



PIISA

Piloting Innovative Insurance
Solutions for Adaptation

D4.9 Final Conference

Authors: Kati Berninger, Maria Karuvuori



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Introduction

The report will summarize the PIISA final seminar “Strengthening future resilience through innovative insurance solutions”, the participants and the discussions during the event.



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1 Summary of the final seminar

The PIISA final seminar "Strengthening future resilience through innovative insurance solutions" on March 4th, 2026 was a full-day event to present the project results and to discuss them with stakeholders. The event was organized in a hybrid format. The plenary sessions were streamed and online participants had a possibility to comment or ask questions in a chatbox. The on-site participants had an opportunity to go deeper into the results in the pilot session III, and had several opportunities for networking. Recording of the plenary sessions is found on [the event page](#) of the PIISA website. Event slides are found in [Zenodo](#).



Figure 1. Group photo. Photo: Lisa Benes

The event had an introduction from Hilppa Gregow from the Finnish Meteorological Institute (FMI) and an introductory keynote speech from Jaroslav Mysiak from CMCC as well as three sessions, with session two only available to on-site participants. It included nine break-out sessions presenting the pilots developed during the project. At the end of sessions one and three there was a dedicated time slot for discussion and questions.



After the main event there was a dedicated time for networking and presentation of posters and demonstrations for on-site participants. Posters and demonstrations were also available during lunch and coffee breaks.



Figure 2. Opening remarks by Hilppa Gregow. Photo: Adriaan Perrels



Figure 3. Registration of participants. Photo: Adriaan Perrels

The programme, including the more detailed programme of the pilot session and found in Annex I. The list of posters and demonstrations is in Annex II.

The first session of the seminar presented innovative insurance solutions and climate services that promote adaptation by researchers Stefano Ceolotto from CMCC and Laura Trentini from Amigo, as well as a commentary from the insurance sector by Esther Egeter from a.s.r., who was replacing Vylon Ooms, and from the public sector Martijn Looijer from the National Delta Programme in the Netherlands.

The second session presented key learnings from the project and new climate risk tools from PIISA pilots. It started with an introduction by Heikki Tuomenvirta from FMI, after which on-site



participants could choose from a total of nine break-out sessions, three at a time. The pilots that were introduced included insurance solutions for agriculture, wildfire insurance enhancing adaptive actions, green roof insurances, insuring forest windthrow damages, and addressing gaps in insurance cover for soil stability risks, and there was also a session on replicability and scaling potential of the pilots.



Figure 4. Pilot session. Photo: Lisa Benes

Session three covered recommendations for the insurance sector and policy makers by researchers Laura Grassi from Politecnico di Milano and Kati Berninger from Tyrsky Consulting. To conclude, the seminar included commentaries from Berend de Jong from Global Lead Insurance & Finance and EAB member Mikael Hildén, as well as an open discussion. Closing remarks were delivered by Hilppa Gregow from FMI.

During the day, various materials were available to on-site participants, including info cards and the PIISA policy brief.



Figure 5. Printed materials. Photo: Lisa Benes

The main responsibility for organizing the event was on Tyrsky Consulting together with FMI. Other partners participated in giving presentations and presenting posters and demos. The event was advertised in multiple forums, shared via the PIISA online platforms (e.g., LinkedIn and the website) and newsletter as well as personal invitations by PIISA partners to diverse stakeholders.

The plenary sessions of the webinar were recorded, and the recordings are/will be available on the PIISA website.



Figure 6. Networking after the event. Photo: Lisa Benes



2 Participants

The target number of participants in this event was at least 150 from all over Europe. The number of registered participants was 133, and altogether 102 attended, 51 onsite and 51 online.

Registered participants represented widely different sectors and types of organizations, most of them research facilities and universities, as well as insurance companies and other companies (see Table 1).

Sector	Registered participants
Academia/Research	46
EU or other international institution	5
Insurance or reinsurance company	16
Non-profit/NGO	16
Other	3
Other private company	28
Public authority, local or regional	2
Public authority, national	12

Table 1: Sectors of registered participants



Figure 7. Audience at the seminar. Photo: Adriaan Perrels



3 Summary of the discussion

At the end of sessions one and three, there were comments from industry representatives, after which the audience had the opportunity to ask questions. The first commentator was Esther Egeter from a.s.r., one of the leading insurance companies in the Netherlands. She remarked that nature affects the insurance sector in a profound way, from people's health to the value depreciation of property, and that claims are likely to increase in the future. She identified three types of nature-insurance products: nature-positive, transition and resilience. These instruments can, for example, incentivize adaptation measures and help in restoration and finding nature-based solutions. Finally, she asked people not to underestimate the importance of the PIISA program in helping to shape thoughts within the insurance industry.



