Forest vulnerability and adaptation to climate change

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Forest in Sweden and insurance

- 22 million hectars productive forest land in Sverige
- 11 million hectars in private ownership
- 11 million hectars owned by the state, limited companies or the Swedish church
- 9 million hectars, mostly in private ownership, are insured by Länsförsäkringar

Therefore, handling this risk is an important matter for the Länsförsäkringar alliance

So, what do we do about it?

Analyze the external environment and follow the development of science and technology.

Educate ourselves.

Adapt working methods, products and services.

Work with loss prevention and support for customers and society.

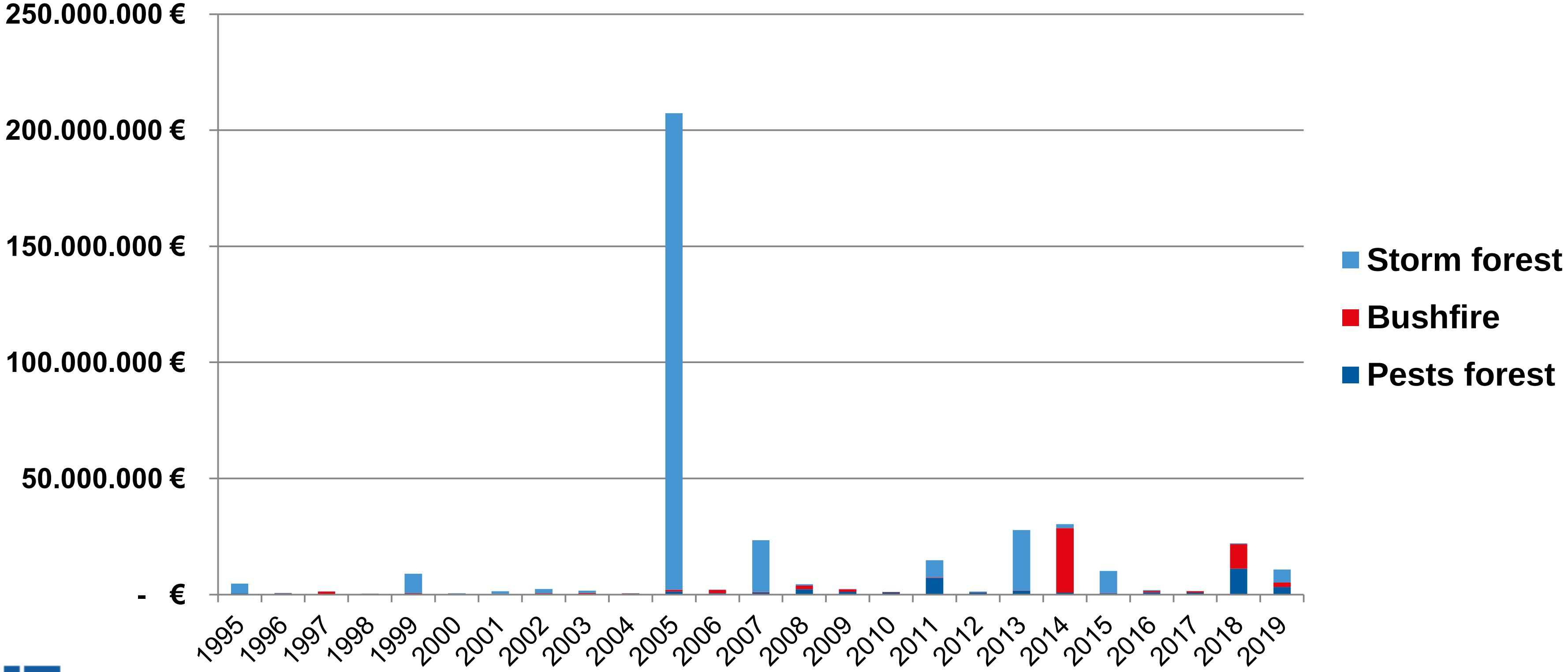
Dialogue and collaboration with forest companies, authorities and universities.

Use of digital technique and our statistics to understand the risks.

What can an insurance company contribute to forestry issues?

- **Dissolve antagonism** The polarization between nature conservation and forest production must be broken, we have by our description of risk understood that we have a well-functioning tool to contribute to consensus
- **Advice on risk management in forest management** Loss prevention requires endurance. Länsförsäkringar has 200 years of experience in insurance and loss prevention
- **Long-term reliability** All reliable research indicates that forestry is facing major challenges in terms of continued viable use and while forests play an important role in combating climate change, this dilemma is of great importance for Länsförsäkringar as an insurer and social operator.

