

Mass Timber Insurance Playbook – providing common ground in addressing insurance risks

Simon Corbey introduces a practical new guide aiming to increase engagement between insurers and design teams to help identify and mitigate risks on mass timber projects.

The *Mass Timber Insurance Playbook* will provide guidance for all parties on how to secure an equitable insurance policy for both the construction and operation of mass timber buildings.

The Playbook is a direct response to the challenges faced by developers in securing equitable construction and property insurance. It aims to be a relevant and practical resource to help overcome these challenges, with early-stage engagement of all parties a key element of success in the design and planning processes.

The Playbook offers project owners a framework for demonstrating to insurers the way risk is being addressed and mitigated, via transparent and well-thought-out processes. If the insurer can understand these and be satisfied that they are well controlled

throughout the design and construction process, and on into the building's use, then they have a lot more of the information they need to assess the risk they are insuring.

As the perspectives of the client, designer, architect, insurer, broker, lender, fire service, fire engineer, and building control can be different, the Playbook provides a common ground, following the RIBA stages (**Figure 1**), that can be used as a reference point for all parties at any stage as to what is relevant and required by insurers.

At the core of the document is a series of guidance sheets tying in with the RIBA stages. Annexes address insurability issues and example solutions.

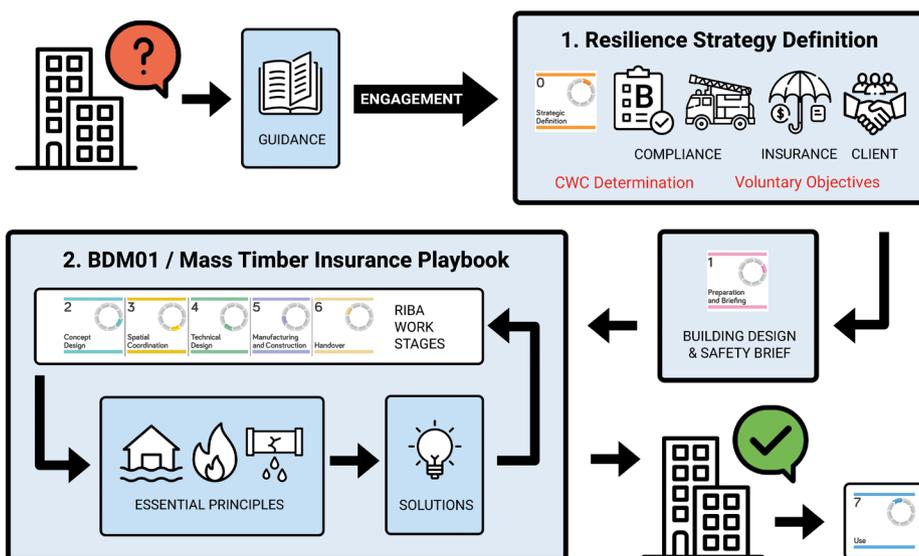
The Playbook provides succinct background and context to the insurance market, what is relevant

for underwriters, as well as the responsibility of both the developers and contracting parties towards risk identification and mitigation when executing a project.

Responding to the UK insurers' white paper, *Insurance Challenges of Massive Timber Construction and a possible way forward*¹, produced by RISC Authority, the Playbook uses well-adopted resilience reasoning embedded within the RIBA framework to address the potential current imbalance between sustainability and resilience to fire and other insured perils, including escape of water and flood (**Figure 2**).

RIBA has acted as peer reviewer and will link to the Playbook after launch. The Playbook has been road tested at four stakeholder engagement events in 2023, with comments from a wide range of stakeholders incorporated.

FIGURE 1: Playbook follows RIBA stages to provide reference point for all parties on project

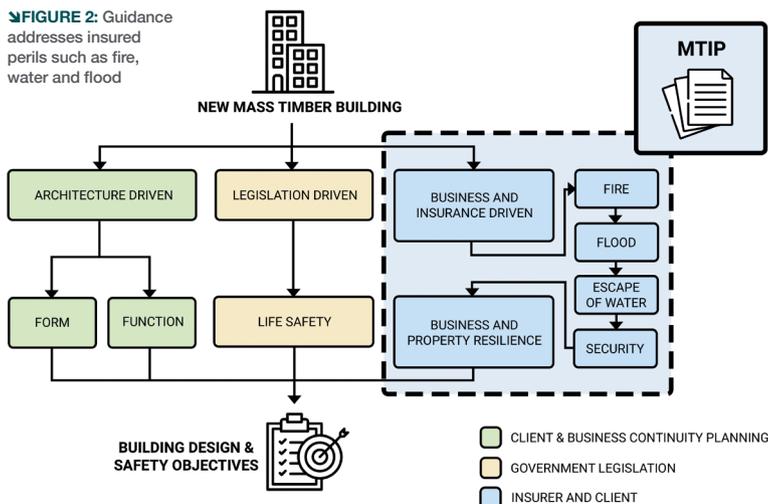


Background to Playbook

The Alliance for Sustainable Building Products (ASBP) was awarded a grant from the Accelerator Fund from Built by Nature, co-funded by global insurance broker Marsh, and Zurich Resilience Solutions, part of Zurich Insurance Group, to create an industry-endorsed guidance and playbook for developers, investors and designers.

The main authors are Philip Callow, a 20-year veteran of the global construction insurance market, both as a broker and underwriter across the London and Asian regions, and Jim Glockling. Jim is the recent Technical Director of the Fire Protection Association (FPA) and ex-Director

FIGURE 2: Guidance addresses insured perils such as fire, water and flood



of the RISC Authority, with 30 years' experience researching, evaluating, certifying and developing tools, standards, products and methods, in support of resilience within the insured commercial and military estates. The project has been managed by

the ASBP, led by its Director, Simon Corbey, with input from Eurban, and Gardiner and Theobald.

Simon Corbey MSc, MRICS is Director of the Alliance for Sustainable Building Products (ASBP).

Get the Playbook

The Playbook will launch at Zurich HQ, London on 4 May at an invitation-only event, hosted by Zurich and ASBP. It will then be available as a free download from the ASBP (www.asbp.org.uk) and Built by Nature (<https://builtbn.org/>) websites from 5 May. There will also be a concluding online free event on 25 May at midday with the authors and contributors. Please register your interest and book from the ASBP website.



REFERENCE

- 1) RISC Authority (2022) *Insurance challenges of massive timber construction*, v.1.0 [Online] Available at: www.thefpa.co.uk/resource-download/401 (Accessed: March 2023)

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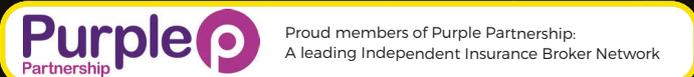
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