



Fourth PROGRESS REPORT

24 MONTH
DELIVERABLE

December 2013

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CHAPTER I – WORK PACKAGE 1

1. Work Programme

1.1 Expectations and objectives

The objectives of WP1 as a whole are in line with one of the main issues addressed by the call for tenders:

“Development of an EU directory on quality/conformity marks (labels, certificates, technical assessment, etc.) for construction products, processes, works, technical equipment and professional qualifications”.

The five first planned tasks of WP1 mirror the detailed objectives of the call for tender:

- An inventory of quality/conformity marks in all EU-27 countries used in construction markets for products, processes, works, technical equipment and professional qualifications together with an appraisal of the level of impartiality of the procedures that are used to deliver the quality marks;
- A critical analysis of the rationale and of the relevance of the information provided by the quality marks to the operators of the construction value chain and to investors, including the compatibility and complementary issues with the CE marking;
- An appraisal of the conditions and of modalities to be followed by construction operators in order to access the quality/conformity marks, including those related to the mutual recognition of the marks by Member States;
- An assessment of the possible impact of the quality/conformity marks on the competitiveness of construction businesses and the functioning of the Internal Market;
- Evidence and assessment of the extent to which the quality/conformity marks are used in practice by the insurance sector, including in the context of cross-border services. The assessment will consider possible constraints on the Internal Market resulting from common practice in insurance.

The two other tasks concern the necessary IT development to make the directory available online.

1.2 Milestones and deliverables

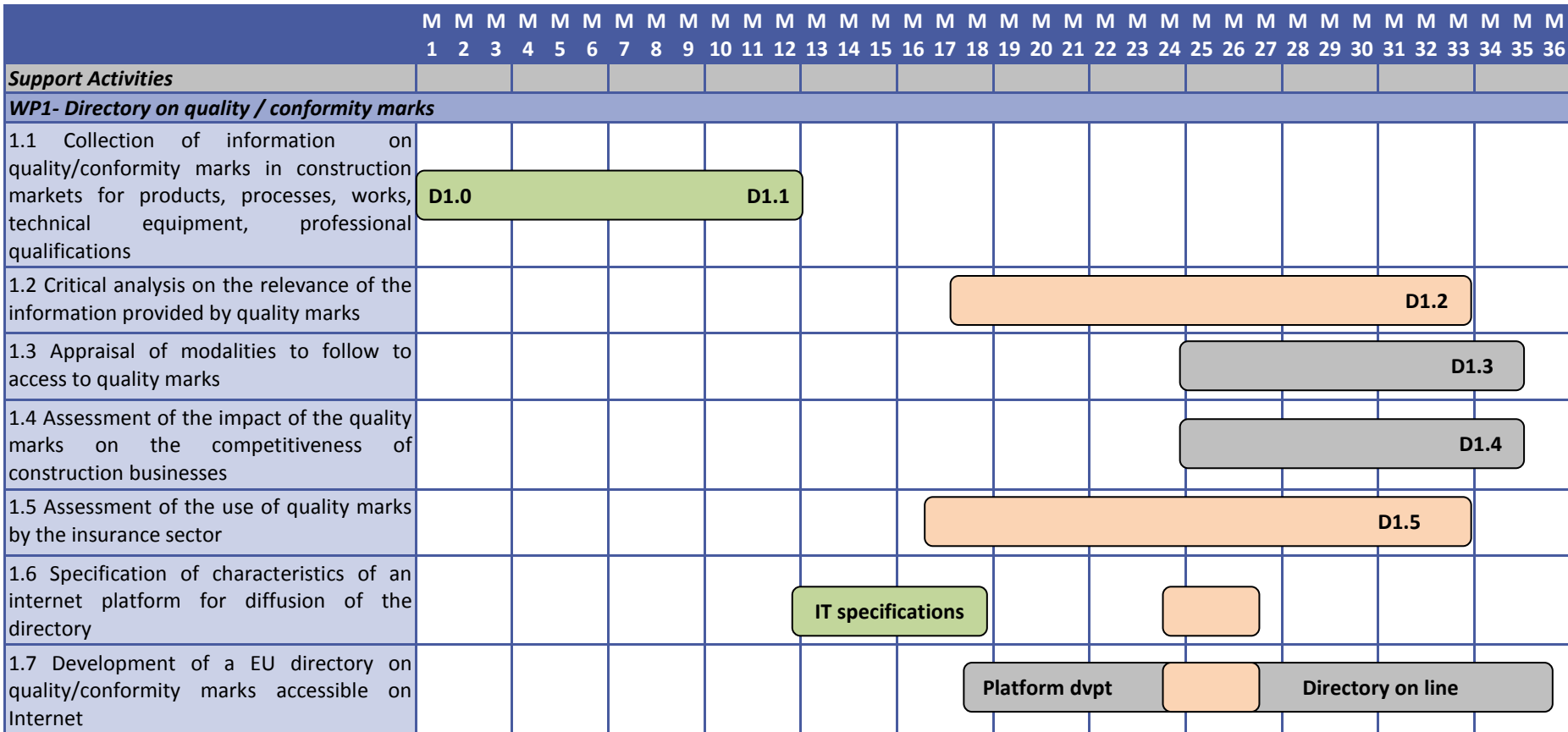
The initial starting point and duration of each task were adapted to take into account observations and feedback from the Commission and forum members. The updated planning takes the following elements into account and is illustrated below:

