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Final Report
Covering the project activities from 01/09/2015¹ to 30/09/2018

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LIFE PROJECT NAME or Acronym
DERRIS

Data Project

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Data Beneficiary

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2. List of key-words and abbreviations

SC: Steering Committee

TWG: Technical Working Group

PM: Project Manager

CAAP: Company Adaptation Action Plan

IDAP: Integrated District Adaptation Plan

CRAM: Climate Risk Assessment and Management

CoM: Covenant of Mayors

3. Executive Summary

The project aimed to **test an innovative model of public-private partnership** between insurers, public administration and SMEs **to increase urban resilience**, especially by **providing SMEs with specific tools** to reduce the risks they are exposed to.

Following a **pilot phase in Turin** which involved 30 SMEs that received training and support (through two field visits) to write their Company Adaptation Action Plan (CAAP) and the **launch of the Climate Risk Assessment and Management (CRAM) tool** in April 2017, the project was extended to **10 additional cities** involving a total of 566 stakeholders from public administrations, trade organisations, Chambers of Commerce, businesses and Universities. 75 SMEs were involved in training sessions and received support to write their CAAP. Various activities were undertaken both in Turin and on social media to increase the outreach of the project in order to engage a wider number of SMEs.

The project generally progressed according to schedule. The beginning of some actions was anticipated because it was deemed necessary to ensure a more satisfactory development of the project (Actions C1, C4 and E3). The project did not encounter any major delay and all foreseen activities were finalised by the end of the project. A structured **project management** ensured the successful implementation of the activities, respecting the initial budget and timeline (**Action F1**). The information flow with and between the partners was constant and the project management effectively coordinated all beneficiaries, preventing any problem or delay: 4 Steering Committees, 14 Technical Working Group Meetings and 4 Monitoring visits took place during the project duration.

Both **preliminary actions (A1 and A2)** were completed as scheduled in October 2016. They laid the basis for the development of the pilot experiment in Turin with a group of 30 SMEs.

Two **implementation actions, Action C1** (Technical know-how transfer) and **Action C2** (CAAPs implementation in Torino district) were completed respectively in November 2017 and April 2017: they were strictly linked to the activities with the pilot companies in Turin and were key to develop and test the necessary knowledge and tools to extend the project to additional cities and thus involve a higher number of companies.

The other two implementation actions were completed in the final phase of the project, respectively in May and June 2018: **Action C3** (Integrated District Adaptation Plan (IDAP) implementation in Turin) and **Action C4** (Implementation of financial instruments for adaptation). Action C3 laid the basis for a solid continuation of the project in Turin with a structured process of stakeholder engagement and the setting up of an inter-sectoral working group on climate change that will carry on the activities to define a strategy and an adaptation plan for the City of Turin based upon the results achieved with the DERRIS project and the IDAP. Furthermore, Action C4 led to a strong involvement of the main organisations from the financial sector on discussing financial instruments to enhance adaptation not only for the public administration but also for SMEs. Some further research was carried out on tax incentives for SMEs that will lead to advocacy activities in the After-Life period.

The **project impacts** were regularly evaluated and monitored thanks to the successful implementation of the monitoring system (**Action D1**). In the last year of the project, the partners finalised and disseminated two guidances aimed at ensuring the **evaluation and transferability of the project**: a legislative guidance for the Italian and the European parliaments and a guidance for the insurance and financial sector (**Action D2**). The contents of those two guidances were drawn through a wide process of engagement of the main stakeholders at national and EU level (in particular with the organisation of two high-level

workshops). They set some important policy recommendations in particular to national policymakers, which will lead to further advocacy activities in the After-Life period.

All **communication and dissemination activities** were completed according to schedule. The project website was constantly updated with the upload of new sections to valorise the activities carried out by the project and DERRIS outputs and to adapt to the needs of the targets of the project (**Action E2**). The last communication and dissemination tools (**Action E4**) were finalised (the Layman's report - both in Italian and English) while additional communication instruments were realised in 2018 to further disseminate the project to SMEs (with a video realised by the City of Turin with testimonies from some of the pilot companies in Turin) and cities (with an animated presentation realised by ANCI to illustrate the results of DERRIS and the benefits for cities to implement DERRIS).

As far as the **DERRIS Adaptation Community (Action E3)** is concerned, a call was launched in April 2017 to receive applications from cities interested in participating to the community and promoted in occasion of **three national launch workshops**. 10 local authorities joined the project: Alghero, Bologna, Genoa, Molfetta, Padua, Pescara, Rovereto, Udine, Varese and "Unione dei Comuni Circondario dell'Empolese Valdelsa". An official agreement (memorandum of understanding) was signed between the Unipol Group (as DERRIS coordinating beneficiary) and the above mentioned cities to set the objectives and the respective commitments in implementing the activities.

Eight local launch workshops were organised in some of the participating cities to strengthen the relationships with local stakeholders (in particular trade organisations) in view of the implementation of the activities. An **intermediate event** took place on 19th February 2018 and involved the local entities participating to the project to favour a discussion and strengthen the DERRIS community. **Nine dissemination workshops** were organised in the local entities participating to the DERRIS community. They encompassed a training session for the PA and a training session for the SMEs. The overall objective was to transfer the necessary knowledge on risk prevention and management and on policies and instruments on climate change adaptation both to the PA and to SMEs. Moreover it aimed at providing support to the SMEs in using the CRAM tool and drawing their CAAPs. The training sessions with the PA were used as capacity-building moments to gather all relevant municipal departments to be involved in the planning, setting and implementation of climate change adaptation policies.

Beyond the involvement of ten additional cities, UnipolSai developed a **campaign on social media** that was launched in March 2018 in order to reach a wider number of SMEs in Italy, raise their awareness on climate risks and get them to use the CRAM tool and write a CAAP. Three specific short videos were realised and disseminated through LinkedIn (which was identified as being the most effective channel to reach a target such as the SMEs). By the end of September 2018, the number of visualisations of the videos (impressions) had reached 900,000, more than 5,000 of whom clicked on the video to reach the CRAM tool portal (conversions). More than 2,700 persons then filled the tool (around 70% of the total number of the CRAM tool users).

Finally, the project partners disseminated the contents and results of the project thanks to the publication of 137 articles in newspapers and magazines and the participation to 46 events all over Italy and abroad. In 2018, the project organised the mid-term event in Brussels in March, the event to present the IDAP in Turin in June and the final event in Rome on 18th September 2018 (**Action E5**).

Three **networking events with other LIFE and/or non-LIFE projects** were organised (**Action F4**). The last one (organised on 18th September 2018) aimed at discussing how to better share the knowledge and tools generated by each project. Contacts with other projects are still ongoing. Finally, in 2018, the partners finalised the **After-Life dissemination plan** and two important After-Life agreements: the **After-Life dissemination local agreement** in Turin and the **After-Life dissemination partners agreement** at national level. Some important activities have already been carried out by the partners in this After-Life period (presentation of the project in some public events and workshops, training to companies). Contacts are currently ongoing with cities such as Milan, Avigliana, Almese and Collegno (all three of them in the Turin area) to implement the DERRIS project and to organise a training session with SMEs at the beginning of 2019. Milan, Avigliana and Almese municipalities officially approved an Executive committee decision to participate to the project.

4. Introduction

Description of background, problems and objectives (as foreseen in the proposal)

The recent increase in the frequency of extreme weather events showed how limited is the capability of the public administration (PA) in terms of prevention and management of risks and emergencies. At the same time, SMEs often lack adequate skills to assess and manage risks. Even when a risk management plan exists, weather events are not considered (Ace European Risk Briefing 2012). Furthermore, Italy is one of the countries in which SMEs most underestimate the impact of climate change on their business (Zurich, Potential effect on business of small and medium enterprises (SMEs) due to climate change in 2016 Global survey report, November 2016). These factors imply an increased climatic vulnerability for the economy and the society in general implying, also, a consistent environmental risk (e.g. liquid spills, waste management of aggregates and rubbles from buildings, emission of air pollutants, etc.). In addition, the risk is even greater considering that SMEs in Italy are generally located in urban areas.

Insurance companies have the know-how, the experience and the tools to evaluate risks related (also) to climate events and to implement specific interventions to reduce consequent damages and losses: transferring them to SMEs and the Public Sector will generate a win-win cooperation, where society improves its resilience and insurers reduce their exposure. By applying this framework to the Italian context, which is characterised by a low penetration of insurance coverage in the market and a lack of public funds to repay natural catastrophes damage, urban adaptation processes could be highly improved through a partnership between the public sector, SMEs and insurers which would realign common interests of reducing the risks and the costs of climate change.

The specific objectives of the project are:

- To implement innovative forms of public-private governance for climate catastrophes involving SMEs, PAs and insurers, consistently with the European guidelines (EU Adaptation Strategy and Green Paper on the insurance of natural and man-made disaster) and favouring the regulatory approach already undertaken by several

European countries;

- To transfer knowledge from insurers to public administrations and SMEs in terms of risk assessment and risk management for catastrophic weather events in order to create “resilient companies” boosting the realisation of effective local adaptation plans;
- To disseminate evaluation tools and skills for risk prevention developed by the insurance industry among technicians in the PAs and in SMEs;
- To test the adoption of innovative financial instruments as innovative adaptation solutions.

Expected longer term results (as anticipated at the start of the project)

The main expected results were:

- an increased capability of adaptation of businesses (specifically SMEs) and public administrations, particularly in urban industrial areas, and therefore a reduction of the overall risks, thus generating benefits for the whole society;
- an increased capability of SMEs to become more resilient through an increased capability to assess and manage the risks related to climate disasters especially by improving their skills and knowledge in terms of emergency management and recovery capability;
- an improved capability of governance of the territory for the PA by adopting more effective operational tools and favouring the implementation of adaptation strategies and plans, thus boosting the European initiative Mayor's Adapt.

The project aimed at achieving those results mainly through a collaboration between the risk engineers of the insurance industry and the technicians of PAs and SMEs.

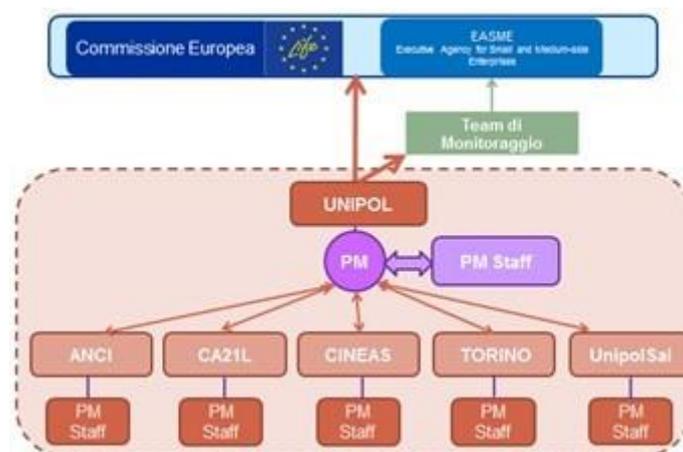
Finally, the project aimed at designing and testing financial instruments to support climate adaptation investments and actions as it can be a great support and incentive to spread resilience, in line with the current debate at national and European level to identify innovative lever to finance adaptation measures at local level.

5. Administrative part

The project management process

The project management structure was designed, on the basis of the previous experience of the partners in Life+ projects, around 3 main bodies:

- **A Project Manager**, an expert belonging to the Coordinating beneficiary, who has the ultimate project responsibility and keeps the contacts with the EC;
- **A Steering Committee (SC)**, formed by one representative of each partner who has the responsibility to take relevant decisions;
- **A Technical Working Group (TWG)**, made of technicians from all beneficiaries, in order to guarantee a continuous support on all the technical aspects of the project, and to assure a high level of communication and information-sharing.



The project manager, the members of the SC and the members of the TWG were appointed in November 2015, at the very beginning of the project. In order to guarantee an effective project start up and a continuous coordination between partners some important tools were finalised at the beginning of the project: the Monitoring protocol (*Deliverable N. 01*), the Partnership Agreements (*Deliverable N. 02*), the Work plan (*Deliverable N. 03*).

The kick-off meeting took place on 28th September 2015. By the end of the project:

- 14 TWG meetings had been organised: 1 in 2015 (10th December), 6 in 2016 (26th January, 9th May, 20th June, 18th October, 17th and 24th November), 2 in 2017 (1st February and 4th April) and 5 in 2018 (10th January, 10th April, 11th May, 21st May and 5th September);
- 4 Steering Committee meetings took place (16th June and 14th July 2016, 27th June 2017 and 12th July 2018);
- 4 monitoring visits were undertaken (28th January and 13th December 2016, 20th February and 24th September 2018).

