

Financial Security in ELD

Operator's view

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Looking at the liability conditions imposed by the ELD, have you consider covering or covered already your activities by any kind of financial security instrument (like insurance)?

Generally no security instrument has been implemented at the holding level

but :

- some Business Unit do it (G)
- some Business are considering carefully (waste)

What was the prime driving force? (e.g. incident, salesperson/advisor or risk analysis)

- risk analysis conducted through GIS

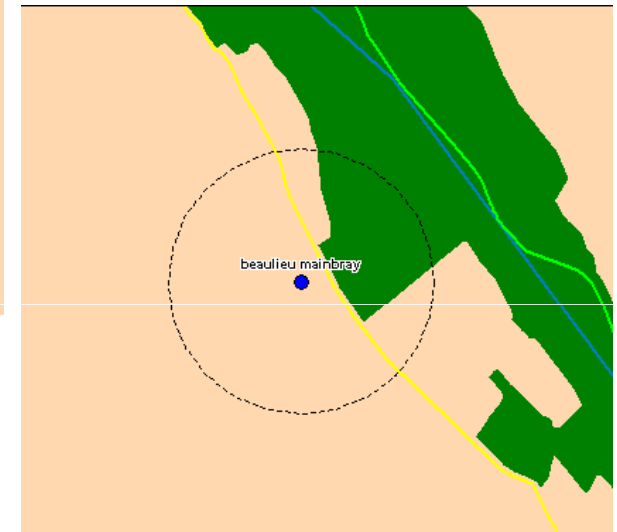
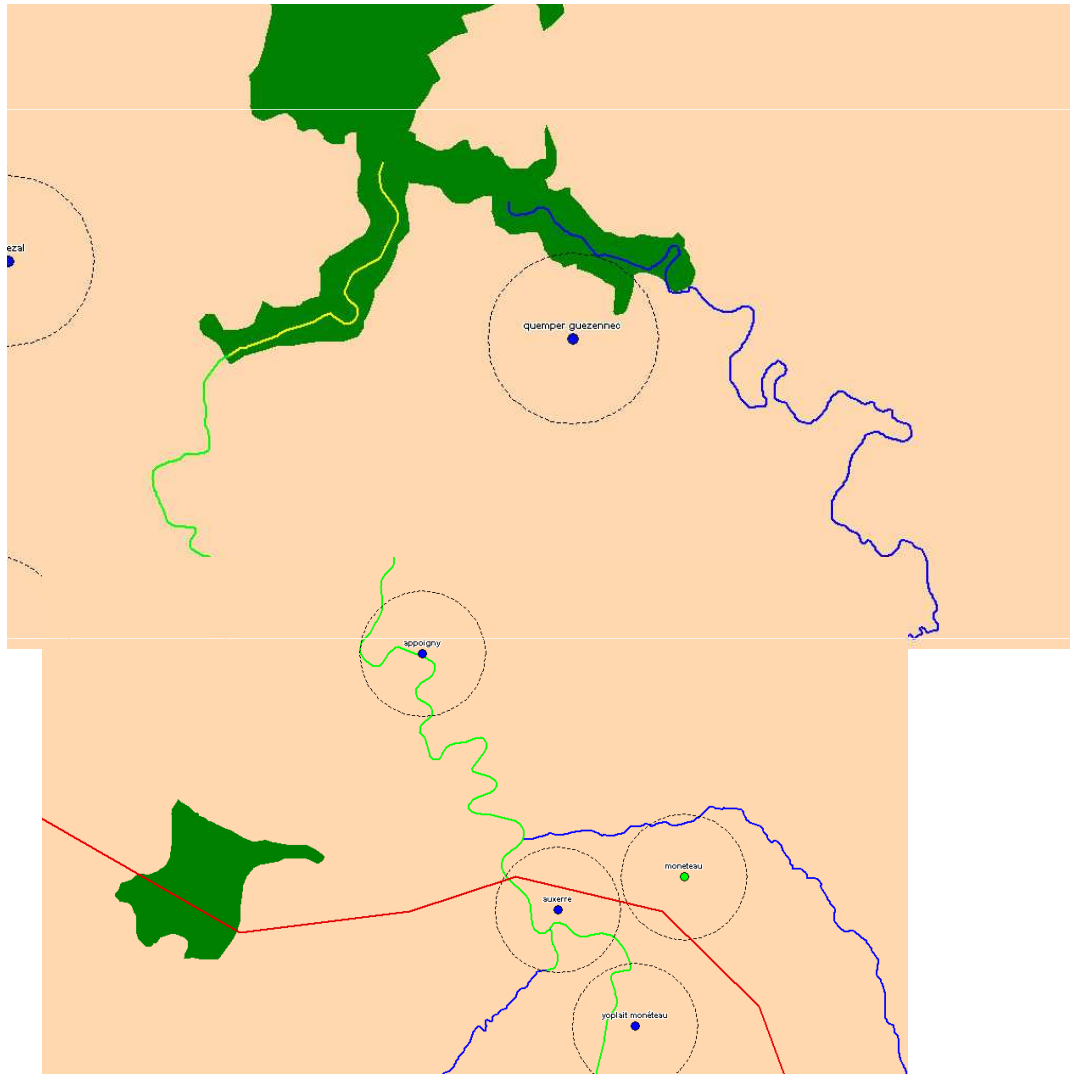
Couplage

