



PIISA

Piloting Innovative Insurance
Solutions for Adaptation

D 4.6 Communication, Dissemination and Stakeholder Engagement
Plan, Version 3

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D4.6 CDSEP

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Table of contents

1 Introduction	7
2 Key messages	9
3 Stakeholder engagement	10
3.1 Stakeholder identification and mapping	11
3.2 The main target groups	12
3.3 Stakeholder engagement in pilots	15
3.4 Interaction with policy makers	22
3.5 A white paper for the insurance sector	25
3.6 Other stakeholder engagement actions	25
4 Dissemination	27
4.1 PIISA events	27
4.2 Participating in events	30
4.3 Collaboration with other projects and networks	31
4.4 Publications generated by the project	32
4.5 Blog posts	34
5 External communication plan	35
5.1 The project website and blog	35
5.2 Social media accounts	36
5.3 Newsletter	39
5.4 Visual identity	39
6 Internal communication	40
6.1 Teams chat and internal mailing lists	40
6.2 Project meetings and thematic groups	40
6.3 Internal newsletter, management newsletter and PIISA highlights of the month	42
7 Impact	43
8 Recommendations for the future projects	43
Annexes	44
Annex I Events registry template	44
Annex II Calendar of blog posts	45
Annex III Blog post writing instructions	46
Annex IV Key Performance Indicators	47
Annex VI Visual identity	48



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D4.6 CDSEP

Summary

This Communication, Dissemination and Stakeholder Engagement Plan (CDSEP) was created to outline the strategy and actions that will be implemented to promote PIISA and its key concepts as well as co-creating and disseminating the innovative insurance solutions for adaptation piloted within the project during the 36 months of the project. This plan was regularly updated and improved based on the monitoring results collected, to reach the objectives that have been set. This final version 3 onwards reports the key activities carried out in this field during the project.

Keywords

PIISA, communication, dissemination, stakeholder engagement, awareness raising, adaptation, climate risk, insurance





1 Introduction

Piloting Innovative Insurance Solutions for Adaptation (PIISA) project started with analyzing the use of insurance in climate change adaptation, focusing on recent developments. The project used gathered knowledge to co-develop new insurance products with stakeholders and piloted them. The project's aim was to serve a wider uptake of insurance in adaptation by developing solutions for insurances, mapping current administrative and legal obstacles, and promoting coherent use of insurance to advance adaptation. Consequently, it needed to convince both insurance suppliers and potential users of the potential of new insurance products to reduce and share climate risk. Policy makers should better understand climate risks and impacts, whereas adaptation experts and stakeholders in the adaptation field should have a clear picture of the role insurance can play in filling adaptation gaps (see section 2). These notions guided the dissemination, exploitation, communication and stakeholder engagement activities in PIISA. PIISA has communicated and disseminated project results in relevant phases of the project, not only in the end.

PIISA Work Package (WP) 4 was devoted to dissemination, exploitation and communication activities. It had a strong element of stakeholder engagement and co-creation especially in the pilots. The WP4 had strong linkages to all work packages and it ensured through internal communication activities efficient information flow across work packages (Figure 1). WP4 supported other work packages in these activities.

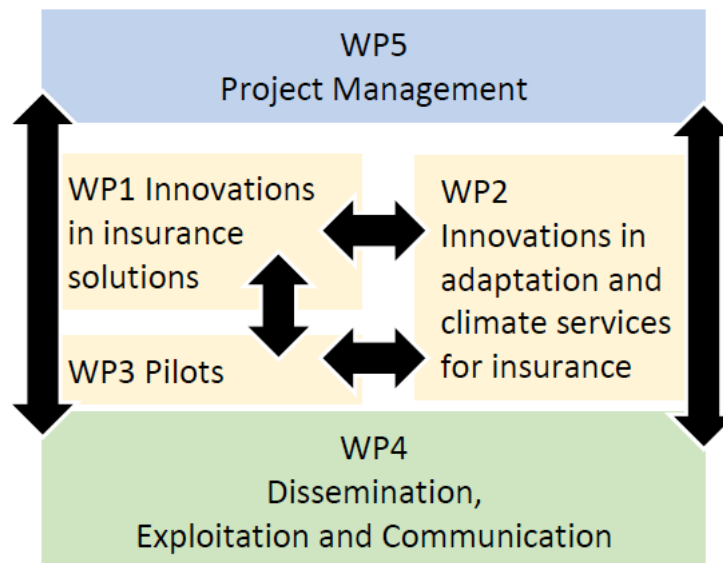


Figure 1. The information flow across work packages. The research and development activities of the project were carried out in WP1, WP2, and WP3, the yellow boxes. They shared information and discussed findings, joint information needs, task timing, and joint activities. WP5 was responsible for overall coordination and management of the project (blue box) and WP4 marked in green needed information from all work packages and WP4-WP5 were together responsible for efficient internal communication. WP4 had the prime responsibility for organizing and coordinating communication, dissemination and stakeholder collaboration together with experts from all work packages.



More specifically, WP4 was designed to:

- widely promote and ensure the visibility of the PIISA project through tailored communication tools, channels and an overall strategy
- disseminate the knowledge and results achieved in PIISA to the project's stakeholders
- ensure other work packages can collect information they need from stakeholders
- facilitate a dialogue, and especially in pilots, a co-creation process with key stakeholders
- enhance exploitation of the project results
- effectively facilitate internal communication

WP4 ran through the whole project period [Months 1-36]. While Tyrsky was the lead beneficiary of WP4, LGI and FMI have contributed strongly, and AXA Climate and Polimi were also very involved. All other partners took part in the various tasks and especially in the content production. The work was coordinated in the Communications Team with representation from each partner organization. The team worked together to ensure the stakeholder engagement, communication and dissemination activities were delivered in a timely manner.

This is the final, updated Communication, Dissemination and Stakeholder Engagement Plan (CDSEP) of the project. The updated version includes a report of the activities and achievements, including a report on the impact of communication, dissemination and stakeholder engagement activities (section 7) as well as recommendations for future projects (section 8).

The final CDSEP includes the following sections: 2. Key messages of the project 3. Stakeholder engagement 4. Dissemination 5. External Communication and 6. Internal Communication.





2 Key messages

All the Communication and Dissemination of the PIISA project was based on Key Messages that the Consortium has defined. Key messages were reformulated to include PIISA results and recommendations in the mid-term version of the plan. Key messages defined at the beginning of the project and rephrased in mid-term were:

1) It is essential for all actors to adapt to the changing climate and reduce the climate risks that touch their sector or sphere of life. There are, however, significant adaptation gaps, which need to be addressed. Insurance companies can help in filling the gaps by encouraging insurance users to better prepare and adapt to the changing climate and reduce risks. This can be partially done by providing information and guidelines, and partially by financial premiums for insurance users. There is a financing gap for adaptation and resilience activities, and de-risking and risk-sharing mechanisms such as insurance can help close this gap.

2) In spite of efficient climate risk mitigation and adaptation efforts, not all climate risks can be avoided. **Insurances provide protection against so-called residual risks¹**. In those cases, insurances can help share the financial risk more broadly and cover the damages. New, innovative insurance products can both enhance adaptation actions and bring security to the policyholder.

Insurance, when well designed to complement adaptation efforts, can help to strengthen resilience by (a) promoting damage avoidance or reduction and (b) pay-out of (remaining) damage claims, which supports better recovery and building back better. The reduced size of average claims thanks to promoted damage reduction may allow for higher percentage coverage of the claims and/or moderation of policy premiums. This potentially improves the attractiveness and affordability of the insurance product and helps to improve the insurance penetration rate.

3) **PIISA develops new insurance pilot concepts for three contexts:** cities (considering nature-based solutions and well-being), agriculture and forestry sector. The pilot concepts are first piloted in specifically chosen locations with key stakeholders, and then their potential for wider uptake will be assessed. During PIISA piloting, the network of cities, farmers, foresters, policy makers and start-ups in Europe knowing each other has grown and a possibility to exchange local lessons learned was strengthened. Knowing the network members also builds resilience and supports development of collective, smarter, more systemic and swifter adaptation.

¹ "Residual risk is the risk that remains after efforts to identify and eliminate some or all types of risk have been made." (<https://www.techtarget.com/searchsecurity/definitions/R>)



3 Stakeholder engagement

The PIISA project had close interaction with key stakeholders (see section 3.1) to ensure two-way communication and exploitation of results. The project engaged stakeholders at several levels of involvement (see section 3.1). In addition to co-creation of new insurance products within pilots, stakeholders were invited to discuss preliminary results and comment on them. Care was taken to meet diverse knowledge needs of different stakeholders from policy makers and regulators to insurance industry and insurance users such as farmers, forest owners or municipalities.

Tyrsky Consulting coordinated stakeholder engagement and together with other partners in WP4 facilitated the stakeholder engagement and arranged interaction opportunities. All partners contributed by bringing in their contacts, resources and results as well as information needs.

WP1, WP2 and WP3 also included co-creation of climate services and insurance products. WP4 supported this work.

Some stakeholders representing different fields of expertise were invited to participate in the External Advisory Board (EAB) of PIISA (see section 3.6).

The timeline of the stakeholder engagement activities is presented in Table 1. The table includes PIISA events that are described in section 4. The cumulative participant number of PIISA events (see figure 2 in section 4.1) shows the growing number of stakeholders reached as the project progressed. In addition, PIISA consortium members have participated in various events presenting early results. These events resulted in an increasing number of people contacting the project during the course of the project.

