PIISA

Piloting Innovative Insurance
Solutions for Adaptation

D4.10 Survey for mapping Loop feedback for
collecting iteration needs – Version 1

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1 About surveys

These surveys are to first collect data on expectations (section 2) and then at the end of each Loop to collect feedback on how the work went and what could be improved for the next Loop (section 3). The feedback survey will be sent after each Loop. The questions may be modified according to experiences during the previous Loops and needs arising during the project.

The surveys will be sent separately for those involved in each pilot. In that way they don't need to know which pilot they are taking part in. The surveys in section 2 and 3 are for the Pilot 1, Green roof insurances. Only the pilot name and pilot description differs, the questions are the same for each pilot. The remaining Pilots are described here:

Pilot 2. Addressing soil stability risks for home owner insurance holders

The pilot addresses homeowners and the risks associated with shrink-swell clay soils. The aim of this pilot is to create a comprehensive dashboard that empowers citizens across Europe to adapt and manage their financial risks from gaps in insurance coverage effectively. The first Loop (development cycle) focuses on Lyon, France.

Pilot 3. Insurance services for agriculture

The pilot aims at establishing a weather index insurance system that is effective but also easily understood and comprehensible for end-users. The pilot starts in Finland, with the objective of exploring the market potential of weather index insurances and derivatives in the Finnish context. The first Loop (development cycle) focuses on exploring the market potential of weather index insurances and derivatives in Finland.

Pilot 4. Forest Insurances against selected biotic and abiotic risks

The pilot aims to actively engage forest owners and stakeholders in exploring various forest insurance products, such as indemnity insurance and parametric insurance, each offering distinct features such as different risk thresholds and premium structures based on the adoption of adaptation measures. The first Loop (development cycle) focuses on developing a climate change-sensitive forest insurance in Germany.

Pilot 5. Wildfire insurance enhancing adaptive actions

The purpose of the pilot is to develop innovative wildfire insurance to incentivize adaptation measures at household and forest association levels. The first Loop (development cycle) focuses on adaptation measures to wildfire in Central Portugal that have the potential to be combined with innovative insurance instruments.

Figure 1. The locations of the first Loops of the pilots.

The first pilot Loops are designed to cover different European biogeographical regions: atlantic (Netherlands, pilot 1) and continental (France, pilot 2 and Germany, pilot 4). boreal (Finland, pilot 3), mediterranean (Portugal, pilot 5).

According to Risk Data Hub's vulnerability index (European Commission Disaster Risk Management Knowledge Centre 2022), the vulnerability indices of the pilot countries are:

- Pilot 1 Amsterdam, Netherlands: 4-5
- Pilot 2 Lyon, France: 4 - 5
- Pilot 3 Finland: 2,5 - 4
- Pilot 4 Germany 4 - 5
- Pilot 5 Central Portugal 5 - 6

The first Loop of pilot 1 will take place in the Netherlands. The cities in Central Europe are densely built and populated, so there is a need for solutions that address heatwaves and droughts in such areas. Heatwaves are getting more frequent, longer and hotter in Europe leading to droughts as well as the precipitation patterns are changing, with downpours and other precipitation extremes increasing in magnitude. (European Environment Agency 2024).

In France, the issue of shrink-swell clay soils hazard is connected to increasing droughts and on the other hand, intermittent heavy rainfall. During longer droughts the soil will dry severely which will result in uneven subsidence. Significant saturation will also damage the soil. The city of Lyon, where the first Loop of pilot 2 takes place, is especially vulnerable to this risk and the risk is growing rapidly.

The vulnerability index in Finland is relatively low compared to other regions in Europe. According to the European Climate Risk Assessment (2024) the main climate risks in European agriculture

are reductions in crop and livestock production from changing growing conditions and extreme weather events. However, the farmers In Finland are not very well prepared for all future risks, for example for droughts as there are no irrigation systems widely in place.

Forestry is an important industry in Germany. According to the European Climate Risk Assessment (European Environment Agency 2024), it is projected that climate change will increasingly affect the functioning and productivity of forests in all climate scenarios. The first Loop of pilot 3 considers climate risks such as forest fire, drought and pests outbreaks.

The first Loop of pilot 5 will take place in Portugal where the vulnerability index is the highest. The effects of climate change will affect Southern Europe the soonest and heaviest. Above average temperatures and drought conditions have already led to elevated risk of wildfires in the area. According to the European Climate Risk Assessment (European Environment Agency 2024), Southern Europe will experience extensive wildfires each year in the near future (2021 - 2040) and in the longer term the fires can be more frequent, intense and severe as the climate crisis progresses.

2   Survey about expectations on the pilot

Pilot 1. Green roof insurances

I Short explanation of the pilot and the phase

This pilot aims to develop a European business model for stimulating the adoption of Nature-based solutions through insurance in cities, focusing on Green Roofs. The first Loop (development cycle) focuses on cities in the Netherlands. This survey maps expectations for this pilot.