- Task 1.1: finished
 - D1.0 : review of literature/information sources on quality/conformity marks and building pathology (delivered)
 - D1.1 Directory of quality signs: scope and structure (delivered)
- Tasks 1.2 and 1.5 have started communicating with WP3,
- Task 1.3 and 1.4 have just started in November 2013,
- Task 1.6 was completed in June. The specifications of the web platform were derived from the content of D1.1 and include a positive feedback from the IT services of the Commission concerning the proposed IT options. These specifications were written in French as the IT subcontractor is a French company. D1.6 includes a main text in English to introduce the main elements of the specifications and the original specifications in French as an appendix.
- Task 1.7 is now completed. The web directory platform is about to be put on line after a series of tests, verifications and amendments.

The following table and planning give further details on the progress of the activities for each task.

<i>Activities</i>	<i>Progress as for December 2013</i>
1.1 Collection of information on quality/conformity marks in construction markets for products, processes, works, technical equipment, professional qualifications	Finished: D1.0 delivered D1.1 delivered
1.2 Critical analysis on the relevance of the information provided by quality marks	Progress: 10%
1.3 Appraisal of modalities to follow to access to quality marks	Was postponed : started in December 2013
1.4 Assessment of the impact of the quality marks on the competitiveness of construction businesses	Was postponed : started in December 2013
1.5 Assessment of the use of quality marks by the insurance sector	Progress: 15%
1.6 Specification of characteristics of an internet platform for diffusion of the directory	Specifications ready and validated D1.6: to be published in January 2014
1.7 Development of a EU directory on quality/conformity marks accessible on Internet	IT development finished Web platform ready to be on line D1.7 to be published in January 2014

Below, an updated version of the time schedule for WP1 is provided. The deliverables marked in green are finished tasks.



Colour coding

- Green Finished
- Orange In progress
- Grey Future tasks

2. Work carried out so far

2.1 Specifications of the on-line directory

The structure of the directory was previously validated by the Commission (3rd progress report). The IT department in charge of the Europa web environment responded positively on 6th June 2013 to the request introduced on 17th April 2013 concerning the IT options for the development of the directory web platform. The specifications report was written in French as the IT subcontractor is a French company.

The D1.6 report will include this latter document as an appendix and provide main elements in English as requested by contract.

2.2 Development of the on-line directory

The web platform was developed during the second semester of 2013. It is a faithful reflection of the directory structure described in D1.1.

No major difficulties were encountered but the first tests revealed unavoidable bugs that were corrected. Further tests of the web platform showed that it was user-friendly for its purpose.

Contacted sign providers who accept the invitation will receive a personal key to register and start populating the directory with information on their own signs.

Tutorials were prepared. They will help sign providers who will fill-in information sheets.

As planned, it is possible for sign providers to indicate uses of their quality signs by various stakeholders, including insurers. A disclaimer will be included in the outcome documents that are accessible to the users of the web directory. It will indicate that the information is provided under the responsibility of the sign owner.

Examples of pdf format outcomes are given in appendix.

A detailed presentation of the web directory will be reported in D 1.7.

2.3 Launch of the on-line directory

The web platform is ready from a technical point of view and was planned to be launched in December. The official launch was postponed until the early beginning of January 2014 since the end of the year was not considered as the most appropriate period.

A list of invitees has been prepared. This list is likely to be extended by collecting new contacts of sign providers (e.g. from forum members). We also expect more spontaneous contacts from users who are also non-contacted sign-providers. They will be invited from the home page to contact the platform administrator if they wish to have their signs recorded.

2.4 Other tasks- value of quality signs

Information is being collected from different sources (e.g. articles, round tables, seminars) to feed the reflection on the “value of quality signs”.

It is clear that this value is highly dependent on who is concerned: each stakeholder processes information for its own purpose. In order to use resources at best we plan to focus on quality signs that are closely related to the eco-technologies selected by WP2 for its own objectives.

This option has two advantages:

1. It gives substance to highlight case studies concerning the selected eco-technologies,
2. It does not limit the analysis to other eco-technologies (or more traditional technologies) that would happen to be worth reporting concerning the value of quality signs.

3. Next steps

Directory of quality signs:

- Advertise the existence of the directory web platform in order to attract new contributors,
- Analyse the traffic on the web platform and check the quality of information provided,
- When enough signs are available, exploit results to feed reflections on the “value of signs”

The directory is now developed and resources will be concentrated on the remaining questions, e.g. the compatibility and complementarity issues of quality signs with CE marking as well as other WP1 subjects.

CHAPTER II – WORK PACKAGE 2

1. Work programme

1.1. Expectations and objectives

As a reminder, the overall objective of work package 2 (WP2) is to develop an EU-wide knowledge base on building pathology, that could support (re)insurers in their risk appraisal of new innovative technologies, especially eco-technologies.

