PIISA

Piloting Innovative Insurance Solutions for Adaptation

D 4.3 Communication, Dissemination and Stakeholder Engagement Plan, Version 2

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Summary

This Communication, Dissemination and Stakeholder Engagement Plan (CDSEP) outlines 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. From this version 2 onwards It also reports the key activities carried out in this field. This plan will be regularly updated and improved based on the monitoring results collected, to reach the objectives that have been set.

Keywords

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

1 Introduction

Piloting Innovative Insurance Solutions for Adaptation (PIISA) project starts with analyzing the use of insurance in climate change adaptation focusing on recent developments. The project uses gathered knowledge to co-develop new insurance products with stakeholders and pilots them. Ultimately the project aims to serve wider uptake of insurance in adaptation by developing solutions for insurances, current administrative and legal obstacles, and coherent use of insurance to advance adaptation. Consequently, it must 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 guide the dissemination, exploitation, communication and stakeholder engagement activities in PIISA. PIISA will communicate and disseminate project results in relevant phases of the project, not only in the end.

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

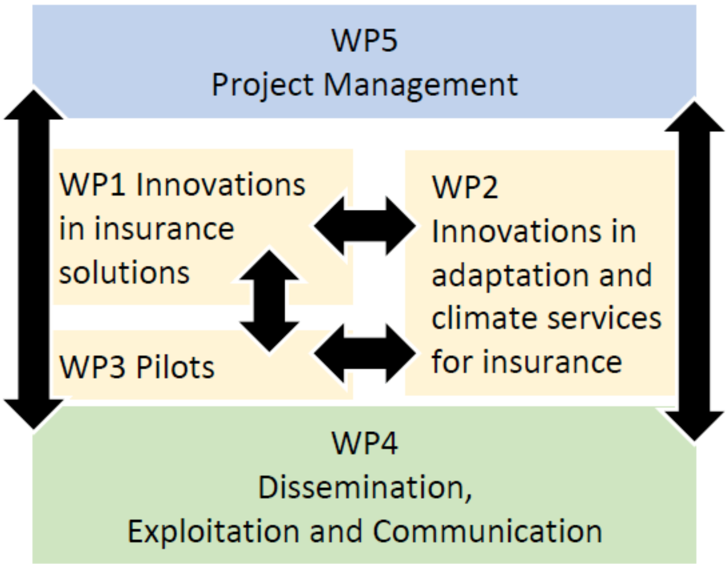

Figure 1. The information flow across work packages. The research and development activities of the project are carried out in WP1, WP2, and WP3, the yellow boxes. They share information and discuss about findings, joint information needs, task timing, and joint activities. WP5 responsible for overall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

More specifically, WP4 will:

- 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 will run through the whole project period [Months 1-36]. While Tyrsky is the lead beneficiary of WP4, LGI and FMI will contribute strongly, and AXA Climate and Polimi will also strengthen their involvement. All other partners take part in the various tasks and especially in the content production. The work is coordinated in the Communications Team with representation from each partner organization. This team works together to ensure the stakeholder engagement, communication and dissemination activities are delivered in a timely manner.

In this document, the tasks listed in the project plan are further scrutinized and divided into subtasks with detailed timetable, means, resources and responsibilities. Furthermore, the report also provides guidelines regarding use of the social media, submission of material for the newsletter and the website, production and dissemination of brochures and leaflets, the use of PIISA logo and templated as well as protocols about stakeholder engagement.

This is the second, updated Communication, Dissemination and Stakeholder Engagement Plan of the project. The plan will be updated also at the end of the project (month 34). The updated versions include a report of the activities and achievements thus far including a report on the impact of communication, dissemination and stakeholder engagement activities.

