



Forest Insurance and State / Association / EU support

The Swedish Case



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Storms



- Twice 1969,
Once 1990ies,
2005 Gudrun,
2007 Per,
2013 Simone, Hilde, Sven, Ivar
- More frequent, regional,



<https://www.youtube.com/watch?v=Ws0hEf-wlzLE>





Game damage

- Proportion of trees showing game damage
- Pine 60%
- Birch 25%
- Spruce -



Fires

- 1992, 1999, 2006
- Σ 5000 ha
- No dry period, limited dry wood



Forest/Farm insurances

Individual responsibility

Fed Farmers LRF

- All inclusive
- No area limits
- Insurance premium yearly
eg 15 ha 100€, 150 ha 700 €
(size of farm and location)

Others

- Specific Storm/Fire/Insects
- >½ ha continuously
- More expensive, most don't know,
part of farm insurance



Forest/Farm insurances

Individual responsibility

Fed Farmers LRF

Others

- | | |
|----------------------------------|---------|
| • Insurance deductible | Half |
| 1000 € < 10 ha | 150 € |
| 2500 € > 10 ha | 150 € |
| (one occasion, one injury) | |
| • No upper limit of compensation | Limited |

Forest/Farm insurances

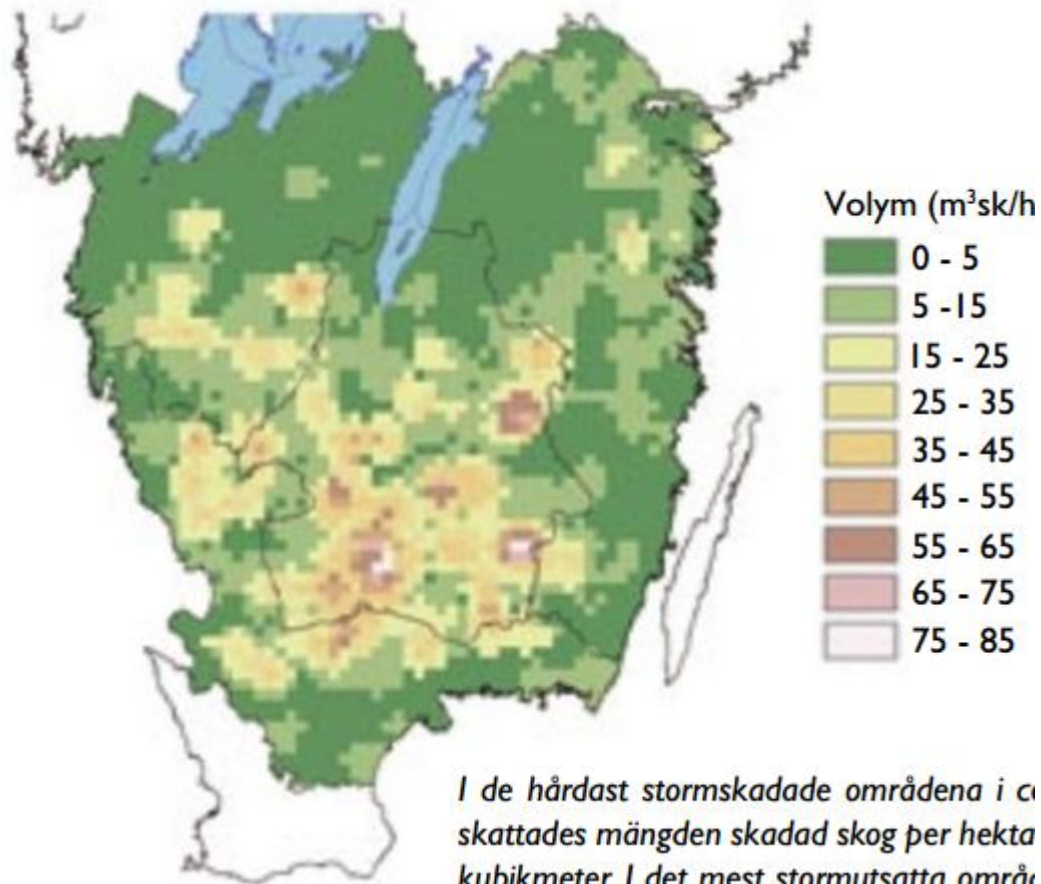
	Referens	Storm	Difference
Wood price at road side	45 €	30€	-15 € not covered by ins.
Cost of harvest /m3	10	15	-5
Net income /m3	35	15	- 50..60%
+ Regeneration /ha		300	-300



Forest/Farm insurances

- Approx 50% of 330 000 family forest owners have insurance







Storm Gudrun 2005

- 75 milj m³ felled in a few hours
- **Economic losses:**
 - Felled wood,
 - Price fall
 - Enhanced harvest costs
 - Insects outbreak
- **Others:**
 - psychological lifework disaster (suicide, apathy), dangerous work



Government support

- Σ 100 mil € Storm Fund
- Regeneration support 40 mil €
- Tax reduction of 5 € /delivered m³
- Establishment of timber storage
- Monitoring / Information on insects
- Clearing private roads
- No extra support for non- insured.
On top of insurance payments



Family Forest Owner Association support

- Association price guarantee for members
- Enormous logistics with transport, storing
- Of Family forest owners:
 - 50% members of an Family Forest Association
 - 50% has a Forest Insurance
- Many interested buyers, but low price.
Association guaranty price



Summary

- Guaranty price
- + insurance
- + 5€ /m³
- + 300 /ha

Association

Individual

State

Regeneration, planting



EU support

- Σ EU Solidarity fund 74 mil €
- Only to authorities and communes
- Clearing/ repairing of roads, damaged buildings (schools, hospitals)