



Fifth PROGRESS REPORT

30 MONTH
DELIVERABLE

September 2014

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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 in the table 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: preliminary draft reports D1.2 and D1.5 available. They are based on a literature review and the first results of a web questionnaire sent to five categories of actors (manufacturers, contractors, designers/architects, clients and insurers).
- Task 1.3 and 1.4 started in November 2013. The first results of the web questionnaire will provide indications on the impact of the quality marks on the competitiveness of construction businesses.
- Task 1.6 was completed in June 2013. 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 was delivered, it includes a main text in English to introduce the main elements of the specifications and the original specifications in French in an appendix.
- Task 1.7 is now completed. The web directory platform has been on line since last February. D1.7 was delivered

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

Activities /(deliverables)	Progress as for June 2014
1.1 Collection of information on quality/conformity marks in construction markets for products, processes, works, technical equipment, professional qualifications / (D1.0, D1.1)	Finished: <ul style="list-style-type: none"> • D1.0 delivered • D1.1 delivered
1.2 Critical analysis on the relevance of the information provided by quality marks / (D1.2)	Progress: 80%
1.3 Appraisal of modalities to follow to access to quality marks /(D1.3)	Progress: 60%
1.4 Assessment of the impact of the quality marks on the competitiveness of construction businesses / (D1.4)	Progress: 60%
1.5 Assessment of the use of quality marks by the insurance sector / (D1.5)	Progress: 70%
1.6 Specification of characteristics of an internet platform for diffusion of the directory / (D1.6)	Finished: <ul style="list-style-type: none"> • D1.6 delivered
1.7 Development of a EU directory on quality/conformity marks accessible on Internet	Finished: <ul style="list-style-type: none"> • D1.7 delivered

2. Work carried out so far

2.1 On-line directory of quality signs

The web site was fully opened in February 2014. No major technical IT problems were encountered and the tool meets the requirements of validated specifications (deliverable D1.6). The directory is accessible from the ELIOS2 web site.

As planned, the on-line version contains both tutorials and pop-up windows to help contributors to fill-in web pages. Deliverable D1.7 is a compendium of this information. It also contains a list of first actions taken to promote the directory.

These actions aim to attract contributors. European organisations (EOTA, UEATc, GNB-CPR) were contacted in priority. The number of recorded signs increases slowly and further communication actions are necessary.

The first published quality signs were developed through direct contacts with signs providers during face to face meetings. Not surprisingly, the record of quality signs descriptions by remote contributors happens to be more difficult. Reminders were sent to both contact persons who received an invitation and did not register and to registered contact persons who did not start recording signs.

The Commission gave mid-May a positive answer to a previous request in order to record in the directory a description of CE marking (and of other QS the “sign owner” of which is the Commission).

A “twenty-ninth EU country” is then added to the list of EU-28 countries.

2.2 On-line survey

According to the ELIOS2 team proposal in response to the call for tender, an on-line survey has been prepared in order to assess:

1. the relevance of the information provided by quality signs (D1.2);
2. the conditions to get access to quality marks (D1.3);
3. the impact of the quality marks on the competitiveness of the industry and the functioning of the Internal Market (D1.4);
4. the use of quality marks by the insurance sectors (D1.5).

The collected information will be processed to feed the four remaining deliverables indicated at the end of each of the four previous lines.

The main sections of this survey address the following points:

- general information about the respondents and their organisation
- questions about the quality of new/refurbished housing and offices,
- relevance and impact of quality signs
- wrap-up questions dedicated to specific actors

At the end of the survey, respondents are asked if they agree for further investigations. The volunteers will constitute a panel of persons for planned face-to-face or telephone interviews.

This survey was put on-line in May 2014. French and English versions of this survey were written. The French version was developed to improve the answer rate on the French market where CSTB who leads this task, can rely on a very large data base.

Five main groups of construction professionals are targeted: manufacturers, contractors, designers/architects, clients and insurers.

This survey has been advertised on the ECTP platform and other information channels are planned to be used in order to reach the five categories of actors doing business in other European countries.