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

2 Key messages

All the Communication and Dissemination of the PIISA project will be based on some Key Messages that the Consortium has defined. Key messages will be reformulated to include PIISA results and recommendations in the final version of this deliverable at month 34. Key messages defined at the beginning of the project and rephrased in mid-term are:

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 prevented. Insurances provide protection against so-called residual risks.[1] In those cases, insurances can help sharing 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 will grow and a possibility to exchange local lessons learned will strengthen. 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)

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3 Stakeholder engagement plan

The PIISA project will have close interaction with key stakeholders (see section 3.1) to ensure two-way communication and exploitation of results. The project will engage stakeholders at several levels of involvement (see section 3.1). In addition to co-creation of new insurance products within pilots, stakeholders will be invited to discuss preliminary results and comment on them. Care will be 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 will coordinate stakeholder engagement and together with other partners in WP4 facilitates the stakeholder engagement and arranges interaction opportunities. All partners will contribute by bringing in their contacts, resources and results as well as information needs.

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

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

The timeline of the past and planned stakeholder engagement activities is presented in table1. 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 progresses. In addition, PIISA consortium members have participated in various events presenting early results. These events have resulted in an increasing number of people contacting the project already during the first half 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 has 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 is using a snowballing technique to identify additional stakeholders:** already identified stakeholders are recurrently be asked who else should be considered as stakeholders. The stakeholder identification and mapping will continue throughout the project. Stakeholders may also be 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 are 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 are 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 are invited to participate in the co-creation process in PIISA pilots (see section 3.3.) or they are 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 and will be collected and classified using a stakeholder registry excel sheet designed for that purpose (Table 3 presents the type of information collected). The stakeholder registry will be updated throughout the project as new stakeholders are identified. The file is in the PIISA Teams workspace (General folder), where only the project team has 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 include 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
    - e.g. 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 develops new innovative concepts, advanced products and services – this development takes place through piloting. The development work is 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 is an essential part of the PIISA pilots. The methods used in the co-creation depend on the nature and maturity of the concept or the insurance product. The piloting advances in three phases that are called loops (a.k.a. sprint in agile product development), which are built on lessons learned from previous loops.

Each Loop in each pilot includes co-creation and collection of feedback of the concepts or products developed with selected target groups. The feedback is used in PIISA for the development of the pilot or is formulated as recommendations on how the pilot can be developed and/or implemented in another country or region. Target groups are, 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 include surveys, workshops and interviews. They will be selected according to the needs of each pilot.

The timing of feedback collection depends 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 end either between May and July 2025 or in the end of the project. In the latter case, the feedback will be collected in the beginning of the third loop around October 2025. The development work within PIISA, i.e. third loops, end in February 2026 for all pilots.

The co-creation and collection of feedback of the concepts or products developed in each pilot is carried out in WP1, WP3, WP4 together. WP3 leader FMI and WP4 leader Tyrsky Consulting will coordinate 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 and table 5 the second loop but this will evolve and is not the final as the roadmaps are being developed and clarity of collaborative PIISA consortium work is being organised (since 15.11.2024). The third loop will be planned as the project progresses.

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, Homeowners (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	Homeowners, 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	AXAC	Feedback survey for experts on technical issues, workshop for the target group	Experts, German forest owners	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	AXAC	Expert assessments, interviews, workshops	State and regional bodies responsible for wildfire control	Portugal

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, real estate agents	City of Lyon, France
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	Building a use—case of climate insurance for forests in Germany by working together with a private forest owner	AXAC	Expert interviews, data collection by local partners, collaboration with AXA Germany to develop initial indemnity and parametric insurance pricing	Forest owners, forest owners' associations in different European countries, Confederation of European Forest Owners, experts in forest management and forest economics	Bavaria Region, Germany
5. Wildfire insurances enhancing adaptive actions	Identification of adaptation measures that have the potential to be combined with insurance modelling.	AXAC	Expert assessments, interviews, studying Portugal's National Adaptation Plans, workshops	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.
Note: roadmaps of WP3 are being developed (since 15.11.2024)

Pilots use 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 have and will be used within pilots when there is a need to have a deep understanding of the views of a small group of people. In general, the questions covered will include 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 have and will be used within the loops to collect information depending on 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 have and will also be used to collect data on expectations and feedback from pilots in each loop. This is done by sending out surveys for each pilot. The surveys are sent to pilot leads, PIISA partners who are participating in the pilot, local partners of the pilot, insurance and adaptation experts and insurance users involved in the pilot. WP4 provides links to the surveys and pilot leads are responsible for distributing them.