Action/time	2023		2024			2025			2026			
	Jun-Aug	Sept-Nov	Dec-Feb	March-May	Jun-Aug	Sept-Nov	Dec-Feb	March-May	Jun-Aug	Sept-Nov	Dec-Feb	March-May
Stakeholder mapping												
Guidance for surveys, interviews and workshops												
Stakeholder interaction in pilots												
Pilot Loop surveys												
WP1 co-creation												
WP2 co-creation												
WP1 interactive events												
Interaction with EAB												
Mid-term webinar												
Webinar series												
Round tables for policy makers												
Policy brief, event in the EU parliament												
White paper for insurance sector												
Final seminar												

Table 1. Stakeholder interaction timeline



3.1 Stakeholder identification and mapping

The PIISA project identified key stakeholders related to adaptation to climate change, risk management and insurance industry and asked about the most important stakeholders' expectations in face-to-face meetings. **PIISA used a snowballing technique to identify additional stakeholders:** already identified stakeholders were recurrently asked who else should be considered as stakeholders. The stakeholder identification and mapping continued throughout the project. Stakeholders were also identified through new contacts made during the project through active participation in events and dialogue with projects working on related topics.

Based on stakeholder interests, expected contributions to the project and their expectations on the project results, the interaction strategy was designed after dividing them into four groups based on levels of interaction (Table 2). In the PIISA project, stakeholders were defined broadly as persons, groups or organizations that are or may be interested in the project. The target groups of the project are the potential users of the end-results. The stakeholders and target groups partially overlap. The target groups were those actors included in the interaction pathways 1, 2 and 3 as shown in Table 1.

1.Close collaboration (within the project) Selected insurance companies, Selected insurance users	2.Collaboration (around the project) Projects working on adaptation, Insurance industry, Consumer NGOs, National authorities regulating the insurance market
3.Consultation (supplementing the project) Insurance users, Policy makers, Stakeholders working on adaptation	4.Informing (awareness raising, sharing and activation) Interested citizens, Municipalities and European federations of local authorities, Infrastructure companies and European umbrella organizations for infrastructure, Broader insurance and finance field

Table 2. The four interaction pathways.

Close collaboration means that the stakeholders were invited to participate in the co-creation process in PIISA pilots (see section 3.3.) or they were part of the project’s External Advisory Board (EAB, see section 3.6).

Information on stakeholders identified in the initial and further phases of the project in WP1, WP2 and WP3 have been collected and classified using a stakeholder registry excel sheet designed for that purpose (Table 3 presents the type of information collected). The stakeholder registry was updated throughout the project as new stakeholders were identified. The file was in the PIISA Teams workspace, where only the project team had access. Further details of the management of the data used and produced in PIISA are described in the Data Management Plan.



Organization	Name	Email	Stakeholder type (business, NGO, administration, research, other)	Close collaboration /collaboration /consulting /informing

National/regional/EU/Global	Country or region (if relevant)	Potential role/WP	Who added this information	Date of the information

Table 3. Stakeholder registry template.

3.2 The main target groups

The main target groups included insurance companies, insurance users, scientific communities in different fields, policy makers at the EU and national levels, and different stakeholders working on adaptation.

WP4 held a workshop during the General Assembly in November 2024 on communication and especially about target groups for the partners that were present in the meeting in Paris. In the workshop, partners were asked to specify the target groups 1-4 to get more clarity on who exactly should PIISA communications target and to help with formulating the key messages. PIISA partners also brainstormed ideas on how they want the target groups to change their behaviour because that is in the core of communications and planning the key messages. As a part of the workshops the partners also discussed what would be the key messages and main communication pathways. The results will also be used in planning the communication activities of the PIISA project for example roundtable for policymakers and white paper for the insurance sector. The results of the workshops have been uploaded in the project Teams WP4/Target groups folder. They will be processed further and used for planning communications.

The updated list of different target groups, their knowledge and needs is found below:

a) Adaptation experts and stakeholders in the adaptation field

Who are they?

- General adaptation experts
 - working in the government (national, regional, or local), responsible for planning and implementing adaptation measures
- Adaptation experts in charge of implementation
 - eg. architects, people working for NGOs, institutions that are dealing with disaster risk management, like the Red Cross.



What kind of knowledge do they have? What do they need?

- know about adaptation, but have limited knowledge on insurance or climate services
- need information on the potential role of insurances in adaptation
- need new or better adaptation or risk management measures

b) Insurance sector

Who are they?

- experts in insurance, with special reference to adaptation or climate risks
 - especially the non-life insurance actors, excluding life and health insurance actors, particularly those already active in climate risk and adaptation.
- experts in insurance not working on adaptation or climate risks

What kind of knowledge do they have? What do they need?

- know about insurances
- some have good knowledge about adaptation and climate risks, others may have limited knowledge about climate risks
- need concepts, solutions, services and products

c) Policy makers

Who are they?

- persons deciding on strategies and investments, law and regulations
- members of parliaments and local councils, mayors, urban council members
- persons working in federal / regional administration
- EU level policy makers: regulation, commission and parliament
- financial supervisors
- deliberative citizen panels

What kind of knowledge do they have? What do they need?

- restricted knowledge about adaptation, climate risks and insurance
- potentially deep knowledge in a limited number of policies and regulations
- limited knowledge about a broad range of policies and regulations
- need concise information and policy recommendations that are readily usable

d) Citizens

Who are they?

- individual citizens, families or citizens organizations
- may be part of other target groups



What kind of knowledge do they have? What do they need?

- generally limited knowledge about adaptation, climate risks or insurances
- need basic information about risks and solutions

e) Specific insurance user groups

Who are they?

- farmers, forest owners, house owners, real estate brokers and developers, cities

What kind of knowledge do they have? What do they need?

- experts in their field, limited knowledge about climate risks and insurance
- need information about risks and solutions

f) Scientific communities

Who are they?

- researchers in universities and national research institutes
- researchers in international organizations

What kind of knowledge do they have? What do they need?

- experts in their field, may have expert knowledge on other questions as well
- need scientific knowledge on the questions they are not specialized in and new research results on their own field

The communication strategy will be based on the level of knowledge of each target group.

Information will be tailored for the different levels and needs, including:

- Entry-level information/introduction to climate risks and insurance
- Medium level information building on the development of climate services and insurance products or new concepts
- Medium level information for the sectors included
- Expert level information on specific questions
- Policy related information for policy makers



3.3 Stakeholder engagement in pilots

PIISA developed new innovative concepts, advanced products and services – this development takes place through piloting. The development work was carried out in five pilots:

- 1) Green roof insurances,
- 2) Addressing soil stability risks for homeowner insurance holders,
- 3) Insurance and climate services for agriculture,
- 4) Forest insurances against selected biotic and abiotic risks, and
- 5) Wildfire insurances enhancing adaptive actions

Co-creation with stakeholders and potential users was an essential part of the PIISA pilots. The methods used in the co-creation depended on the nature and maturity of the concept or the insurance product. The piloting advanced in three phases that are called loops (a.k.a. sprint in agile product development), which were built on lessons learned from previous loops.

Each Loop in each pilot included co-creation and collection of feedback of the concepts or products developed with selected target groups. The feedback was used in PIISA for the development of the pilot or was formulated as recommendations on how the pilot can be developed and/or implemented in another country or region. Target groups were, as needed in each pilot, trial users, potential customers, industry regulatory authorities, political decision-makers (including adaptation) or insurance operators. Target groups for each pilot are further defined in tables 4 and 5. Methods included surveys, workshops and interviews. They were selected according to the needs of each pilot.

The timing of feedback collection depended on the schedule of the loops in each pilot. The first loops end either in May 2024 or between December 2024 and January 2025. The second loops ended either between May and July 2025 or in the end of the project. In the latter case, the feedback was collected in the beginning of the third loop around October 2025. The development work within PIISA, i.e. third loops, ended in February 2026 for all pilots.

The co-creation and collection of feedback of the concepts or products developed in each pilot was carried out in WP1, WP3, WP4 together. WP3 leader FMI and WP4 leader Tyrsky Consulting coordinated this activity together, organizing meetings with the various pilots agreeing on the format, schedule and responsibilities.

Table 4 shows a schematic description of the first loop of each pilot, table 5 the second loop, and table 6 the third loop.



Pilot	What?	Who is responsible?	Methods of co-creation/ feedback collection	Target groups	Where?
1. Green roof insurances	Evaluating an insurance solution that encourages policyholders to adopt green roofs. Evaluating preferences of the population for green roofs.	IVM and CAS	Interviews, workshop, nation-wide survey	Interpolis, Home-owners (policy holders)	The Netherlands
2. Addressing soil stability risks for home-owner insurance holders	Developing methodology to integrate the level of vulnerability and exposure to climate risks into financial assessment	2DII	Desktop research, expert interviews	Home-owners, local authorities, insurance experts	Lyon, France
3. Insurance and climate services for agriculture	Developing a Parametric Insurance product for farmers	Local Tapiola and FMI	Initial survey, Workshop testing the pilot product	Finnish farmers	Finland
4. Forest insurances against selected biotic and abiotic risks	Scientific and product development-initial insurance instrument design in Germany with private forest owner; vulnerability map development	AXA Climate	Expert interviews, data collection by local partners, collaboration with AXA Germany to develop initial indemnity and parametric insurance pricing Feedback survey for experts on technical issues, workshop for the target group	Experts, German forest owners, forest associations	Germany



5. Wildfire insurances enhancing adaptive actions	Selecting adaptation measures identified in Portugal's NAP that have potential to be combined with innovative insurance instruments	AXA Climate	Expert assessments, interviews, workshops	State and regional bodies responsible for wildfire control	Portugal
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Table 4. A schematic description of the first loop of each pilot