Its primary goal is to create a support mechanism which will allow construction actors and (re)insurers in EU-27 to share information on pathology.

1.2. Deliverables and milestones

The main WP-2 deliverables and milestones, based on the Proposal by the Elios 2 consortium, are shown in figure 2.1 below.

The work performed from July to December 2013 covered the following tasks:

- Task 2.3: Setting up a format for the database, validation and data requirements

In the next table you will see the progress of the activities within each task in more detail:

<i>Activities</i>	<i>Progress as for June 2013</i>
Task 2.1: State of the art on quality in construction and building pathology	
T.2.1.a Definition of construction quality and building pathology	Finished, see Progress Report 1
2.1.b Review of existing research work and data sources	Finished, see Progress Report 1, but ongoing activity.
2.1.c1 Selection of 10 eco-technologies	Finished, see Progress Report 1
2.1.c2 Questionnaire and case studies on 10 eco-technologies	Progress: 90% ; ongoing activity
2.1.d Assessment of the value of existing research work, data sources	Progress: 90% ; ongoing activity
Task 2.2: Needs and criteria to develop an EU database on quality and pathology indicators	
2.2.a Analysis of the needs and criteria of insurers	Finished, see Progress Report 3
2.2.b Program of requirements for the pilot database	Finished, see Progress Report 3
Task 2.3. Setting up a format for the database, validation and data requirements	
2.3.a Setting up a format for the database	Finished, see Appendix 2.1.
2.3.b Validation of the format	Finished, see section 2.2 and Appendix 2.2.
2.3.c Definition of informatics requirements for the database	Finished: 100%, included in Appendix 2.1
T.2.4. Develop, test and validate pilot version of database	Starts January 2014

- As for task 2.2.a ('Analysis of the needs and criteria of insurers') and 2.2.b ('Program of requirements for the pilot database'):

WP3 has set up a questionnaire survey on the mapping of insurance regimes, targeted to insurers, that included a section with questions on pathology.

The insurers were asked if the listed functionalities (type of defective eco-technology, loss/damage type, detailed cause of failure etc.) of the pathology database are useful to them within their risk assessment improvement process.

The analysis of the results of the answers of the returned questionnaires didn't lead to significant modifications of the specifications of the pathology database.

In general, the respondents recognized the listed functionalities as necessary elements for describing a pathology case of a defective eco-technology.

- As for task 2.1.c2 ('Questionnaire and case studies on 10 eco-technologies') and 2.1.d ('Assessment of the value of existing research work, data sources'):

These are on-going activities. Additional interviews have been held with several insurers, and additional information has been found on the pathology of some eco-technologies. This will help the WP2-team to build and populate the pathology database during the next phase of the project (in 2014).

- As for Task 2.3 ('Setting up a format for the database, validation and data requirements'): see Section 2.2.

It means that WP2 is largely on track with the work programme.

2. Work carried out so far

2.1 Activities

The main focus of the WP2 activities from June 2013 to the beginning of December 2013 was to finish the specifications for the EU pathology database for eco-technologies, including the IT-related aspects. See Appendix 2.1. and Appendix 2.2.

Further activities during this period were:

- Validating the proposed pathology database architecture by BBRI by introducing the information from a number of pathology cases into the database, see section 2.2 and Appendix 2.3.
- Meetings and discussions with the WP2 partners and other potential external organisations on their possible contribution to the EQEO (Eco-technologies Quality European Observatory).
- Team meetings with the WP2 project partners were held on the 4th October 2013 at BBRI's office in Brussels, and on 13th November 2013 at CEA's office in Brussels, for discussing the (validation of the) specifications and IT-specs of the pathology database.

2.2. Validation of the proposed pathology database architecture

BBRI has performed the validation of the proposed database architecture (laid down in the specifications report, see Progress Report no.3) by introducing the information from two pathology cases into the database:

- Flammable solar panels with a fire risk;
- Cellulose insulation with addition of ammonium salts, with a fire and health risk.

The database architecture should at least permit introducing information considered relevant for its purposes. See Appendix 2.1 for the overview of the validation results.

The conclusions of BBRI are:

- The two cases could be introduced without major difficulties.
- A few improvements were suggested and reported.
- The informatics requirements for the database may now be finalized, on the basis of which the pilot database will be developed.

2.3 Further orientations on the organisation of the EQEO (Eco-technologies Quality European Observatory)

Discussions have been held with potential external organisations and the European Commission to see whether these organisations could become a partner of the EQEO.

Those discussions are still on-going but should result soon in concrete results.

3. Next steps

The following months, the following activities are planned:

- Developing of the IT-tool for the EQEO:

Since contractual IT-resources are only available to develop the pathology database, only the first part of the EQEO will be developed (Building Pathology).

However, and in order to show how the other two parts of the EQEO (Warning Procedure and Quality Signs Extract for Eco-technologies) will look like, a 'mock-up' (maquette) will be prepared.