Données existantes



Calcul automatique des
distances entre les sites LdE et
les zones

Exemple d'un site à 1 km d'une zone Natura 2000 et d'une rivière sensible



Rechercher

à À proximité Itinéraires

13 36,1570' 1 26,3483'

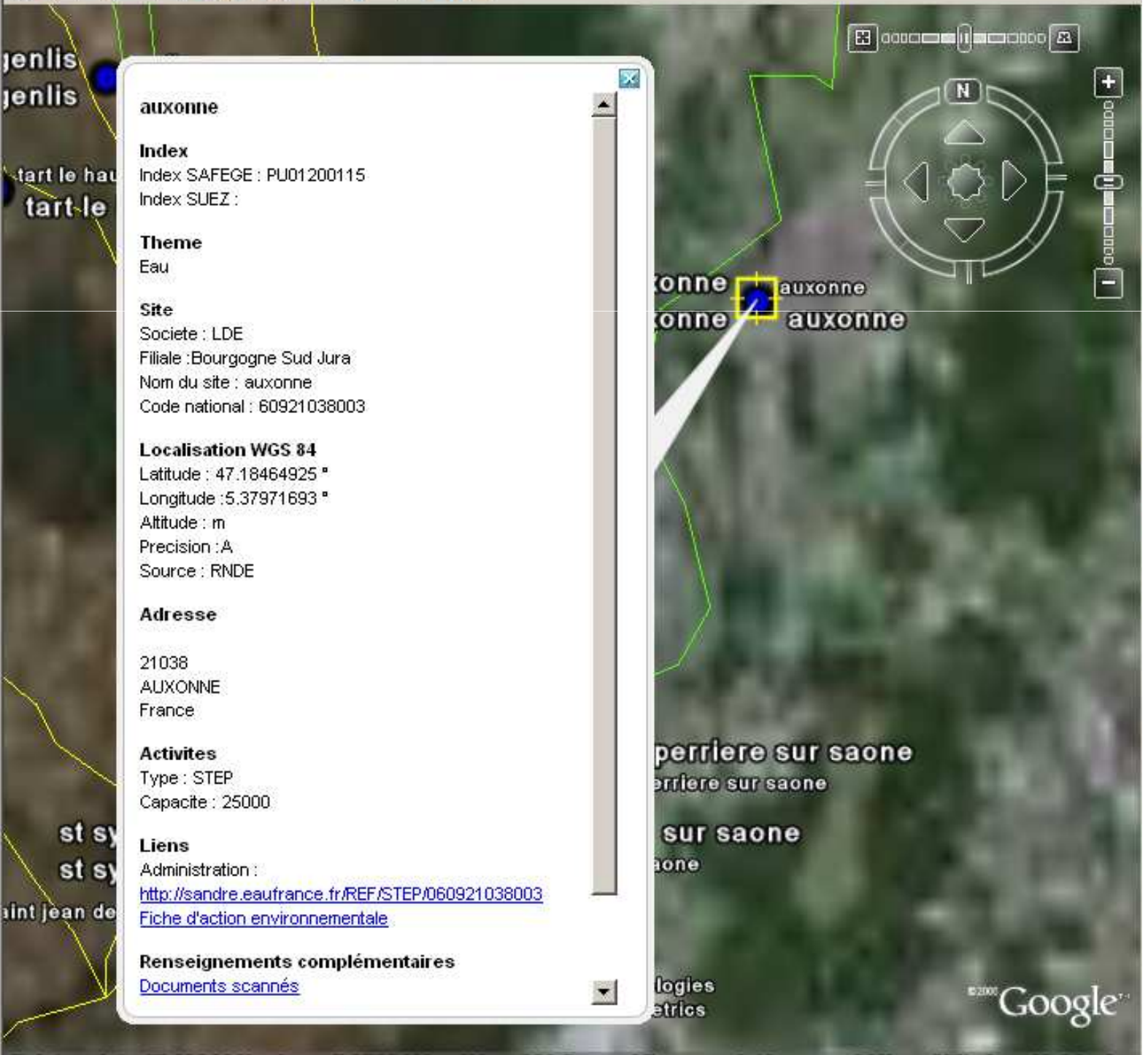
Lieux

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Infos pratiques

ue : Infos de base

- Base de données primaire
- Relief
- Contenu proposé
- Routes
- Frontières
- Régions peuplées
- Autres noms de lieux
- Bâtiments 3D



auxonne

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Theme
Eau

Site
Societe : LDE
Filiale : Bourgogne Sud Jura
Nom du site : auxonne
Code national : 60921038003

Localisation WGS 84
Latitude : 47.18464925 °
Longitude : 5.37971693 °
Altitude : m
Precision : A
Source : RNDE

Adresse
21038
AUXONNE
France

Activites
Type : STEP
Capacite : 25000

Liens
Administration :
<http://sandre.eaufrance.fr/REF/STEP/060921038003>
[Fiche d'action environnementale](#)

Renseignements complémentaires
[Documents scannés](#)

○ *What was the prime driving force? (e.g. incident, salesperson/advisor or risk analysis)*

- risk analysis conducted through GIS

- transposition of ELD very « oriented »

- commercial advise from insurance

- *What type of financial security product are you using (e.g. insurance, self-insurance/captives)*

all

o Was it easy to find this type of financial security product?

Oh yes !

o What types of activities have been covered by this specific financial security product in the context of ELD?

The most risky, the one which have strong relations with insurer

o If your company/activities are based in several Member States, are financial security decisions taken at the corporate level and implemented globally or it is decided at the national entity?

both

- *If not, why?*

Too low risk regarding risk (GIS)

- *If you had already some experience with insurance products or other products covering your environmental liabilities in your country market, what is your assessment of the current market conditions? What are their gaps and limitations? (i.e. sufficient number of products, possibilities for tailored made products, good advice by the providers, sufficient number of providers and competition in premiums)*

- *Do you anticipate a change in your position in the near future (by end 2010)? What may be the drivers for such a potential change? (ELD transposition, preceding cases, corporate policy?)*

1. Transposition (very heterogeneous)

2. Value / Market (but which indicator ?)

3. Cases (artificial ?)

4. Competition (liability transfer – which value ?)

And you ?

- Why the market for financial security products still is so slow
- Are the risks at stake too low
- Are operators not fully informed of the risk?
- It is even possible to have specific financial security products – perhaps general concepts are more adequate/tailor made solutions?

