

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

Version: 18 April 2024 / Mingyi

Day: Thursday, 14 March 2024, 10:30 - 17:00 h

Place: APSEI – Associação Portuguesa de Segurança Rua 28 de Janeiro, Candal Park

Draft minutes

Present:

Annika Rinne	Finland
Filip Damien	Switzerland
Guillaume Becker (CFPA-E)	France
Hardy Rusch (Chair/GC, CFPA-E)	Germany
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
Hans Starl (CFPA-E/IE)	Austria
John Briggs (Director, CFPA-E)	UK
Successor of Ib Bertelsen (CFPA-E)	Denmark
Jan Smolka (CFPA-E)	Czech Republic
John Briggs (CFPA-E)	UK
Kamila Kempna (CFPA-E)	Czech Republic
Mateja Gris (CFPA-E)	Slovenia
Tommy Arvidsson (CFPA-E)	CFPA-E Director
Zoran Kochoski (CFPA-E)	Macedonia

Agenda

Part I: Common general items

1. Welcome

- a) Agenda for the meeting – Mingyi (this document)
- b) Roll call, especially if a new member or participant is present (all).
- c) Information from the management commission (John)

2. Minutes of the last meeting on 14th October 2023 in Hvidovre

- a) Approval of the minutes (sent on 15th November 2023)

3. General issues related to the coordination between NHG (CFPA) and EG 6 (IE)

Discussion and/or information on aspects of climate change adaptation, where appropriate, and also in relation to sustainability.

- a) German adaptation law with the announcement of measurable adaptation objectives in September 2025: First public hearing
- b) Lesson learned from last extreme weather events in various member countries, e.g., discussion about the resilience objectives as a practical measure from the part of German insurance industry for build back better.

Part II: CFPA-E NH Group items

4. Publication and ratification of guidelines as well as supporting activities

- a) The following guidelines are published at the end of 2023:
 - Revised guideline No. 2: “Business Resilience; an introduction to protecting your business”.
 - New guideline No. 10: “Heavy rain and flash flood; recommendations on flood prevention and protection”
- b) Current status of publishing the animated film (Hans).

5. Revising discussion

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

- a) Guideline No. 6: 2016 N: “Wildfires”

As discussed, and agreed at the last joint meeting on 14th October, the update draft with consideration of the final inputs from both groups NHG/EG6 should be approved.
- b) The first updating draft for the following NHG guidelines should be presented by the appointed responsible expert for discussion, as discussed, and agreed at the last meeting in Copenhagen/Hvidovre:
 - CFPA E Guideline No 4 2013 N: Lightning protection (Guillaume)
 - CFPA E Guideline No 3 2013 N: Protection of buildings against wind damage (Hans)
 - CFPA E Guideline No 1 2012 N: Protection against flood (Laura)

6. Proposals for discussion

The NHG will continue to develop the following draft guidelines, depending on the decision at the strategic level and the possible submission of further input:

- a) Draft on heatwave protection with information and recommendations to citizens (Additional proposal on occupational health and safety, Kamila)
- b) Discussion on the possible new guideline on landslides considering further input and expertise (all).

7. 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:

- a) “Drought” and “heatwave”: Aspects related to the protection of citizens against heatwave may be covered by a new draft guideline, see also agenda item 6b).
- b) “Earthquake” (as part of geological risks or as a subject of a new guideline, when the development of the new guideline will be postponed, due to a lack of input and expertise?)
- c) “Fog”
- d) “Snow Slides”
- e) “Structural problems due to weather conditions” (Note: the issue is partly covered by constructional protection against flood, hail, snow/ice load, and wind)
- f) “Solar Storms” (Note: There is some early discussion about blackouts caused by solar storms in Germany, especially for industrial and commercial companies.)
- g) “Tsunami”

8. Miscellaneous

Discussion of other topics as needed.

9. Time limits until the next meeting – Mingyi

10. Subsequent meetings (The meeting will tack plane in one day, and the exact day has to be decided)

- a) 2024, 21st to 25th October, Ljubljana, Slovenia (Exactly day TBD)
- b) 2025, March, Vernon, France (Exactly day TBD)
- c) 2025, October, Helsinki, Finland (Exactly day TBD)

Part III: Insurance Europe EG 6 items

11. Proposals for discussion - Reflection on the recent loss experiences

- a) Forest fires (see also agenda item 5a), and other hazards (see also agenda item 5b)
- b) Landslide as a geologic hazard (see also agenda item 6b)

12. Time limits until next meeting – Mingyi

13. Any other business – all

14. Subsequent meetings (See also the agenda point No. 10)

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

Part I: Common general items

1. Welcome

- a) Agenda for the meeting: The draft agenda was approved without any changes.
- b) Roll call, especially if a new member or participant is present: All participants introduce themselves, as some members of the NHG are new and the time interval between meetings is quite long.
- c) Information from the management commission: This agenda item was postponed due to the absence of John.

Note made during the drafting of the minutes: The current CFPA strategies for the coming years are attached to the draft minutes.

2. Minutes of the last meeting on 14th October 2023 in Hvidovre

- a) Approval of the minutes (sent on 15th November 2023): The current draft minutes prepared by Mingyi are approved as written, without any changes or additions. Beforehand, He had previously reviewed the draft with all participants.

