 

## Joint meeting of NH Group (CFPA-E) and EG 6 (IE)

Version: 15 November 2023 / Mingyi

**Day: Thursday, 12 October 2023, 10:30 - 17:00 h**

**Place: Copenhagen/Hvidovre**

# **Draft minutes**

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**Present:**

Guillaume Becker (CFPA-E) France

Hans Starl (CFPA-E/IE) Austria

Hardy Rusch (Chair/GC, CFPA-E)

Kamila Kempna (CFPA-E) Czech Republic

Lars Brodin (CFPA-E) Sweden

Laura Kuurne (CFPA-E) Finland

Miguel Vidueira (CFPA-E), Spain

Mingyi Wang (Chairman, CFPA-E/IE) Germany

**Excusing attendance:**

Amar Rahman (IE) Switzerland

Anna Villani (CFPA-E) Italy

Barbara Vidakovic (CFPA-E) Serbia

Dionysus Kolaitis (CFPA-E) Greece

Eric Petitpas (IE) France

Accessor of Ib Bertelsen (CFPA-E) Denmark

Jan Smolka (CFPA-E) Czech Republic

John Briggs (CFPA-E) UK

Mateja Gris (CFPA-E) Slovenia

Tommy Arvidsson (CFPA-E) CFPA-E Director

Zoran Kochoski (CFPA-E) Macedonia

# **AGENDA**

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1. **Welcome**
2. Agenda for the meeting – Mingyi (this document)
3. Roll call, especially if a new member or participant is present.
4. Information from the management commission (Tommy)
5. **Minutes of the last meeting on 16th March 2023 in Linz**
6. Approval of the minutes (sent on 14th April 2023)
7. **General issues related to the coordination between NHG (CFPA) and EG 6 (IE)**

Discussion and or information about aspects of adaptation to climate change, if necessary and also in connection with the topic sustainability

1. German adaptation law with the announcement of measurable adaptation objectives in September 2025
2. First findings from the last extreme weather events in various member countries, e. g. discussion about basic hail protection as a practical measure for build back better, as constructional hail protection isn’t covered by the German building regulation.

# **Part II: CFPA-E NH Group items**

1. **Publication and ratification of guidelines**

The following guidelines are to be published soon, as ratification by member organizations and the linguistic review by John have already taken place:

1. Revised guideline No. 2: “Business Resilience; an introduction to protecting your business”.
2. New guideline No. 10: “Heavy rain and flash flood; recommendations on flood prevention and protection”, at the same time as uploading the animated film on the theme of.

1. **Revising discussion**

The revision work that has been started will be continued and further revision work will be planned as appropriate:

1. Guideline No. 6: 2016 N: “Wildfires”

Continuation of discussions about some new aspects and their integration into the guideline:

* Systematically summarizing the essential parameters of Pyrocumulonimbus as the basis for possible recommendations on loss prevention – Miguel, Dionysus, and Zoran
* Prediction of wildfires by using satellite technology – Zoran.
* Findings in Germany after wildfires in 2022: Seasonal rental of agricultural aircraft as fire-fighting aircraft with a larger fire-fighting water tank than helicopter; provision of mobile fire-fighting water extraction points, handling of forest-ecological useful dead wood.
* Lessons learned from the last forest and vegetation fires in Europe.

1. According to the procedure for the preparation and revision of guidelines within CFPA Europe, guidelines should be revised at least every 10 years, which is the case for the following NHG guidelines:

* CFPA E Guideline No 4 2013 N: Lightning protection
* CFPA E Guideline No 3 2013 N: Protection of buildings against wind damage
* CFPA E Guideline No 1 2012 N: Protection against flood

All NHG members are welcome to make contributions and suggestions.

1. **Proposals for discussion**

The NHG will continue to finalize or develop the following draft guidelines:

1. Draft on heatwave protection with information and recommendations to citizens

* Proposal on labor protection (Kamila/Jan, enclosed?)
* Any other comments or contributions?

1. Discussion on the possible new guideline on landslides (sent on 17 February 2023)

* Any new input (all), including the possible collection of publicly available sources of national geological information.
* Consideration of the following additional note: Loss experience has repeatedly shown that damage to and destruction of buildings can also be caused by a landslide as a result of heavy rainfall that has occurred outside the location of the building area. Accordingly, the investigation of the subsoil for the designation of building site should also include the immediate surroundings, which is probably not covered by the existing technical rules.

1. **Ideas for new proposals (Waiting list) – all**

The following topics should be reviewed regularly and, if necessary, identified as a relevant issue in a new guideline on protection:

1. “Cold weather”: Any aspects that are not covered in guideline No. 8: 2022 N - “Ensuring supplies of fire-fighting water in extreme weather conditions”?
2. “Earthquake” (as part of geological risks?)
3. “Fog”
4. “Snow Slides”
5. “Structural problems due to weather conditions” (Note: the issue is partly covered by constructional protection against flood, hail, snow/ice load, and wind)
6. “Sun Storms”
7. “Tsunami”
8. “Drought” and “heatwave”: Aspects related to the protection of citizens are covered by a new draft guideline, see also agenda item 6b).
9. **Miscellaneous**

Discussion of other topics as needed.