The IT tools used to develop the survey is designed to facilitate the analysis of collected data.

The first records are encouraging and will allow giving answers from some hundreds of respondents. Many respondents also agreed to be contacted for further interviews.

2.3 Other tasks - value of quality signs

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

We plan to focus on quality signs that are closely related to the eco-technologies selected by WP2 for its own objectives.

3. Next steps

Directory of quality signs:

- Reinforce advertisement on the directory web platform in order to attract new contributors,
- Analyse the traffic on the web platform and check the quality of information provided,
- Record CE marking description

Survey on the value of quality signs:

- Collect contacts outside France
- Promote this initiative
- Face to face / telephone interviews
- Analysis of results

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 work performed from January 2014 to May 2014 covered the following tasks:

- Task 2.4: Develop, test, validate and populate the pilot database

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 May 2014</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	Finished, see Progress Report 2/4
2.1.d Assessment of the value of existing research work, data sources	Progress: 95% ; 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, included in Appendix 2.1.
2.3.b Validation of the format	Finished, see Progress Reports 3 and 4
2.3.c Definition of informatics requirements for the database	Finished, see Progress Report 4
T.2.4. Develop, test, validate and update pilot version of database	
2.4.a Development of a pilot version of the database	Finished, see Section
2.4.b Testing and validation of the database	Finished, see Section ...
2.4.c Updating of the database	Progress: 90%, ongoing activity, see Section ...

Below, an updated version of the time schedule for WP2 is provided. The deliverables marked in orange are in progress.

2. Work carried out so far

The main focus of the WP2 activities from January 2014 to the end of May 2014 was the IT-development and testing of the pilot database and the webtool, and the subsequent populating of the database with pathology cases.

The webtool is now operational and online: <http://pathologydirectory.elios-ec.eu/pathologies/index>.

The ambition was to populate the database with at least 30 pathology cases for three eco-technologies (PV-panels, biobased insulation material, heat pumps), so 10 cases per eco-technology.

The cases were provided by the project partners (NHBC, CSTB, SBI, ARCADIS, TSUS), from a variety of sources:

- The ten cases on eco-technologies, performed by the WP2-team as part of Elios2;
- Public internet sources;
- Collected experience from test institutes, research institutes.

In the next table you see that this ambition is achieved. At present 64 cases were recorded in the database, representing experiences with defects and failures of four eco-technologies in 10 countries.

<i>Eco-technology</i>	<i>Number of pathology cases</i>	<i>Countries covered</i>
Heat pumps	19	Ireland (3x), UK (1x), Bulgaria (1x), Poland (1x), Spain (1x), France (5x), UK (10x), Netherlands (1x)
insulation made of bio-materials, like natural fibers	20	Denmark (2x), France (7x), UK (8x), Netherlands (2x), Czech Rep. (1x),
PV-panels	24	Greece (1x), Spain (1x), France (11x), Germany (1x), Netherlands (3x), Denmark (1x), UK (9x),
Solar hot water	1	Poland (1x)

3. Future management of a pathology database after ELIOS 2

3.1 Introduction

In the previous Progress Reports a broad scale of pathology information sources have been inventoried. The output of such building pathology is generally disseminated in forms like publications, seminars, defect information sheets, data bases, etc., and publically (or against a fee) available.

In this section some models for the set up and management for an organisation are explored. It is not the intention to give full worked out business models, but only to give a first picture of possible models.

3.2 Operation models

Three quite discriminate models for the operation of a pathology database are the following:

➤ *Operation on a non-profit basis with free public access*

In this non-profit model a permanent (virtual or real) European working group is set up and maintained that studies and analyses pathology information for the database, selects data that has a European relevance and that is technically and economically significant and at least supports the dissemination of the information. It could be supported by inspectors all over Europe, who visit building sites and have in situ interviews on issues regarding 'non-quality'.

Such a working group could be established for example by the ENBRI institutes (European Network of Building Research Institutes), in collaboration with national institutes like AQC (France) and the Danish Building Defects Fund (Denmark).

