

Work Package 3

(re)insurance

WP3 (re)insurance Objectives

Studies (current objectives) :

- Update of the mapping of the existing insurance regime
- Financial mechanisms for sustainability and protection of the investors interests
- Information needs about construction insurance

Analyses (carried out according to studies) :

- Pictures of the EU 27 of insurance schemes and possible transition path
- Mutual recognition and global understandingness of construction insurance regime
- Recommendations for good practices and insurance solutions

WP3 (re)insurance Update of the mapping

- Allianz participation
- Extent of the objectives toward insurance market overview (compared to ELIOS I)
- Construction insurance guarantees
 - Before / after handover
 - Damage of the insured construction works / to third parties
- Classification of situations between countries
 - In terms of guarantees and insurance (typology of situations)

WP3 (re)insurance Financial protection

- Existing financial instruments aimed to the protection of construction works
- Innovation insurance schemes in another field
- Specific hurdles existing in the insurance of construction innovation
- Historic handling of innovation in construction (case)
- Links with single points of contact

WP3 (re)insurance information needs

- Construction Works (definition / examples)
With WP1 / WP2
Will depend on the risk assessment criteria
Typology of construction works that have a role in
"Building Sustainability Performances" also stated
as "eco-technologies"

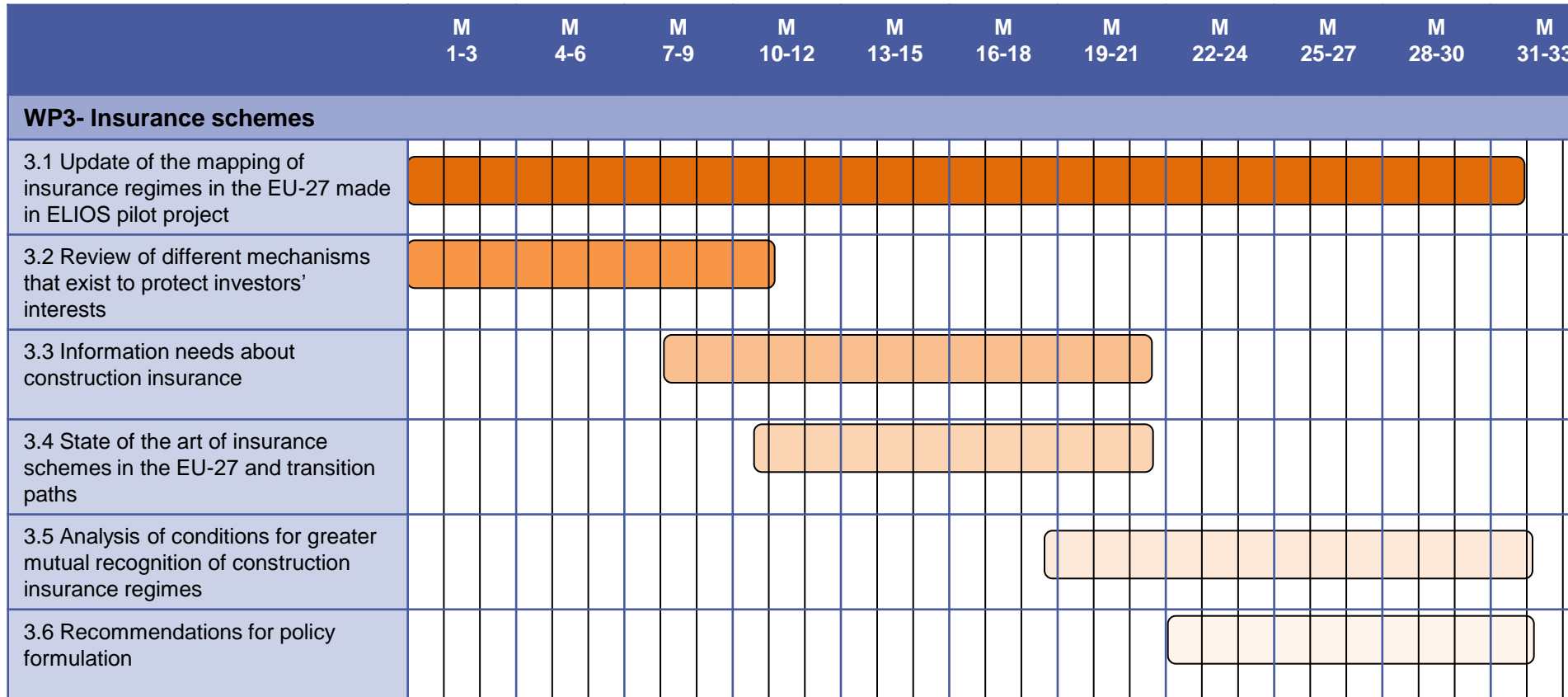
Type of Construction works	Construction works examples	Main sustainable goals	Link with BWR
<p>Ventilation system</p> <p>Heating / Cooling system</p> <p>Product contains no toxic chemicals</p>	<p>In-duct filtration system</p> <p>Humidity control in the bathroom by proper ventilation materials resistant to microbial growth</p> <p>Low-VOC paints, sealers and stains, adhesives ?</p> <p>interior finish products</p>	<p>Occupant health</p> <p>Health and environment</p>	<p>3 - Hygiene, Health and Environment</p>
