability

[European Commission  
Enterprise and Industry Directorate-General  
call for tender no ENTR/08/007]



[www.elios-ec.eu](http://www.elios-ec.eu)





## Background of the ELIOS study

- Lead Market Initiative for Europe (December 21, 2007)
- Pilot project of the European Parliament: *“To facilitate access to insurance by building contractors, especially the self-employed and small firms, in order to stimulate innovation and the promotion of eco-technologies in the European Union”* (Official Journal of the European Union, 14 March 2008)

20/03/2012

ELIOS II forum meeting 1

3




## Scope of the ELIOS study

- To critically review the national systems in the EU-27
- To assess the impact of the insurance regimes on consumer protection, the competitiveness and the sustainability of the construction sector, and the economics of the insurance market
- To identify insurance schemes and good practices that could help especially craft and small construction enterprises to exploit innovative solutions for sustainable construction and to adopt responsible management
- To make concrete recommendations about the extent to which the European Commission should support the formation and the promotion of such insurance schemes in the Member States

20/03/2012

ELIOS II forum meeting 1

4




**Methods**

- Survey in EU-27
- Interviews
- Case studies

20/03/2012

ELIOS II forum meeting 1

5



**Main outcomes of the ELIOS study**

- Diversity of national regimes
- A growing need for security and guarantees
- Approach of sustainable buildings insurance issues

20/03/2012

ELIOS II forum meeting 1

6



## Sustainable buildings


- A sustainable building is first of all a building (system that ensures functions according to client specifications)
  - Sustainability is not an additional function but is incorporated in generic functions through a thorough reflection starting at the early beginning of a construction operation
  - Less energy consuming & green-house gases emitting buildings
- 
- Need for organisational and technical innovations (changes in interfaces, overlap of trades/skills)
  - Need for technical innovation performance assessment (not a new question for construction)
  - Emerging question of “performance guarantee” (expected high performances, consequences of lower than expected performances)