6. Technical part

6.1. Technical progress, per Action

ACTION A1: DISTRICT ANALYSIS (*Completed*)

Foreseen start date: **September 2015**

Actual start date: **September 2015**

Foreseen end date: **October 2016**

Actual end date: **October 2016**

Technical development

This action was already completed when the mid-term report was sent. All foreseen activities to assess the overall vulnerability of the Turin area and to identify the characteristics of the industrial urban districts were carried out by the project partners in order to implement the pilot phase:

1. **Analysis of the characteristics of the industrial districts in Turin and selection of a pilot district;**
2. **Mapping of governance and management measures and tools;**
3. **Set up of a database of 760 SMEs in the selected district;**
4. **Scouting for pilot companies:**

- a. Interviews with 10 key stakeholders were carried out;
 - b. A call for participation was launched in April 2016 by the Municipality of Turin;
 - c. Organisation of three workshops with interested companies and one-to-one meetings with potentially interested companies;
 - d. Selection of 30 companies: 30 SMEs out of 32 that had sent their manifestations of interest confirmed their participation to the pilot;
5. **Signing of commitment declarations:** 26 declarations out of 30 have been collected.

Results: This Action led to the identification of which areas and which companies would be included in the pilot phase and to the identification of 30 pilot companies.

	Expected	To date		Expected	To date
Number of participants to events	-	51	Number of plans analysed	5	5
Number of companies subscribing the commitment declaration	30	26	Number of workshops organized	3	3
Number of interviews	10	10			

Timetable: Deliverable, milestone and further activities: see ANNEX 01_SUMMARY OF DELIVERABLES AND MILESTONES.

ACTION A2: CRAM TOOL SETTING UP (*Completed*)

Foreseen start date: **October 2015**

Actual start date: **October 2015**

Foreseen end date: **October 2016**

Actual end date: **October 2016**

Technical development

This action was already completed when the Mid-term Report was sent.

The main activities that were carried out in this action were:

1. **Realisation of the CRAM tool beta version**
2. **Definition of a risk index and resilience index**
3. **Realisation of the case-studies catalogue.**

Results: The main result is the realisation of the beta version of the CRAM tool that was then successfully tested during the pilot experiment in Turin.

	Expected	To date		Expected	To date
Number of parameters considered for the risk assessment in the CRAM Tool beta version	-	7	Number of parameters considered for the risk assessment in the CRAM Tool final version	-	7
Number of intervention analysed in the case-studies catalogue	-	97 interventions and 24 case-studies of companies (126)			

Timetable: Deliverable, milestone and further activities: see ANNEX 01_SUMMARY OF DELIVERABLES AND MILESTONES

ACTION C1: TECHNICAL KNOW-HOW TRANSFER (*Completed*)

Foreseen start date: **July 2016**

Actual start date: **January 2016**

Foreseen end date: **October 2017**

Actual end date: **November 2017**

Technical development

This action was already completed when the second Progress Report was sent. The main activities that were undertaken were:

1. **Definition of the empowerment plan** (approved by the Steering Committee in July 2016), which highlighted targets, objectives, contents and schedule of the training modules foreseen for the SMEs and for the representatives of the Municipality in Turin.

2. **Empowerment plan implementation:** Unipol, CINEAS, and the City of Turin collaborated to manage the scheduling and the logistic aspects of the training sessions, and to discuss the contents of the training sessions to adapt them to the project developments.

- Five training sessions for SMEs took place between 5th October 2016 and 28th March 2017;
- Five training sessions for the public administration took place between 11th October 2016 and 12th May 2017;
- A final workshop, which involved both representatives from the SMEs and from public administrations, took place on 5th June 2017.

3. **Empowerment plan evaluation:** thanks to the two surveys that were set up by CINEAS (one for the companies before the training sessions started, to understand their knowledge on climate risks and their expectations, and another one which was distributed to the participants after each training session to evaluate their satisfaction), the project was able to constantly monitor the feedbacks and level of satisfaction. The average satisfaction expressed by trainees on trainers was 8,8/10 while the average satisfaction for training was 8,5.

4. **Training report:** the training report was finalised in November 2017 as soon as the last elements of the webtraining (Action E2) were finalised in order to make it a concrete instrument to replicate the training in other cities, particularly in the After-Life period.

Results: The main result of this action is the successful transfer of know-how on climate change and climate risk assessment and management to SMEs and the PA. It favoured a better understanding of which aspects are more important to tackle both with SMEs and the PA to define the contents of the webtraining (Action E2) and of the training sessions that were provided afterwards to SMEs and the PA in the ten additional cities (Action E3).

	Expected	To date		Expected	To date
% of attendees to different training events	-	87%	Number of people trained	110	63
% of training satisfaction	-	8,5/10			

Timetable: Deliverable, milestone and further activities: see ANNEX 01_SUMMARY OF DELIVERABLES AND MILESTONES.

ACTION C2: CAAPS IMPLEMENTATION IN TURIN DISTRICT *(Completed)*

Foreseen start date: **July 2016**

Actual start date: **July 2016**

Foreseen end date: **March 2017**

Actual end date: **April 2017**

Technical development

This action was already completed when the second Progress Report was sent. The main activities that were undertaken are:

1. **Initial field visits:** They took place between mid-October and mid-November 2016. They were carried out by experts from the loss prevention team of UnipolSai, most of the time jointly with the Municipality of Turin. The field visits were very useful to test the contents of the questionnaire of the CRAM tool developed during Action A2 (concluded in October

2016).

2. Development of a Company Road Map for Adaptation: A roadmap was prepared after each field visit to report the results of the visit and to list the first recommendations of actions to be taken into consideration in the CAAPs. The contents of the roadmaps were finalised by the end of November 2016 and they were sent to companies in December 2016.

3. Definition of the CAAPs: the CRAM tool was set up so as to generate automatically the CAAP report on the basis of the information provided by companies in the questionnaire so as to ease and fasten the writing of the CAAPs by companies. During the monitoring field visits, the pilot companies finalised the contents of their CAAPs with the support of the experts from the loss prevention team of UnipolSai. The CAAPs of the pilot companies in Turin contain an average of 20 actions to be implemented mainly on risk prevention regarding rainfalls, lightning and temperature, with interventions on procedures (white) and infrastructures (grey).

4. Monitoring field visit: The monitoring field visits took place between end of March and mid-April 2017 and were carried out by experts from the loss prevention team of UnipolSai, most of the time jointly with referents from the Municipality of Turin. They aimed at reviewing the contents of the roadmap together with the adaptation manager, track any changes realised in the meantime and discuss the actions to be included in the CAAPs, while mapping possible areas of intervention of the Municipality of Turin.

All those activities led to the finalisation of the CRAM tool that was officially launched on 4th April 2017. Two meetings were organised to test the user experience of the CRAM tool before the monitoring field visits: a focus group with some companies based in Bologna (on 12th January 2017) and a test with the pilot companies of Turin during the 4th training session (on 25th January 2017) to gather useful comments and feedbacks to make sure that the tool is user-friendly, immediate and easy to be used, also autonomously, by small companies (in particular in view of the extension of the project to the whole Italian territory in Action E3 and in view of the After-Life period).

Results

The main results achieved are the CAAPs. The monitoring field visits confirmed the adequacy of the suggestions of interventions for SMEs: the CAAPs contain an average of 20 adaptation actions which is a positive result considering the small size of the companies that participated in the Turin pilot phase. Another important result was the finalization of the CRAM tool.

	Expected	To date		Expected	To date
Realization of field visits	60	58	Number of infrastructures / properties made climate resilient	30	28
Realization of 30 company road maps					
Number of roadmaps realised	30	30	Average of adaptation actions within CAAPs	20	20
Number of COMPANY ADAPTATION ACTION PLAN (CAAPs) realised	30	28	Number of actions to increase water efficiency	40	50

Timetable: Deliverable, milestone and further activities: see ANNEX 01_SUMMARY OF DELIVERABLES AND MILESTONES.

ACTION C3: IDAP IMPLEMENTATION IN TURIN (*Completed*)

Foreseen start date: **July 2016**

Actual start date: **May 2016**

Foreseen end date: **January 2018**

Actual end date: **May 2018**

Technical development

The implementation of this action was strictly linked to Actions C1 and C2, as they enabled, on the one hand, a broad engagement of all relevant internal departments of the Municipality of Turin and external bodies that are involved in the adaptation process, and on the other hand, a continuous discussion with the SMEs on their needs to increase their resilience.

A first discussion on the design of Action C3 took place during the TWG3 on 9th May 2016 when a representative from the Municipality of Bologna was invited to present the LIFE BLUEAP project (Bologna adaptation plan for a resilient city).

The main activities that were undertaken are:

1. Implementation of an inclusive process for the realization of the IDAP: A wide range of departments of the City of Turin were involved in the process, in particular through their participation to the training sessions organised under Action C1 which aimed at increasing their awareness on their respective roles with regards to climate change, risk assessment and management. The following departments were involved: environment, urban planning, civil protection, urbanisation and requalification of public space, mobility, management of green areas, public works, communication and social services. Furthermore, an innovative aspect of the process for the realization of the IDAP is that it foresaw a constant involvement of representatives of businesses (trade organisations, SMEs).

Three co-design workshops were organised:

- On 21st June 2017: the workshop gathered all stakeholders involved in the process: PA (municipality, Region, ARPA), utilities and affiliated companies, business organisations, SMEs and Universities. The participants discussed on shocks/stresses and resilience. Some useful insights were gathered to draw some actions of the IDAP;
 - On 14th September 2017: the workshop gathered referents from different departments of the City of Turin and SMEs of the pilot experiment. Some issues such as tax incentives for SMEs to prevent and manage climate risks, the necessity to aggregate small companies to favour interventions and the necessity to increase risk culture were raised;
 - On 15th February 2018: the workshop gathered referents from different departments of the City of Turin, utilities and business organisations. The contents of the IDAP were presented to share and agree on the actions foreseen in the plan and define the next steps.
- 2. Definition of the adaptation plan:** In order to define an inclusive, inter-sectorial and shared adaptation plan, a meeting was organised on 18th July 2017 in the Department for Environmental policies of the City of Turin with all departments involved in the process to discuss the results of the individual meetings that had taken place with each department and the results of the first co-design workshop to map current and future activities to be integrated in the IDAP. The inter-sectorial process was consolidated with a Municipality Executive committee decision (“Delibera della Giunta Comunale”) adopted on 30th January 2018, which confirmed the setting up of an inter-sectorial working group on climate change that will carry on the activities to define a strategy and an adaptation plan for the City of Turin based upon the results achieved with the DERRIS project and the IDAP.

3. Definition of the structure of activities: Based upon the insights gathered during Actions C1, C2 and the three co-design workshops, the IDAP defines a list of activities that encompass the continuation of the activities with the SMEs involved in the pilot experiment (monitoring of the CAAPs and of the experiments implemented by the City of Turin with some of the pilot companies), the involvement of other companies, the integration with other ongoing European projects and experiments, the settling of the inter-sectoral working group, the integration of adaptation issues in the procedures of several departments (to increase coherence), the integration of the orientations of the IDAP in the programming document of the City of Turin (DUP) and the reinforcement of communication activities to disseminate the IDAP and facilitate access to information related to adaptation to climate change (that are currently strewn in many websites of various institutions). The IDAP describes a series of concrete experiments that have already initiated for instance with some companies that participated to the pilot experiment (to monitor some climate data and/or build green infrastructures).

4. IDAP Approval: the IDAP was formally approved by a Municipality Executive Committee decision (“Delibera della Giunta Comunale”) on 29th May 2018. The IDAP was officially presented during a public event that took place in Turin on 4th June 2018 and that is further described in Action E5 (LIFE DERRIS_Del24_IDAP).

The Municipality of Turin has already initiated to implement the activities contained in the IDAP:

- The activities of the inter-sectoral working group that was set with the IDAP are going on, in particular to support the preparation of a wider climate change adaptation plan. The working group has already met four times (in April, May, September and December). Moreover ten one-to-one meetings were organised by the environment department with other departments which are part of the working group to discuss heat waves (between June and July 2018) and twelve one-to-one meetings were organised between October and November 2018 to discuss floodings;
- Technical design aspects aimed at adaptation were introduced in different paths, from VAS (Valutazione Ambientale Strategica - Strategic Environmental Assessment) procedures to the planning of new urbanizations and deductions works through the application of CAM (Criteri Ambientali Minimi - Minimum Environmental Criteria);
- As regards the integration of the adaptation theme with other projects followed by the City, the Municipality of Turin integrated the objectives of the DERRIS project with the experimentation activities foreseen by the municipal project related to the IoT and participated in the agora of the Urban Wins Project, promoting the installation of drinking fountains for the distribution of water of the refrigerated aqueduct in several buildings of the City of Turin, including Open 011 (one of the pilot company);
- As of June 2018, the City of Turin launched a widespread communication campaign to disseminate the IDAP and to involve a greater number of companies in the Turin area. The following tools were developed (especially in areas with a higher concentration of businesses) as they were considered an efficient way to target companies at local level:
 - 2,000 posters were displayed in public spaces in the city and 21 MUPI (backlit display boards) in the subway stations (21 on line 1 of the subway);
 - dynamic signs were displayed on 50 local public transport vehicles and “Take me and read me” flyers were hanged from the handrails of 500 local public transport vehicles;
 - information on DERRIS were published in three editions of "Metro" newspaper in

free distribution, in six editions of the weekly Sport & Sprint newspaper (that covers the whole Piedmont Region and some provinces of the Lombardy Region) and in the sugonews magazine (120,000 copies) distributed in a circuit of 200 restaurants (120 restaurants in Turin and 80 restaurants in other cities such as Alessandria, Asti, Cuneo, Rivoli);

- a video with interviews of businesses of the pilot phase was realised in order to explain the benefits of participating to DERRIS and using the CRAM tool to other businesses in and outside Turin.