Reimbursement for forest damage in Länsförsäkringar-alliance 1995 – 2018



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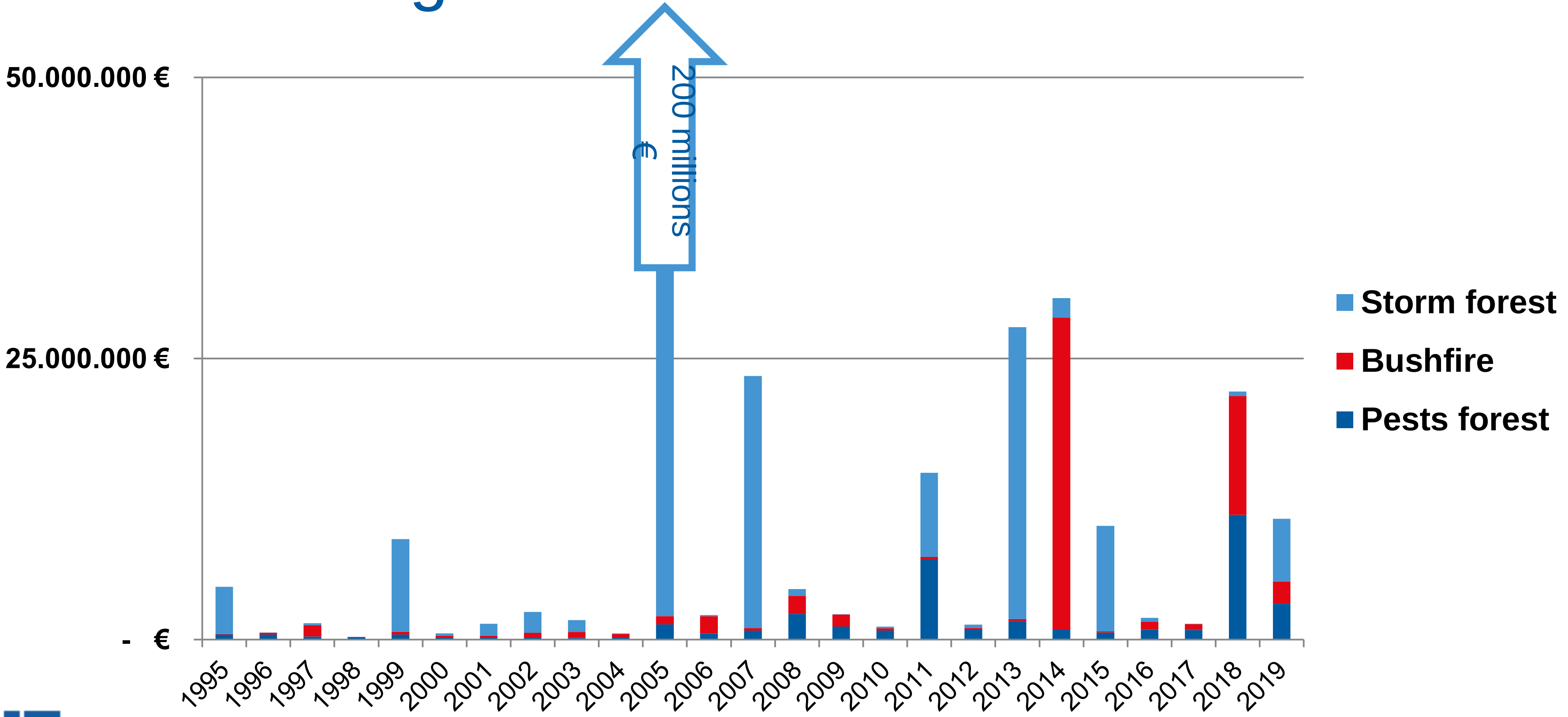

To prevent risk of damage in forests

Examples **Risk reduction of**	**Storm**	**Fire**	**Pests**
Early thinning	↘		
Lower the age for final felling	↘		
Careful planning how to place the edges at the final felling relative the prevailing wind direction	↘		
The right kind of tree species and methods relative the site	↘	↘	↘
Mixed tree species	↘	↘	↘
Mixed age	↘	↘	↘
Forest roads		↘	↘
Wetland		↘	

Remember…

Diversity is nature´s own insurance company

Thank you!

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