This 'mock-up' is not a full IT development similar to the pathology database. It is just a 'light IT environment' which provides an overview of how the future EQEO could perform. It is closer to a 'dumb' interface than to a fully operational interface giving access to a complex information structure.

For the 'Warning Procedure' this means that links will be included in the mock-up to show that users will have the possibility to access such information. This link can open a window where the future information is described. A link can be included to show that documents (i.e. public reports, report on 10 eco technologies, ...) can be accessed and opened from the 'mock-up'.

For the 'Quality Signs Extract' it means that there will be a front page showing how the different categories of users can access/exchange information.

- Set up of the organisation for populating the pilot database with information on pathology of eco-technologies, and collecting this information in the EU.
- Further orientations on the future set-up (organisation, business models) for the EQEO *after Elios2*.

CHAPTER III – WORK PACKAGE 3

1. Work Programme

1.1 Expectations and objectives

From a general point of view, considering the importance of the duration of the study, beyond a simple schedule of the undergoing process and preliminary observations, the progress report is viewed as an opportunity to present the final report in its intermediary stage including some anticipated conclusions.

Therefore, the different WP3 deliverables can be found in Appendixes in their stage of development at the release date of the progress report.

Considering the close inter-connexion between the deliverables, they will be constantly revised altogether throughout the study, taking into account the feedback from the different sources of information.

This way, the progress report will be another tool to get some feedback from the reactions it will generate.

As a reminder, the overall aim of work package 3 (WP3) is to analyse the conditions for a greater mutual recognition of the construction insurance regimes and to identify the criteria and modalities for the development of insurance schemes that could support cross border services and the cover of building sustainability performances.

1.2 Deliverables and milestones

According to the WP3's work plan, the fourth six month period of the project includes the following deliverables:

- D3.1: Update of the mapping of insurance regimes in the EU-27 made in Elios 1 pilot project
- D3.2: Review of different mechanisms that exist to protect investors' interests
- D3.3: Information needs about construction insurance
- D3.4: State of the art of insurance schemes in the EU-27 and transition paths

Considering the links between the different parts and the process used for gathering information (notably meetings with actors of the insurance sector), the different deliverables will be updated and issued over the different progress reports up to their final version.




More specifically, regarding the update of the mapping, it seems much more valuable for the study to issue the final update of the mapping at the end of the project.

Another modification concerns the displacement of the paragraph entitled “Links with single points of contact” into deliverable D3.1 from its original foreseen location in deliverable D3.2.

Considering the link between the access to insurance information with existing mapping it seemed more appropriate to include it in the first deliverable.

Below, an updated version of the time schedule for WP3 is provided

	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36			
WP3- Insurance schemes																																							
3.1 Update of the mapping of insurance regimes in the EU-27 made in Elios 1 pilot project	Progress : 75%																																						
3.2 Review of different mechanisms that exist to protect investors' interests	Progress : 85%																																						
3.3 Information needs about construction insurance									Progress : 80%																														
3.4 State of the art of insurance schemes in the EU-27 and transition paths											Progress : 85%																												
3.5 Analysis of conditions for greater mutual recognition of construction insurance regimes																					Progress : 70%																		
3.6 Recommendations for policy formulation																									Progress : 70%														

Colour coding		
	Green	Finished
	Orange	In progress
	Grey	A future deliverable

2. Work carried out so far

As WP3's different objectives and subdivision into deliverables are closely inter-related, we decided to present each deliverable development as the work progresses, even for the last deliverable on recommendations, rather than wait for each study to be completely finished.

This is especially true for the first deliverable, the update of the mapping, which should give the state of the art in insurance at the end of the project.

2.1 Introduction

Information is gathered through three different channels:

a) *Insurance Europe*

Considering the low rate of return of questionnaires after the first round of consultation, a new set of requests should be sent to increase those poor results at the beginning of 2014.

b) *Allianz*

As a subcontractor, Allianz's main task is to update the mapping gathering information from its own internal network of branches on local markets.

The information to collect includes the update of Elios 1 information but also to extend it to more insurance market realities.

After receiving answers from almost all its 17 branches surveyed, Allianz identified three countries subject to noticeable changes. Allianz is in discussion with these specific countries in order to specify precisely those modifications.

c) *Hannover Re*

As leader of WP3 Hannover Re is in charge of retrieving information from the insurance companies through two channels:

- Information from Scandinavian insurers was gathered through our internal network. Draft of the description of new Croatia's scheme is under writing through this channel.
- For western countries with important construction insurance markets, meetings are held directly with major national companies. For the moment the following meetings have been carried out:

• For France:	Allianz (general insurer)	Continuous
	FFSA (French insurance federation)	June 2012
	CAPEB (SMES federation)	August 2012
	MMA (general insurer)	May 2012
	MAF (architects federation)	July 2012

- **For Spain:** ASEFA (construction insurance leader) September 2012
AXA Spain September 2012
Allianz Spain September 2012
- **For United Kingdom:** NHBC (construction insurance leader) February 2013
Allianz UK February 2013

The objective of these meetings with the insurers is to deal with the insurance mapping made within WP3. However, they must also address the questions of quality signs and pathology.