The adoption of an Executive committee decision on 18th September 2018 gave further continuity to the path undertaken by the City of Turin with the approval of the IDAP. The Executive committee decision endorsed the After-Life dissemination local agreement, which is a memorandum of understanding signed by the City of Turin with its main local stakeholders (see Action F.2).

Results: The main result of the action is the setting up of the inter-sectoral working group on climate change and the definition of the contents of the IDAP that will set the basis for future strategy orientations and the plan for adaptation to climate change of the City of Turin. The process that led to the definition of the IDAP consolidated the relations with both external and internal stakeholders.

	Expected	To date		Expected	To date
Number of organisations present in the co-design workshops	20	47	Number of green infrastructures developed and / or restored to increase resilience	30	4
Number of workshops for the realisation of the IDAP	3	3			

Timetable: Deliverable, milestone and further activities: see ANNEX 01_SUMMARY OF DELIVERABLES AND MILESTONES.

ACTION C4: IMPLEMENTATION OF FINANCIAL INSTRUMENTS FOR ADAPTATION *(Completed)*

Foreseen start date: **April 2017**

Actual start date: **October 2015**

Foreseen end date: **April 2018**

Actual end date: **June 2018**

Technical development

The main activities that were undertaken are:

1. **Definition of new financial instrument requirements:** The beginning of this action was anticipated to carry out a thorough analysis of existing adaptation financial instruments and define the general requirements of the financial instrument. The “Financial instruments report” (*Deliverable N. 18 - Financial instruments report*) was finalised in February 2016. Further analysis on existing financial instruments was carried out to assess the difficulties and barriers to implement such instruments in the Italian context and to monitor current developments and debates at European and international level on sustainable finance. Unipol further investigated two possible ways of interventions by the public administration (with particular reference to local authorities) that were given more emphasis in the conclusions of the financial instruments report and highlighted the barriers to the implementation of the following instruments in the Italian context:

- impact investing instruments for the public administration;

- public-private partnerships and sponsorship funds.

This analysis was carried out taking into account the research conducted by some reference organisations in Italy such as the Forum per la Finanza Sostenibile. The session of the mid-term event dedicated to insurance and financial sectors organisations at European level (held on 19th March 2018 in Brussels) was a further opportunity to investigate and discuss the role insurers can play as investors to set up new financial instruments to finance interventions to reduce climate risks and increase communities' resilience in the light of the latest developments at EU level with the publication of the Action Plan on sustainable finance adopted by the European Commission in March 2018. Eurosif, DG FISMA and the European Investment Bank participated to the roundtable on this issue and gave interesting insights on future developments to monitor as it is an ongoing and fast-moving field of activities.

Since the pilot experimentation held in Turin and the extension of the project to ten additional local authorities highlighted the need to reflect on how the public administration can take action to facilitate the implementation of the actions contained in the CAAPs of the SMEs, Unipol decided to conduct further research on the definition of possible fiscal incentives for companies to implement risk prevention and climate change adaptation interventions as it was considered to be a potentially powerful instrument to enable SMEs to undertake interventions to reduce their risks and damages in case of extreme weather events.

2. Involvement of other financial entities: at the end of 2015 a series of interviews with relevant financial stakeholders and experts had been carried out to draw the contents of the "Financial instruments report". Those interviews underlined the current barriers in the Italian context to the implementation of impact investing instruments.

Therefore a further series of interviews were carried out with a wide range of players to investigate the feasibility, features and opportunity of fiscal incentives for SMEs to implement risk prevention and climate change adaptation interventions. The issue was discussed during:

- A high-level workshop with organisations from the insurance and financial sectors held in Milan on 28th May 2018;
- A workshop with local stakeholders (mainly representatives of companies and business organisations) held in Turin on 4th June 2018.

As mentioned above, the issue of financial instruments to support local institutions and SMEs to finance resilience (and the role insurers can play as investors) was also discussed with key stakeholders at EU level (such as the European Commission, EIB and Eurosif) during the mid-term event organised in Brussels on 19th March 2018 (see Action E.5).

3. Creation of a financial instrument: in June 2017 a financial instrument for SMEs was released to support SMEs interested in implementing climate risk prevention and management actions included in their CAAP. This financial instrument is a loan (minimum amount: 10,000 € - maximum amount: 100,000 €) delivered by Unipol Banca. It was designed on the basis on the needs expressed by SMEs participating to the pilot experimentation in Turin in order to provide a financial instrument that would support them in implementing the actions contained in their CAAPs. During the implementation of the project, the needs evolved: while the project initially focused on the need to move financial capitals to the public entities to finance risk reduction and adaptation interventions, the national fund "Italia Sicura" was set up that finances some of those interventions for municipalities. Furthermore it quickly appeared that the SMEs needed financial capitals to implement the interventions contained in their CAAPs. To provide a quick reply to the needs of the SMEs, Unipol decided to involve Unipol Banca to develop a specific financial instrument (loan) to be made available right after the conclusion of the pilot experiment and before the extension to the ten additional cities. The features of the financial instruments were designed on the basis of the analysis of the

contents of the CAAPs on the pilot companies in Turin (to define the amount of the financing and the types of eligible interventions). Furthermore, the provision of the loan is strictly linked to the elaboration of a CAAP to encourage the companies to realise a thorough assessment of the climate change-related risks they are exposed to and to select accordingly the most relevant interventions to implement. As already mentioned, the definition of the financial instrument led Unipol to further investigate the ways to support the adoption of risk prevention and management and adaptation interventions at a larger scale and to conduct an analysis on tax incentives for SMEs.

Results: The result of this action is the creation of a specific financial instrument for SMEs that need to finance interventions contained in their CAAPs. This action will also provide for a thorough analysis on financial instruments for adaptation in Italy and on fiscal incentives for SMEs to undertake actions on climate risk prevention and management.

	Expected	To date		Expected	To date
Number of participants during the events	-	38			

Timetable: Deliverable, milestone and further activities: see Annex 01 - SUMMARY OF DELIVERABLES AND MILESTONES.

ACTION D1: MONITORING OF PROJECT IMPACTS (*Completed*)

Foreseen start date: **September 2015**

Actual start date: **September 2015**

Foreseen end date: **June 2018**

Actual end date: **September 2018**

Technical development

The main activities that were undertaken under this action are:

- **Definition of the baseline:** A baseline analysis was finalised in July 2016 on the basis of the district analysis undertaken in Turin within Action A1.

- **Definition of a structured system for data collection:** It was validated by the Steering Committee on 14th July 2016. At that date the database contained 104 project indicators. New indicators were added afterwards when it was deemed necessary to better illustrate project impacts. Therefore, at the end of September 2018, the database contained 115 indicators, including all indicators foreseen in the project (Progress indicators, LIFE Monitoring Indicators, LIFE Climate Change Indicators).

- **Management of monitoring tool and Monitoring and measurement of Specific Project Indicators:** This has been an ongoing activity. All indicators were updated every six months (June and December). The last update was undertaken at 30th September 2018.

- **Realization of the DERRIS impact report:** The DERRIS impact report was drafted during the second quarter 2018. The constant monitoring of the performance indicators facilitated this process. The report was finalised in September 2018 to gather all relevant and updated data to fill the report, focusing on the results and impacts related to the initial objectives of the project, in particular on the features of the public-private partnership (LIFE DERRIS_De131_ DERRIS IMPACT REPORT).

Results: The monitoring and updating of the indicators was carried out on a regular basis (every six months). It enabled a smooth and precise project progress monitoring and analysis.

	Expected	To date		Expected	To date
Number of indicators validated	-	115	% of indicators elaborated	100%	100%

Timetable: Deliverable, milestone and further activities: see ANNEX 01_SUMMARY OF DELIVERABLES AND MILESTONES.

ACTION D2: EVALUATION AND TRANSFERABILITY OF THE PROJECT (Completed)

Foreseen start date: **July 2017**

Actual start date: **September 2017**

Foreseen end date: **June 2018**

Actual end date: **July 2018**

Technical development

The main activities that were undertaken under this action are:

- **Realization of a “Legislative guidance for the Italian and European Parliaments”:** In September 2017, ANCI and Unipol started to plan the activities to be carried out to define the contents of the guidelines, in particular to map the technical knowledge that can be brought by each partner and to align the development of this activity with activities carried out under action E5 (mid-term event, event in Turin). The contents of the guidelines were discussed with project partners during TWG10 (10th January 2018) and TWG 11 (10th April 2018). ANCI liaised with Turin and CA21L to draw the contents of the document. For instance, Turin provided a support to describe the strengths and difficulties of the pilot experience in Turin to favour the replicability of the DERRIS model in other local entities. CA21L provided key inputs on the governance of adaptation policies. The guidance also took some interesting inputs gathered from other activities involving key stakeholders, such as the networking event organised by ANCI on 20th December 2017 (action F4) and the local launch workshops organised in the cities (action E3).

- **Realization of a “Guidance for the insurance and financial sector”:** Following a desk research on the latest relevant publications at national and international level, Unipol drew a first draft of the “Guidance for the insurance and financial sector” for the session targeting the insurance and financial sector of the mid-term event on 19th March 2018 (under Action E5) as it was a key opportunity to discuss it and gather insights from key stakeholders at EU level (European Commission (DG CLIMA and DG FISMA), European Investment Bank, Eurosif, ICMIF member companies). The contents of this draft were used as a basis to conduct the discussions during the two roundtables that were organised during the event. Many relevant information and insights were gathered during this event and were incorporated in an updated draft that was discussed during the high level workshop on 28th May 2018.

A structured process of key stakeholders engagement to gather feedbacks and insights was implemented:

- A **focus group with the project partners** was organised on 21st May 2018 in Bologna to discuss the structure and contents of both guidances, in particular the final recommendations;
- A **focus group with Turin stakeholders and the DERRIS Adaptation Community** was organised on 4th June 2018 in Turin to discuss the draft of a “Legislative guidance for the Italian and European Parliaments”, in particular to draw the recommendations;
- **Two high-level workshops**, involving respectively:
 - The main institutions of the insurance and bank industry: it was organised on 28th May 2018 by Unipol in collaboration with the Forum per la Finanza Sostenibile (Forum for Sustainable Finance). It included a presentation by CMCC (Euro-Mediterranean Center on Climate Change) on the costs of

climate change impacts and aimed at discussing the contents of the updated draft version of the guidance for the insurance and financial sector.

- The main institutions of the public sector: it was organised by ANCI on 18th July 2018, when the members of the new Parliament committees had been nominated. 25 people attended the workshop, whose main target were MPs of the Environment, Industry and Economic activities Committees (Senate and Chamber of Deputies).

Both guidance were submitted for approval to the Steering Committee on 12th July 2018.

Unipol attended the public consultation on the Italian National Plan on Adaptation to Climate Change (PNACC) that was opened until 31st October 2017. The draft version of the PNACC mentioned LIFE DERRIS as a best practice to replicate.

Results: The main result of this action are the two guidances, which are fundamental instruments to work on policy changes. Another key result is the inclusive and wide-reaching stakeholder engagement process that was activated to draw the guidances as it contributed to discuss with a wide range of organisations the public-private partnership model developed by DERRIS and the role of insurers and local entities to tackle climate change.

	Expected	To date			
Number of entities that take part to the events	-	63			

Timetable: Deliverable, milestone and further activities: see ANNEX 01_SUMMARY OF DELIVERABLES AND MILESTONES.

ACTION E1: COMMUNICATION AND DISSEMINATION PLAN (Completed)

Foreseen start date: **March 2016**

Actual start date: **November 2015**

Foreseen end date: **June 2016**

Actual end date: **June 2016**

Technical development

This action was already completed when the Mid-term Report was sent. The Communication and Dissemination Plan was finalised in May 2016 and approved by the Steering committee in June 2016 (*Deliverable N. 07 - COMMUNICATION AND DISSEMINATION PLAN*).