Pilot	What?	Who is responsible?	Methods of co-creation/ feedback collection	Target groups	Where?
1. Green roof insurances	Evaluating the potentials, opportunities, barriers and challenges for the upscaling of green roofs in the Boreal region.	IVM and FMI	Webinar, stakeholder interviews	Local authorities including land use planners and green area developers, real estate developers, insurers, NBS and green roof experts, home owners' associations ICLEI	Finland, Norway, Sweden, Denmark
2. Addressing soil stability risks for home-owner insurance holders	First application of the dashboard in the City of Lyon, France.	2DII	Facility for testing user feedback within the dashboard	Local homeowners (and local businesses and press which can publicise the dashboard to homeowners), homeowners' associations,	City of Lyon, France



				real estate agents	
3. Insurance and climate services for agriculture	Development of an insurance product for the case study of olive farmers in southern Spain	BSC	Meetings and workshops and a survey to local farmers	ASAJA farmers association and local farmers, farmers associations in different European countries, the Committee of Professional Agricultural Organisations, agricultural economists	Jaén, Spain
4. Forest insurances against selected biotic and abiotic risks	Test of applicability beyond the pilot region, vulnerability model validation, development of a new index for windthrow parametric insurance, and pricing	AXA Climate	Collection of storm data in different regions, expert inputs, technical work sessions	Forest owners, forest owners' associations in different European countries, Confederation of European Forest Owners, experts in forest management and forest economics, insurers	Germany, Ireland, Scotland, France
5. Wildfire insurances enhancing adaptive actions	Wildfire model development and calibration, inclusion of adaptation measures, insurance framework development	AXA Climate	Expert assessments, interviews, studying Portugal's National Adaptation Plans, workshops with local authorities and forest associations, technical work sessions	State and regional bodies responsible for wildfire control, local and regional NGOs, homeowners, forest owners, forest owners' associations in different European countries, especially in Southern Europe	Portugal

Table 5. A schematic description of the second loop of each pilot.



Pilot	What?	Who is responsible?	Methods of co-creation/feedback collection	Target groups	Where?
1. Green roof insurances	Evaluation of barriers and enablers to the upscaling of green roof and green roof insurance products.	IVM, Polimi, CAS	Interviews, workshops, survey	Local authorities, land use planners, urban planners, real estate developers. Insurance companies, banking companies.	Italy, Spain
2. Addressing soil stability risks for homeowner insurance holders	Replication of the dashboard at national level in France and associated communication activities. Researching the CSS risk level and insurance framework for other countries and geographic regions.	SFO and FMI	Facebook Ad Campaign to communicate dashboard to homeowners. Legal and web-based research (e.g. websites, grey literature and scientific literature) and three stakeholder discussions in Finland.	Homeowners, consumer groups, housing and construction experts etc.	France, Finland, Germany, Italy, Luxembourg, Spain
3. Insurance and climate services for agriculture	Launch of CoDepi, a co-design tool for developing Ibl concepts and contextualising them to olive farmers in southern Spain, along with the provision of seasonal drought forecasts and	BSC	Farmer surveys and meetings with ASAJA (main farmer association in Spain), in-person farmer workshops, a webinar with insurance companies and market experts, and a media interview.	Local farmers, farmer associations, insurance companies and brokers, Agroseguros, reinsurers, policymakers and public authorities in agriculture and climate, meteorological agencies and	Jaén, Spain



	a strategy for replication in other contexts.			climate-service providers.	
4. Forest insurances against selected biotic and abiotic risks	Stakeholder engagement, input, and validation and climate service design	AXA Climate	Webinar with Precilience focused on the Boreal region to get stakeholder validation, workshops, and technical work sessions	Forest owners and associations, policymakers, insurers	Broader EU, focus on the Boreal region
5. Wildfire insurances enhancing adaptive actions	Consolidating technical results, stakeholder engagement and validation, exploring pathways for replication	AXA Climate	Webinar with Precilience to get stakeholder input and validation, workshops with local Portuguese government authorities and forest associations, technical work sessions	Portuguese government, policymakers, forest owners, forest associations, insurers, general public/household owners	Portugal with exploration in other regions

Table 6. A schematic description of the third loop of each pilot.



Pilots used interviews, surveys and workshops to collect information from different stakeholders. Guidance on the use of these methods is found in Guidance on setting up Pilots, living documents and coordinated approach for surveying (D3.1).

Interviews were used within pilots when there was a need to have a deep understanding of the views of a small group of people. In general, the questions covered included the following:

- How well does the concept/product suit your local setting?
- Which barriers (legal, institutional, technical, socio-economic) exist in the application of the concept/product?
- How would you develop the concept/product further?
- Would it be potentially replicable to other countries/situations?
- Anything else you would like to add

Surveys were used within the loops to collect information depending on the development phase of the pilot, e.g. from a selected group of test users or from a large number of people, for example insurance holders.

Surveys were used to collect data on expectations and feedback from pilots in each loop. This was done by sending out surveys for each pilot. The surveys were sent to pilot leads, PIISA partners who participated in the pilot, local partners of the pilot, insurance and adaptation experts and insurance users involved in the pilot. WP4 provided links to the surveys and pilot leads were responsible for distributing them.

The processing of survey data followed the EU's General Data Protection Regulation (2016/679) in processing personal data. Our privacy notice describes, e.g., how personal data is collected, processed, transferred and stored. The procedures for managing research and survey data are more detailed in the Data Management Plan (DMP). DMP is a living document so all further updates on these procedures for managing (sensitive) data will be found in the latest DMP.

The survey about expectations was conducted in the beginning of loop1 to map out expectations and anticipated results of the pilot. The survey results for each pilot are found in the Teams folder "WP3/Pilot expectations and end of the loop surveys". There was a total of 35 answers:

- Pilot 1 Green roof insurances: **7** answers
- Pilot 2 Addressing soil stability risks for home-owner insurance holders: **3** answers
- Pilot 3 Insurance services for agriculture: **14** answers
- Pilot 4 Forest Insurances against selected biotic and abiotic risks: **6** answers
- Pilot 5 Wildfire insurance enhancing adaptive actions: **5** answers

The feedback survey was sent at the end of each loop to collect feedback on how the work went and what could be improved for the next loop. As the loops ended on different times, the timing of the surveys varies across pilots. Survey questions can be found at D4.10, D4.11 and D4.12 Survey for mapping Loop feedback for collecting iteration needs – Versions 1, 2 and 3. The questions were modified according to experiences during the previous Loops and needs arising during the project.



One of the testing/feedback methods was **workshops**. The workshops organized within pilots were mainly local events in local languages. Events were either in-person or online, depending on the target group. If needed, WP4 provides support for WP3 in organizing the workshops.

Blogs and interview articles regarding the topics, activities and findings of the pilot processes have been published on the PIISA website during 2024 (See section 4.5 Blog posts and Annex III). Furthermore, each pilot got their own subpage where the focus and outline of activities throughout the project are introduced and additional material, such as deliverables, blogs, and other publications, are collected. Experts in WP3 were asked to produce more stories and update their pilot pages as pilot activities continue. Results of the pilots have been presented in webinars or other events organized together with collaborating organizations or projects (see section 4.1 PIISA events).

3.4 Interaction with policy makers

a) Thematic roundtables for national and EU policy makers

Tyrsky Consulting coordinated the organization of a series of three roundtable discussions for policy makers in 2025.

The first round table discussion was a special session **Round table discussion with policy makers on adaptation finance and justice** of the NOCCA conference in Rovaniemi on May 14th, 2025. It was organized by Tyrsky and FMI. The conference had 160 participants, and there were two parallel sessions. There were five panel members in the round table discussion:

- Birgitta Eira, Member of the Municipal Council of Enontekiö
- Director of the technical division Pertti Onkalo from the City of Rovaniemi
- Hilppa Gregow, Research Professor, the Finnish Meteorological Institute
- Ministerial Advisor Anna Salminen from Ministry of Agriculture and Forestry Finland
- Gunn-Britt Retter, Head of Arctic- and Environmental Unit, Saami Council

In the discussion, the impacts of climate change on the livelihoods of the Sámi community, reindeer herders, and forest owners were addressed.

Key highlights from the discussion:

- Prevention of damages and updating the knowledge base is important. We should combine both indigenous and scientific knowledge as well as enhance cooperation.
- Innovative funding solutions are needed. A new type of insurance for reindeer herding could be established to compensate for climate-related losses (like extra feed or fence damage). The insurance premium could be partly paid by the reindeer herding community, and partly by the government.
- The measures to mitigate and adapt to climate change compete with the Sami land use. It should be ensured that the indigenous people do not bear all the burden when planning land use.



The second round table discussion formed part of the hybrid event **Adaptive Forest Management and Policy to Tackle Climate Risks** on September 11th organized as a joint effort of the PIISA and SWIFFT projects. The main organizer of the event was AXA Climate. The topic of the discussion was: How can policy and regulations help promote adaptation strategies for the forest sector? The panelists were:

- Dave Jones, Director, Climate Risk Initiative, Center for Law, Energy & the Environment (CLEE), University of California, Berkeley
- Sylvestre Coudert, President and Director General, Forestry France
- Alessandra Stefani, President of the National Italian Cluster for Forestry and Wood
- Mario Monteiro, Governing Board Member, Agency for Integrated Member, Agency for Integrated Rural Fire (AGIF), Portugal

Key highlights from the discussion:

- In Italy and Portugal, many private forest owners are unknown and unorganized, making collective management difficult and increasing wildfire risk.
- Adapting forests means using thinning, prescribed burning, and planting diverse species as part of long-term sustainable management plans that are also beneficial for biodiversity.
- Portugal has shifted its investment from mainly firefighting to more prevention since 2017 with a creation of a national agency for integrated fire management, while France is now requiring fire risk to be integrated into forest management plans.
- Finance and insurance can accelerate adaptation: California launched the first wildfire insurance directly linked to sustainable forest management, proving that proactive practices can reduce premiums and risk.
- European projects are building concrete solutions with cooperation between research institutions, forest managers and private actors to strengthen resilience across different regions.

The event had all together 94 participants, of which 28 were on-site and 66 online. Recording of the discussion is available on [the event page](#) of the PIISA website.