1. **Time limits until the next meeting – Mingyi**
2. **Subsequent meetings (The meeting will tack plane in one day, and the exact day has to be decided)**
3. 2024, 11th to 15th March, Lisbon, Portugal (Exactly day TBD)
4. 2024, 21st to 25th October, Ljubljana, Slovenia (Exactly day TBD)
5. 2025, March, Vernon, France (Exactly day TBD)
6. 2025, October, Helsinki, Finland (Exactly day TBD)

# **Part III: Insurance Europe EG 6 items**

1. **Proposals for discussion - Reflection on the recent loss experiences**
2. Forest fires (see also agenda item 5a and 5b)
3. Landslide as a geologic hazard (see also agenda item 6b)
4. **Time limits until next meeting – Mingyi**
5. **Any other business – all**
6. **Subsequent meetings (See also the agenda point No. 10)**

# Mingyi opens the regular autumn meeting of both groups and welcomes everyone present.

# **Part I: Common general items**

1. **Welcome**
2. Agenda for the meeting: The draft agenda was approved without change. In advance, Mingyi explains to Guillaume and Laura, as new member of NHG, the general structure of the agenda for the joint meeting of the NHG/CFPA-E and EX 6/IE.
3. Roll call, especially if a new member or participant is present: The participants introduce themselves, as Guillaume and Laura are attending the joint meeting for the first time. They are welcomed by Mingyi and all the other participants.

*Note when writing the minutes: After our last meeting, Elisabetta, the new president of CFPA-E, announced a new member nominated by the Swiss Security Centre for the NHG, Mr. Damien Filip, whom we will welcome at our next meeting in Porto and add to the NHG mailing list.*

1. General development by CFPA-E: This agenda item was postponed to the next meeting, as Tommy was absent due to a parallel meeting.
2. **Minutes of the last meeting on 14th October 2022 in Oslo**
3. Approval of the minutes (sent on 11th November 2022): Mingyi's current draft minutes are approved without changes or additions.
4. **General issues related to coordination between NHG (CFPA) and EG 6 (IE)**

Discussion and or information about aspects of adaptation to climate change, if necessary and also in connection with the topic sustainability:

Mingyi reported on the following developments and discussions in Germany, as announced in the draft agenda:

* + German adaptation law with the announcement of measurable adaptation objectives in September 2025
* Recommendation on basic hail protection as a practical measure for Building Back Better by the German insurance industry.

Kamila reported on various developments and discussions on adaptation to climate change in the Czech Republic, including forest fire prevention, which she will summarise in writing.

Guillaume reported on the regulations in France for protection against natural hazards, complemented by notes and recommendations from the insurance industry on climate adaptation.

Hans gave a detailed presentation of the comprehensive HORA tool from Austria, showing how it can identify different local hazards and support hazard prevention and emergency response.

Laura reported on a similar development of digital tools in Finland.

# **Part II: CFPA-E NH Group items**

1. **Publication and ratification of guidelines**

The participants noted the information on the agenda regarding the publication of the updated Guideline No. 02 on Business Resilience and the new Guideline No. 10 on Heavy Rain and Flash Flood Protection.

In addition, Mingyi asked the participants to vote on the possible endorsement of Guideline No. 10 by Insurance Europe (IE), which was confirmed by all participants. Mingyi will inform the IE Prevention Forum about the vote of both groups.

1. **Revising discussion**

The NHG continues to review and plan the guidelines to be updated.

1. Guideline No. 6: 2016 N: “Wildfires”: Continuation of discussions about some new aspects and their integration into the guideline:

Miguel presents the current update draft, which already includes Mingyi's proposal to consider the holistic approach to forest fire prevention, based on the latest analysis by German firefighters.

Miguel also shared his view that the current update draft could be finalised soon.

Kamila highlighted the increasing use of computer modelling to analyse fire hazards and optimise firefighting operations. The participants agreed that an overview of the tools typically used should be included as an annex to the guideline in question, with a clear statement that the overview does not contain any evaluation.

All participants are invited to provide final input to the update draft by January 2024. Miguel will then circulate the update draft to both groups for final comments.

1. According to the procedure for the preparation and revision of guidelines within CFPA Europe, guidelines should be revised at least every 10 years, which is the case for the following NHG guidelines:

* CFPA E Guideline No 4 2013 N: Lightning protection
* CFPA E Guideline No 3 2013 N: Protection of buildings against wind damage
* CFPA E Guideline No 1 2012 N: Protection against flood

The discussion on the lead for the forthcoming update of the above guidelines, supported by all members of both groups, has resulted in the following allocation of responsibilities:

* Laura: CFPA E Guideline No 1 2012 N: Flood Protection
* Guillaume: CFPA E Guideline No 3 2013 N: Protection of buildings against wind damage
* Hans: CFPA E Guideline No 4 2013 N: Lightning protection.

Discussion on updating works will continue at next joint meeting.