Results: All beneficiaries were involved in the definition of the communication and dissemination strategy for the whole project and in the definition of the logo as it represents the project values and aims at supporting the dissemination of project tools and results.

	Expected	To date		Expected	To date
Number of actions defined	-	24	Number of procedures defined	-	1

Timetable: Deliverable, milestone and further activities: see ANNEX 01_SUMMARY OF DELIVERABLES AND MILESTONES.

ACTION E2: DERRIS WEB PLATFORM (*Completed*)

Foreseen start date: **September 2015**

Actual start date: **September 2015**

Foreseen end date: **June 2018**

Actual end date: **June 2018**

Technical development

The web platform (www.derris.eu) is online both in Italian and English. It is regularly updated with the deliverables and tools released by the project and is a fundamental channel to provide news on the activities carried out by the project. When the second Progress Report was sent, the main expected developments of the web platform had been implemented:

- **CRAM tool tutorial:** it is a short video that is available both in Italian and English in the section on “risk assessment”. It explains why and how to use the CRAM tool. The tutorial was widely used in meetings with trade organisations and businesses, especially during the training sessions carried out in the ten additional cities (action E3);
- **The catalogue of best practices:** the catalogue of best practices was published on the website among the deliverables;
- **The catalogues of plans implemented:** the web platform contains a section for each city. The section dedicated to Turin contains a sub-section with a synthesis of the contents of the CAAPs and a sub-section related to the IDAP. Considering the difficulties that were faced by the project, a decision was made to realize a video with testimonies from some of the businesses that participated to the pilot experimentation in Turin to explain the benefits of filling the CRAM tool and drawing a CAAP (See Action C3). The partners felt it would be a more efficient way to communicate the contents of the CAAPs (providing concrete examples based on the experience of other companies) and that it would be a good complementary instrument to the tutorial of the CRAM tool and to the catalogue of best practices.
- **The social media section:** the Twitter account of the DERRIS project was launched in March 2017, simultaneously with the release of the final version of the CRAM tool, to promote the events and activities carried out by the project. The publication of tweets has been going on regularly. The number of followers and interactions with other users grew regularly (139 followers by end of December 2019, 190.567 visualisations of the tweets by end of September 2018). Twitter was an efficient channel to interact with other EU-funded projects to share information and outputs.
- **Webinar section:** to facilitate the use of training materials developed under Action C1 during the Turin pilot experiment, the project partners agreed on realising a webtraining. As CINEAS was in charge of training activities, they realised two short videos and two related e-books that summarize the contents of the training sessions carried out in Turin. The webtraining was finalized in November 2017.

The web platform was set up in such a way that it can be directly and autonomously modified by the project coordinator in order to make it easily updatable in the long-term, especially after the end of the project. The web platform has been constantly updated to add new sections and to adapt the contents and the features to the needs of the users:

- Two sections entitled “toolkit for SMEs” and “toolkit for the PA” were created to guarantee a complete access to all useful materials realised in the course of the project (videos, webtraining, presentations used by lecturers during the training sessions carried out in the different cities involved in the project). Following the third networking event that took place on 18th September 2018, the section “toolkit for the

PA” was updated with all relevant publications and tools produced by other EU-funded projects in order to share the knowledge and provide further guidelines to local entities interested in improving their adaptation policies;

- A CRAM tool section was added in homepage to ease the access to the CRAM tool to interested users;
- A sub-section on networking was added under “Cos’è DERRIS” to valorise the objectives and outputs of other EU-funded projects DERRIS collaborated with.

The contents of the web platform will continue to be updated when additional cities will implement the project in the future and as the networking with other projects will go on.

Results: The web platform was realised as foreseen in the project. The CRAM tool was integrated into the platform once finalised in March 2017 (together with the tutorial) and is available for all SMEs.

	Expected	To date		Expected	To date
Number of website access	-	5.388	Number of time that the CRAM Tool is used	-	3.819
Number of companies that calculate their risk index	-	312	Number of companies that implement a CAAP	-	128

Timetable: Deliverable, milestone and further activities: see ANNEX 01_SUMMARY OF DELIVERABLES AND MILESTONES.

ACTION E3: DERRIS ADAPTATION COMMUNITY (Completed)

Foreseen start date: **August 2017**

Actual start date: **April 2016**

Foreseen end date: **June 2018**

Actual end date: **September 2018**

Technical development

The beneficiaries started discussing the features of Action E3 during the Steering Committee that took place on 16th June 2016. In particular they agreed on the criteria for the identification and selection of the areas in which to replicate the DERRIS model: risk level, level of engagement of the public administration on climate change, presence of industrial districts or relevant SMEs.

The following activities were carried out:

- **Launch workshops:** To attract local entities into the project, a call entitled “Il Comune che protegge” was launched on 4th April 2017 in occasion of the first **national launch workshop** held in Padua. The call was presented in other two national launch workshops (Rome on 23rd May 2017 and a webinar organised by IFEL-Fondazione ANCI on 14th June 2017). Besides the expressions of interest previously received from Genoa, Padua and Bologna, the Steering Committee held a meeting on 27th June 2017 and confirmed the participation of the 5 local authorities that sent their manifestation of interest: Municipalities of Molfetta, Rovereto, Varese, Udine and “Unione dei Comuni Circondario dell’Empolese Valdelsa”. Alghero joined in August 2017 and Pescara in January 2018.

To involve and strengthen the relationships with local stakeholders (in particular trade organisations), **eight local launch workshops** were then organised in some of the participating cities: Varese (September 2017), Rovereto, Molfetta, Udine and Bologna (October 2017), “Unione dei Comuni Circondario dell’Empolese Valdelsa” (November 2017), Alghero (January 2018) and Pescara (March 2018). An official agreement (memorandum of understanding) was signed between Unipol Group (as DERRIS

coordinating beneficiary) and the above mentioned cities to set the objectives and the respective commitments in implementing the activities.

- **An intermediate event:** An intermediate event took place on 19th February 2018 and involved the local entities participating to the project to favour a discussion and strengthen the DERRIS community.

- **The dissemination workshops:** 9 dissemination workshops were organised in the local entities participating to the DERRIS community. The dissemination workshops encompassed a training session for the PA and a training session for the SMEs. In some cases, the dissemination workshops were preceded by introductory training sessions to the SMEs. The overall objective was to transfer the necessary knowledge on risk prevention and management and on policies and instruments on climate change adaptation both to the PA and to SMEs. Moreover it aimed at providing support to the SMEs in using the CRAM tool and drawing their CAAPs. The training sessions with the PA were used as capacity-building opportunities as they aimed at involving within the municipalities all relevant departments that are involved in the planning, setting and implementation of climate change adaptation policies (environmental policies, urban planning, infrastructures, civil protection, productive activities). It was fundamental to foster an inter-sectoral process on climate change adaptation planning within the participating cities. To increase the impact of the processes that were fostered within the local public entities, DERRIS favoured synergies with other EU-funded projects operating in the same geographical areas (RAINBO in Bologna, PRIMES in Pescara, MasterAdapt and Interreg Adapt in Alghero, FRANCA in Rovereto).

The dissemination workshops took place in:

- Genoa: 26th September 2017 (introductory training session with SMEs on 15th May 2017)
- Varese: 7th March 2018 (introductory training session with SMEs on 7th February 2018)
- Bologna: 5th April 2018 (introductory training session with SMEs on 28th February 2018)
- Pescara: training session with SMEs on 7th May 2018
- Unione dei Comuni Circondario dell'Empolese Valdelsa: 10th May 2018 (introductory training session with SMEs on 27th March 2018)
- Alghero: 17th May 2018 (introductory training session with SMEs on 19th April 2018)
- Molfetta: 28th May 2018
- Padua: 18th June 2018 (introductory training session with SMEs on 3rd May 2018)
- Rovereto: 13th September 2018 (introductory training session with SMEs on 27th June 2018)
- Udine: 28th June 2018 (introductory training session with SMEs on 28th March 2018)

To provide additional support to SMEs to finalise their CAAPs, UnipolSai gave its availability to do field visits to interested companies (following the model implemented in Turin): field visits were carried out in Bologna, Alghero and Pescara.

To tackle the difficulty of getting SMEs involved in each city, the project implemented a widespread model of involvement of local players (trade organisations, Chambers of Commerce, UnipolSai agencies and Unipol Banca bank branches). From this point of view, Unipol Regional Councils (CRU – Consigli Regionali Unipol) played a key role in supporting the Municipalities to involve local players and gather applications from SMEs. All those players were invited to attend the training sessions (and most of them did participate) as it was felt to be a very effective way to increase their awareness on the impact of climate change on business (and the advantages of climate change adaptation plans on business continuity) and to create a snow ball effect in the local territories, enabling those organisations to become ambassadors of the DERRIS project and disseminate the knowledge and the tools generated by the project to other SMEs.

Beyond the involvement of ten additional cities, UnipolSai developed a campaign on social media that was launched in March 2018 in order to reach a wider number of SMEs in Italy, raise their awareness on climate risks and get them to use the CRAM tool and write a CAAP to identify which interventions they can undertake to prevent and manage climate risks. Three specific short videos were realised and disseminated through LinkedIn (which was identified as being the most effective channel to reach a target such as the SMEs). The potential audience identified on LinkedIn encompassed 2.4 million profiles (identified among SMEs owners and technical professional roles such as management systems/quality managers and prevention/security managers). To maximise its results, the campaign was launched in three successive flights between March and September 2018. By the end of September 2018, the number of visualisations of the videos (impressions) had reached 900,000, more than 5,000 of whom clicked on the video to reach the webresponsive portal of the campaign (conversions). More than 2,700 persons then filled the tool (around 70% of the total number of the CRAM tool users). Further information on the campaign is available in LIFE DERRIS_Del36_Report of Unipol dissemination tools_DEF.

Finally all deliverables foreseen under Action E3 were finalised in September 2018 once the building of the DERRIS adaptation community was completed, namely:

- **Report of Unipol and UnipolSai dissemination tools:** it presents the various channels and communication tools (websites, intranet, newsletter, magazine, social media) that have been activated to disseminate the objectives and results of the DERRIS project to the main stakeholders (both internal and external), in order to make it as effective as possible. All tools were used with the aim of reaching the widest possible targets: SMEs, agents, customers, employees and communities. The main objectives of the communication activities carried out by Unipol and UnipolSai were to boost the use of the tools realised by the project (in particular CRAM tool) by a larger number of companies throughout Italy and to spread awareness on the risks linked to climate change, considering the scarce culture of risk in Italy. To give a more complete picture of the activities that have been implemented, the report considers the actions that have been conducted by Unipol, UnipolSai and the Unipol Regional Councils (CRU) through their respective websites, intranets, newsletters and social media (See LIFE DERRIS_Del36_Report of Unipol dissemination tools_DEF).
- **Report of dissemination tools in businesses:** it outlines all instruments (both paper ones and online ones) that were used to disseminate the project's objectives, contents and initiatives, to share results and foster a broader risk culture in Italian SMEs. Those communication tools were elaborated and disseminated in different phases of the project to meet specific needs. Some instruments were mainly used in the initial phase of the project during the first contacts with the participating cities to inform and involve the SMEs (eg. flyers and posters). Other tools were used in a second phase, in particular to support the training sessions (such as the brochures and the web tutorials). Given the low level of awareness of SMEs on climate change-related risks, the partners decided to work on innovative communication instruments and methods to disseminate the project to businesses, besides the traditional channels (website, flyers, brochures). The report outlines two specific communication activities that were carried out by DERRIS partners: the LinkedIn campaign entitled "L'intervallo" and the widespread communication campaign

launched by the City of Turin. (See LIFE DERRIS_Del37_Report of dissemination tools in the companies_DEF).