The processing of survey data follows 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 will be 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 end on different times, the timing of the surveys varies across pilots. Survey questions can be found at D4.10 Survey for mapping Loop feedback for collecting iteration needs – Version 1. The questions may be modified according to experiences during the previous Loops and needs arising during the project.

One of the testing/feedback methods is workshops. The workshops organized within pilots have been and will be mainly local events in local languages. Events can be 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 will be asked to produce more stories and update their pilot pages as pilot activities continue. Results of the pilots will be 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

A set of thematic roundtables (approximately 3 events, for example two national events and one Europe-wide event) will be organized for national and EU policy makers during the year 2025. The topics may be sectoral (agriculture, forest sector, housing) or other policy-relevant topics, for example removing barriers hindering the use of innovative insurance products to foster adaptation.

Topics will be identified during the first half of the project. Information for that purpose will be collected during the half-way webinar in December 2024 (see chapter 4 Dissemination)

Tyrsky Consulting will coordinate the organization of the roundtables, LGI and partners with experience in policy work will participate.

b) Policy brief (D4.4)

The policy-related lessons learned during the project will be summarized in a policy brief (D4.4), which will serve both national and EU level policy makers. The messages will be in concise format and readily usable for formulating policies to enhance insurances related to climate change adaptation. The policy recommendations will, as far as possible, take into account national differences in policy instruments, practice, risks and possibilities.

The policy brief will be published in February 2026 and disseminated broadly within the PIISA network. Tyrsky Consulting will have the main responsibility for coordinating the work. Other partners will participate and bring in their substance knowledge as well as understanding of policy issues and the insurance sector.

The process of formulating the policy recommendations will include a co-creation session with relevant stakeholders. It can be either an independent event or a part of a webinar or physical event organized by PIISA or together with other actors.

c) A discussion event in the European Parliament or equivalent

In February 2026, in the event of publication of the policy brief, a discussion event will be organized for EU policy makers. The event could be in the European Parliament to facilitate the participation of the MEPs. It may also be organized in connection with other events with relevant participants.

Tyrsky Consulting together with LGI has the main responsibility for coordinating the event, other partners bring in their contacts and substance knowledge.

3.5 A white paper for the insurance sector

The lessons learned over the course of the PIISA project will be summarized in a white paper targeted to the insurance sector (D4.5), which will be published in February 2026, and disseminated broadly within the PIISA network.

Tyrsky Consulting will have the main responsibility for coordinating the work. The content, authors and the drafting process will be planned in detail in autumn 2025. Experts from the partner insurance companies and other relevant partner organizations will be invited to participate as authors and bring in their substance knowledge as well as understanding of the insurance sector. The External Advisory Board will be asked to contribute and/or comment on the white paper.

The white paper will be launched at an online publishing event, which may be in connection with an existing webinar.

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

A separate session for discussing with EAB has been organized in each of the 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. Prior to the meetings, material including e.g. recent deliverables and work package highlights have been sent to them for feedback. In the Paris General Assembly (M18), we agreed to communicate more often to the EAB members about proceeding of PIISA and to engage them in e.g. writing blog posts and participating in round table discussions or other events whenever possible.

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

4 Dissemination plan

Tyrsky coordinates the dissemination activities, in close collaboration with PIISA partners. Dissemination includes 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 or will be 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 x shows the cumulative participant number in PIISA events, including the mid-term webinar that was held in December 2024.

