# PIISA

## Piloting Innovative Insurance Solutions for Adaptation

D4.11 Survey for mapping Loop feedback for
collecting iteration needs – Version 2

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# Document information

| Grant Agreement | n°101112841 |
|---|---|
| Project Title | Piloting Innovative Insurance Solutions for Adaptation |
| Project Acronym | PIISA |
| Project Coordinator | Hilppa Gregow, Finnish Meteorological Institute |
| Project Duration | 1.6.2023 – 31.5.2026 (36 months) |
| Related Work Package | WP4 |
| Deliverable Title | Survey for mapping Loop feedback for collecting iteration needs – Version 2 |
| Related Task(s) | |
| Lead Organisation | Tyrsky Consulting |
| Contributing Partner(s) | |
| Authors | Kati Berninger, Helena Määttä |
| Due Date | 31.3.2025 |
| Submission Date | 28.3.2025 |
| Dissemination level | Public |

# History

| Date | Version | Submitted by | Reviewed by | Comments |
|---|---|---|---|---|
| 26.3.2024 | 1 | Tyrsky Consulting | AXA Climate, IVM, FMI | Internal review with comments |
| 28.3.2025 | 2 | Tyrsky Consulting | Peter Robinson VU, Rhea Kochar AXA Climate, David Cooke SF Observatory, Nadia Milders BSC, George Lameh LGI, Heikki Tuomenvirta FMI | Internal review with comments |
| 28.3.2025 | 3 | FMI | Anna Luomaranta | Submission |

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# 1 About surveys

Surveys on expectations towards each pilot were conducted in the beginning of 2024. The survey results are found on PIISA Teams channel in the folder WP3/Pilot expectations and end of the Loop surveys. The following number of answers were received for each pilot:

- 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

Feedback surveys are to be conducted at the end of each development cycle, which are called "Loop" in PIISA, to collect feedback on how the work went and what could be improved for the next Loop. The feedback survey was conducted after Loop 1, and the survey results are found on PIISA Teams channel in the folder WP3/Pilot expectations and end of the Loop surveys. The next survey will be conducted after Loop 2. The questions have been slightly modified according to experiences during the first Loop (section 2).

The surveys are 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 survey in section 2 is 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 web tool that empowers homeowners to understand their financial risks from gaps in insurance cover for property damage caused by clay shrink swell. The first Loop (development cycle) focused on the proof of concept, and the second Loop pilots the web tool in the city of Lyon, France to develop and test the first version of a tool developed for citizens.

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 started 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) focused on exploring the market potential of weather index insurances and derivatives in Finland. The second Loop develops an insurance product for the case study of olive farmers in southern Spain

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 against leading risks such as windstorms. The first Loop (development cycle) focused on developing windthrow and wildfire forest insurance concepts in Germany. The

second Loop continues the work by building a use—case of climate insurance for forests, working together with a local insurance company AXA 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) focused on adaptation measures against wildfires in Central Portugal that have the potential to be combined with innovative insurance instruments. One of the innovative features of the pilot is the development of wildfire modelling to assess the efficacy of adaptation measures selected by the national authority responsible for wildfire risk reduction, who is the local partner for this project. The second Loop in Portugal continues development of fire spread and actuarial modelling as well as innovation of insurance concepts.

# 2  Survey for mapping Loop feedback

Below are the survey questions for Pilot 1. The questions are the same for each pilot, only the pilot description differs.

## 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) focused on cities in the Netherlands. In the second Loop, the potentials, opportunities, barriers and challenges for the upscaling of green roofs in the Boreal region will be evaluated. This survey maps feedback of the second 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. Are the objectives / targets of the Loop clear? If not, which aspects require more clarification or adjustment?

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

5. Was the amount of time required

   a. Suitable
   b. It required too much time
   c. I was willing to use more time than required

6. If the time required was too much or too little, what was the main reason?

7. Was the timing of your involvement suitable?

8. How could communication be improved?

9. Who should be involved

   a. decision-makers
   b. businesses
   c. government
   d. end-users
   e. others

Please specify relevant organizations or networks.

10. 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)*

11. What was the most important achievement?

12. What went well/as planned?

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

14. What were the most difficult points?

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

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

17. 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)*

18. What are the three biggest obstacles for a wider uptake of the insurance solution being developed in this pilot? (select maximum three options)
        a. Lack of awareness of risks
        b. Limited information on adaptation measures
        c. Limitations in availability of insurance solutions
        d. Costs of insurance solutions
        e. Lack of stakeholder readiness
        f. Lack of public sector incentives
        g. Missing or unclear regulatory approval
        h. Lack of market demand
        i. Others (what)

19. Are there actions (and by whom) that could enable a wider uptake?

20. 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)*

21. 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

22. What are your expectations towards the results of the pilot?
        • for your own organisation
        • generally (e.g. for countries, companies, cities, etc.)

23. 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 Adaptation platform
> b. In PIISA blogs
> c. On organisational web pages
> d. As case studies showcasing successful implementation
> e. As reports
> f. As tutorials
> g. As innovations
> h. As PowerPoint presentations with comments on lessons learned
> i. In webinars
> j. 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)*