- **Report of official agreements with cities:** it presents path and contents of the official agreements (memorandum of understanding) which were signed with the additional cities that participated to the DERRIS Community to ensure the replicability of the DERRIS process and the implementation of actions aimed at reducing climate-related risks in the industrial districts of their respective areas. The report illustrates the objectives, structure and contents of the agreement, in particular the commitments undertaken by signatories and the activities carried out (See LIFE DERRIS_Del38_REPORT OF OFFICIAL AGREEMENTS WITH CITIES_DEF).
- **Report of the community building process:** it outlines the DERRIS community building process to ensure an effective project dissemination and the involvement of the largest possible number of stakeholders in Italy to enhance the project implementation and replicability. The report illustrates the objectives and approach that led the DERRIS community building process, the different players involved, the phases of the community building process (the launch of the call “Il Comune che protegge”, the selection criteria for the participating local entities, and the launch and dissemination workshops), as well as the results of the DERRIS community building process (See LIFE DERRIS_Del39_ REPORT OF THE COMMUNITY BUILDING PROCESS_DEF)

Results: The main result is the involvement of ten additional cities in the project and the activation of a network of local players in each city in order to create a snow ball effect of the project building the capacity of those players to act as “ambassadors” of the project afterwards. Furthermore, this action fostered an inter-sectoral process within the cities that were involved to incorporate climate change adaptation measures into their plans. Furthermore, this action set the basis to involve additional cities to implement the project in the After-Life period. A model of memorandum of understanding was set on the basis of the one used with the cities of the DERRIS Community. Contacts are ongoing with different municipalities: Sezze (Latina), Milan, Avigliana, Almese and Collegno (Turin). Between the end of November 2018 and mid-December 2018 Milan, Avigliana and Almese municipalities officially approved an Executive committee decision to participate to the project The activities with the a/m cities (training to SMEs) will be implemented at the beginning of 2019.

	Expected	To date		Expected	To date
Number of participants in the events	-	566	Number of relevant stakeholder participating in the Community	-	62
Number of SMEs participating in the Community	-	75	Number of cities incorporating climate change adaptation measures into their development plans	10	10
Number of PAs participating in the Community	750	700	Number of companies with CAAP implemented	200	128

Timetable: Deliverable, milestone and further activities: see ANNEX 01_SUMMARY OF DELIVERABLES AND MILESTONES.

ACTION E4: COMMUNICATION AND DISSEMINATION TOOLS *(Completed)*

Foreseen start date: **September 2015**

Actual start date: **September 2015**

Foreseen end date: **June 2018**

Actual end date: **July 2018**

Technical development

All communication tools that were foreseen in the project proposal have been finalised.

- **56 notice boards** were printed, displayed in visible spaces in each beneficiary headquarters and disseminated in some participating cities (Genoa).
- **4410 project leaflets** were printed in Italian and English. The leaflet was updated several times to prepare a specific version for each participating city. It will be updated again whenever an additional city decides to join the project.
- **9 press releases** were published during the three-year time of the project: 4 of them were published in 2018 in occasion of the setting of the inter-sectoral working group on climate change in Turin on 30th January 2018, of the event to present the IDAP in Turin on 4th June 2018 and in occasion of the final event on 18th September 2018.
- **12 articles** on DERRIS were published in magazines, reviews and reports so far:
 - a. In December 2015, in a study published by UNEP and entitled “Collaborating for resilience – Partnerships that build disaster-resilient communities and economies”;
 - b. In April 2016, in a report published by the Coordinamento Agende 21 Locali and entitled “Cities in transformation—a potential for Europe – Best practices from Local Authorities and Regions for sustainability and resilience”;
 - c. In September 2016 in Climate 2020, a UNA-UK publication providing analysis and recommendations on fulfilling the Paris Agreement on Climate Change;
 - d. In November 2016, in a publication on sustainable finance and climate change that was released by the Forum on Sustainable Finance (Forum per la Finanza Sostenibile);
 - e. In December 2016, in the ANRA (National Association of Risk Managers) magazine;
 - f. In June 2017, in a publication entitled “Promoting mutual & cooperative insurance and mutuality” released by AMICE (the Association of Mutual Insurers and Insurance Cooperatives in Europe);
 - g. In December 2017, three factsheets on DERRIS were published in the database on climate risk insurance, a joint project between the Global Index Insurance Facility (GIIF), Munich Climate Insurance Initiative (MCII) and the German Corporation for International Cooperation GmbH (Deutsche Gesellschaft für Internationale Zusammenarbeit, GIZ), commissioned by the German Ministry for the Environment, Nature Conservation, Building and Nuclear Safety;
 - h. In February 2018, an article on DERRIS was published in the first issue of the magazine “Changes” of Unipol that was distributed in occasion of a public event organised in Milan on 27th February. The first issue of Changes tackled the challenges of climate change;
 - i. In March 2018, an article on DERRIS was published in “Oltre”, the magazine published by the trade organisation Assosistema;
 - j. In September 2018, an article on DERRIS was published in “Ecoscienza”, the magazine of ARPA Emilia-Romagna.

DERRIS was also included as one of the case studies of the exhibition “Bologna Città Resiliente” that was inaugurated on 6th June 2017. Moreover, it was quoted in the study “Insurance of weather and climate-related disaster risk: Inventory and analysis of mechanisms to support damage prevention in the EU” carried out by Ramboll and VU for the European Commission and released in September 2017.

- **Final layman’s report:** the layman’s report was finalised in July 2018 once the most important indicators to report the results of the project were available. It aims at communicating in a concise and clear way objectives, main activities and main results of the project. It is available both in Italian and English. 1,000 copies in Italian and 500 copies in English were printed and made available to all partners to be disseminated in future events. The layman’s report was distributed in occasion of the final event on 18th September 2018.
- **3 roll-ups** with the description of the project were printed to present the project during events and conferences.
- **The video of the project:** the video of the project was finalised in June 2017. It illustrates the objectives of the project and is being used in public events. The English version of the video was finalised in July 2017.
- **The flyer for companies** was finalised in October 2017. It aims at increasing climate risk awareness among companies and explaining why reducing business interruption is fundamental for SMEs. It illustrates the main concepts that were conveyed to the pilot businesses during Action C1 (technical knowledge transfer) and three testimonies from pilot companies in Turin. The decision was made to create an original format for the flyer so as to catch businesses’ attention on those issues. The English version was finalised in March 2018.

Besides those instruments, a video with testimonies of some pilot businesses was realised by the City of Turin to complement existing tools with an instrument in which some SMEs directly present and explain the benefits of the project, the CRAM tool and the CAAPs to other SMEs (see Action C3). Furthermore, an animated presentation was realised by ANCI in view of the final event to illustrate the results of the project and its benefits for participating cities.

Results: All necessary communication tools are available (for most of them both in Italian and English). Attention was paid to the facility of updating their contents in order to be able to use them after the end of the project: for instance the leaflet can be easily adapted to additional cities interested in joining the project.

	Expected	To date		Expected	To date
Number of press articles written	-	12	Number of journals and newspapers publishing the articles	-	9
Number of persons watching the project video on Youtube	-	2738			

Timetable: Deliverable, milestone and further activities: see ANNEX 01_SUMMARY OF DELIVERABLES AND MILESTONES.

ACTION E5: STORYTELLING AND DISSEMINATION *(Completed)*

Foreseen start date: **September 2015**

Actual start date: **September 2015**

Foreseen end date: **June 2018**

Actual end date: **September 2018**

Technical development

The project provided for the following activities:

- **A public event** was organised **in Turin** on 4th June 2018 to present the IDAP and the city's future commitments to carry forward the objectives of the DERRIS project. Some cities (Milan, Bologna, Padua and Mantua) took part in the event and gave a testimony on their respective commitments to climate change adaptation. The event included the testimony of some pilot companies. 58 persons attended the event.
- **An international mid-term public event** was organised **in Brussels** on 19th and 20th March 2018. As foreseen in the project, the mid-term event was divided into two distinct sessions:
 - A session targeting international insurance and financial community organised by Unipol: this session was entitled “Insurers and local public entities together to face climate change: Closing the gaps” and took place on 19th March 2018 afternoon. It involved 35 participants from European insurance companies, insurance and finance networks and organisations (ICMIF, AMICE, Eurosif) and European institutions (European Commission – DG Clima and DG FISMA, EIB, European Parliament);
 - A session targeting European authorities and public institutions organised by ANCI: this session was entitled “Cities and SMEs facing climate change: how to cooperate” and took place on 20th March 2018 in the morning. It involved speakers from international and EU organisations and institutions (EASME, UNISDR, EU Covenant of Mayors, Committee of the Regions, City of Turin) and a representative of the Life Clinomics project. Around 35 persons attended the event;
- **A final conference** was organised in Rome on 18th September 2018. The conference aimed at discussing how continuity can be given to the common commitment and to the partnership that was experimented in the 11 local participating entities. It also aimed at discussing the challenges and recommendations drawn by the project. The event targeted the parliamentarians and the representatives of businesses (trade organisations). Around 60 persons attended the final conference. A guidance for the insurance sector, a guidance for the public institutions and the Layman's report were distributed to the participants in order to disseminate the lessons learnt from the project.

Besides the three events which were foreseen in the proposal, DERRIS organised another public event in Bologna on 19th February 2018 to discuss the first lessons learnt of the project together with representatives of the main stakeholders involved: PAs, businesses (trade organisations and some stakeholders of the pilot experiment in Turin), public research institutions.

Following the first press conference organised in Turin on 6th October 2015, which involved all beneficiaries, the partners had the opportunity to present the project in 46 events, including 3 international events:

- A high level forum on implementing the Sendai framework for disaster risk reduction at local level (Florence, 16th June 2016),

- 4th Open European Day (Bonn, 3rd May 2017),
- COP23 (Bonn, 8th November 2017)

It is worth underlining that those events covered a big part of the Italian territory (from Rome to Genoa and from Pescara to Bolzano) and were attended by a broad range of people: public administrators, insurers, academics and students, citizens. Moreover 137 articles mentioning the project had been published by the end of the project on 30th September 2018.

Results: A wide public awareness on the project was raised thanks to the presentation of the project in a broad range of events targeting a very diverse audience on the whole Italian territory and thanks to the publication of numerous articles.

	Expected	To date		Expected	To date
Number of press articles published in national newspapers	-	137	Number of participants in the public event in Turin	-	58
Number of participants in the international public events	-	69	Number of participants in the final conference	-	57
Number of attended events	-	46			

* This data also takes into account articles published on web media or websites.

Timetable: Deliverable, milestone and further activities: see ANNEX 01_SUMMARY OF DELIVERABLES AND MILESTONES.

ACTION F1: PROJECT MANAGEMENT AND MONITORING *(Completed)*

Foreseen start date: **September 2015**

Actual start date: **September 2015**

Foreseen end date: **September 2018**

Actual end date: **September 2018**

Technical development

A more precise description of the project management activities implemented is available in Chapter 5 of this report. By 30th September 2018, four Steering Committees, fourteen TWG and four monitoring visits had taken place.

Results

The project developed according to the initial plan. The management process that was set up at the beginning of the project turned out to be very effective as no major problem occurred in the implementation of the project.

	Expected	To date		Expected	To date
Official appointment of the Project Manager	Nov 2015	Nov 2015	Establishment of the Steering Committee	Nov 2015	Nov 2015
Establishment of the Technical Working Group	Nov 2015	Nov 2015	Drawing up of a detailed Work Plan	Nov 2015	Nov 2015
Drawing up of Partnership Agreements	Nov 2015	Nov 2015	Drawing up of a Monitoring Protocol	Nov 2015	Nov 2015
Members participation to the SC meetings	90%	96%	Members participation to the TWG meetings	80%	92%
1° Progress Report sent to the Commission	May 2016	May 2016	Mid-Term Report sent to the Commission	Feb 2017	Feb 2017
2° Progress Report sent to the Commission	Jan 2018	Mar 2018	Final Report sent to the Commission	Dec 2018	Dec 2018

Timetable: Deliverable, milestone and further activities: see ANNEX 01_SUMMARY OF DELIVERABLES AND MILESTONES.

ACTION F2: AFTER-LIFE PLAN (*Completed*)

Foreseen start date: **March 2018**
Foreseen end date: **June 2018**

Actual start date: **March 2018**
Actual end date: **September 2018**

Technical development

The project provided for the following activities:

- **After-Life dissemination plan:** the plan that was drawn by the partners encompasses activities that will be carried out in the following fields: participation to public events, DERRIS partners' websites, partners' newsletters and various communication channels, activities with national and international networks, training activities, projects (such as the activities that will be carried out in the cities which will join the project in the After-Life period and the activities that are carried out by the City of Turin with its local stakeholders). The plan highlights the target, the geographical scale and the budget foreseen for each activity. Finally the plan distinguishes between 23 short-term (within one year-) and 29 long-term activities (within 2-5 years). The plan is already being implemented by DERRIS partners in order to keep the project's implementation ongoing (See LIFE DERRIS_Del28_After-Life Dissemination Plan_DEF);
- **After-Life dissemination local agreement:** the City of Turin drew up a memorandum of understanding that was signed by the main local trade organisations, utilities, local entities, associations and stakeholders who deal in various ways with the common goods, mitigation and adaptation to climate change at metropolitan, regional or national level in order to disseminate a culture of risk in Italy and increase resilience to climate change. The memorandum of understanding was approved with a Municipality Executive committee decision adopted on 18th September 2018 (See LIFE DERRIS_Del29_After-Life Dissemination Local Agreement).
- **After-Life dissemination partners agreement:** another agreement was designed at national level and was signed by DERRIS partners and by some of the key stakeholders at national level: trade associations (CNA and Legacoop) and the main environmental NGO (Legambiente). The aim of the agreement is to highlight the commitment of all signatories to continue to disseminate the tools and contents of the project to work together to increase the awareness of SMEs on the necessity to increase their resilience to climate change and enhance a widespread and stronger risk culture in Italy (See LIFE DERRIS_Del30_After-Life Dissemination Partners Agreement).