II Questions about pilot *(visible for everyone)*

1.   What is your role in the pilot?

   a.   Pilot lead
   b.   Partner of the PIISA project with major role
   c.   Partner of the PIISA project with minor role
   d.   Local partner of the pilot
   e.   Insurance expert
   f.   Adaptation expert
   g.   Insurance user
   h.   Other, which?
   ● Please explain your role: *(visible only if answer to previous question is h. Other, which)*

1. Are the objectives / targets of the Loop (development cycle) and the pilot clear to you?

    a. Yes
    b. No
        • Please explain what was not clear: *(visible only if answer to previous question is b. No)*

III Questions about expectations *(visible for everyone)*

2. What kind of expectations do you have regarding this pilot?

3. What kind of results are you anticipating from this pilot?

    a. New insurance products
    b. New climate services
    c. Policy recommendations
    d. Scientific knowledge
    e. Information on how willing the insurance users are to purchase new or modified/improved products
    f. Information on costs and benefits on different solutions.
    g. Other, please explain
        ● Please explain: *(visible only if answer to previous question is g. Other, please explain)*

4. How do you hope to benefit from your involvement in the pilot?
    a. To learn new things that I can apply in my work
    b. To gain new networks
    c. To get new business ideas
    d. Other, which?
        ● How do you hope to benefit? *(visible only if answer to previous question is d. Other, which?)*

6. What kind of new things would you like to learn? For example new knowledge, new techniques or methods? On what topics would you like to learn new knowledge?

IV Questions for those running the pilot *(visible only for those who answer a. Pilot lead or b. Partner of the PIISA project with major role)*

7. Please describe your expectations on the different aspects of the pilot: What will go well? Why will you succeed in piloting? Where do we have uncertainties and things might turn different than we expect?

8. Please describe your expectations towards the different actors within the pilot: PIISA partners, local partners, stakeholders. What do you need from them? How do you get there?

If you have anything else to add, please write it here: *(visible for everyone)*

3 Survey for mapping Loop feedback

Pilot 1. Green roof insurances

I Short explanation of the pilot and the phase

This pilot aims to develop a European business model for stimulating the adoption of Nature-based solutions through insurance in cities, focusing on Green Roofs. The first Loop (development cycle) focuses on cities in the Netherlands. This survey maps feedback of the first Loop.

II Questions about pilot *(visible for everyone)*

1. What has been your role in the pilot?
   a. Pilot lead
   b. Partner of the PIISA project with major role
   c. Partner of the PIISA project with minor role
   d. Local partner of the pilot
   e. Insurance expert
   f. Adaptation expert
   g. Insurance user
   h. Other, which?

   - Please explain your role: *(visible only if answer to previous question is h. Other, which)*

2. Please describe your role in your own words

3. Was your role clear?

4. Is it clear who is running the pilot?

5. Is it clear who are the other contributors in this Loop (development cycle)?

6. Are the objectives / targets of the Loop clear?

7. Can you connect your role and tasks/inputs to the objectives/targets of the Loop (development cycle)?

8. How much time have you approximately used for the pilot?

9. Was the amount of time required

   a. Suitable
   b. It required too much time

    c. I was willing to use more time than required

10. Was the timing of your involvement suitable?

11. How could communication be improved?

12. Who would be relevant stakeholders to 1) involve 2) inform about this work? - please state type, organization and name if relevant.

13. Have your expectations regarding the pilot been met?

    a. Yes, completely
    b. Somewhat, what expectations have / have not been met?
        ● What expectations have been met / have not been met? Why? *(visible only if answer to previous question is b. Somewhat, what expectations have / have not been met?)*
    c. No, why?
        ● Please elaborate: *(visible only if answer to previous question is c. No, why?)*

III Questions for those running the pilot (*visible only for those who answer a. Pilot lead or b. Partner of the PIISA project with major role to question 1*)

14. What has been achieved?

15. What went well/as planned?

16. What was done in a different way than planned? Why?

17. What were the most difficult points?

18. What will you do differently for the next Loop?

19. Are the objectives / targets of the Loop and the pilot sufficiently concrete? Have you been able to explain them to 3rd parties?

20. Are targets of the loop met?
    a. Yes, completely
    b. Partially, please explain
        ● Please explain: *(visible only if answer to previous question is b. Partially, please explain)*
    c. No, please explain
        ● Please explain: *(visible only if answer to previous question is c. No, please explain)*

21. Are there any barriers for uptake in other regions? What kind?

22. What are the development prospects of these kinds of new insurance products?

IV Questions for the stakeholders *(visible only for those who answer d. Local partner of the pilot, e. Insurance expert, f. Adaptation expert or g. Insurance user to question 1)*

23. How did you benefit from your involvement in the pilot? *(multiple choice question)*

    a. Learned new things that I can apply in my work
    b. Gained new networks
    c. Got new business ideas
    d. Other, which?
        ● How did you benefit from your involvement in the pilot? *(visible only if answer to previous question is d. Other, which?)*
    e. There was no clear benefit

24. What are your expectations towards the results of the pilot?

25. In which form would you like the results be communicated? Please choose max. 3 most important forms. *(multiple choice question)*

    a. Via existing portals such as C3S or EEA Adataptation platform
    b. In PIISA blogs
    c. On organisational web pages
    d. As reports
    e. As tutorials
    f. As innovations
    g. As PowerPoint presentations with comments on lessons learned
    h. In webinars
    i. Other, which?
        ● Which other forms would you like the results to be communicated in? *(visible only if answer to previous question is i. Other, which?)*

If you have anything else to add, please write it here: *(visible for everyone)*

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European Commission Disaster Risk Management Knowledge Centre. (2022). Risk Data Hub Vulnerability Dashboard. https://drmkc.jrc.ec.europa.eu/risk-data-hub#/dashboardvulnerability

European Environment Agency. (2024). European Climate Risk Assessment. EEA Report 01/2024. https://www.eea.europa.eu/publications/european-climate-risk-assessment