Regarding the energy performance guaranties specifically, we participated in January 2013 to a conference organized by the FFB¹, and also visited in February the Green Office Meudon, the first major French positive energy building, developed by Bouygues Immobilier².

Regarding more general regulation framework we contacted and obtained answers from:

- European Insurance and Occupational Pensions Authority (EIOPA)
- European Commission - DG Market

Work carried out by other subcontractors, include:

a) *APAVE*

In order to deepen their understanding of the way the Technical Inspection Control operates throughout the European countries, and plot the similarities and differences between them, APAVE made a Questionnaire.

After receiving a first set of answers, Apave has improved the questionnaire and identified new possible addressees.

b) *SBI*

To further pinpoint the characteristics of national regimes of construction and insurance and develop the analysis in terms of providing a sound foundation for the policy recommendations, the following work was undertaken:

- Overview of construction regimes and business systems and theories on transition paths.
- Three to four qualitative case studies representing archetypical (construction) regimes will be conducted as a part of the horizontal analysis. The analysis will be based on the following countries: France, UK, Denmark and the Czech Republic. Thus the number of case studies of insurance regimes and transition paths will be limited to one example representing each of the distinct construction regimes identified.
- A work plan and proposal for the execution of the vertical analysis. This will highlight the methodological approach as well as data sources applied.

¹ <http://www.construction21.eu/france/articles/fr/la-couverture-du-defaut-de-performance-energetique--la-ffsa-affine-sa-position.html>

² <http://www.smartgrids-cre.fr/index.php?p=smarthome-bouygues>

- Drafting of preliminary conclusions from the study for discussion and verification in the project group.

2.2 Preliminary Observations

The following text is intended to draw up a sketch of the different deliverables that can be found in the appendix.

2.2.1 Update of the mapping of insurance regimes

Based on the information gathered during the Elios 1 pilot project mapping, this study will first update the information about the current different regimes in force in the EU-27.

In the second phase, we will extend this pure update of the legal framework made in Elios 1 to market considerations with the help of a questionnaire (preliminary version presented in appendix).

Topics covered by this deliverable are:

- Selected construction insurance schemes
- Energy performance guarantees
- Mapping of insurance regimes results
- Overview of the different situations
- Construction Insurance Market
- Links with single points of contact

2.2.2 Financial mechanisms for protection of investors' interest

Based on the first results of our exchanges with insurers, this task involves the following processes to be carried out in parallel with the mapping update:

- a) Identification of the different existing financial instruments aimed in the protection of construction works, notably other than insurance. This covers a wide range of public and private steering instruments such as insurance schemes, regulation, subsidy schemes, etc.
- b) We will outline the specific hurdles existing in the insurance of construction innovation and how the industry has handled innovation in the past by means of a case study. This technology could be "structural sealant glazing" (SSG) now widely used in curtain walls.

Covered topics are:

- Energy performance guarantees
- Concept of conventional vs. real performance
- Measuring the energy performance
- Existing Financial Energy Performance Guarantees
- Specific hurdles to insure innovation
- An example of historical assessment of innovation by insurance

2.2.3 Information needs about construction insurance

This third study will present the construction insurance underwriting process in general, highlighting its specific information needs. Notably, it will try to clarify the risk assessment principles and the role of the Technical Inspection Service in this process.

Developed topics are:

- “Sustainable development” works
- Construction Insurance Underwriting Process
- Risk assessment principles
 - Risk notion
 - Stakeholders
 - Technical Inspection Service role
 - Risk assessment methodology
 - Risk assessment criteria
 - Definition of relevant technical criteria

2.2.4 State of the art insurances schemes and transition paths

Applying a socio-technical approach, this study tries to describe and compare on different levels the existing national organizational schemes in the construction industry. It should notably overview the different roles of insurance inside the global quality chain in the construction industry.

2.2.5 Conditions for greater mutual recognition of construction insurances regimes

This task will constitute an analysis of the conditions for a greater mutual recognition of construction insurance regimes, and the development of a set of guidelines for a policy formulation.

More specifically, the deliverable should cover:

- Impacts of national strategies on construction insurance
- General financial protection requirements and regulatory framework influence
- Conditions for handling incompatibility of national insurance regimes

2.2.6 Recommendations for policy formulation

This analysis will provide recommendations for policy formulation stimulating good practices and insurance solutions.

Developed recommendations concern:

- Failure forecast
- Quality signs
- Construction techniques and normative framework
- Legal and insurance requirements
- Insurance covers
- Technical Inspection services
- Energy performance guarantees

- Promotion of other guarantees

3. Next steps

The shortcoming foreseen actions for the different members of WP3's team are:

a) *Insurance Europe*

Insurance Europe must send a strong reminder to the federations, in order to improve significantly the rate of return of questionnaires.

b) *Allianz*

Allianz is exchanging with its local branches in order to update the mapping of the three countries identified as having noticeable modifications of their construction insurance schemes.

c) *Hannover Re*

At the moment the following meetings are foreseen:

France:	SMABTP (construction insurance specialist)	to be planned
	AXA CS (general insurer for large accounts)	to be planned
Germany:	VHV (construction insurance leader)	planned 2014
	HDI Gerling (general insurer)	planned 2014
	EIFER (Institute For Energy Research)	to be planned
	Other new contacts were also identified for Germany's market specific visit.	
United Kingdom:	AVIVA (general insurer)	planned 2014
Italy:	Generali (construction insurance leader)	to be planned

Considering their global activity, the following reinsurers will also be contacted:

Munich Re (one of the leaders in Engineering covers)	planned 2014
SCOR (one of the leaders in IDI covers)	planned 2014

As Croatia joined the EC last July 2013, Hannover Re will add its scheme description to the mapping.