<p>Heating system</p> <p>Insulation products</p> <p>Ventilation</p>	<p>Boiler (wood, gas or oil fired)</p> <p>Heat pump (air source or geothermal)</p> <p>Walls</p> <p>Windows (double glazing, frame material)</p> <p>Foam or foil insulation for the roof or the façade</p> <p>Heat recovery ventilation</p> <p>Double skin curtain wall / façade</p> <p>Integrated awning (window blinds), sun shades</p>	<p>Energy Efficiency</p>	<p>6 - Energy economy and heat retention</p>
<p>Sun powered energy production</p> <p>Wind powered energy production</p> <p>Bio-materials made of : Hemp, marsh cane, linen, kenaf, cork, wood, citruses, sheep's wool, milk</p> <p>Bio-materials made of clay</p> <p>Bio-materials made of oil (fatty acids)</p> <p>Surfaces exposed to rain - roof & landscaped areas</p> <p>Works made of : Asphalt, brick, cardboard, ceramics, concrete, glass, gypsum board, ferrous (steel) and non ferrous (aluminum, copper etc.) metals, wood</p>	<p>Photovoltaic panels</p> <p>Solar thermal panels</p> <p>Wind turbine</p> <p>Insulation made of natural fibers</p> <p>Walls</p> <p>Bio-plastics, paintings and resins</p> <p>Green roof / roof garden</p> <p>Effective drainage from the roof and surrounding landscape</p> <p>Pavement, bearing / structural elements,</p>	<p>Use of renewable energies</p> <p>Materials made of renewable content</p> <p>Water conserving</p> <p>Materials made of recyclable content</p> <p>Durability</p> <p>Sustainable maintenance</p>	<p>7 - Sustainable use of natural resources</p>

WP3 (re)insurance information needs

- Risk assessment principles
 - Stakeholders in construction projects
 - Catastrophic risk vs frequency risk
 - Pathology feedback - assessment of innovation
 - Concept of “Not Current Technique”
 - Concept of “serial risks”
 - Concept of conventional vs real performance
 - Technical Inspection Service role
 - Qualitative approach / methodology

WP3 (re)insurance information needs

- General risk assessment criteria
- Third Party Liability risk assessment criteria
 - Contractor / installer
 - Designer
 - Manufacturer
- Long tail (Inherent Defect Insurance) risk assessment
- Specific technological risks (cases)
 - Photovoltaic panels
 - Heating pumps
- Definition of relevant quality signs with WP1 / WP2



Questions ?