This group of organisations, institutes and experts comprises sufficient technical competence and presence throughout Europe. At least some of the ENBRI members collect and/or evaluate pathology information at the moment, but as far as we know, there is no ENBRI structure that permits studying pathology cases at a European level.

This requires a permanent stream of financing at least a secretariat (who manages the database), and the and the providers of information. Possible sources are:

- European Commission
- Insurances companies
- Other stakeholders of the construction industry

A possibility is also that the European Commission prescribes that certain European Studies on eco-technologies share their knowledge by filling the database with research conclusions.

In this non-profit set up, the pathology database has free public access.

➤ *Operation on a commercial basis with access on a subscription basis*

In this model the database is managed by a market party (for example a publisher), on a commercial basis.

The pathology cases are delivered by a number of expert bureaus who receive a fee for each case.

The market party gets his revenues by subscriptions for entrance to the database. Depending on the business model, there is a full or only limited moderation by the market party of the cases before they are published.

In case a full commercial exploitation is not possible, it may of course be partly supported by financial contributions by (for example) the European Commission, the insurance industry or the construction industry.

➤ *Operation on a 'give-and-take' basis with limited access to a group of partners*

In this model the pathology information is provided by a limited group of partners, for example insurance companies, AQC, Danish Building Defects Fund. The partners have a contractual agreement with a separate organisation that operates the database.

Only the partners have access to the information in the database.

This model is thus characterized by 'give and take': the partners can only have access to the information as long as they provide x number of pathology cases each year and give financial contribution for the organisation that operates the database.

4. Next steps

The following months, the following activities are planned:

- Further orientations on the future organisation and possible business models for the EQEO after Elios-2set-up (organisation, business models) for the EQEO *after Elios-2*.
- Updating the pilot database with new cases.
- Writing the draft final report.

CHAPTER III – WORK PACKAGE 3

1. Work Programme

1.1 Expectations and objectives

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 WP3's progress report form

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.

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.




1.3 Deliverables and milestones

According to the WP3's work plan, the different deliverables are:

- 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
- D3.5: Analysis of conditions for greater mutual recognition of construction insurance regimes
- D3.6: Recommendations for policy formulation

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 regularly independently, and issued over the different phases of the study up to their final version.

	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	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 : 90%																																								
3.2 Review of different mechanisms that exist to protect investors' interests	Progress : 90%																																								
3.3 Information needs about construction insurance									Progress : 85%																																
3.4 State of the art of insurance schemes in the EU-27 and transition paths											Progress : 90%																														
3.5 Analysis of conditions for greater mutual recognition of construction insurance regimes																						Progress : 80%																			
3.6 Recommendations for policy formulation																										Progress : 85%															

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, the "federation channel" has been discarded.

b) *Allianz*

As a subcontractor, Allianz's main task was 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. A focus on these countries has been made in order to make the final mapping update. Major changes are presented in the current newsletter and will be detailed during next Forum Meeting.

c) *Hannover Re*

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

- Hannover Re's internal network has been notably used to gather information on the Scandinavian insurance markets. A draft version of Croatia's regime has also been made. This description is under validation by a lawyer.
- For western countries with important construction insurance markets, meetings were 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 WP3's topics especially; however they also address the questions of quality signs and pathology.

Were also met the major construction reinsurers, which was the opportunity to take advantage of their global point of view:

- SCOR (one of the leaders in IDI covers) May 2014
- Munich Re (one of the leaders in Engineering covers) January 2014

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.

Considering the importance of Technical Inspection in the insurance underwriting process, the information gathered by Apave will be integrated in a new paragraph in the Mapping of the concerned countries, in order to extend its content and share this information.

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 has been conducted as a part of the horizontal analysis. The analysis is based on the following countries: France, UK, Denmark and the Czech Republic.

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>

Thus the number of case studies of insurance regimes and transition paths were 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 part highlights the methodological approach as well as data sources applied.
- Drafting of preliminary conclusions from the study for discussion and verification in the project group.