The third round table discussion **Increasing resilience with urban greening - policies enabling finance and insurance** on December 11th, 2025, was organized in collaboration with the CLIMATEFIT project. There were 44 participants. It was a fully online event with a keynote on opportunities and challenges in enhancing the role of insurance in supporting climate adaptation as well as presentations introducing the two cases/pilots on urban greening: innovative funding and financing for urban reforestation in Brescia and green roof insurances in the Netherlands. Recording of these presentations is available on [the event page](#) of the PIISA website.

The panel consisted of:

- Virve Hokkanen, Senior Specialist from Ministry of the Environment Finland, Sustainable Housing
- Stefano Zenoni Former Deputy Mayor for Environment and Mobility of the Municipality of Bergamo
- Luca Constantino Arbau, Senior Expert from ICLEI
- Fanny Groundstroem, Senior ESG risk expert from Nordea Bank
- Toby Behrmann, Head of Public-Private Partnership for Insurance from Axa Climate





The roundtable focused on how public policy can enable private finance and insurance for urban greening and climate resilience. Financial sector representatives stressed that long-term and predictable policy frameworks are essential to reduce risks for adaptation investments. Insurers noted that public policy shapes the demand for risk transfer solutions tailored to physical climate risks and urban planning. The upcoming EU Climate Adaptation Plan in 2026 was identified as a key step toward strengthening these policy frameworks. A lack of high-quality climate risk data was cited as a major barrier that public policy must address through standardized platforms. Public authorities were encouraged to use financial risk-sharing instruments like performance guarantees to support innovative adaptation projects. The discussion highlighted that cross-sector collaboration is necessary to value the environmental and social co-benefits of nature-based solutions. Participants argued that governments must lead in de-risking projects because relying solely on insurance may become unsustainable.

b) Policy brief (D4.4) and policy brief session in Brussels

The policy-related lessons learned during the project were summarized in the [PIISA policy brief](#) (D4.4), which serves both national and EU level policy makers. Tyrsky Consulting had the main responsibility for coordinating the work. Other partners participated and brought in their substance knowledge as well as understanding of the insurance sector. An internal workshop within the PIISA project was held in the PIISA General Assembly on June 5th, 2025 to brainstorm the issues and recommendations. Topics raised in the round table discussions (see above) were used as an input for the policy brief. Some members of the External Advisory Board commented on the policy brief.

The policy brief was published on February 5th, 2026 in Brussels. Also printed copies of the policy brief were available in the event. The publication event was a special session “Collective Insights, Lasting Impact: Financing and Insurance for NbS” within the NATURANCE conference organized by five sister projects: NATURANCE, SOTERIA, PIISA, Invest4Nature, and ClimateFit. Each project presented their policy brief, and policy makers commented them in a panel discussion. The panelists were:

- Vanessa Bruynooghe - Policy Officer, EC, DG CLIMA (finance)
- Sirpa Pietikäinen - Finnish Member of the European Parliament
- Kirsten Dunlop - CEO, Climate KIC

The panel discussion, facilitated by Angela Falconer (ClimateShot Investor Coalition) centered around the recommendations from policy briefs by PIISA, as well as sister projects NATURANCE, Invest4Nature, SOTERIA, and ClimateFit, for which the consensus is that climate adaptation must shift from small pilots toward systemic transformation. Speakers emphasised the urgency of internalising the economic cost of inaction in financial decision-making, scaling nature-based solutions through stable regulatory frameworks, and using insurance not only for compensation but as a lever for risk reduction and resilience investment. A key enabling factor identified across discussions was the need for robust, shared climate-risk data infrastructure linking climate, financial, and insurance information. The session discussion also underscored that unlocking private capital will depend less on creating new instruments than on aligning existing financial tools with clear policy signals, blended finance, and bankable projects from the outset. Overall, the session underscored that accelerating adaptation now requires coordinated governance, equitable risk-sharing mechanisms, and a shift from post-disaster repair toward redesigning economic and financial systems to proactively reduce climate risk.



Furthermore, panelists and Festival attendees expressed an intention to take the recommendations from the PIISA and sister project policy briefs for use in their policy reform work.

The NATURANCE festival had 83 in person and 71 online participants on February 5th, which was the third day of the event. Summary of the session with links to available policy briefs is found on [the website of the NATURANCE project](#).

The policy brief was also presented in the PIISA final seminar on March 4th.

3.5 A white paper for the insurance sector

The lessons learned over the course of the PIISA project were summarized in a [white paper](#) targeted to the insurance sector (D4.5), which was submitted as a deliverable at the end of February 2026. Tyrsky Consulting had the main responsibility for coordinating the work. Other partners participated and brought in their substance knowledge as well as understanding of the insurance sector. The co-authors were from VU-IVM, BSC, Amigo and FMI. A draft version was commented on by persons from POLIMI, LocalTapiola, AXA Climate, CMCC and FMI. An internal workshop within the PIISA project was held in the PIISA General Assembly on June 5th, 2025 to brainstorm the issues to be included in the white paper.

The white paper was published and introduced in the PIISA final seminar on March 4th, 2026.

3.6 Other stakeholder engagement actions

a) External Advisory Board

A part of the key stakeholders identified has been invited to the PIISA External Advisory Board (EAB). Altogether we have 11 named members in the EAB:

- Alessandro Bonazzi
- Francesco Sciascia
- Pascal Forrer
- Timo Brinkmann
- Roberta Boscolo
- Samuel Almond
- Sylvestre Coudert
- Markus Melin
- Leigh Wolfrom
- Mikael Hilden
- Jaakko Nuottokari

The members of the EAB were invited to comment on the draft products in their field of expertise, for example the insurance sector or forestry.





PIISA

Piloting Innovative Insurance
Solutions for Adaptation

D4.6 CDSEP

A separate session for discussing with EAB has been organized in PIISA General Assemblies. EAB members have also had a possibility to participate in other General Assembly sessions according to their timetables and interests. 3-7 EAB members have participated in these meetings.

EAB members have contributed by writing blog posts, commenting the policy brief, and participating in PIISA events. For example, Leigh Wolfrom gave a keynote on Opportunities and challenges in enhancing the role of insurance in supporting climate adaptation in the roundtable on Increasing resilience with urban greening - policies enabling finance and insurance, Sylvestre Coudert was a panelist in the roundtable discussion in the event Adaptive Forest Management and Policy to Tackle Climate Risks, and Mikael Hilden gave a commentary at the end of the PIISA final seminar. In addition, Vylon Ooms was involved in inviting representatives of the insurance sector to the final seminar.

b) Collecting stakeholder views during the mid-term webinar (see chapter 4 dissemination plan on mid-term webinar)





4 Dissemination

Tyrsky coordinated the dissemination activities, in close collaboration with PIISA partners. Dissemination included events organized by the PIISA project alone or in collaboration with other projects (see 4.1) and the participation to established events (see 4.2).

4.1 PIISA events

Some events have been organized directly by the PIISA Consortium. WP4 follows the number of participants of the events as well as the type of stakeholders we reach. Figure 3 shows the cumulative participant number in PIISA events, including the final seminar in March, 2026.

Cumulative participant number in PIISA events

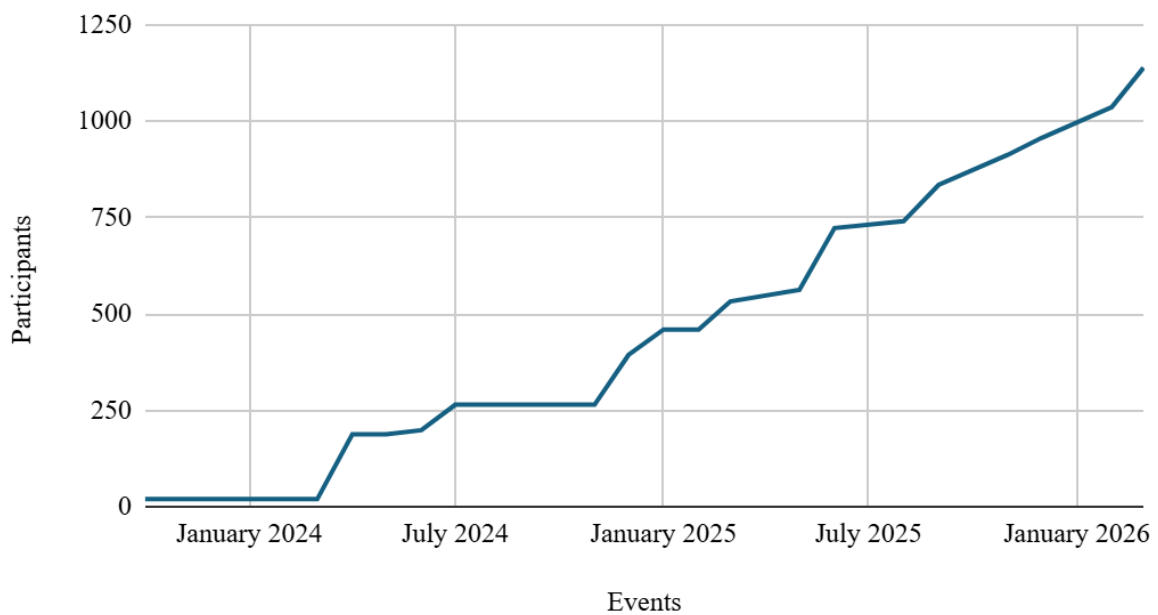


Figure 3. Cumulative participant number in PIISA events until March 2026.

a) Workshops organized by WP1

The first workshop was a series of two events in May 2024 **on climate adaptation insurance in Europe**. AXA CLIMATE organised two online workshops on 29-30th May 2024. The workshops focused on knowledge exchange and cooperation across the communities and networks dedicated to climate adaptation insurance in Europe.