A first draft will be drawn up by people in charge of this market inside our network.

d) *APAVE*

APAVE will continue gathering information on the different existing implementations of technical control throughout Europe.

e) *SBI*

The following work will be done:

- Improvement of the analysis toward insurance schemes.

- Deepening of the vertical analysis in connection with the policy convergence discussion.

f) NHBC

In order to extend the WP3.2.6's "example of historical assessment of innovation by insurance", which deals with Structural Sealant Glazing (SSG) technology, NHBC will recover information on Great Britain's experience.

The following questions must be addressed:

- How did NHBC "include" this innovative technology into its guarantees? Was any specific "certification" or control regarding the products / the installation system / the constructors or any quality sign specifically created to qualify the risk when it appeared?
- Or was it excluded for a sufficient amount of time in order to get some feedback on the failures?
- What was the extent of the guarantee: only mechanical / structural solidity or was water-tightness included?

CHAPTER IV – WORK PACKAGE 4

1. Work Programme

1.1 Expectations and objectives

The overall aim of WP4 is to provide policy consultation for the European Commission on the goal of the project and to disseminate the results of the project. More specifically, this work package has the following two objectives:

- To assist the Commission services for the setting up and functioning of a forum composed by representatives from the construction and the (re)insurance sector, Member States and Commission services to ensure guidance of the pilot project and a dialogue with stakeholders.
- To disseminate the results of the pilot project to practitioners, representatives of the construction and (re)insurance sectors, the research community and policy makers in the European Union.

1.2 Milestones and deliverables

According to the overall work plan, the fourth six month period of the project includes Milestone 5 Forum Meeting 4 (month 19) for WP4 along with three deliverables.

The deliverables of the fourth six month period include (see figure below):




- ✓ D4.5: Forum meeting 4.
- ✓ D4.12: Newsletter 4.
- ✓ D4.17 News article 1. The first news for a construction/insurance professional or trade journal will be prepared.
- ✓ D4.19 Press release 1. The first press release from the project will be prepared.
- ✓ D4.22: Update and revise the Elios 2 website.

Please note that the remaining deliverables related to the newsletters have been postponed by around three months in agreement with the European Commission representatives.

The rationale is to have more frequent communication with the Forum members. Instead of having both a Forum meeting and a newsletter every six months, the idea is to communicate every three months alternating between Forum meetings and newsletters. The preparation of the third newsletter has been slightly delayed, because the project team awaited final approval of the second progress report.

Below, an updated version of the time schedule is provided. The deliverables marked in green have successfully been delivered.

	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M					
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36		
WP4- Dissemination of data																																						
4.1 Establish forum	Green																																					
4.2 Forum meeting 1 – 7		Green			Green			Green			Green			Green			Orange						Grey						Grey					Grey				
4.3 Newsletters		Green							Green					Green					Green						Grey								Grey			Grey		
4.4 News article																		Orange																		Grey		
4.5 Press release																		Orange																			Grey	
4.6 Publish final report																																					Grey	Grey
4.7 Update and revise Elios 2 Website	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	Green	

Colour coding		
	Green	Finished
	Orange	In progress
	Grey	A future deliverable

2. Work carried out so far

The table below gives an overview of the degree of completion of each deliverable for WP4 as of December 2013.

Deliverable	Degree of completion
D4.1 Establish Forum	Completed
D4.2 Forum Meeting 1	Completed
D4.3 Forum Meeting 2	Completed
D4.4 Forum Meeting 3	Completed
D4.5 Forum Meeting 4	Completed
D4.6 Forum Meeting 5	Ahead of schedule, 75 % complete
D4.7 Forum Meeting 6	n.a.
D4.8 Forum Meeting 7	n.a.
D4.9 Newsletter 1	Completed
D4.10 Newsletter 2	Completed
D4.11 Newsletter 3	Completed
D4.12 Newsletter 4	Completed
D4.13 Newsletter 5	n.a.
D4.14 Newsletter 6	n.a.
D4.15 Newsletter 7	n.a.
D4.16 Newsletter 8	Cancelled as agreed at first progress report
D4.17 News article 1	In process
D4.18 News article 2	n.a.
D4.19 Press release 1	In process
D4.20 Press release 2	n.a.
D4.21 Publish final report	n.a.
D4.22 Update and revise ELIOS website	60 % complete of total

Note: n.a. = not yet applicable.