2.2 Preliminary Observations

2.2.1 Update of the mapping of insurance regimes

Based on the new information gathered, the mapping made during the Elios 1 pilot project has been updated.

Few changes were observed, as indicated in the newsletter of May 2014.

In a final phase, we will incorporate to the mapping a description of Technical Inspection Services for the countries for which Apave has been able to obtain information.

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 our exchanges with insurers and reinsurers, this task especially focused on the Identification of the different existing financial instruments aimed in the protection of construction works, notably other than insurance.

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

2.2.3 Information needs about construction insurance

This third study presents the construction insurance underwriting process in general, highlighting its specific information needs. Notably, it tries 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 describes and compares on different levels the different existing national organizational schemes in the construction industry. It notably overviews 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 constitutes 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 covers:

- 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 provides 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 final foreseen actions for the different members of WP3's team are:

a) *Hannover Re*

The following meetings are foreseen:

- **For France:** SMABTP (construction insurance specialist) to be planned
AXA CS (general insurer for large accounts) to be planned
- **For Germany:** VHV (construction insurance leader) + Lawyer planned 2014
HDI Gerling (general insurer) planned 2014

b) *APAVE*

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

c) *SBI*

Sbi will improve its analysis toward insurance schemes in coordination with Hannover Re.

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 fifth six month period of the project includes the following deliverables of WP4 (see also figure below):

- ✓ D4.6: Forum meeting 5.
- ✓ D4.13: Newsletter 5.
- ✓ D4.17 News article 1.
- ✓ D4.19 Press release 1.
- ✓ D4.22: Update and revise the Elios 2 website.

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		■																																				
4.2 Forum meeting 1 – 7			■				■				■						■																					■
4.3 Newsletters			■								■							■																				■
4.4 News article																																						■
4.5 Press release																																						■
4.6 Publish final report																																						■
4.7 Update and revise Elios 2 Website																																						■

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 June 2014.

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	Completed
D4.7 Forum Meeting 6	Ahead of schedule, 75 % complete
D4.8 Forum Meeting 7	Ahead of schedule, 25 % complete
D4.9 Newsletter 1	Completed
D4.10 Newsletter 2	Completed
D4.11 Newsletter 3	Completed
D4.12 Newsletter 4	Completed
D4.13 Newsletter 5	Completed
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	70 % complete

Note: n.a. = not yet applicable.

2.1 Forum meetings (Deliverables D4.5)

The Forum had its fifth meeting on 21st January 2014 as part of this six months period (deliverable D4.6). The sixth Forum meeting (deliverable D4.7) is in preparation and will be held on the 11th of June 2014, which is a bit ahead of schedule due to the holiday season.

The work in this six month period has included drafting the minutes from the fifth Forum meeting and preparing invitations and working documents for the sixth Forum meeting. A draft agenda for the seventh and final Forum meeting has also been prepared.

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 fifth Forum meeting was a half-day meeting held on Tuesday the 21th of January 2014.

The purpose of Forum Meeting 5 was:

- To discuss the web-based directory of quality sign and its contribution to the EQEO.
- To discuss the Eco-technologies Quality European Observatory (EQEO) and database of building pathology.
- To discuss recommendations on transition paths and mutual recognition of national insurance schemes.

The agenda of the fifth forum meeting was:

- Introduction and welcome
- Discussion of web-based directory of quality signs
- Discussion of EQEO and database of building pathology
- Discussion of transition paths and mutual recognition of national insurance schemes
- Progress report on Forum Meetings and dissemination
- Summary

The minutes of the meeting was timely forwarded to the European Commission within 10 working days after the meeting.

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

2.2 Newsletter (Deliverable D4.13)

The third task of WP4 is to prepare seven newsletters – one following each of the Forum meetings. The fifth newsletter (deliverable D4.13) was prepared during the spring 2014 and issued in May 2014.