The first session focused on the challenges, barriers, and opportunities we have to reduce the insurance protection gap and accelerate adaptation and resilience building. The methodology and initial findings were presented: a comprehensive literature review and a mapping of the European climate insurance market. The second session focused on actuarial risk modelling – state-of-the-art &



innovation potential. There was a presentation of the review of the existing literature on climate risk insurance modelling emphasizing the increasing relevance of such models in the face of rising losses attributable to climate change.

There were 104 participants online in the first webinar, and 64 participants in the second one. There is an article about the webinars available on [the PIISA website](#), including answers to the questions participants asked in the webinar. The recordings are available on YouTube: [link to the first workshop](#) and [link to the second workshop](#).

The second workshop was a hybrid event **Adaptive Forest Management and Policy to Tackle Climate Risks** that PIISA and SWIFTT projects organized together on September 11th, 2025. The main organizer of the event was AXA Climate. The event had two parts: a round table discussion, which is described in section 3.4., and a session with several sister projects presenting on their work related to forest management: PIISA, SWIFTT, DesirMED, ARCADIA and Precilience projects were represented in parallel sessions. After the parallel sessions, the onsite participants had an opportunity for networking.

The event had all together 94 participants, of which 28 were on-site and 66 online.

The third workshop is a webinar **From Pilots to Practice: Replicating Climate Adaptation Solutions for Insurance Markets** on April 8th, 2026. The event presented key results from the project's pilot activities and introduced the replicability roadmap, outlining how climate services, risk indicators, and adaptation strategies focusing on innovative insurance design can be replicated and adapted across sectors and geographies in Europe. The event will be held after the submission of this deliverable. The recording of the event will be available on [the event page](#) of the PIISA website.

c) Webinar series

A webinar series on insurance and adaptation opportunities was organized in coordination with other projects with a related topic (see section 4.3 below). There was a total of six webinars with an attendance target of all together 1000 participants.

The theme of the webinar series was "Filling adaptation gaps with knowledge on risks and insurance". The webinar topics were planned around PIISA pilots.

The first webinar was **Adapting to climate risks through green roofs: insights from the Netherlands** held on January 30th, 2025. It was organized by IVM and Tyrsky. The webinar had 66 participants. The webinar was organised after the first Loop of the green roofs pilot that focused on the Netherlands. As the next Loop was exploring the applicability of green roofs as an adaptation measure promoted by insurers in the Boreal region, the aim was also to explore how the insights from the Netherlands could be applicable to the Boreal region. The webinar was open to everyone interested, especially professionals from the Boreal region were invited to participate in the event. This special invitation was successful since 13 Finnish representatives of Cities and other public actors, 4 directly working in city planning or building control participated in the event.

The programme included presentations about green roofs in the Netherlands and Finland as well as PIISA pilot results related to Dutch household and Dutch insurer views. The recording of the event is available on [the event page](#) of the PIISA website.



The second webinar was **Farmers First: Insurance that works for farmers** on March 25th, 2025. BSC and Tyrsky organized this event together. The webinar had 73 participants, which included 5 persons from farmer's associations from Sweden, Finland, Portugal and Spain. Farmers associations are very effective in reaching the farmers in their country.

The presentations introduced practical applications of parametric insurance, survey results on farmers' views about parametric insurance from Finland and Italy as well as case study results on olive farmers in Southern Spain. Recording of the webinar is available on [the event page](#) of the PIISA website.

The third webinar **Modelling as a tool to understand wildfire risk and risk reduction potential** was organized in collaboration with the Climate Change Adaptation Digital Twin project. From PIISA the organisers were FMI, AXA Climate and Tyrsky. The event had 78 participants.

The webinar explored how wildfire models can be used to evaluate fire risk in a changing climate. PIISA presentation demonstrated that fire spread modelling can be used to assess efficacy and efficiency of wildfire prevention solutions like fire breaks and fuel management in current and future climates. Recording of the webinar is available on [the event page](#) of the PIISA website.

The fourth webinar **Climate resilient natural resources management: simulation-based approaches, forest insurances and climate services** PIISA organized together with the Precilience project on February 9th, 2026. The main organizer from PIISA was FMI. The webinar covered climate change adaptation in forests, focusing on current insurance options in Finland, discussed modelling weather-related risks to forests and agriculture, and introduced new insurance concepts for wind and wildfire damage. Participants also shared their climate service needs for improved risk management. The event had 75 participants. The recording and the slides of the event are found on the [website of the Precilience project](#).

The fifth webinar will be **Market Feasibility of Index-Based Climate Insurance for Mediterranean Agriculture: Results from the PIISA Food & Agriculture Pilot** on April 16th, 2026. This webinar presented the results of the PIISA agricultural pilot on the co-development of an index-based insurance solution for olive farmers in Andalucía in Southern Spain. The pilot combined farmer surveys, participatory workshops with ASAJA-Jaén, historical climate analysis and the CoDepi co-design tool to identify climate risk thresholds and design a potential index-based insurance concept. The webinar is organized by BSC. Recording of the webinar will be available on [the event page](#) of the PIISA website.

The sixth webinar will be **Clay shrink–swell property damage and the emerging insurance protection gap in Europe** on April 24th, 2026. The webinar will be organized by Sf-Observatory and FMI. Recording of the webinar will be available [on the event page](#) of the PIISA website.

c) Mid-term webinar

The PIISA mid-term webinar was organized on December 10th 2024 as a half-day event to present the project results so far and to discuss them with stakeholders. The event had two sections for different target groups. The first section was targeted to climate change and adaptation researchers and to insurance companies and experts, the second section was targeted for representatives of cities and regional authorities, insurance companies and homeowners. The programme included a set of presentations by PIISA researchers about insurance innovations predicting future exposure of weather hazards with climate indicators, and about the PIISA pilots. There were also commentaries by



stakeholders, and sessions to get feedback from the participants. The programme and recordings of both sections are found [on the PIISA Website](#).

During the webinar, stakeholder views were collected using relevant survey instruments fitting them into a setting with a large number of participants.

There were 119 participants online following this event.

d) Final seminar

The PIISA final seminar **Strengthening future resilience with innovative insurance solutions** was held on March 4th, 2026 in Haarlem the Netherlands. The plenary session of the event was streamed. The event had all together 102 participants, 51 onsite and 51 online. The event started by setting the scene with the coordinator introducing the project and key issues, and a keynote on financial protection from climate-related losses and damages as a public resilience goal. The first session included presentations on PIISA results on different insurance regimes, factors affecting the insurance demand and climate services. The second session dived into pilot results in various interactive break-out sessions. The third session presented recommendations for the insurance sector and policy makers and wrapped up the discussions of the day. The onsite participants had an opportunity to learn more from posters and demonstrations and to network.

The programme of the whole event and the recording of the plenary sessions is found on [the event page](#) of the PIISA website.

4.2 Participating in events

All partners of the PIISA project were actively encouraged to take part in both physical and online events – conferences, seminars, webinars etc. They gave presentations on PIISA results or with other methods actively disseminate knowledge of the PIISA project and its topics. Partners were responsible for actively participating in events to disseminate PIISA results.

PIISA partners have attended at least 45 events. The most strategic ones were the European Climate Change Adaptation Conference (ECCA) in 2023 and 2025, Nordic Conference on Climate Change Adaptation NOCCA in 2025, and the IUFRO World congress in 2024.

Partners were asked to record the details of their attendance in the events registry Excel document shared on the PIISA Teams workspace (WP4 folder) (Annex II). Additionally, partners were also requested to add information about any events they are organizing, or events that may be of interest to PIISA, in the same Excel document.



4.3 Collaboration with other projects and networks

The PIISA project worked at fostering a close collaboration with relevant networks, clusters, and initiatives at European, national and regional level to share information, exploit synergies, via its dissemination channels. The target was to collaborate with at least 8 projects.

In the very beginning PIISA decided to map and boost joint undertaking. A collaboration table was prepared with the aim of finding networks that help us jointly create broader social impact. This table was a living table as an Appendix to *Deliverable 3.1: Part 2.3 Guidance for collaboration with other projects and activities*. We have worked with 19 EU projects relevant for us:

1. **CLIMATEFIT (Mission Adaptation EU)** ClimateFIT is working with financing and with 10 public authorities, 20 municipalities, and with greater emphasis on private sector and systematic approaches. Planned: with the CLIMATEFIT network in M19-M36.
2. **NATURANCE (Mission Adaptation EU)** Enhance nature to help people adapt to change. Ongoing.
3. **SWIFTT (Horizon 2020)** Platform to monitor forest risk. Ongoing.
4. **Maia (Horizon 2020)** Connects communities, platforms, knowledge and research on climate change. No status update.
5. **MAGICA (Horizon 2020)** Maximizing the synergy of European research Governance and Innovation for Climate Action. Ongoing.
6. **ClimateEurope2 (Horizon 2020)** Supporting and standardizing climate services in Europe and beyond. Ongoing.
7. **P2R (Pathway to resilience) (Horizon 2020)** Supporting the EU mission on adaptation to climate change. Ongoing.
8. **ReGillience (Horizon 2020)** Regional Pathways to Climate resilience. Ongoing.
9. **FIRE (Horizon 2020)** Building support for mass-market uptake of Earth Observation. No status update.
10. **Protect (Horizon 2020)** Procuring innovative climate change services. No status update.
11. **SOTERIA (Mission Adaptation EU)** aims to accelerate the attainment of the Vision Zero EU goal for vulnerable road users. Ongoing.
12. **ClimateAdapt Mission Adaptation EU** Sharing adaptation knowledge for a climate-resilient Europe. Ongoing.
13. **EU CLIMAAX (Mission Adaptation EU)** Climate risk assessments for every European region. Ongoing.
14. **Provide** Horizon 2020. In GA2024, a presentation was held for PIISA.
15. **Valorada** Horizon 2020. Planned.
16. **Firelogue** Horizon 2020 "Promote dialogue between different actors across Europe's wildlife communities". Ongoing.
17. **Climate Change Adaptation Digital Twin** of the **Destination Earth** An enhanced simulation system, informed by observations and based on a new generation of Earth system models. Ongoing.
18. **EU CREXDATA** works to develop early warnings and create impact databases. Machine learning has been applied and impact-based forecasts developed e.g., in Finland.