2.1 Forum meetings (Deliverables D4.5)

A bit ahead of schedule, the Forum had its fourth meeting during the third six months period (deliverable D4.5). The fifth Forum meeting (deliverable D4.6) is in preparation and will be held on the 21th of January 2014, which is on schedule.

The work in this six month period has included drafting the minutes from the fourth Forum meeting and preparing invitations and working documents for the fifth Forum meeting.

The meeting themes for all seven Forum meetings are shown in the table below. The dates of meetings 2, 4 and 6 have been slightly rescheduled from July to June to accommodate for summer vacations in July.

N°	Date	Themes for debate
1	March 2012	Strategy and detailed work plan
2	June 2012	Directory on the directory on quality/conformity marks (draft version)
3	January 2013	Database for indicators on quality and pathology (draft version)
4	June 2013	Analysis of insurance schemes (draft version)
5	January 2014	Cross-cutting debate on directory on marks, indicators and schemes
6	June 2014	Preliminary conclusions
7	November 2014	Final report and recommendations

The fourth Forum meeting was a half-day meeting held on Tuesday the 11th of June 2013. The forum meeting focused on

The purpose of Forum Meeting 4 was:

- To report on the mapping of construction insurance.
- To report on the analysis of regimes and transition paths.
- To discuss selected themes on insurance regimes of Work Package 3.
- To report on progress of the other work packages.

The agenda of the fourth forum meeting was:

- Introduction and welcome – by the European Commission
- Introduction to EQEO – by Jean Roussel, CEA
- Discussion of selected WP3 themes – moderated by Thomas Dunand & Sabine Bernard, Hannover Re
- Progress report on WP1 Quality signs – by Jean-Luc Salagnac, CSTB
- Progress report on WP2 Building pathology – by Henk Vermande, ARCADIS
- Progress report on WP4 Forum and dissemination – by Kim Haugbølle, SBi/Aalborg University
- Summary – by the European Commission

The discussion of selected WP3 themes focused on the following:

- Theme 1) Update of the mapping of insurance regimes in the EU-27
- Theme 2) Financial mechanisms for sustainability and protection of investor interest
- Theme 3) Information needs about construction insurance
- Theme 4) State of the art of insurance schemes in the EU-27 and transition paths
- Theme 5) Analysis of conditions for greater mutual recognition of construction insurance regimes

The agenda proved to be too ambitious for the rather short time allocated for WP3. Therefore the progress reports on the other three work packages had to be postponed and made by circulation of slides to the Forum members after the meeting.

The outcomes and conclusions obtained from the debate on themes have been included in the respective work package.

2.2 Newsletter (Deliverable D4.12)

The third task of WP4 is to prepare seven newsletters – one following each of the forum meetings. The fourth newsletter (deliverable D4.12) was prepared during the autumn 2013 and issued in November 2013.

A screen dump of the newsletter is provided below.



The newsletter is designed not only to update interested parties on the progress of the project but also to give them an opportunity to become involved whenever they see fit.

2.3 News article 1 (Deliverable D4.17)

Deliverable D4.17 News article 1 has been prepared for a construction/insurance professional or trade journal distributed in Belgium in French.

2.4 Press release 1 (Deliverable D4.19)

Deliverable D4.19 Press release 1 will be issued in French among Brussels based news agencies.

2.5 Website (Deliverable D4.22)

Deliverable D4.22 is to update and revise the Elios 2 website. The website has been updated with news and new documents like the third Progress Report. Further, a test version of the web-based directory of quality sign is made available through the website.

3. Next steps

In the next six month period WP4 will focus on the seventh milestone of WP4, namely the execution of Forum Meeting 5 (month 25) in January 2014 as well as Forum Meeting 6 in June 2014 (month 30).

At the fifth Forum Meeting, a cross-cutting debate on directory on marks, indicators and schemes will be staged.

The deliverables of the fifth six month period (month 25-30) include:

- D4.6: Forum meeting 5. The Forum meeting will be executed on the 21th of January 2014 and the minutes will count as the first deliverable of the next six month period.
- D4.7: Forum meeting 6. Although the Forum meeting is not due until month 31 (July 2014), the preparation and execution of the meeting will be a central activity in the coming period. A draft of the agenda will be prepared in April 2014 for final approval by the European Commission by the end of April and for distribution to Forum members in the first half of May 2014.
- D4.13: Newsletter 5. The next newsletter will be prepared during March for publication in April 2014.
- D4.22: Update and revise Elios 2 website. The Elios 2 website will be continuously updated during the coming six month period.

CHAPTER V – WORK PACKAGE 5

1. Work Programme

1.1 Expectations and objectives

The objective of WP 5 is to ensure coherence between the activities of the different Work Package teams and the associated bodies in order to achieve a timely delivery of defined tasks within the Work Packages.

1.2 Milestones and deliverables

WP5 has been divided into 5 tasks and 6 deliverables.