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)

The first news for a construction/insurance professional or trade journal is postponed to autumn 2014 when results will be available from the technical work packages 1-3. Deliverable D4.17 News article 1 is expected to be prepared for a construction/insurance professional or trade journal distributed in Belgium in French.

2.4 Press release 1 (Deliverable D4.19)

The first press release from the project is postponed to autumn 2014 when results will be available from the technical work packages 1-3. 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 Elios2 website. The website has been updated with news and new documents like Progress Reports and technical reports. Further, a test version of the web-based directory of quality sign and the pathology database is made available through the website.

3. Next steps

In the next six month period WP4 will focus on the last milestone of WP4, namely the execution of the last two Forum meetings in June 2014 (month 31) and November 2014 (month 35). At the last two Forum meetings, the preliminary and final conclusions of the project will be discussed.

The deliverables of the final six month period (month 31-36) include:

- D4.7: Forum meeting 6. The Forum meeting will be executed on the 11th of June 2014 and the minutes will count as the first deliverable of the next six month period.
- D4.8: Forum meeting 7. Although the Forum meeting is not due until month 35 (November 2014), the preparation of the meeting has already been initiated. A draft of the agenda was prepared in April 2014 and forwarded to the European Commission.
- D4.14: Newsletter 6. The next newsletter will be prepared during late summer/early autumn for publication in October 2014.
- D4.15: Newsletter 7. In response to the debate at the previous Forum meeting on the value of the newsletters, it is suggested to merge the last two newsletters into one as these will otherwise need to be prepared with very little time in between. Instead, it is anticipated that the project will gain more from replacing one newsletter with a flyer at the end of the project to present the results.
- D4.22: Update and revise Elios2 website. The Elios2 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 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 has sent out a letter 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.

1.4 Single Market and Freedom to provide services for the actors of the construction sector

Some remaining problems seem to be hampering a fully functioning Single Market for services (see the Staff Working Document of the 31st March 2014).

On this respect, the DG market has launched a new survey: <http://ec.europa.eu/eusurvey/runner/internal-market-services-businesses>).

To better analyze the problems faced by the providers of services, to assess the role of insurance in the subsistent obstacles and to facilitate solutions, different solutions are currently under study and discussion.

One of them could be the creation of a European Ombudsman.

1.5 Single Market and Freedom to provide services for the actors of the insurance sector

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 this Work Programme. This topic has been raised by different stakeholders and acknowledged by the Scientific Committee as one of the concerns to be addressed.

It seems important to improve the confidence of the public and of the professional actors on the control exercised by the different national Authorities according to the system of the home country control. And, in this perspective, to facilitate a better knowledge of the legal host country frameworks.

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

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

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

Different steering group meetings have taken place during the last months:

- 21st March 2014 at Hannover Re's offices in Paris;
- 16th May 2014 at CEA Belgium's office in Brussels;
- 11th June 2014 at CEA Belgium's office in Brussels;
- 1st September 2014 at CEA Belgium's office in Brussels.

The objective of these meetings is to ensure coherence between the different work packages and encourage the exchange of information between the numerous partners.

Following the Forum of the 11th of June, a meeting has been organised with the DG Market of the EC the 30th of July in order to analyse more specifically the questions raised by the exercise of the freedom to provide services both for the actors of the insurance and the construction sectors.

The Commission obviously receives updates on the progress of the project through regular contacts with the management of the pilot project team and is also regularly invited to participate to the steering group meetings.

To inform the general public, the 5th newsletter has been issued in May 2014 and the website has been kept up to date in close collaboration with WP4.

With respect to the letter for a call of expression of interest addressed by the European Commission to the different stakeholders on the topic of the EQEO pathology database, a meeting was organized with Insurance Europe on 12 May 2014 which resulted in positive feedback as mentioned above.

In the upcoming months, the Elios team will plan meetings with other stakeholders in order to hear their comments and suggestions on the EQEO Project.

Also, different steering group meetings will be scheduled in September, October and November (2 meetings) to prepare the final report of the Elios project.

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 the last Forum Meeting in December 2014 and drafting the final report.