19. **EU ARCADIA**, which aims to accelerate NBS adoption by mobilizing 8 European regions and communities and assisting them in accessing up-to-date, evidence-based actionable knowledge, guidance, knowledge-intensive tools and services, mutual learning and networking opportunities. On-going.

PIISA organised yearly workshops to disseminate results to representatives of the insurance and financial industry, policymakers, academia, other HE projects and relevant stakeholders. PIISA engaged actively with collaborators from other countries aiming to see the most efficient way to collaborate with essential parallel projects in Mission Adaptation. PIISA collaborated with NATURANCE and SOTERIA projects that facilitated the representation of PIISA in the NATURANCE festival, and an intervention in the SOTERIA podcast. PIISA will continue to pursue these collaborations and synergies, for instance with further representation of PIISA in the upcoming NATURANCE webstival, collaboration between the WP3 pilots and the NATURANCE *Innovation Labs* as well as the ARCADIA pilots, and by organizing cross-project events with, among others, SOTERIA, CLIMAAX, VALORADA and CREXDATA. PIISA has also collaborated with the MIP4Adapt project by taking part in its community of practice and asked the MIP4Adapt project to promote PIISA events to boost visibility among the local and regional authorities. PIISA collaborates with the universities, and our work is thus also part of the education development. PIISA has supervised one MSc student and one PhD student to conduct expert interviews. Supervision and feedback are an ongoing process throughout the thesis trajectories. Also, a Climate University course of Helsinki University has benefitted of PIISA, especially of the deliverable D3.1 which describes the co-design process of a climate services with research performing organisation and the company/client.

Collaborative work has also been done through the Mission Adaptation Platform (<https://climate-adapt.eea.europa.eu/en/mission>) and its Community of Practice. LGI has been representing the PIISA project within the platform.

In autumn 2024 we decided to continue with a new of approach to coordinate the collaboration together with WP5 and WP4. After that decision, the collaboration and networking topics have been brought to the agenda of the monthly meetings between WP4 and WP5. Regular updates are given in project meetings and in the PIISA highlights of the month newsletter (see section 6.3). All partners will be encouraged to join the Community of Practice.

4.4 Publications generated by the project

The PIISA project produces a part of its Deliverables in report format. The internal review and approval process of these publications is described in the Project Management Guide. PIISA has published 30 public Deliverables published by March 16, 2026. All public Deliverables can be found from [the PIISA project website](#).

The PIISA project produced two supplementary reports, which are not Deliverables, but nevertheless resulted from supportive research steps in WP1 and WP3. One report summarizes insurers' views on barriers and enables for nature-based solutions in conjunction with insurances. The other one reports on survey results among European citizens regarding the adoption of Nature-Based Solutions (NBS), more in particular green roofs. Three so-called Info cards (5~6 page glossy topical summaries in folder format) were published, of which the first one in cooperation with the NATURANCE project. The



consecutive topics are: (No.1) nature-based solutions and adaptation measures, (No.2) overview of the features and uptake of climate insurances in the EU, and (No.3) barriers and opportunities for natural risk insurance. In addition, a policy brief was produced in a similar format as the Info cards. The policy brief presents recommendations for the insurance sector, national level policy makers, and the European Union. There is also a conference poster presenting the five pilots and key findings. This material can be downloaded at the PIISA [project website](#).

The project has committed to producing at least 10 scientific (peer reviewed) open access publications, as stipulated in key performance indicator (KPI) no. 20. So far, all the publications, which are either published, accepted for review, or under preparation, qualify as peer reviewed articles. Yet, other publications, such as contributions to scientific book volumes may still appear as well. Most of the publications are based solely on work in PIISA. Two publications have been produced in cooperation with other projects.

A Publications Committee was established in 2024 to support the PIISA project’s production of scientific publications and the associated achievement of the target (KPI20) set for the number of peer reviewed articles. The committee counts 11 persons from 9 consortium members. It facilitates, promotes and monitors the preparation and publication of scientific articles. For this purpose an article monitoring register was created. All PIISA partners that plan a new article are requested to announce the initiative in that register and also to update the information during the submission and review cycles. The register also asks for several features of the article, such as working title, intended journal, co-authors, and inclusion of young and female researchers.

As of 16.3.2026 the progress towards achievement of KPI 20 is as follows:

Criterion	Number of articles fulfilling the criterion
Articles proposed in monitoring system for KPI20	12
- <i>of which submitted to a journal</i>	9
- <i>of which to be resubmitted after review*</i>	2
- <i>of which under review</i>	2
- <i>of which published</i>	5
- <i>of which under preparation</i>	3

*) Including rejections, which oblige resubmission to another scientific journal

The Publication Committee also suggested the consortium partners to produce articles (including interviews) in professional magazines for various relevant stakeholder groups, such as the insurance sector, adaptation experts, etc. So far, two such publications have been registered.

The Publication Committee also took the initiative to form a task group for the generation of a publication guided by KPI 13 (business models for nature-based solutions). After initially aiming at a peer reviewed article, the publication scope was reframed to be appeal more to a broader – yet professional – audience, rather than being predominantly academic.



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D4.6 CDSEP

4.5 Blog posts

The PIISA partners have been contributing to blog posts about relevant topics and PIISA results. In the beginning of the project, a plan to publish 12 blog posts in total during the project was established. A blog calendar was created with topics and responsible partners assigned. Instructions for writing a blog post are in Annex III. Tyrsky Consulting coordinated the process, and all partners were responsible for drafting their blog articles.

13 blog posts of various types have been published (see Annex III) and they are available [on the PIISA website](#).





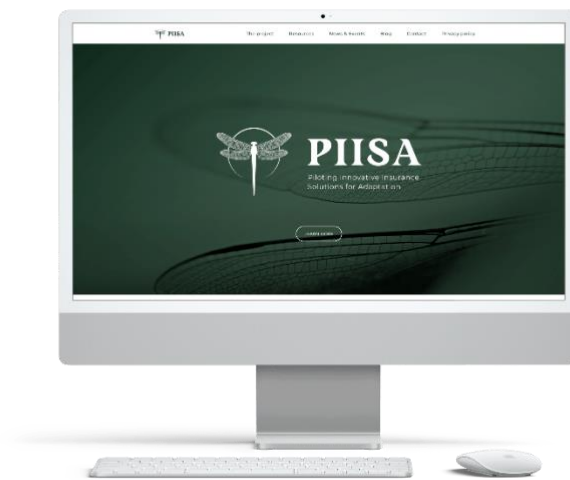
5 External communication plan

5.1 The project website and blog

The PIISA project website was launched in September 2023: www.piisa-project.eu. LGI is responsible for updating it regularly. All partners are responsible for providing content to the website: news, blog posts, project results etc. as well as encouraging their contacts to visit the website for information about the project, its results and events. The target is to reach at least 12 000 visitors. **As of November 2024, we have reached a total of 10747 visits.**

To respect and comply with EU regulation and GDPR laws, the project does not use any cookies on its website and therefore can't track the number of visitors, only the number of visits on the website.

The website serves as the primary information source for the project and is the place where most stakeholders and end-users should go to find out more about the project, the pilots, the latest news and events. The design is tailored to be accessible and appealing, and aligned with the project's communication objectives to engage stakeholders. The website will be continuously updated with news, events, communication items, public deliverables, and pilot results to keep frequent visitors and target audiences engaged.



To make useful and relevant information available for online visitors, the website addresses the needs and questions that are most likely to be of interest including:

- What the project is about
- What the project is delivering and why
- Who the project partners are
- What the latest news and events of the project are
- Where to find more information on the topic or related projects



Browser compatibility: the website is to be compatible with web browsers on all common operating systems. These include various versions of Internet Explorer, Firefox, Safari, Opera and Chrome. The layout of the website is responsive and is to adjust based on the screen size of the device it is viewed on, regardless of whether the device used it a desktop, tablet, or mobile phone, in landscape or portrait.

The following sections are used to communicate and disseminate information:

- [About the Project](#): activities, objectives, partners, the consortium and fellow projects.
- [Resources](#): public deliverables and reports, publications (info cards, webinars, papers), and communications resources.
- [News and Events](#): presenting the latest news, partner event participation, events being launched or being held such as the PIISA webinar, and fellow project events.
- [Pilots](#): a general Pilots page as well as individual pages per pilot.
- [Blog](#): displaying articles and interviews related to the project, its results, its events etc.

Quarterly blog posts are published on the project website (see section 4.5).

PIISA contact email contact@piisa-project.eu is published on the website.

5.2 Social media accounts

Different social media channels, such as X and LinkedIn are used throughout the project to communicate on the project and disseminate its results in an effective and impactful way. The target is to reach all together over 1000 followers. As of November 2024, we have reached a total of 532 followers (426 on LinkedIn and 106 on X).

LGI is responsible for the social media accounts. All partners are to provide material for that purpose. LGI has been encouraging partners to share news elements to update the website and disseminate on social media.

A first list of hashtags related to PIISA has been developed and will be used to maximise the project's visibility on all channels. The project partners are encouraged to use the following hashtags when posting about the project: **#PIISAProject**, **#PIISA**, **#ClimateInsurance**, **#AdaptationInsurance**, **#ClimateServices**. Furthermore, we have established 5 new hashtags that we have been using to segment pilot related posts: **#PIISAPilot1**, **#PIISAPilot2**, **#PIISAPilot3**, **#PIISAPilot4**, **#PIISAPilot5**.

LGI collected social media handles from partners and their organisations to tag them on social media, encouraging them to repost the project's material and maximise its reach.

