

Annex 1. Assessment of the national EI system of the Russian Federation: review protocol

I. General research questions:

- Why EI important for assuring environmental security;
- Key factors for EI development in modern Russia;
- Key obstacles for EI development in modern Russia;

II. Determinant-specific research questions:

1) Context: conditions for the development of environmental insurance system in Russia:

- Compensation of unintentional environmental damage resulting from economic activities in Russia – current state (environmental liability in place)
- Interest to environmental problems among the general public (current and historical perspective);
- NGO involvement in dealing with assuring environmental security and related issues (current and historical perspective);
- Interest of public environmental authorities in applying insurance in the environmental protection and management field (current and historical perspective);
- The place of EI development in public environmental policy-making (current and historical perspective);
- Lobbying for and against environmental insurance;
- Factors of domestic politics influencing the importance of EI on the national agenda;
- Factors of international politics, which could influence (or are influencing) the importance of EI on the national agenda;

2) Legal and regulatory framework dealing with environmental liability and environmental insurance issues:

- Level of elaboration of the legal and regulatory framework;
- Legislation on environmental insurance: key achievements and deficiencies;
- Provisions for compulsory environmental insurance;
- Provisions for voluntary environmental insurance;
- Areas of applying compulsory EI (actual and proposed) (in terms of environmental risks, objects subject to insurance coverage);

- 3) Methodology** for the process of environmental risk insurance (assessment of environmental risks and damages and calculation of insurance premiums and rates):
- Contemporary understanding of environmental insurance
 - Guidance for EI: level of development;
 - Environmental risks covered by the existing guidelines;
 - Improving EI methodology: needs assessment;
 - Linkages with environmental auditing;
- 4) Institutional system:** a system of EI stakeholders and their relationships on environmental insurance. The following elements of stakeholder capacity were defined:
- EI policy community: current state (participation of EI stakeholders, leadership, reasons for not-participation, methods to promote collaboration among stakeholders);
 - Awareness of environmental insurance, its benefits and limitations, among the stakeholders;
 - Level of stakeholder interest in EI development;
 - Involvement in developing state policy for introduction of insurance in environmental protection and management;
 - Professional resources/specific expertise enabling performance of EI functions;
 - Availability of financial and other resources necessary to perform EI functions.
- 5) Practice** of environmental insurance: how EI stakeholders with their capacity use provisions of the current legislation and methodology for environmental insurance:
- National insurance industry development, current state and recent trends (capacity, number of actors, diversification etc.)
 - Areas of actual EI application (environmental risks, facilities, objects)
 - Actual contribution of various types of insurance into assuring environmental security of population and territories;
 - To what extent voluntary EI is spread, its current effect of voluntary EI on the control of industry-related environmental risks;
 - Actual and potential effect of compulsory EI on the control of industry-related environmental risks;
 - Practice of assessment predicted environmental risks for insurance purposes;
 - Claiming for environmental damage claims;
 - Court practice for compensation of accidental environmental damages.