


Description of best practice

Best practice	
Title	Groupama Forests Insurances
Picture	
Domain	Risks management
Source of wood	Stemwood
Location	France
Implementers	private or public forest owners
Actual status	Running
Approach	<p>Groupama Forêts Assurances is a solidarity and responsible mutual insurance company specialising in forest insurance. Since the 1960s, the mutual has been investing in the purchase of real estate in Bordeaux. It was able to compensate silviculturists following the storms.</p> <p>Since 2017, the State has decided to stop helping foresters to restore their forests after a storm has passed. It is necessary to promote forest insurance as one of the first acts of sustainable management in order to provide financial resources to restore the forest after a disaster and to secure the heritage.</p> <p>Their objective today is to extend forest insurance to any forest owner with a sustainable management document.</p>
Main results	<p>The contracts apply to fire, storm and civil liability risks in the forest.</p> <p>Guarantee levels are in several forms:</p> <ul style="list-style-type: none"> - flat-rate compensation for the reconstitution per hectare, which ranges from €500/ha to €5,000/ha depending on the type of stand and the region - fixed compensation for the reconstitution and in addition compensation for the value of the damaged wood (100€/ha/year for the first 15 years or 150€/ha/year for the first 20 years). <p>The packages are adapted according to the species and the forest and therefore applies to all forests in France.</p> <p>To date, only 5% of forest owners are insured; however, the level of risks in the forest is constantly rising.</p> <p>The European participation envisaged for the future would reduce the cost of contributions and thus allow all owners to have access to insurance. To do this, needs must be</p>

	assessed on the basis of a sample of European countries and European insurance models must be adaptable to each Member State.
Lessons learned	<ul style="list-style-type: none"> - securing forest investment - propose a complement to preventive action (fire) - allow reforestation after a disaster - contribute to the harmonisation of sustainable management criteria in Europe - better guarantee of producing wood in the future in the face of storm and fire risks.
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Link to website	www.groupama-forets.com
Code	BP_FR_05

Best practice assessment

Region	FRANCE
Time scale	Since 1947
Mobilization Potential	High potential for mobilization (not quantified)
Kind of wood concerned	Stemwood
Sustainability Potential	Very positive: insurance that aims to become global and adaptable to all European countries
Impact on environment & biodiversity	Positive impact, reconstruction of affected forests
Ease of implementation	Easy: good asset management and support from a national mutual insurer
Economic impact	Cost of the contribution for owners / Compensation after a disaster
Job effect	NA
Income effect	NA
Specific knowledge needed	Financial asset management / Knowledge of risks
Costs of implementation	NA
Technical readiness level	Applicable in the next year

Key information for adoption	NA
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