Since the beginning of the project, there has been:

1. A "Meet the Partners" campaign, presenting all the partners and their involvement in the project
2. A social media "webinar registration" campaign as well as live posting for Axa Climate's webinar, held in April 2024. Post event, the video of the webinar was disseminated as well.



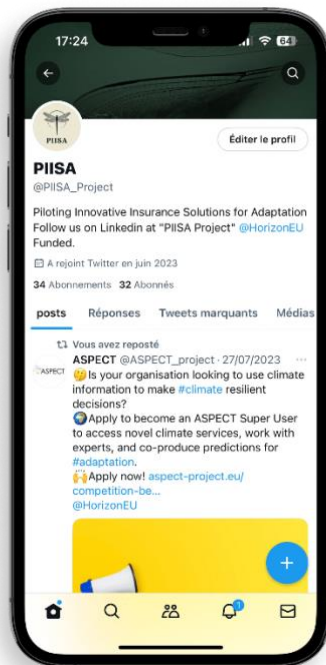
3. An ongoing general project content campaign, which is composed of posts encouraging to visit diverse website pages, newsletter registration, the PIISA project video, the PIISA Project video, or any other related newsworthy elements (blog posts, news posts, etc.)
4. A “Project Deliverables” campaign: sharing the relevant public deliverables, tagging authors and giving a short overview of the content found in said deliverable.

In November, we will be launching the PIISA mid-term webinar registration campaign.

In 2025, we will be launching a Pilots campaign and disseminating the posts following the project’s webinars calendar with the aim to maximise relevance and impact.

a) X

An X account was created at the start of the project under the handle [@PIISA_Project](#).



X is used as one of the main channels to build a project’s online community and to disseminate the results. The three main objectives set for Twitter are to:

- Build relationships and engage with target audiences
- Disseminate knowledge on climate services and climate insurance
- Bring PIISA results closer to the general public, journalists and policymakers

The PIISA X account will be managed daily. In order to be as responsive, efficient and proactive on the channel as possible, the following actions will be taken:

- Target at least one tweet/retweet on a bi-weekly basis
- Like or Repost tweets which **@PIISA_Project**



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Solutions for Adaptation

D4.6 CDSEP

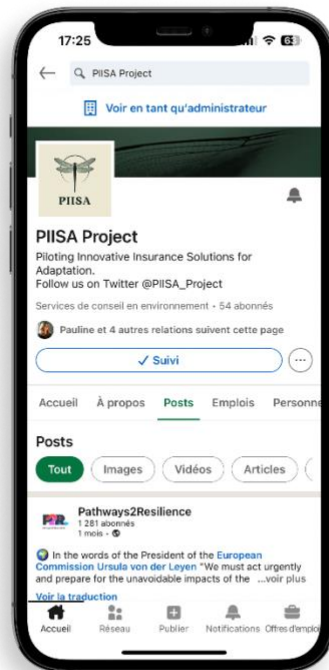
- Follow and engage users who tweet content related to PIISA activities
- Track specific words, mentions and trending hashtags

X serves as a channel for the mass distribution of news published on the website, advertise events that will be attended by PIISA partners and promote content generated by the project. Partners involved in communication activities will closely monitor related content posted by other social media accounts to share it on the PIISA Twitter account.

b) LinkedIn

A LinkedIn page was created for PIISA under the name [@PIISA Project](#).

The PIISA LinkedIn account will be managed daily.



In order to be as responsive, efficient and proactive on the channel as possible, the following actions will be taken:

- Target at least one post or share on a bi-weekly basis
- Like or Repost posts which mention **@PIISA Project**
- Follow and engage users who post content related to PIISA activities
- Track specific words, mentions and trending hashtags

5.3 Newsletter



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PIISA newsletter is to be sent to stakeholders to inform them of project updates, news, and upcoming activities. The newsletter will inform the PIISA Project community about the latest achievements of the project, progress, pilot outcomes, and relevant events.

The newsletter will contain different sections, including:

- An editorial written by the coordinator providing an overview of the previous year
- Updates from the Pilots
- Our latest blog articles
- A recap of the events attended and upcoming events of interest
- A feature on the results achieved so far by PIISA (deliverables, publications)

LGI will contact the coordinator/partners one month prior to the scheduled Newsletter, to collect the needed information, make the edits, review, and validate the information.

Partners are invited to contribute ideas, suggestions of events to highlight or any other type of information they think might be of added value to the PIISA newsletter. For consistency, this type of information will be uploaded to the WP4 Teams channel in the newsletter folder.

Results and statistics will be drawn for each newsletter. Conclusions will be drawn, and possible areas of improvement will be discussed to optimize future editions.

A subscription pop-up box compliant with GDPR regulation will be added to the website to encourage visitors to subscribe to the newsletter to receive the latest project results and achievements.

The [first newsletter](#) was distributed on June 14th of 2024, after the first year of the project. Also, a special newsletter advertising the Mid-term Webinar was sent in November 2024.

The KPI target is to have over 200 subscribers. **As of November 2024, we have reached a total of 109 subscribers.**

Starting from 2025, there will be more frequent newsletters, as PIISA will have more results to be communicated. **The PIISA highlights of the month will be used to create content** (see 6.3).

5.4 Visual identity

The visual identity of PIISA has been consistent. As planned, the PIISA logo and its variations is available on [the PIISA project website](#) together with the instructions on how to use them. The page also includes promotional material (flyer, poster, roll-up) available for download. Details about the visual identity is included in the Annex VI.



6 Internal communication

The purpose of internal communication in PIISA was that the activities of different WPs are coordinated in a way that information flow between WPs is ensured. The different WPs needed input from each other to effectively carry out the activities.

It was the responsibility of WP leaders to ensure that their outputs were communicated to the other WPs in a timely manner. These issues were discussed in the executive board meetings. Issues related to stakeholder engagement, dissemination and communication were be discussed in the communications team.

WP4 and WP5 were together responsible for coordinating internal communication. WP4 planned and used tools and methods for internal communication as well as organized internal workshops if needed. WP5 was responsible for internal communication related to decision-making, administration and general management of the project. These methods are described and reported in the Project Management Guide.

6.1 Teams chat and internal mailing lists

The PIISA project used, as far as possible, the Teams chat channel for messages. However, the chat channel was complemented by email messages in order to be sure that everybody received the relevant information about the project.

The project established mailing lists to facilitate the internal communication. The mailing lists ensured that everybody is using up to date contact details and reaches all relevant team members. Details on the internal mailing lists and how to add or remove participants are described in the Project Management Guide.

6.2 Project meetings and thematic groups

Meetings are an essential tool in internal communication. They create motivation for participants and a feeling of ownership. They give an opportunity to discuss and clarify issues that are not understood or there is disagreement about. However, meetings were managed efficiently to save time and reach the objectives.

Below the most common types of meeting and their purpose as well as the participants are described.

a) Executive board

The Executive Board (EB) consisted of the project steering group, the WP leaders and WP co-leaders. It was responsible for implementation of the project plan and conducting internal and external evaluations for the deliverables. EB created and followed an efficient meeting schedule to share progress and concerns and discuss solutions. The EB had meetings every 3 months, the first one in



September 2023. Important communication, dissemination and stakeholder collaboration issues were discussed in the meetings.

The EB members are listed in the Project Management Guide.

b) Communications Team

The Communications Team had members from each partner organization and was formed in the beginning of the project. The objective of the team was to ensure the stakeholder engagement, communication and dissemination activities are delivered in a timely manner. The list of members and deputy members of the Communications Team can be found in the WP4/Communications team folder on PIISA Teams channel.

The Communication Team met 3 times: June 26th 2023, September 4th 2023 and February 12th 2024. As this concept has not been working very effectively, a different approach was used for the second half of the project. There were smaller and swifter meetings for a particular purpose, and key persons were asked to comment a draft online without necessarily calling a separate meeting. Also meetings with other WPs were used to discuss relevant issues, as has been already done in WP3 meetings.

c) Internal briefings and videos for internal and external knowledge sharing

Internal briefings were used in PIISA to share expert knowledge from one partner to other partners. AXA Climate held a Q&A session with parametric insurance experts on 6th June 2024. The objective was to answer the questions PIISA partners had on agricultural insurance, climate models used, associated services, evolution of the markets and other relevant topics to help PIISA partners move forward in the collective understanding of climate insurance.

Politecnico Milano prepared three videos about insurances to increase the knowledge of project partners who are not insurance experts. The videos were intended for internal use at first, as one way to implement internal briefings, but they were made public as they could be beneficial for everyone interested. The videos are now available for everyone on [the PIISA website](#).

d) Consortium meetings and General Assemblies

The consortium meetings were held every 6 months. The Steering group was responsible for organizing them. Their timing was in the calendar of meetings set up by WP5. The meetings were either remote meetings or live meetings (M18 and M36) with a possibility for remote participation to maximise the participation rate. The consortium meetings were important points to share insights, ideas and concerns. They were used as efficient platforms for co-creation.

Workshop sessions were organized in each consortium meeting to facilitate mutual understanding of the goals of the project and to evaluate what has worked well and where there is a need for improvement. WP4 together with WP5 planned and organized the workshop sessions.

There have been 7 consortium meetings by the end of March, 2026. The hybrid kick-off meeting was held on 14th and 15th June 2023 in Helsinki with a general assembly for voting. The second one was a remote meeting on 14th December 2023 with a general assembly for voting. The third consortium meeting was also a remote meeting on 20th and 21st May in 2024 with a general assembly for voting. The fourth consortium meeting was held in person from 13th to 15th November 2024 in Paris with the fourth General Assembly for voting. Before the GA, WP5 organised an extraordinary GA to get clarity on HOP-On instrument and possibility of a partner to join and to get clarity on work and PMs in WPs



for partners. A budget-reallocation planning started and was successfully finalised in GA in Paris 15.11.2024. The fifth consortium meeting took place on 4th and 5th Jun 2025 in Helsinki and it was a hybrid meeting with a fifth general assembly for voting held on 5th Jun. The sixth consortium meeting and general assembly for voting were again held as a remote meeting on 5th Nov 2025. The seventh consortium meeting was a face-to-face meeting and it was organized in Amsterdam on 5th March 2026.