Figure 8. Esther Egeter delivering comments from the industry. Photo: Adriaan Perrels

Martin Looijer talked about climate risks in the context of the Netherlands, particularly the considerable residual risk of flooding, as a large part of the country is under sea level. Currently flooding from the sea is not insurable in the Netherlands, and Looijer stressed the importance of prevention and the collaboration between public and private sectors.

After the talks there was a lively discussion session, with various additional points raised. Mikael Hildén asked whether any cross-cutting challenges were encountered during the PIISA pilots. Jaroslav Mysiak replied that commenters frequently said that the pilots were interesting but hard to upscale, as every case arose from very specific circumstances. The problem of paying for premium financing in vulnerable areas was also raised. If the public sector in a given area runs out of money, should some of the responsibility be shouldered by donor money? Once again the importance of solidarity and public-private co-operation was stressed, as well as co-ordination in areas such as real-estate development and public housing, which is at the intersection of public policymaking and the insurance sector. Should we continue allowing building of new housing in risky areas, and should the focus be on fast developments or climate-adaptive solutions?

The afternoon plenary also concluded with prepared commentaries and discussion. Berend de Jong from Planet Labs started by stating the urgency of rapid climate action. The technology to address climate change risks is there and there are already examples in the market, but de Jong



estimated that there are some 5 years remaining to aggressively tackle the issue. He was of the opinion that the main initiative on climate action should be on the European Union, since companies will not take the initiative alone. He brought up the need to account for climate change in order to maintain financial viability in the insurance market.

Next up, EAB member Mikael Hildén talked about trends in politics vis-à-vis climate action funding. As there is an increasing trend towards austerity and lowering taxes, governments want to push costs to other actors. Hildén found the parametric “greeniums” a promising concept. He also wanted to nudge insurance companies towards acknowledging the challenges of sufficient data collection.

During the final conversation, many relevant points were raised again, such as the insurability of flood risk and how insurance is not the only tool for risk mitigation. It was also emphasised that research, reports and policy papers need to be put into action more effectively in the future, and the need for discussions with policy makers on a national level was stressed.

2 Conclusion

Overall, the final seminar wrapped up the findings of the project and set the stage for further research and discussion. The need for cross-cutting information exchange and public-private cooperation were themes that came up repeatedly. Everybody seemed to agree that the industry is lagging behind in preparedness and that the PIISA project has managed to fill many existing gaps in information.



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ANNEX I



FINAL SEMINAR AGENDA

Strengthening future **resilience** through
innovative insurance solutions

📅 04 MARCH 2026 | 📍 De Lichtfabriek - The Netherlands
(until 31.01.26 known as Basecamp Haarlem) | 🕒 10.00 - 18.00 CET

MORNING

09:30 - 10:00

Registration and coffee

10:00 - 10:45

Setting the Scene

10:00 - 10:15 : **PIISA as a game changer in scaling climate risk-aware decision making for resilience**

Hilppa Gregow, from the *Finnish Meteorological Institute (FMI)*

10:15 - 10:45 : **Keynote - Financial protection from climate-related losses and damages as a public resilience goal**

Jaroslav Mysiak, from *CMCC*

10:45 - 12:00

Session I - Innovative insurance solutions and climate services

10:45 - 11:05 : **Insurance solutions that promote adaptation**

Stefano Ceolotto, from *CMCC*

11:05 - 11:25 : **Climate services and data products supporting adaptation aware insurance**

Laura Trentini, from *Amigo*

11:25 - 11:40 : **Commentary from the insurance sector**

Vylon Ooms, from *Dutch Association of Insurers / PIISA EAB member*
Martijn Looijer, from *Financial/Economic Advisor, National Delta Programme, the Netherlands*

11:40 - 12:00 : **Discussion**

12:00 - 13:15

Lunch break

Posters available during the lunch break



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📅 04 MARCH 2026 | 📍 De Lichtfabriek - The Netherlands
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AFTERNOON