➤ Tasks:

- Task 5.1: General administration of the project
- Task 5.2: Coordination of work between the participants of Work Packages 1,2,3 and 4
- Task 5.3: Animation and coordination of activities of the associated bodies
- Task 5.4: Ensure an interactive communication with the Commission within the entire duration of the project
- Task 5.5: Consolidating of the input of the Work Package teams 1,2,3 and 4 into research reports

➤ Deliverables:

According to the overall work plan, the fourth six month period of the project includes the following deliverables:

- D5.1 : Efficient management and administration of the project
- D5.2: Coordination of Work packages to ensure a coherent progress of the research work
- D5.3: Animation and coordination of activities of associated bodies
- D5.4: Assistance to the Commission
- D5.5: Research reports
- D5.6: Exchanging with the Commission on the subject of reports submitted and ensure necessary amendments if required

1.3 A remark about the financial protection requirements and the regulatory framework

As mentioned in the previous progress reports, the questions of the conditions, rules and information needed when an insurer acts in the framework of the Freedom to Provide Services, will be addressed within the Work Programme.

A preparatory meeting has taken place with Lukas Bortel of DG Internal Market and Services on 5 June 2013.

The follow-up of this meeting will be organised in the upcoming months with the involvement of the Scientific Committee as this topic has been acknowledged by the Scientific Committee as one of the major concerns.

1.4 EQEO

As mentioned in the previous progress reports, the creation of an European observatory on the quality of Eco-Technologies (EQEO) is currently under study. Organizing the exchange of information at an European level, the observatory would primarily aim to identify the pathology observed and implement an alert procedure in case of difficulty.

The idea is to allow interested persons, being the insurers or actors who have to choose, recommend or install eco-technologies, to benefit from a free and simple access to relevant information. This is intended to promote the quality of Eco-Technologies and facilitate insurability.

At first, the observatory would take the form of a pilot database limited to certain Eco-Technologies but it would ultimately promote the creation of an exchange platform with a much larger scope.

This ambitious but necessary project can only be considered if it rouses the interest of different stakeholders and if there is a broad consensus about it.

Therefore the European Commission will send out a letter in the upcoming weeks to stakeholders and other concerned parties to ask for feedback about the EQEO.

As a follow-up to this letter, the Elios 2 team will organize meetings with stakeholders to exchange ideas about this project.

Below, an updated version of the time schedule for WP5 is provided. The deliverables marked in green have successfully been delivered.

	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M	M					
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	
WP5. Project management																																					
5.1 Management and administration of the project	Green																								Orange												
5.2 Coordination of Work packages	Green																								Orange												
5.3 Animation and coordination of activities of associated bodies	Green																								Orange												
5.4 Assistance to the Commission	Green																								Orange												
5.5 Research reports						Green					Green																									Grey	
5.6 Exchanging with the Commission on the reports submitted						Green					Green																										Grey

Colour coding

- Green Finished
- Orange In progress
- Grey A future deliverable

The table below gives an overview of the degree of completion of each deliverable for WP5 :

Deliverable	Degree of completion
D5.1 Management and administration of the project	In progress
D5.2 Coordination of Work packages	In progress
D5.3 Animation and coordination of activities of associated bodies	In progress
D5.4 Assistance to the Commission	In progress
D5.5 Research reports	In progress
D5.6 Exchanging with the Commission on the reports submitted	In progress

2. Work carried out so far

To ensure coherence between the different work packages and in order to encourage the exchange of information between the numerous partners, different meetings between the work packages have taken place.

Indeed, since the forum meeting of 11th June 2013, and beside the daily interactions between the different partners, different steering group meetings have taken place on the following dates at CEA's office in Brussels:

- 18th October 2013;
- 18th November 2013;
- 16th December 2013;

The Commission receives regular updates on the progress of the project. The Elios team had a meeting with Marzena Rogalska (Head of Unit, DG Enterprise and Industry, Sustainable Industry Policy and Construction) on 8th November 2013 to discuss the general orientations of the project.

The general public is also informed of the progress made through the newsletter and the website which is being updated in collaboration with WP4.

Furthermore, the Scientific Committee received regular updates on the project as well as all the documents (progress reports, deliverables, etc) thereby enabling them to establish recommendations in terms of the work accomplished and in order to formulate their observations on two major orientations of the Elios 2 project:

- the freedom to provide services in the European Union in the field of construction insurance;
- the Eco-technologies Quality European Observatory.

To debate on those topics and since gathering the different members of the Scientific Committee, the Elios team organised interviews with some individual members:

- 6th September 2013 with Professor Benoit Kohl;
- 6th September 2013 with André Sougné;
- 10th September 2013 with Professor Diana Cerini.

A draft report based on these interviews and the written contributions of the Scientific Committee is currently under revision.

The Scientific Committee report will be made available for the general public within the next coming weeks.

At the moment, preparations are being carried out in collaboration with WP4 and the Commission for the next Forum Meeting to be held 21st January 2014.

Also, the different steering group meetings have already been scheduled for the first six months of 2014:

- 21nd March 2014
- 16th May 2014.

3. Next steps

Over the next six-month period, WP5 will continue to monitor the smooth running of the project. In particular, the focus will be on executing Forum Meeting 6 and drafting Progress Report 5.