Besides these consortium meetings, shorter remote consortium meetings (1-1.5 hours) were held every two or three months to discuss briefly topical issues and proceedings.

e) Meetings between WP4 and WP5

To work more efficiently in communication and dissemination, monthly meetings between WP4 and WP5 started in November 2024, and continued throughout the project period.

e) WP meetings

WP leaders organised regular meetings and may call WP meetings or Task meetings to clarify a specific task for a smaller group of people.

6.3 Internal newsletter, management newsletter and PIISA highlights of the month

It was important to inform all consortium members on the progress and results of the project as well as upcoming events even if they are not attending. This information has been distributed in the internal newsletter and management info letter.

The internal newsletter has been compiled and sent to all consortium members twice on January 25th and September 26th in 2024. They included, for example, links to news and blog posts published on the website, stories on events attended, and information on submitted deliverables.

WP5 also set up a Management information letter, which has included information about PIISA publications, upcoming deadlines, PIISA events and consortium meetings. The management info letter has been sent out to all consortium members 8 times so far during the project.

As it was not very efficient to have two different letters sent regularly to the same audience, a new PIISA highlights of the month letter was set up for the second half of the project. It combined the project management related issues and news about PIISA results and activities in the same pdf document that was sent to all consortium members by email. The letter was sent every month or every two months, depending on communication needs.



7 Impact

The PIISA project achieved a measurable impact by bridging the gap between scientific climate risk modeling and practical insurance solutions across Europe. Through its five targeted pilots, the project successfully engaged diverse stakeholder groups into co-creation processes of insurance solutions as well as climate services.

PIISA organized all together 27 events alone or in collaboration with other projects reaching over 1,100 participants by March 2026. Moreover, PIISA consortium members participated in more than 40 events from scientific conferences to more practice oriented professional events presenting PIISA results from different angles.

By collaborating with 19 other EU projects not only by organizing events together, but also by sharing ideas and discussing research results, PIISA significantly extended its impact.

The project's influence extended significantly into the public sphere through media coverage. For instance, a press event in Finland focusing on agricultural risk resulted in approximately 65 media hits, with the PIISA farmer survey specifically featured in about 30 articles. PIISA's research reached a broad audience through Italian television, where partners Laura Grassi and Luca Carrai appeared on TG3 Rai - Radiotelevisione Italiana Lombardia to discuss risk perception and present research results. International visibility was further bolstered by expert contributions to European media, such as an interview in the Swiss journal Swissinfo regarding natural disaster insurance models. The project was featured in the Dutch professional magazine AM, which showcased research of the green roofs pilot.

To consolidate the project findings for decision-makers and insurance industry, the consortium produced a policy brief and a white paper for the insurance sector summarizing the lessons learned during the project. The publication event of the policy brief reached policy makers as well as insurance and finance experts. The white paper was published in the PIISA final seminar, and it reached a broad variety of insurance experts.

8 Recommendations for the future projects

Based on the experience gathered during the PIISA project, the following recommendations on communication, dissemination and stakeholder collaboration can be made for the future projects:

- Co-creation with local experts and end users is not a one-size-fits-all approach; both the methodology and the pace must be tailored to local contexts and the specific needs of the participants.
- Collaborating with sister projects for joint events and publications as well as sharing of ideas and research results significantly extends reach and creates synergies. This collaboration could be even started in the project planning phase if possible.
- PIISA final seminar worked well, but as organizing this kind of events is resource intensive, it would be a good idea to consider already in the grant application phase whether a separate final event is necessary. It could be more resource efficient to present project results in several seminars and conferences instead. It could also be possible to join the forces and organize final events for multiple projects together.





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Solutions for Adaptation

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- It is not always the quantity of participants that counts, but also quality. Reaching gatekeepers like representatives of farmer's unions or federations of local authorities multiplies the impact as they can communicate the project results to their members. Having a thorough discussion with key experts may also be very impactful.
- It is important to make internal communication work and make sure that everybody in the consortium understands the project and what is meant by different concepts. It pays out to use time right in the beginning of the project or internal workshops and co-creation sessions.





Annexes

Annex I Events registry template

Dates	Event name	Location	Description	Target audience	Strategic (low/medium/high)	Attendees	Poster	Oral	Event web page



Annex II Calendar of blog posts

	Time	Topic	Responsible person/s, partner/s
1.	10/2023	Adaptation gap and how insurance can help in filling it	Kati Berninger, Tyrsky, Heikki Tuomenvirta and Hilppa Gregow, FMI
2.	12/2023	The role of index insurance in Agriculture in the face of Climate Change	Laura Trentini, AMIGO
3.	2/2024	Incentivizing Green Roof adoption through insurance	Georges Farina, IVM
4.	5/2024	Interview of Sami Myyrä, LocalTapiola about Finnish farmers and their knowledge about weather-based risks	Marika Huttunen, Tyrsky Consulting
5.	6/2024	PIISA workshops gathered adaptation experts from all over Europe to discuss and exchange knowledge about climate adaptation insurance.	
6.	6/2024	How do we know the contributions of climate change to extreme weather events?	Anna Luomaranta, FMI, Sheetal Saklani, BSC, Leone Cavicchia, CMCC
7.	7/2024	Interview of Lisette Klok & Simone Kroes, CAS about Dutch insurers & NBS	Marika Huttunen, Tyrsky Consulting
8.	10/2024	Clay Shrink Swell causes property damage and financial risks for homeowners	Gozde Mavili, David Cooke, 2DII
9.	2/2025	The role of insurance in changing climate: What should policymakers know?	Marika Huttunen, Tyrsky Consulting
10.	5/2025	Quantification of forests adaptation measures for insurance application	Rhea Kochar, Ariane Kaploun, Quentin Voituren, Luiz Galizia
11.	6/2025	How adaptation and risk management are being integrated into the Common Agricultural Policy (CAP) - A brief insight	Pascal Forrer, PIISA External Advisory Board
12.	9/2025	When Every Minute – and Every Euro – Matters	Roberta Boscolo, WMO
13.	9/2025	Don't sit on your data – make more of it through smart cooperation	Adriaan Perrels, Tyrsky Consulting

Annex III Blog post writing instructions



The aim of the PIISA blog posts is to share the project's preliminary results, ongoing work and key concepts. The blog post can either be written in a way that connects to a wider audience, or tailored to an audience with expert knowledge relevant to the specific topic chosen for the blog.

A well written blog should have a clear and concise language, but with an informal tone of voice. The maximum length of the blog post should not exceed 2 A4 pages.

The text consists of short sentences and is divided into paragraphs. You can include subheadings, pictures and diagrams to enliven the whole. A concise blog post as a whole may also include links to further resources.

Always remember that when creating your text that you are writing for an audience who is interested in the topic of your blog. Your job is to provide a perspective that will engage your readers and, get them involved and to discuss the issue.

The title of your blog should get the reader interested and click to read the article. Does your message stand out from other blogs on the same topic?

At the end of the blog, provide your name/s, your organization/s and your role/s within the PIISA project. If the author wishes, s/he is welcome to also add a photo of her/himself.

Please remember that WP4 will provide assistance in writing the blog posts. Tyrsky and LGI will comment and edit your post if needed, and LGI will be responsible for publishing the blog post, as part of its dissemination task.

Please upload your blogs to the Teams WP4/Blog post folder. Make sure to ping the relevant person to review it and a representative from LGI, when it is ready to be published on the website and across relevant dissemination channels.



Annex IV Key Performance Indicators

Activity	Target	KPIs status March 2026
Public website	> 12000 visitors	20950 visits*
Social media	> 1000 total followers	931 followers
Newsletters	> 200 subscribers	161 subscribers
PIISA presented in conferences and events	> 40 events attended	45 attended events
Scientific publications	> 10 publications	5 published, 4 submitted
Webinar series (3 webinars)	> 1000 total attendees	292 (4 webinars)
Blog	12 posts	13 posts
Policy briefs and white papers	≥ 2 documents	2 documents
Workshops, roundtables and discussion sessions organized	10 PIISA events	27 events (including the planned ones reported in this document)
Mid-term online event	> 150 attendees	119 attendees
Final event	> 150 attendees	104 attendees

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Annex VI Visual identity

One of the first communications actions (Task 4.3) was to develop the project's visual identity. To build its brand recognition, a logo was designed at the beginning of the project. It is, and will be, associated and included in all paper and electronic documentation as well as promotional materials.

To ensure a strong project identity, two logo versions were designed, analysed and altered to best represent PIISA in the simplest and clearest way possible. The aim of the PIISA logo was developed to reflect the essence of the project. The dragonfly was chosen as an emblem for the project as they are trendsetting, adventurous and fearless creatures, who are not afraid to take risks.



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Regarding the main colours, we wanted warm, earthy tones, close to nature, all while remaining elegant and calming.

Green (#0E291C): Green is a down-to-earth, nature attributed colour. It can represent new beginnings, change and growth. It also signifies renewal and abundance.

Yellow (#FFAE52): Yellow brings about positive feelings. Joy, happiness, and hope. It can



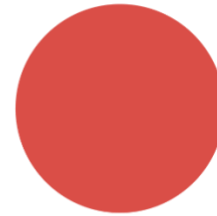
Dark Green
#0E291C



Eggshell
#EDE9D5



Sandy Brown
#FFAE52



Jasper
#D94D45

boost confidence, curiosity, and even improve learning. There is something about yellow that makes us think logically and positively.