13:15 - 15:00

Session II - Key learnings and new climate risk tools from PIISA pilots

13:15 - 13:30 : **Piloting new climate risk tools**

Heikki Tuomenvirta, from the *Finnish Meteorological Institute (FMI)*

13:30 - 15:00 : **Break-out sessions introducing PIISA pilots**

- 1) Green roof insurances
- 2) Addressing gaps in insurance cover for soil stability risks
- 3) Insurance services for agriculture
- 4) Insurance for forest windthrow damage
- 5) Wildfire insurance enhancing adaptive actions
- 6) Replicability and scaling potential of the pilots

13:30 - 14:00 : Break-out session 1 introducing three topics (three rooms)

14:00 - 14:30 : Break-out session 2 introducing three topics (three rooms)

14:30 - 15:00 : Break-out session 3 introducing three topics (three rooms)

15:00 - 15:30

Coffee break

15:30 - 17:00

Session III - Recommendations for the insurance sector and policy makers

15:30 - 15:45 : **Recommendations for the insurance sector**

Laura Grassi, from *Politecnico di Milano*

15:45 - 16:00 : **Policy recommendations**

Kati Berninger, from *Tyrsky Consulting*

16:00 - 16:45 : **Prepared commentaries and discussion**

Berend de Jong, from *Global lead Insurance & Finance, Planet Labs PBC*

Mikael Hilden, *independent expert, EAB member*

16:45 - 17:00 : **Closing words: how to move forward together**

Hilppa Gregow, from the *Finnish Meteorological Institute (FMI)*

17:00 - 18:00

Networking, posters and cocktails

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FINAL SEMINAR

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PIISA BREAKOUT SESSIONS

SESSION 01

13:30 - 14:00

Room:
DE LOFT

Insurance services for Agriculture
Sheetal Saklani, from *BSC*

Room:
KETELHUIS

Wildfire insurance enhancing adaptive actions
Ariane Kaploun and Luiz Galizia, from *AXA Climate*

Room:
**AMPERE
STUDIO**

Green Roof Insurances
Georges Farina and Peter Robinson, from *VU IVM*

SESSION 02

14:00 - 14:30

Room:
DE LOFT

Replicability and scaling potential of the pilots
George Lameh, from *LGI Sustainable Innovation*

Room:
KETELHUIS

Addressing gaps in insurance cover for soil stability risks
David Cooke, from *Sustainable Finance Observatory*

Room:
**AMPERE
STUDIO**

Insurance for Forest Windthrow Damage
Rhea Kochar and Quentin Voituron, from *AXA Climate*

SESSION 03

14:30 - 15:00

Room:
DE LOFT

Replicability and scaling potential of the pilots (REPEAT)
George Lameh, from *LGI Sustainable Innovation*

Room:
KETELHUIS

Wildfire insurance enhancing adaptive actions (REPEAT)
Ariane Kaploun and Luiz Galizia, from *AXA Climate*

Room:
**AMPERE
STUDIO**

Insurance services for Agriculture (REPEAT)
Sheetal Saklani, from *BSC*



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ANNEX II



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FINAL SEMINAR

Strengthening future **resilience** through
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POSTERS

Co-development of index-based insurance solution for olive farmers in Southern Spain.
Sheetal Saklani BSC

Extending previous storm impact research to support development of climate resilience.
Hilppa Gregow FMI et al., PIISA project, ACCC flagship and WindImpact project.

A Conceptual Framework for Event-Oriented Dynamical downscaling with Pseudo Global Warming Method.
Laura Utraiainen FMI, CLAIMS project

Use of impact data when preparing for future extreme windstorm impacts.
Antti Mäkelä FMI et al., WindImpact project

VALORADA Validated Local Risk Actionable Data for Adaptation.
Eeva Kuntsi-Reunanen FMI.

Climate-smart agri-insurance: Bundling agri-weather advisories with crop insurance in Mali.
Arthur Oldeman Weather Impact.

DEMONSTRATIONS

Climate service on green roofs.
Lisette Klok and Simone Kroes CAS

Innovative Parametric insurance index to cover EU forests from windthrow.
AXA Climate

Innovative Parametric insurance to integrate wildfires adaptation practices into insurance.
Luiz Galizia AXA Climate.

Seasonal climate forecasts for agriculture and food security in Northern Europe.
Andrea Vadja FMI

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