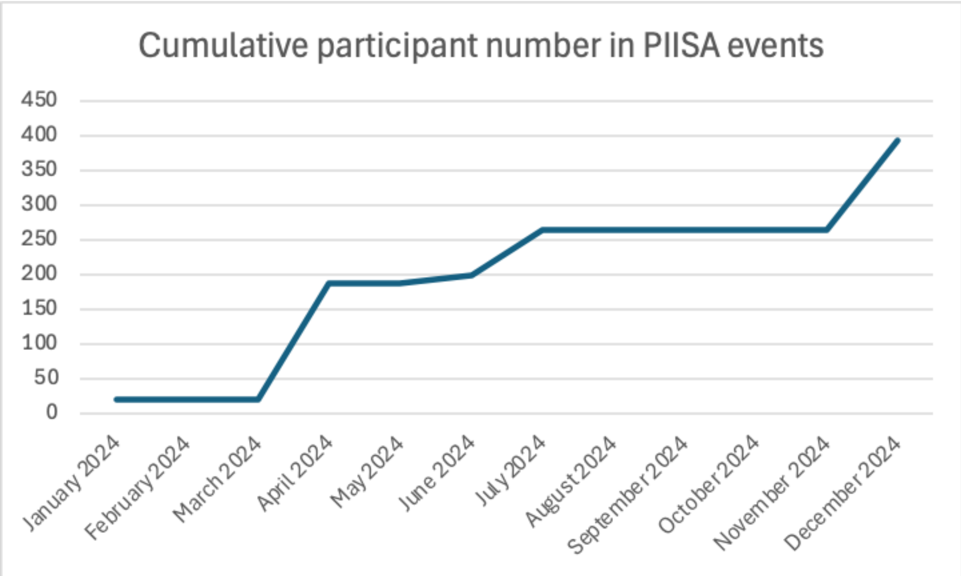

Figure 3. Cumulative participant number in PIISA events until December 2024.

a) Online workshops 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.

b) Webinar series

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

The theme of the webinar series will be "Filling adaptation gaps with knowledge on risks and insurance". The webinar topics are based on PIISA pilots, and the planned timing and topics are the following, based on the maturity of the concepts and services:

January 2025: Green roofs and nature-based solutions --> the partner responsible for this webinar is IVM together with Tyrsky Consulting.

March 2025: Food and agriculture --> the partner responsible for this webinar is BSC together with Tyrsky Consulting.

October 2025: Forests and forestry --> the partner responsible for this webinar is AXA Climate together with Tyrsky Consulting.

The webinars will be 1,5 hours long. The content and agenda of the first webinar in January is being prepared. All webinars are organised by relevant PIISA partners and Tyrsky Consulting.

The structure of all webinars will be similar, including:

1) An introduction to the topic for a broader audience. This is setting the scene and explaining the risks and adaptation gap in question, and the role of the insurance sector as a part of the solution.
2) A conceptual description of the insurance solution tested in pilots
3) Presentation of the PIISA pilot results in a local setting
4) An invited commentary
5) Discussion and/or an interactive session

The target groups for the webinar series depend on the topic. The target groups for the first webinar are city planners and engineers, city adaptation experts, researchers and ministry representatives. The target groups for the second webinar about agriculture are farmers, farmer associations, researchers and ministry representatives. The target groups of the third webinar are forest owners, forestry associations, researchers and ministry representatives.

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 will be organized in March 2026.

The target number of participants in this event is at least 150 participants from all over Europe. The event will be advertised in multiple forums shared via the PIISA online platforms (e.g., LinkedIn, Twitter and the website) and through personal invitations to diverse stakeholders.

Tyrsky Consulting together with FMI, has the main responsibility for the organization of the event. Other partners participate in drafting the programme, inviting guest speakers and promoting the event.

4.2 Participating in events

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

The coordination of the event participation will be strengthened in the second half of the project. **Tyrsky will remind in Executive Board meetings about upcoming events that have been identified as important in the PIISA project plan (see table 6).** Participation will be discussed in the Executive Board meetings and each partner will decide about their own participation. Important events for 2026 will be added on the list during the first part of 2025 after a discussion in the Executive Board.