1. **Proposals for discussion**

The NHG continues to discuss the following first drafts of possible guidelines:

1. Draft on heat wave protection with information and recommendations for citizens, including the proposal on occupational safety (Kamila)

Due to the still open discussion at the strategic level on the possible extension of the scope of the CFPA-E guidelines to occupational health and safety issues, e.g., explosion protection, the discussion and decision on a possible new guideline will be postponed.

1. Discussion about the possible new guideline on landslides (sent on 17 February 2023) – Any new input (all), amongst others, the possible collection of publicly available sources of national geological information.

The participants noted the following information and conclusions:

* Lars reported that his clarification of the copyright of illustrations from Swedish literature hadn't yielded any results.
* Apart from his suggestion to add a note on extending geotechnical investigations beyond the construction site, Mingyi summarized the following facts:
* The available sources of information on regional geological hazards are of varying quality, e.g., in Germany, which needs to be explained.
* The available expertise on geological hazards is still limited in both groups, and
* The ability to recommend loss prevention in addition to Eurocode 7 on ground investigation as a necessary basis for structural design, e.g., geotechnical category and geotechnical investigation report, is also limited.

The participants agree on the current conclusion to postpone the work on landslides until the next joint meeting if no further input is received from both groups.

1. **Ideas for new proposals (Waiting list)**

Mingyi briefly presents the current list of ideas for new proposals and their evaluation, especially to Guillaume and Laura as new members of the NHG.

Kamila referred to the ongoing discussion in the Czech Republic about NatCat-assessment by industrial plants and its lack of consideration in the risk management. Hans supported this idea.

Mingyi pointed out, that the NatCat-Assessment is usually considered in the context of property insurance of industrial companies and facilities in Germany.

To sum up the discussion, more and concrete information should be collected and provided by all members of both groups to support the possible decision of a new work item.

There have been no changes to the following current waiting list:

1. “Cold weather”: Any aspects that are not covered in guideline No. 8: 2022 N - “Ensuring supplies of fire-fighting water in extreme weather conditions”?
2. “Earthquake” (as part of geological risks?)
3. “Fog”
4. “Snow Slides”
5. “Structural problems due to weather conditions” (Note: the issue is partly covered by constructional protection against flood, hail, snow/ice load, and wind)
6. “Sun Storms”
7. “Tsunami”
8. “Drought” and “heatwave”: Aspects related to the protection of citizens are covered by a new draft guideline, see also agenda item 6b).
9. **Miscellaneous**

Mingyi announced his forthcoming retirement on 1 March 2025 and proposed the establishment of a permanent Vice-Chairmanship, also with a view to the possible upgrading of the NHG to a thematic commission, as supported by the majority of member organizations in the CFPA-E internal survey on future strategy. In this context, he promotes Hans as Vice-Chair, who, according to tradition and with the appointment of the MC and the General Assembly, would become Chair next year. His reasoning is that Hans is a proven expert on natural hazards and at the same time a member of EG 6 on the Insurance Europe side. In this way, the close cooperation would continue. Mingyi also asked other participants about their willingness to serve as Vice-Chair, which had not been announced.

Hans declared his willingness to be elected and would clarify the support of Insurance Europe.

As the majority of the NHG members were not present, the election of the Vice-Chair should take place by written ballot.

The participants noted the proposals and agreed to the procedure for the election of the Vice-Chair.

1. **Time limits until the next meeting – Mingyi**

All results of agreed work and open tasks should be sent to Mingyi or distributed directly in the NHG six weeks, at least four weeks before the meeting in Porto in March 2024.

1. **Subsequent meetings (The meeting will tack plane in one day, and the exact day has to be decided)**
2. 2024, 11th to 15th March, Porto, Portugal
3. 2024, 21st to 25th October, Ljubljana, Slovenia (Exactly day TBD)
4. 2025, March, Vernon, France (Exactly day TBD)
5. 2025, October, Helsinki, Finland (Exactly day TBD)

# **Part III: Insurance Europe EG 6 items**

1. **Proposals for discussion - Reflection on the recent loss experiences**

The following issues will also be discussed with the NHG from the perspective of Insurance Europe's Expert Group.

1. Endorsement of the CFPA-E Guideline No 10 on protection against heavy rain and flash floods (see also agenda item 4)
2. Forest fires (see also agenda item 5a)
3. Landslides as a geological hazard (see also agenda item 6b)
4. **Time limits until the next meeting**

See also the agreement on agenda item 9.

1. **Any other business – all**

Kamila referred to her research on a checklist to help identify the exposure of buildings to forest fires and wildfires, which will be published soon. In this context, she asked to consider the new knowledge, possibly as part 2 or B of Guideline No. 6. The participants discussed the proposal, and the majority considered the checklist to be an appropriate part of Guideline No. 6. Kamila is therefore asked to submit the addendum to Miguel for the ongoing updating of the relevant guideline (see also agenda item 5a).

1. **Subsequent meetings**

See also agenda point No. 10.

Mingyi closes the meeting by thanking everyone for their input and constructive contributions to the discussion and wishing everyone a safe journey home.