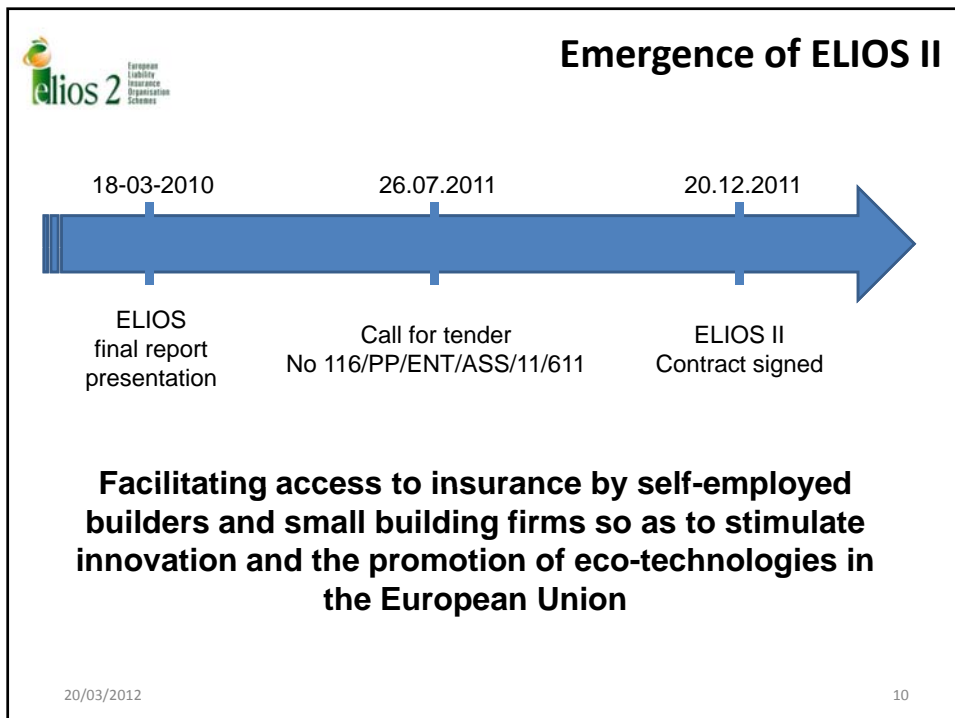


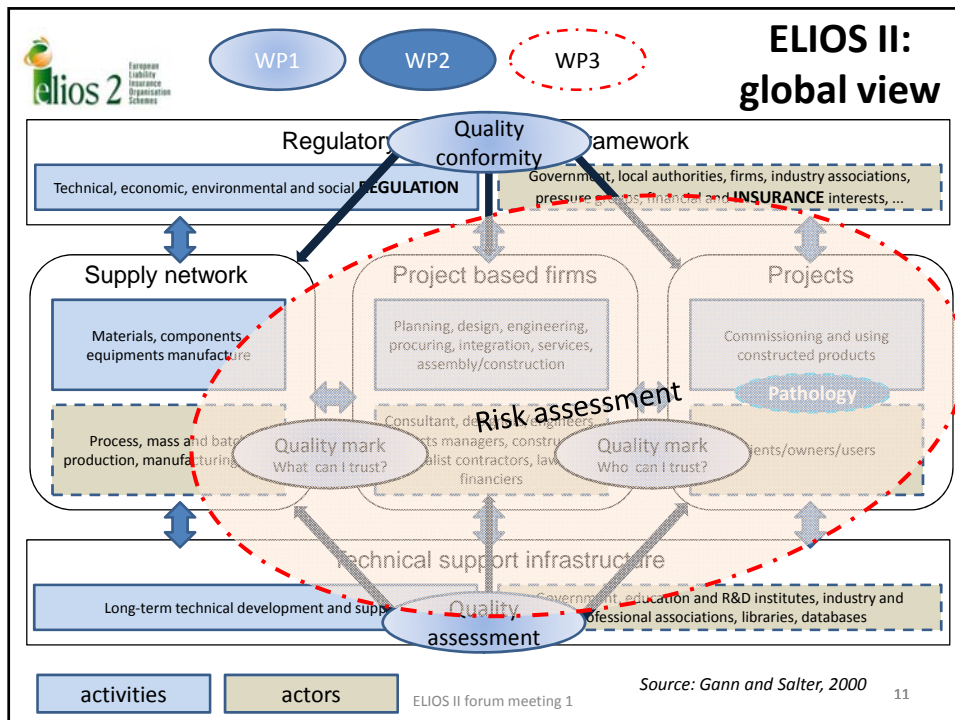
## Analysed options

- Insurance Guarantee Fund (Pilot Project)
- Harmonisation of liability and insurance regimes
- European Standard Insurance Contract
- Charter of insurers

Full ELIOS report can be downloaded from  
[www.elios-ec.eu](http://www.elios-ec.eu)

 <b>Recommendations: European bodies</b>	
ELIOS Cooperation Committee (CC)	ELIOS Technical Agency (TA)
<p>Forum for exchange and collaboration aiming to collect and disseminate information on existing systems, to promote solutions and to co-ordinate joint initiatives;</p> <ul style="list-style-type: none"> <li>- Encourage convergence in the development of national regimes (towards a European model?);</li> <li>- Co-ordinate initiatives enhancing freedom of services provision (single points of contact as specified in Article 21 of the Services Directive);</li> <li>- Develop and implement on a European level insurance regimes favourable to sustainable development, to access for small businesses to construction contracts or to a satisfactory quality assessment;</li> </ul>	<p>Technical body responsible for assessing and investigating defects, promoting quality and facilitating the creation of insurance solutions for eco-technologies at a European level;</p> <ul style="list-style-type: none"> <li>- Facilitate a common understanding of the respective technical requirements in the Member States;</li> <li>- Compile and disseminate information available from defect investigations;</li> <li>- Encourage the co-ordination of technical approaches;</li> <li>- Assess the impact of sustainable development in terms of availability of adequate insurance cover;</li> </ul>





**Some questions for today**

- Can we stimulate innovation and promote “eco-technologies” through access to insurance for SMEs?
  - What is an eco-technology – and is there anything special about them ?
  - Will improved access to insurance increase the adoption of eco-technologies?
- If yes, how can we do so?
  - What is required to provide access to insurance (information etc.)?
  - Which type of eco-technologies are in need of support and which are not?

20/03/2012 ELIOS II forum meeting 1



## Next presentations

- WP1: Quality assessment, certification, labeling in construction... where do we stand?
- WP2: Pathology in construction... where do we stand?
- WP3: (re) insurance
- WP4: Forum meetings and dissemination