Some important activities have already been carried out by DERRIS partners in the first After-Life period:

- **Presentation of the project in some public events and workshops** in Paris on 2nd October 2018, Lecce on 3rd October 2018, Venice-Mestre on 19th October 2018, Alghero on 13th November 2018 through videoconference, Milan on 30th November 2018 and London on 3rd December 2018;
- **Training to companies:** on 27th November 2018, CINEAS invited Unipol to present the DERRIS project in a training session on climate change-related risks and emergency management in Bergamo;
- **Newsletters:** CINEAS published an article on DERRIS in its newsletter at the end of October 2018;

- **Projects:** the Municipalities of Avigliana, Almese (both in the Turin area) and Milan adopted an Executive committee decision on 30th November, 5th December and 14th December 2018 respectively, to implement the DERRIS project. At the beginning of 2019 an official agreement (memorandum of understanding) will be signed with the a/m cities to set the respective commitments; the activities will also be organised (training sessions with SMEs to support them in using the CRAM tool and drawing their CAAPs).

Results: most of the activities that were carried out during the project (in particular under Actions E3, E4 and E5) set the basis of a consolidated collaboration between the partners and with external stakeholders. Many tools (CRAM tool, webtraining, communication instruments) were conceived thinking about how they could be easily used in an After-Life perspective. This facilitated the drawing of an After-Life dissemination plan that does not only encompass communication activities but concrete projects to continue to extend the geographical outreach of the project.

	Expected	To date		Expected	To date
Number of short-term After-Life dissemination activities	30	23	Number of long-term After-Life dissemination activities	18	29

Timetable: Deliverable, milestone and further activities: see ANNEX 01_SUMMARY OF DELIVERABLES AND MILESTONES.

ACTION F3: INDICATORS TABLES REPORTING (*Completed*)

Foreseen start date: **September 2015**
Foreseen end date: **June 2018**

Actual start date: **September 2015**
Actual end date: **September 2018**

Technical development

A specific table of output indicators (LIFE CLIMA KEY INDICATORS) is available as Deliverable N. 35 – OUTCOME FINAL INDICATORS TO BE SUBMITTED WITH THE FINAL REPORT.

Problems, delays and changes: None. Some indicators are difficult to monitor as they do not fit the objectives and contents of the project.

Results: The indicators were set and monitored on a regular basis.

	Expected	To date		Expected	To date
Data communicated on time	80%	100%*	Indicators actually calculated	75%	100%*

**Among those available*

Timetable: Deliverable, milestone and further activities: see ANNEX 01_SUMMARY OF DELIVERABLES AND MILESTONES.

ACTION F4: NETWORKING WITH OTHER LIFE AND/OR NON-LIFE PROJECTS

(Completed)

Foreseen start date: **September 2015**

Actual start date: **September 2015**

Foreseen end date: **June 2018**

Actual end date: **September 2018**

Technical development

The main activities that have been carried out so far are:

- **Scouting of other relevant projects:** The networking database which was developed by ANCI in December 2015 is regularly updated to include new projects that DERRIS partners got to know. It currently contains 41 projects (LIFE DERRIS_Del05_NETWORKING DATABASE_updated_30.09.2018).
- **Organisation of three networking events:**
 - On 24th May 2017 in Rome in occasion of the 25th anniversary of the LIFE Programme. This networking event was organized jointly by LIFE DERRIS and LIFE Master Adapt and involved referents from other 9 LIFE-funded projects in Italy (BLUEAP, DERRIS, FRANCA, IRIS, Master Adapt, PRIMES, RainBO, Sec Adapt and UrbanProof). The morning session presented speakers from different institutions (Coordinamento Agenda 21 Locali, Stefania Betti, National Contact Point of LIFE Programme, Environment Ministry, ANCI) and a brief review of each LIFE project involved, while the afternoon session included 3 working groups that involved stakeholders on the following issues: Governance and climate services – public-private partnerships; Planning, cities and territories; and Technologies and monitoring for adaptation;
 - On 20th December 2017 in Rome: the target was mainly organisations from the public sector. The event was an opportunity to discuss with public institutions (cities and research centres such as ISPRA), research institutions (CMCC, CNR), NGOs (Legambiente) on the challenges of public-private partnerships to increase resilience starting from the experiences of LIFE and non-LIFE projects (such as Interreg ADAPT).
 - On 18th September 2018 in Rome: the meeting involved other EU-funded project in an After-Life perspective to foster the collaboration between the projects to share the knowledge gained by each project, highlight the outputs that can be used by the respective targets of the projects and give visibility to the tools and documents produced. An outcome of this meeting was the publication on the DERRIS website of a specific section on networking to present the objectives and outputs (tools or publications) of the other EU-funded projects. Furthermore, all relevant publications were uploaded in the section “toolkit for the PA” of the DERRIS website in order to be shared with the municipalities that participated to the DERRIS community as they contain useful knowledge and guidance to enhance their policies and planning on climate change adaptation.

Another networking meeting was organized with LIFE FRANCA on 23rd October 2017 in occasion of the local launch workshop in Rovereto.

The DERRIS project was also presented in occasion of various networking meetings: LIFE Platform meeting (Barcelona, 21-22nd June 2017), study visit to Italy for Bulgarian LIFE programme officials (Rome, 26th July 2017), networking of LIFE PRIMES (Ferrara, 20th

September 2017), networking of LIFE RAINBO (Bologna, 13th February 2018), networking of LIFE FRANCA (Trento, 18th April 2018) and networking of LIFE MasterAdapt (Milan, 20th June 2018). Finally DERRIS was invited to participate to an event organised by the Clara project (H2020) on 29th June 2018 to discuss on climate change services and Unipol was interviewed by the NAIAD project (H2020) that was mapping experiences on the role of the insurance sector to prevent the risks linked to climate change in different European countries.

Finally, it is worth mentioning that thanks to a collaboration between LIFE Master Adapt and LIFE DERRIS, the catalogue of services for businesses in Sardinia was updated on 14th December 2018 to include a new service entitled “Analysis of climate risks and prevention and management of climate risks for SMEs”, which will allow SMEs in Sardinia to access funding to support them in assessing the risks they are exposed to, identifying the interventions to be implemented in their company adaptation action plans (CAAPs) and financing the interventions contained in their CAAPs (10% of the cost for interventions up to €100,000, €10,000 for interventions above €100,000).

Results: This action favoured a constant and solid exchange of information with other EU-funded projects, in order to map documents and publications that can be useful to the respective targets. Many collaborations with those projects are still ongoing (NAIAD, Interreg Adapt, CLARA, SAFERPLACES, MASTER ADAPT...)

	Expected	To date		Expected	To date
Involvement of projects in networking database	25	41	Organization of networking events	3	3
Participation to international events	3	3			

Timetable: Deliverable, milestone and further activities: see ANNEX 01_SUMMARY OF DELIVERABLES AND MILESTONES.

6.2.Evaluation of Project Implementation

The **methodology** defined by DERRIS beneficiaries is based on 3 pillars:

- Public-Private Partnerships (PPP), where private insurers and public organisations cooperate and share their respective know-how and tools;
- Definition of user-friendly tools to transfer the know-how on risk assessment and risk management to SMEs (CRAM tool);
- A spill-over approach, starting with the involvement of a single pilot city, followed by the involvement of 10 additional cities and finally by the dissemination of the tools at national level.

The methodology confirmed to be successful: most of the results were in line with expectations. The project set solid basis to be replicated in the After-Life period in terms of both public-private partnership model and outputs (tools, dissemination and communication instruments, guidance) to involve a higher number of local entities and businesses.

A **presentation of the achievements reached** by the project in the light of project main objectives is reported here below.

Project Objective (revised proposal)	Achieved	Evaluation
<p>To transfer knowledge from insurers to public administrations and SMEs in terms of risk assessment and risk management for catastrophic weather events in order to create “resilient companies” boosting the realisation of effective local adaptation plans</p>	<p>The setting of the contents of the empowerment plan (that defined the objectives and contents of the training sessions organised by CINEAS to the PA and SMEs) involved all beneficiaries, in order to guarantee that the different points of views (insurers, public institutions, academic and technical experts from CINEAS) would be integrated.</p> <p>This knowledge on risk assessment and risk management was successfully transferred during the pilot experiment in Turin during Action C1 (with 5 training sessions being organised for the SMEs, 5 training sessions for the PA and a final workshop, which involved representatives from both SMEs and public administration).</p> <p>On the basis of the feedbacks gathered and the experience gained during Action C1, the partners defined the contents of:</p> <ul style="list-style-type: none"> ▪ the training sessions that were provided to SMEs and the PA in the ten additional cities during Action E3 (with the organisation of 9 dissemination workshops and 9 introductory training sessions to the SMEs); ▪ the webtraining that was finalised during Action E2: the webtraining is a fundamental tool to build the capacity of SMEs (and other organisations) on risk assessment and risk management on the whole Italian territory. 	<p>The transfer of knowledge was successful considering:</p> <ul style="list-style-type: none"> ▪ The number of people trained: 296 ▪ The number of training and teaching hours provided by the project: 161,5 and 226,5 hours ▪ The average satisfaction expressed by trainees on trainers was 8,8/10 while the average satisfaction for training was 8,5 in Turin and 8,45 in the 10 additional cities. <p>The implementation of the project confirmed the very low level of awareness on the impacts of climate change on business activities and thus the necessity to increase the risk culture both among SMEs and the PA. This is also one of the reasons why the training sessions were opened to and involved a wide range of players (PA, trade organisations, Chambers of Commerce, SMEs, UnipolSai agents, Unipol Banca branches) in order to disseminate as much as possible technical knowledge on risk assessment and risk management.</p>
<p>To disseminate evaluation tools and skills for risk prevention developed by the insurance industry among technicians in the PAs and in SMEs</p>	<p>The Climate Risk Assessment and Management tool for SMEs (CRAM tool) was successfully set up thanks to the collaboration between a broad team encompassing various UnipolSai experts with the support of CINEAS. The tool contains a system for web geolocalisation of the company’s sites, provides information on the peril level of the localised areas on the basis of risk maps elaborated by the project using official data, a self-assessment questionnaire that aims at identifying the company’s vulnerability to climate events, a qualitative risk index and resilience index, identifies a series of adaptation measures that the company should implement to enhance its resilience and generate a report containing the results of the self-assessment and the action plan (CAAP - Company Adaptation Action Plan). The tool was successfully tested on 30 pilot companies in Turin and on SMEs involved in the 10 additional cities which replicated the project.</p>	<p>The CRAM tool was featured so as to be user-friendly, immediate and easy to be used, also autonomously, by small businesses (in particular in view of the project extension to the whole Italian territory in Action E3 and in view of the After-Life period).</p> <p>The strong difficulties that were faced by the project to involve SMEs in the various participating cities (which required the activation of a widespread model of local players’ engagement of) led to a result that appears to be below initial objectives in terms of SMEs involved by the end of the project (75 SMEs in Action E3 against 200 in the initial project).</p> <p>However, it is worth underlying that by the end of the project 3,819 businesses had used the CRAM tool, 312 had calculated their risk index. Moreover the 128 CAAPs finalised with the CRAM tool by the end of the project contain around 3,700 actions of risk</p>