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Y	Participation in events	
2023	1. EGU General Assembly 23.-28.4.2023 2. ECCA European Climate Change Adaptation Conference 2023 3. Insurance Europe's International Conference 2023	4. European Urban Resilience Forum 2023 5. UNFCC COP28 6.-7.11.2023 6. Politecnico di Milano Fintech & Insurtech Conference (Dec 23) (in Italian, tbd in English) 7. EIOPA's sustainable finance roundtable
2024	8. EGU General Assembly 2024 9. EEAC Annual Conference 2024 10. Insurance Europe's International Conference 2024 11. UNFCC COP29 2024 12. European Urban Resilience Forum 2024	13. Covenant of Mayors event 14. EEA events 15. Politecnico di Milano Fintech & Insurtech Conference (Dec 24) (in Italian, tbd in English) 16. EIOPA's sustainable finance roundtable
2025	17. EGU General Assembly 2025 18. ECCA European Climate Change Adaptation Conference 2025 (has been every second year) 19. EEAC Annual Conference 2025 20. EEA events	21. Politecnico di Milano Fintech & Insurtech Conference (Dec 25) (in Italian, tbd in English) 22. EIOPA's sustainable finance roundtable Insurance Europe's International Conference 2025 23. European Urban Resilience Forum 2025 24. UNFCC COP30 2025 25. Covenant of Mayors event

Table 6. Important events to be attended by the PIISA consortium identified in the project planning period.

Both Tyrsky and LGI make sure attendance is reported accordingly to reach the set KPI of attending over 40 events. Partners should record the details of their attendance in the events registry Excel document shared on the PIISA Teams workspace (WP4 folder) (Annex II). Additionally, partners are also requested to add information about any events they are organizing, or events that may be of interest to PIISA as a whole, in the same Excel document.

The events page on the PIISA website has been used to showcase and facilitate the sharing of information about upcoming events in order to encourages project synergies and facilitates finding relevant events to take part in to represent the project. **During the second part of the project, the events page will be used, in addition to PIISA events, to advertise the events PIISA partners will be participating in and presenting PIISA results.** All partners need to inform WP4 well in advance about their upcoming participation.

4.3 Collaboration with other projects and networks

The PIISA project works 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 is 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 is a living table as an Appendix to *Deliverable 3.1: Part 2.3 Guidance for collaboration with other projects and activities.* We are now working with 19 EU projects that are relevant to us. Ongoing collaboration and planned collaboration are defined.

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. **ReGilience (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. On-going.
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-intense tools and services, mutual learning and networking opportunities. On-going.

PIISA organises yearly workshops to disseminate results to representatives of the insurance and financial industry, policymakers, academia, other HE projects and relevant stakeholders. PIISA is actively engaging with collaborators from other countries and aiming to see the most efficient way to collaborate with essential parallel projects in Mission Adaptation. PIISA is collaborating 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 produced all together 13 Deliverables published by November 2024. All public Deliverables can be found from the PIISA project website. There have been also two publications outside Deliverables: a joint infocard with NATURANCE project about nature-based solutions and adaptation measures, and a report about Dutch insurers and nature-based solutions. Both can be found from the project website.

The project has committed to producing at least 10 scientific publications. The majority of them will be peer reviewed articles in acknowledged journals. Other options such as contributions to scientific book volumes are also possible. Most of the publications will be based solely or mainly on work in PIISA. Some publications can be 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. KPI20 states that *at least* 10 scientific publications should be achieved. In the end of November 2024, one paper has been published and another submitted. The committee facilitates and promotes the preparation of scientific articles. It can incite and advise consortium partners to engage in article writing, but will mostly refrain from initiating article creation itself, though overview articles may be an exception to this stance. The Publication Committee has 11 members from 9 different consortium members. The list of members can be found in the subfolder WP4/Publication Committee on PIISA Teams channel.