3. General issues related to the coordination between NHG (CFPA) and EG 6 (IE)

Discussion and/or information on aspects of climate change adaptation, where appropriate, and also in relation to sustainability.

Mingyi reported on the following activities related to the climate change adaptation:

- DIN standardization roadmap for buildings version 2.0 with considering adaptation of standards to climate change,
- Lessons learned from the floods at the end of last year in Northern Germany,
- active participation in the EU project "Flash Flood Breaker" and
- European discussion on the implementation of EU Taxonomy, including its rating.

Other participants also reported on ongoing discussions in their countries, e.g., Laura's report on discussions in Finland on updating the Water Act to take account of climate change. In general, participants shared the sense that changing geopolitical tensions and stressed economic conditions are confronting the increasing need to adapt to climate change.

Part II: CFPA-E NH Group items

4. Publication and ratification of guidelines as well as supporting activities

- a) The following guidelines are published at the end of 2023:
 - Revised guideline No. 2: "Business Resilience; an introduction to protecting your business".
 - New guideline No. 10: "Heavy rain and flash flood; recommendations on flood prevention and protection"

All participants will take note of this information.

- b) Current status of publishing the animated film: This agenda item is postponed due to the Hans's absence.

5. Revising discussion

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

a) Guideline No. 6: 2016 N: “Wildfires”

As discussed, and agreed at the last joint meeting on 14 October 2023, the updated draft, taking into account the final input from both groups NHG/EG6, is finally approved as there are no further comments.

b) The first updating draft for the following NHG guidelines should be presented by the appointed responsible expert for discussion, as discussed, and agreed at the last meeting in Copenhagen/Hvidovre:

- CFPA E Guideline No 4 2013 N: Lightning protection: Guillaume summarized the results of his screening for the update. His assessment was that the lightning protection measures are now largely covered by standards. In this context, he asked about the possibility of reducing the scope of the guide by referring to relevant standards. Mingyi pointed out that the CFPA-E guide is also used for training with a need for explanation. Therefore, Mingyi is asked to formulate the question for the MC to consider the existing scope of standards in relation to the target groups of the topic specific guideline.
- CFPA E Guideline No 3 2013 N: Protection of buildings against wind damage: This agenda item is postponed due to the Hans’s absence.
- CFPA E Guideline No 1 2012 N: Protection against flood: Laura presented her draft revision and the participants provided input, particularly in relation to recent experiences of extreme weather events in different countries, e.g., the different definitions of backwater levels for sewage and flooding in the German standards and the flooding caused by heavy rain that can last for days and weeks. Laura is asked to incorporate the participants' suggestions into the new version of the draft revision and to present it again at the next meeting.

6. Proposals for discussion

The NHG will continue to develop the following draft guidelines, depending on the decision at the strategic level and the possible submission of further input:

a) Draft on heatwave protection with information and recommendations to citizens

(Additional proposal on occupational health and safety, Kamila): This agenda item is postponed due to the Kamila’s absence. However, with the increase in extreme weather events due to climate change, the issue is topical one.

b) Discussion on the possible new guideline on landslides considering further input and expertise: After discussions at several meetings, the participants decide to abandon the project due to a lack of knowledge and input, apart from a first draft that has been developed. The item is put back on the waiting list (see agenda item 7).

7. 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:

a) “Drought” and “heatwave”: Aspects related to the protection of citizens against heatwave may be covered by a new draft guideline, see also agenda item 6b).

- b) “Earthquake” (as part of geological risks or as a subject of a new guideline, when the development of the new guideline will be postponed, due to a lack of input and expertise?)
- c) “Fog”
- d) Landslides
- e) “Snow Slides”
- f) “Structural problems due to weather conditions” (Note: the issue is partly covered by constructional protection against flood, hail, snow/ice load, and wind)
- g) “Solar Storms” (Note: There is some early discussion about blackouts caused by solar storms in Germany, especially for industrial and commercial companies.)
- h) “Tsunami”

After repeated review and discussion at each joint meeting of both groups, Mingyi suggested that the waiting list should be enriched with images of relevant hazards and links to further information and recommendations. All participants agreed with this suggestion and were asked to provide available and usable images and links.

8. Miscellaneous

Given the decline in attendance at recent meetings, participants discussed the possibility of alternate online meetings once a year. Mingyi is asked to pass this on to MC.

9. 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 Ljubljana in October 2024.

10. Subsequent meetings (The meeting will tack plane in one day, and the exact day has to be decided)

The participants took note of the information on the planning of the next meetings.

- a) 2024, 21st to 25th October, Ljubljana, Slovenia (Exactly day TBD)
- b) 2025, March, Vernon, France (Exactly day TBD)
- c) 2025, October, Helsinki, Finland (Exactly day TBD)

Due to the usual Commissions dinner on Tuesdays and the opportunity for better networking, all participants requested that future meetings be held on Tuesdays. Mingyi will forward the request to the MC for the further planning.

Part III: Insurance Europe EG 6 items

11. Proposals for discussion - Reflection on the recent loss experiences

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

- a) Forest fires (see also agenda item 5a)
- b) Landslide as a geologic hazard (see also agenda item 5b)
- c) Ideas for new proposals (see also agenda item 7)

12. Time limits until next meeting – Mingyi

See also the agreement on agenda item 9.

13. Any other business – all

See also the discussion on agenda item 8.

14. Subsequent meetings

See also agenda point No. 10.

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