Project Objective (revised proposal)	Achieved	Evaluation
		<p>prevention and management and adaptation to climate change.</p> <p>The DERRIS project also got a support from EASME, as Angelo Salsi, Head of Unit EASME.B.3 "LIFE and CIP Eco-Innovation", sent an email to Italian beneficiaries of LIFE projects in May 2018 to inform them about the CRAM tool and invite them to use it to do their risk assessment. Furthermore, in March and April 2018, the project liaised with the communication team of EASME to disseminate on social media the tool and the videos produced by the project</p> <p>Finally the actions set by the partners to further disseminate the tools (to other cities and to UnipolSai customers), the After-Life dissemination agreement signed with some of the main organisations at a national level and the networks of the partners (also at European level) will ensure a far-reaching dissemination of the tools set up by the project.</p>
<p>To implement innovative forms of public-private governance for climate catastrophes involving SMEs, PAs and insurers, consistently with the European guidelines (EU Adaptation Strategy and Green Paper on the insurance of natural and man-made disaster) and favouring the regulatory approach already undertaken by several European countries.</p>	<p>The Public-Private Partnership (PPP) was successfully implemented in Turin and in ten additional cities (where the public-private partnership was formalised with the official agreement - memorandum of understanding - signed between Unipol Group, as DERRIS coordinating beneficiary, and the cities).</p> <p>The PPP was at the core of the project in all activities: engagement of the SMEs with the launch of the call "Torino che protegge" and interviews with stakeholders such as business organisations (Action A1), setting of the features of the CRAM tool gathering data and feedbacks from public institutions, partners and businesses (Action A2), collaboration between Unipol, UnipolSai, Cineas and the City of Turin to define and adapt the contents of the training sessions and creation of a common background knowledge thanks to the training sessions and the participation of referents from the Municipality of Turin in training sessions for SMEs (Action C1), participation of technicians from the Municipality of Turin in field visits and setting of the structure of CAAPs (Action C2), setting</p>	<p>After the pilot experiment in Turin the PPP model was successfully implemented in ten additional cities (where the public-private partnership was formalised with the official agreement - memorandum of understanding - signed between Unipol Group, as DERRIS coordinating beneficiary, and the cities). It demonstrated that this model of collaboration between the PA, insurers and SMEs can be replicated in different contexts. The interest of additional cities to implement the project in the After-Life period will further extend the replication of the PPP model.</p>

Project Objective (revised proposal)	Achieved	Evaluation
	<p>up of a structured process of stakeholder engagement to define the contents of the IDAP with the organisation of three co-design workshops that involved participants from a wide range of public and private organisations (Action C3), engagement of the main stakeholders at national and EU level in particular with the organisation of two high-level workshops with public institutions and organisations from the financial and insurance sector to draw the contents of the two final guidances of the project (Action D2), the successful implementation of the PPP in ten additional cities, the activation of a widespread model of local players engagement of before the implementation of the activities and through the organisation of eight local launch workshops and nine dissemination workshops (Action E3), the signing of two After-Life agreements (at local and national level) that formalise the PPP in the activities to be carried out by a wide range of organisations to disseminate the project, its results and outputs (Action F2).</p>	
<p>To test the adoption of innovative financial instruments as innovative adaptation solutions.</p>	<p>A specific financial instrument was created for SMEs that need to finance interventions contained in their CAAPs. This action also provided for a thorough analysis on financial instruments for adaptation in Italy and on fiscal incentives for SMEs to undertake actions on climate risk prevention and management.</p>	<p>While the project initially focused on the need to move financial capitals to public entities to finance risk reduction and adaptation interventions given the focus on the impact investment market when the project was written and submitted, it quickly appeared that the existing barriers to the development of such a market in Italy cannot be easily overcome in the short-term (even though the issue remains at the core of the current debate and is getting much attention) and it turned out that the SMEs needed financial capitals to implement the interventions contained in their CAAPs. For these reasons, the project focused on the development of a financial instrument for SMEs and carried out a further research on fiscal incentives for SMEs to undertake actions on climate risk prevention and management.</p>

The table below provides more detailed information on the main achievements for each set of action.

ACTIONS	MAIN OBJECTIVES	ACHIEVED	EVALUATION
A	<p>A1- DISTRICTS ANALYSIS to select 30 SMEs in the urban industrial areas in Turin</p> <p>A2- CRAM TOOL SETTING UP to define a tool for the analysis of vulnerabilities and for the definition of adaptation actions.</p>	<p>All objectives were achieved: analysis of the characteristics of the industrial districts in Turin and selection of a pilot district, involvement of key stakeholders, selection of 30 businesses, setting and test of the Beta version of CRAM tool</p>	<p>Successful implementation. Technical problems related to the availability of climate data and maps and difficulties to engage the SMEs successfully solved.</p>
C	<p>C1- TECHNICAL KNOW-HOW TRANSFER, for the empowerment of beneficiaries and the “adaptation managers” nominated in the companies providing them specific knowhow in terms of climate risk assessment and management.</p> <p>C2- CAAPs IMPLEMENTATION IN TORINO DISTRICT COMPANIES, to concretely implement Company Adaptation Action Plans in the companies involved</p> <p>C3- IDAP IMPLEMENTATION IN TORINO to implement an integrated adaptation plan in the selected industrial area with a public-private partnership approach</p> <p>C4- IMPLEMENTATION OF FINANCIAL INSTRUMENTS FOR ADAPTATION favoring new economic approaches to adaptation</p>	<p>All objectives were achieved: definition and validation of empowerment plan, training sessions for PA and SMEs organized according to schedule (C1), two field visits organized in pilot SMEs to define initial roadmap and CAAPs and CRAM tool finalized at the end of the pilot experiment (C2), public-private engagement process implemented and IDAP adopted (C3), one financial instrument for SMEs defined and thorough analysis of possible financial instruments for adaptation carried out (C4).</p>	<p>The empowerment plan was successfully implemented in Turin and got a high training satisfaction rate (8,5/10). It favoured a better understanding of which aspects are more important to tackle both with SMEs and the PA to define the contents of the webtraining (Action E2) and of the training sessions that were provided afterwards to SMEs and the PA in the ten additional cities (Action E3). 28 CAAPs containing an average of 20 adaptation actions (which is a positive result considering the small size of the companies that participated in the Turin pilot phase) were finalized. Action C3 reached further results with the setting up of an inter-sectoral working group on climate change that will carry on the activities to define a strategy and an adaptation plan for the City of Turin based upon the results achieved with the DERRIS project and the IDAP and with the launch of a pervasive communication campaign to involve new businesses. As far as Action C4 is concerned, the existing barriers to the development of such an impact investing market in Italy cannot be easily overcome in the short-term (even though the issue remains at the core of the current debate and is getting much attention). The financial instruments were created for SMEs to provide them with the financial capitals needed to implement the interventions contained in their CAAPs.</p>
D	<p>D1- MONITORING OF THE IMPACTS OF THE PROJECT and D2 – EVALUATION AND TRANSFERABILITY OF THE PROJECT to constantly monitor and</p>	<p>All objectives were achieved: a structured monitoring system validated by the SC and indicators regularly monitored (D1), two guidances (for public institutions and for the</p>	<p>The regular monitoring and updating of the project’s indicators enabled a smooth and precise project progress monitoring and analysis.</p> <p>The two guidances (for public institutions and for the</p>

ACTIONS	MAIN OBJECTIVES	ACHIEVED	EVALUATION
	evaluate the project implementation	financial and insurance sectors) finalized following an inclusive and wide-reaching stakeholder engagement process (D2)	financial and insurance sectors) will favour the replicability of the DERRIS model. The inclusive and wide-reaching stakeholder engagement process that was implemented to discuss and share the contents of the guidances will enhance the replicability of the model. Last but not least, the final recommendations of the guidance set some important policy recommendations in particular to national policymakers, which will lead to further advocacy activities in the After-Life period.
E	<p>E1 - COMMUNICATION AND DISSEMINATION PLAN, E2 – DERRIS WEB PLATFORM, E3 - DERRIS ADAPTATION COMMUNITY, E4 - COMMUNICATION AND DISSEMINATION TOOLS, E5 - STORYTELLING AND DISSEMINATION</p> <p>to create a national community composed by companies and PA and using the tools realized within the project will disseminate the results to different targets:</p>	<p>All objectives were achieved: all communication instruments finalized according to schedule and additional communication instruments realized to further disseminate the results and benefits of the project (webtraining, video with testimonies of some pilot companies in Turin and animated presentation), Twitter account launched, 12 articles on DERRIS published in magazines, reviews and reports, 4 public events organized (in Bologna, Brussels, Turin and Rome), DERRIS project presented in 46 events, including 3 international events, 137 articles mentioning the project published by the end of the project. Furthermore, the project was successfully replicated in the 10 additional cities: 3 national launch workshops, 8 local launch workshops, 1 intermediate event, 9 dissemination workshops.</p>	<p>All communication tools were set up to support the widespread dissemination activities all along the project duration. Most communication tools and project documents are available in Italian and English to favour a dissemination of the project’s contents and results outside Italy. DERRIS was presented in 46 public events covering a large part of the Italian territory (from Rome to Genoa and from Pescara to Bolzano) and attended by a broad range of people: public administrators, insurers, academics and students, citizens.</p> <p>To tackle the difficulty of getting SMEs involved in each city, the project implemented a widespread model of local players involvement (trade organisations, Chambers of Commerce, UnipolSai agencies and Unipol Banca bank branches). From this point of view, Unipol Regional Councils (CRU) played a key role in supporting the Municipalities to involve local players and gather applications from SMEs. All these players were invited to attend the training sessions (and most of them did attend) as it was felt to be a very effective way to increase their awareness on the impact of climate change on business (and the advantages of climate change adaptation plans on business continuity) and to create a sort of snow-ball effect at a local level , thereby enabling those organisations to become ambassadors of the DERRIS</p>

ACTIONS	MAIN OBJECTIVES	ACHIEVED	EVALUATION
			<p>project and disseminate the knowledge and the tools generated by the project to other SMEs. To reach a wider number of SMEs and extend the territorial outreach of the project, UnipolSai developed a campaign on LinkedIn (900,000 videos visualisations (impressions), more than 5000 persons clicked on the video to reach the webresponsive portal of the campaign (conversions) and more than 2,700 persons filled the tool).</p> <p>Despite the ambitious initial targets of the project (200 CAAPs at the end of Action E3 and 183,000 users of the CRAM tool in the long-term) and the real difficulties encountered in the implementation of the activities (difficulties in involving SMEs), the quantitative results at the end of the project are: 128 CAAPs completed at the end of the project and 3819 users of the CRAM tool. With the introduction of the LinkedIn campaign in the last months (see the results and numbers above), a large audience was reached. Moreover, the project built a strong network of partners (both among beneficiaries and with external organisations such as municipalities and trade organisations) which will continue to disseminate the project tools as foreseen in the After-Life Agreement (at local and national level) and in the After-Life dissemination plan (with the implementation of the project in additional cities).</p>
F	A structured project management ensured the successful implementation of the activities, respecting the initial budget and timeline. The project management aims at ensuring a smooth coordination of the activities carried out by all beneficiaries, at preventing any problem or delay, at connecting DERRIS with other LIFE	<p>All objectives were achieved:</p> <ul style="list-style-type: none"> ▪ Action F1: 4 SC and 14 TWG meetings organized, 4 monitoring visits carried out, 4 reports submitted (2 Progress Reports, 1 Mid-term report and 1 Final Report), ▪ Action F4: 1 networking database with 41 projects, 3 networking events organized, 	<p>The project generally progressed according to schedule. There was a constant information flow among partners and the project managers effectively coordinated all beneficiaries, preventing any problem or delay. The networking activities were successful in building strong and fruitful collaborations with other projects, especially in territories in which several projects were</p>

ACTIONS	MAIN OBJECTIVES	ACHIEVED	EVALUATION
	<p>and non-LIFE projects and at setting up the After-Life activities. It encompassed four actions: F1 - PROJECT MANAGEMENT AND MONITORING, F2 - AFTER-LIFEPLAN, F3 - INDICATOR TABLES REPORTING, F4 - NETWORKING WITH OTHER LIFE AND/OR NON-LIFE PROJECTS</p>	<p>attendance to the networking events of other 8 LIFE and non-LIFE projects,</p> <ul style="list-style-type: none"> ▪ Action F2: 1 After-Life dissemination plan with 23 short-term and 29 long-term actions defined, 2 After-Life agreements defined respectively at local and national level; ▪ Action F3: a specific table with the LIFE CLIMA KEY INDICATORS provided with the Mid-term and the Final Reports. 	<p>active. It also led to very interesting sharing of information and outputs.</p> <p>As far as the After-Life activities are concerned, most of the activities that were carried out during the project (in particular under Actions E3, E4 and E5) set the basis of a consolidated collaboration between the partners and with external stakeholders. Many tools (CRAM tool, webtraining, communication instruments) were conceived thinking about how they could be easily used in an After-Life perspective. This facilitated the drawing of an After-Life dissemination plan, which does not only encompass communication activities but concrete projects to extend further the geographical outreach of the project. Various After-Life activities are currently being implemented (in particular organization of training sessions and contacts with interested cities).</p>

As regards **policy impact**, some significant developments occurred at the EU and national context.