An article monitoring register has been created, and it is available in the subfolder WP4/Publication Committee on PIISA Teams channel. 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, intended journal, and the authors.

The Publication Committee meets a few times per year, depending on the need to discuss matters. It has had 2 on-line meetings to date (May 6th and June 12th 2024), in which an overall approach was agreed. A third meeting of the Publication Committee will be held before the end of 2024, based on observed progress in publication preparations and the various characteristics reported. At least two meetings are foreseen for 2025.

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. The blog calendar is available in Annex II and instructions for writing a blog post in Annex III. Tyrsky Consulting is coordinating the process, and all partners are responsible for drafting their blog articles. Five blog posts have been published so far (see Annex III) and they are available on the PIISA website. Also two interview articles about PIISA results (Finnish farmers' the opinions and preparedness for climate change and nature-based solutions in the Dutch insurance companies) and one blog post about the first PIISA events in April 2024 have been published. They are available on the website as well. There are thus all together eight blog posts of different types published by the end of November 2024.

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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.

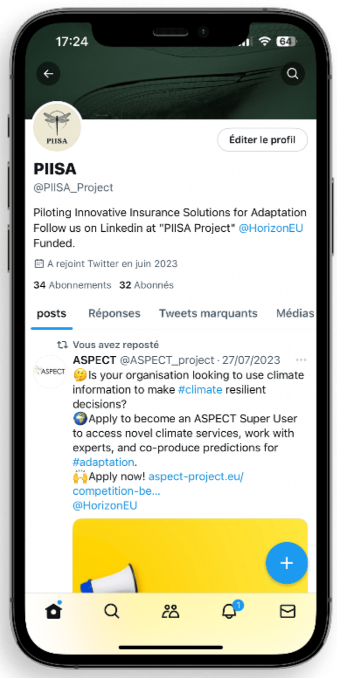
3. An ongoing general project content campaign, which is composed of posts encouraging to visit diverse website pages, newsletter registration, the PIISA project video, the PIISA Project video, or any other related newsworthy elements (blog posts, news posts, etc.)
4. A "Project Deliverables" campaign: 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
- Follow and engage users who tweet content related to PIISA activities

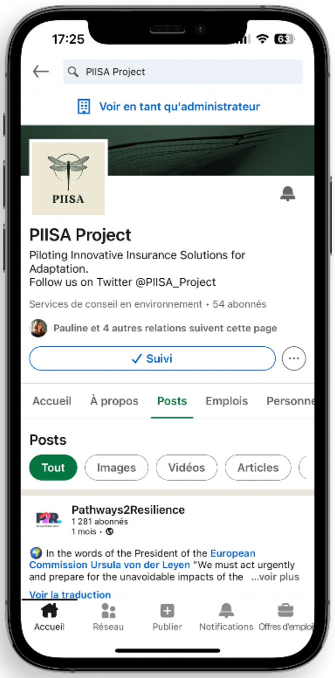
- Track specific words, mentions and trending hashtags

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

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 plan

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

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

WP4 and WP5 will together be responsible for coordinating internal communication. WP4 will plan and use tools and methods for internal communication as well as organize internal workshops if needed. WP5 will be responsible for internal communication related to decision-making, administration and general management of the project. These methods are described in the Project Management Guide.

6.1 Teams chat and internal mailing lists

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

The project has established mailing lists to facilitate the internal communication. The mailing lists ensure 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 should be 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) consists of the project steering group, the WP leaders and WP co-leaders. It is responsible for implementation of the project plan and conducting internal and external evaluations for the deliverables. EB creates and follows an efficient meeting schedule to share progress and concerns and discuss solutions. The EB has meetings every 3 months, the first one in September 2023. Important communication, dissemination and stakeholder collaboration issues will be discussed in the meetings.