- **At EU level:** The Green Paper on the insurance of natural and man-made disasters, adopted together with the EU Adaptation Strategy, encouraged insurers to improve the way they help to manage climate change risks. The Commission aimed at improving the market penetration of natural disaster insurance and at unleashing the full potential of insurance pricing and other financial products for risk awareness prevention and mitigation and for long-term resilience in investment and business decisions (Action 8 of the EU Adaptation Strategy). The study “Insurance of weather and climate-related disaster risk: Inventory and analysis of mechanisms to support damage prevention in the EU” published in 2017 quoted the DERRIS project as an example of how to increase capacity building with regards to insurance and climate resilience. The report on the implementation of the EU Strategy on adaptation to climate change (COM(2018) 738 final) states that “the strategy’s action on insurance and the financial sector may not have been sufficient to overcome hurdles for public-private cooperation so far. Although it has helped better understand how insurance markets function as a crucial adaptation tool in Member States, specifically on the role of insurance in climate risk management, EU action has yet to bring clear results. Here, EU added value lies in enabling cooperation between governments and insurers, raising awareness about the coverage gap and about the need for governments to integrate insurance in the management of all climate risks”. Furthermore it is worth underlying that the

European Commission Action Plan on sustainable finance that was launched in March 2018 and aims at favouring the circulation of financial products able to promote adaptation and resilience.

- At **national level**: in 2017 the Italian Ministry for Environment launched an open stakeholder consultation for the Italian National Plan on Adaptation to Climate Change (PNACC). The draft version of the PNACC mentioned LIFE DERRIS as a best practice to replicate. Unipol participated to the public consultation which was opened until 31st October 2017. There has not been any development on the PNACC after the public consultation was closed.

The guidance for the insurance and financial sectors highlights the following barriers and recommendations:

OBSTACLES	RECOMMENDATIONS
Absence of a risk culture, particularly among SMEs, trade associations and public administrations, which hold back the adoption and spread of risk prevention and management actions.	Public institutions can play an active role, for example through greater involvement of companies in civil protection drills. Safety consultants (Italian Legislative Decree 81/2008) and the certification bodies (ISO 9001 or ISO 14001) can be circulation agents by promoting the adoption of a risk analysis that also comprises climate risks.
Difficulty in drawing up risks maps (unavailability or lack of homogeneity of data and in building scenarios, lack of sharing of vulnerability and exposure data between public sector and insurers) that can make it difficult, to even calculate the premium (and can render the coverage less accessible since greater risks are usually associated with higher premiums).	It is necessary to promote round tables or discussion tables between research bodies (which supply the climate services) and insurers to share vulnerability data and analyses.
Difficulty in networking the existing data and knowledge to make them usable.	Need to encourage greater exchange between the various players (world of research, public administration and insurers).
Difficulty in measuring costs and benefits of resilience actions (for example, in terms of impacts on the competitiveness of businesses).	Academic research on these themes should be promoted, since this would favour the involvement of businesses on resilience and better highlight the benefits, also in economic terms.
Difficulty in reconciling public and private resilience planning: conflicting scheduled interventions and misaligned time frames (short/medium-term vs. long-term)	Co-design processes of public plans should be promoted, by activating processes involving private stakeholders.
Difficulty in circulating financial products to promote adaptation and resilience to climate changes without sharing definitions and common standards.	The work that will be carried out by the European Commission on sustainable finance taxonomy will play a basic role in circulating financial products able to promote adaptation and resilience. It would also further support the introduction of the “ESG-propensity” variable in the profiling of customers required in the IDD.
Difficulty in redirecting loans from mitigation to climate change adaptation.	In their role of risk takers, it is advisable for insurers to promote institutional reflection on resilience costs and timing.

The guidance for public institutions identified a number of features that contributed to achieve the objectives of the DERRIS project:

STRENGTHS	WEAKNESSES
<ul style="list-style-type: none"> • Crosscutting: importance to involve different departments of the municipalities to plan and draw adaptation actions; • Sustainability of the project and of adaptation actions in the long-term; • Proactivity: proactive role of the municipalities in engaging local businesses in the project; • Targeted training: The transfer of knowledge operated by the project was extremely useful to align the climate change adaptation knowledge of municipal staff belonging to different departments and sectors; • Commitment: the political commitment of the institutional Municipality figures (Mayor and/or Councillors) as well as the competence and motivation of the managers and officials in charge of operational planning and implementing the interventions are essential to implement the project more effectively. 	<ul style="list-style-type: none"> • The economic resources needed to implement the actions; • Difficulties in creating a dialogue between the Public Administration and SMEs; • Difficulty encountered by PAs in involving the entire Municipal Administration; • Paradoxical business involvement dynamics: In most cases, the businesses that took part in the project were already aware of basic environmental issues and had already adopted/undertaken adaptation measures thus reducing the impact of the risks to which they are exposed; • SMEs’ difficulty in perceiving the experiment as an opportunity; • Misalignment of the interests of owners and users of buildings: many businesses operate in rented premises. In terms of adaptation measures it creates difficulties: the owner should pay for the them whilst it is the user who would benefit from them; • Size of businesses: The size of the businesses involved (often less than 5 employees) made it difficult to identify staff dedicated to assessing and managing climate adaptation-related risks.
OPPORTUNITIES	THREATS
<ul style="list-style-type: none"> • Collaboration between the various municipalities in a Metropolitan City. 	<ul style="list-style-type: none"> • Difficult interaction between the various levels of public administration.

As far as policy implications are concerned, it is worth underlining the following activities that were carried during the project:

- During the development of the activities, the project beneficiaries implemented an open dialogue and a collaboration with the most important public authorities at national level, such as Civil Protection, Italia Sicura, ISPRA, CNR-IRPI and the Environment Ministry;
- Moreover, the project beneficiaries collaborated with some regional authorities (such as the Piedmont Region and the Sardinia Region). DERRIS was presented during the training course organised by the Piedmont Region. Thanks to a collaboration between LIFE Master Adapt and LIFE DERRIS, the catalogue of services for companies in Sardinia was updated on 14th December 2018 to include a new service entitled “Analysis of climate risks and prevention and management of climate risks for SMEs” that will allow SMEs in Sardinia to access funding to support them in assessing the risks they are exposed to, identifying the interventions to be implemented in their company adaptation action plans (CAAPs) and financing the interventions contained in their CAAPs (see Action F.4);

- Furthermore, the project foresaw an engagement of Italian MPs, mainly of the Environment, Industry and Economic activities Committees (Senate and Chamber of Deputies) as they are the main target of the final recommendations of the “Legislative guidance for the public institutions”. In total, DERRIS was discussed with 25 Italian MPs (during the high level workshop, one-to-one meetings or calls to present the project and the main contents of the guidance), especially in view of the high-level workshop organized on 12th July 2018;
- At the same time, the project led to a wide engagement of organisations of the insurance and financial sectors, in particular during Actions C4 (interviews, discussions on tax incentives for SMEs) and D2 (high-level workshop on 28th May 2018) to draft the recommendations of the final guidance for the insurance sector (which tackles issues such as Solvency 2, IDD and the EU Action Plan on Sustainable finance as reported in the table above).
- Some key organisations at EU and international level (ICMIF, AMICE, Eurosif, European Commission – DG EASME, Clima and DG FISMA, EIB, European Parliament, UNISDR, EU Covenant of Mayors, Committee of the Regions) were involved in the project and in the discussion. The mutual & cooperative insurance networks involved by Unipol in the project (such as ICMIF and AMICE) are still much active in disseminating the results and the partnership model tested by DERRIS. As part of the After-Life dissemination activities, CA21L will ask the Covenant of Mayors Office to disseminate DERRIS tools and deliverables at European level through available tools (newsletters, website, internal Forum);
- Last but not least, the two After-Life agreements signed at local and national level among a wide range of stakeholders from public institutions, insurers, business organisations and civil society will prolong a dialogue among all players, not only on disseminating the project tools, but on discussing possible ways to overcome the challenges faced by the project.

6.3. Analysis of benefits

The DERRIS project created relevant benefits for its targets, mainly SMEs and PAs. It is worth underlining that the project focuses on immaterial aspects (e.g. climate risk assessment, management and emergency procedures, adaptation measures planning) which are not easily quantifiable and produce long-term outcomes that are not easily measurable within the project duration.

Here follows a presentation of the main benefits obtained by the project:

1) **Environmental benefits:**

a) **Direct / quantitative environmental benefits:** It is difficult to estimate the direct impacts of the DERRIS project on climate change. However, it is easier to identify the impacts on adaptation level, especially by analysing the adaptation measures included in the CAAPs. The 128 CAAPs that have already been finalised contain 3,723 actions, which can be analysed in various perspectives:

- 1,725 actions concern risk prevention, 1,382 risk management and 616 early warning and emergency management;
- 1,424 of them concern operational and management procedures (white actions), 1,252 are interventions on infrastructures and installations (grey actions), 418 actions are on early warning operational procedures (red actions), 517 actions are about water efficiency (blue actions) and 112 on green infrastructures (green actions).
- Those actions aim at tackling the following perils: floods (930), rainfalls (683), wind (465), lightning (511), hail (170), temperature (362), landslides (168) and water efficiency (434).

Moreover, considering Turin and the ten additional cities that were involved in the project, a total area of 1,779.17 km² was affected by adaptation measures.

b) **Qualitative environmental benefits:** One of the main challenges DERRIS had to face was the scarce culture on risk prevention both among SMEs and the PAs. Transferring knowledge from insurers to public administrations and SMEs in terms of risk assessment and risk management for catastrophic weather events was one of the main objectives of the project. The implementation of the activities confirmed the need to increase awareness on risk assessment and risk management.

Considering the 11 local entities where DERRIS has been implemented (Turin and the 10 additional cities):

- 296 persons (from PAs, SMEs, trade and other organisations) attended the training sessions;
- 161.5 hours of training and 226.5 of teaching were delivered.

Considering the building of the DERRIS community:

- 566 stakeholders attended the workshops organized in the ten additional cities;
- 47 public administrators received detailed information on the project.

They got thus the opportunity to increase their knowledge on risk prevention and management.

- **Economic benefits:** the project goal did not aim at directly creating new jobs, but rather at qualifying existing workers by increasing their knowledge and competencies on climate risk assessment and management. Knowledge and skills were transferred to 296 persons (of the PA, adaptation managers in SMEs, trade and other organisations) thanks to Actions C1 and E3. In some training sessions, some experts in quality and safety management systems attended the training and expressed interest in further

using the CRAM tool with other businesses to increase their awareness on those risks and implement concrete actions to face those risks. Businesses and municipalities might involve external experts and companies to implement the adaptation measures defined. This would contribute to stimulate the offer of new climate services by existing or new companies (e.g. quality, environmental and safety management systems consultancies).

- **Social benefits:** the main benefit obtained is a growing awareness on climate change and adaptation issues within a number of targets: businesses that got information on the project (30 SMEs involved in the pilot experiment in Turin, 75 SMEs involved in the ten additional cities, 900,000 LinkedIn profiles that visualized the videos of the campaign “L’Intervallo” launched by UnipolSai), Chambers of Commerce, trade organisations involved in the participating municipalities and at national level through the After-Life dissemination plan, municipalities that got information on the projects about the project by ANCI and Coordinamento Agenda 21 Locali Italiane. Furthermore, meetings with technical experts from public institutions (such as ISPRA, CNR-IRPI, ARPA) and the wide stakeholder engagement process with public institutions (in particular MPs) and the main organisations from the finance and insurance sector that were set up to draw and discuss the contents of the final guidances contributed to develop a common language and know-how and a mutual understanding of the respective needs and approaches.
- **Replicability, transferability, cooperation:** most of the activities that were carried out during the project (in particular under Actions A1, A2, C3, C4, D2, E3, E4 and E5) set the basis of a consolidated collaboration between the partners and with external stakeholders. Many tools (CRAM tool, webtraining, communication instruments) were conceived to be easily used in an After-Life perspective, in order to be transferred to other organisations in a wider number of cities. The replicability of the PPP model developed by DERRIS was successfully tested in the ten additional cities which participated to the DERRIS community. The project will be replicated as and when other municipalities will confirm their interest in joining the project. The Municipalities of Avigliana, Almese (both in the Turin area) and Milan adopted an Executive committee decision on 30th November, 5th December and 14th December 2018 respectively to implement the DERRIS project. At the beginning of 2019 an official agreement (memorandum of understanding) will be signed with the a/m cities to set the respective commitments, the activities will also be organised (training sessions with SMEs to support them in using the CRAM tool and drawing their CAAPs);
- **Best Practice lessons:** although several case studies were analysed to set the catalogue of case studies, there are very few successful examples of adaptation measures in SMEs. The experience of some businesses which participated to the pilot experiment in Turin was valorised in a video realised by the city of Turin as they demonstrated to be very active in drawing their CAAPs and selecting adaptation measures to be implemented. Their testimonies will be used as best practices to be disseminated to other businesses;
- **Innovation and demonstration value:** the project results confirmed that the Derris model which is based on public-private cooperation is successful to enhance climate change adaptation measures: public sector, businesses and insurers are sharing their know-how and transferring it to SMEs and Municipal technicians. No other project based on PPP has been developed yet;
- **Policy implications:** the policy implications of the project have already been described in Chapter 6.3.