The EB members are listed in the Project Management Guide.

b) Communications Team

The Communications Team has members from each partner organization 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 has met 3 times so far: June 26th 2023, September 4th 2023 and February 12th 2024. As this concept has not been working very effectively, a different approach will be used for the second half of the project. There will be smaller and swifter meetings for a particular purpose, and key persons will be asked to comment a draft online without necessarily calling a separate meeting. Also meetings with other WPs will be 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 are 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 have 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 are held every 6 months. The Steering group is responsible for organizing them. Their timing will be in the calendar of meetings set up by WP5. will be either remote meetings or live meetings (M18 and M36) with a possibility for remote participation to maximise the participation rate. The consortium meetings are important points to share insights, ideas and concerns. They will be used as efficient platforms for co-creation.

Well planned workshop sessions will be 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 will plan and organize the workshop sessions.

There have been 3 consortium meetings by the end of November, 2024. 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 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.

e) Meetings between WP4 and WP5

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

e) WP meetings

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

Annexes

6.4 Annex I Events registry template

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

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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	How do we know the contributions of climate change to extreme weather events?	Anna Luomaranta, FMI, Sheetal Saklani, BSC, Leone Cavicchia, CMCC
6.	7/2024	Interview of Lisette Klok & Simone Kroes, CAS about Dutch insurers & NBS	Marika Huttunen, Tyrsky Consulting
7.	9/2024	Clay Shrink Swell causes property damage and financial risks for homeowners	Gozde Mavili, David Cooke, 2DII
8.	11/2024	What do policy makers need to know about climate risks and insurance?	Tyrsky, partners working on policy issues
9.	4/2025	Forest insurance needs to cover climate risks	AXAC
10.	6/2025	Can insurance support wildfire prevention and management?	AXAC, CMCC
11.	10/2025	Lessons learned for the insurance sector	Tyrsky, AXAC, LähiTapiola, other insurance companies
12.	1/2026	Climate Adaptation Dashboard	Tyrsky, 2DII
13.	3/2026	Policy recommendations	Tyrsky, FMI

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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 Nov. 2024
Public website	> 12000 visitors	10747 visits*
Social media	> 1000 total followers	532 followers
Newsletters	> 200 subscribers	109 subscribers
PIISA presented in conferences and events	> 40 events attended	20 attended events
Scientific publications	> 10 publications	1 published, 1 submitted
Webinar series (3 webinars)	> 1000 total attendees	168 (WP1 webinars)
Blog	12 posts	8 posts
Policy briefs and white papers	> 2 documents	/
Workshops, roundtables and discussion sessions organize	10 PIISA events	5
Mid-term online event	> 150 attendees	119 attendees
Final event	> 150 attendees	/

** in order to respect GDPR compliance EU laws, we do not use website cookies, therefore can only track the number of website visits and not visitors.*

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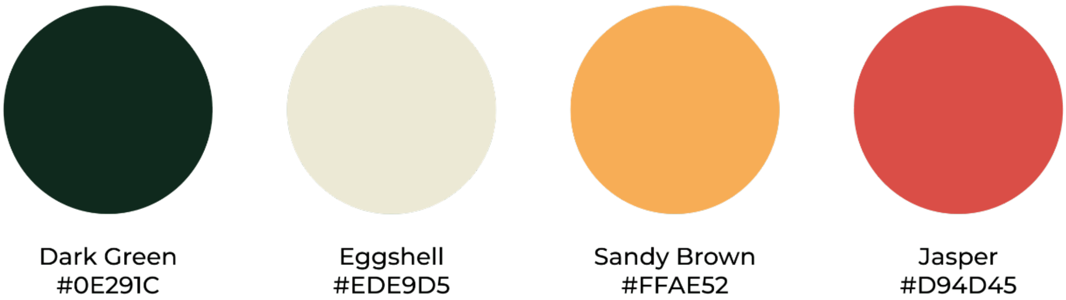
Regarding the main colours, we wanted warm, earthy tones, close to nature, all while remaining elegant and calming.

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



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