Annual Report 2021
Milestones, Achievements and Progress Towards Vision 2025
Foreword by the Co-Chairs of the InsuResilience High-Level Consultative Group

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2021 made us aware once again of the urgent need to build resilience against climate shocks and disasters – especially for the world’s most vulnerable. While in many countries financial resources were absorbed by Covid-19 recovery efforts, extreme weather events and disasters continued to devastate lives and livelihoods on an alarming scale. The economic losses suffered from natural disasters worldwide amounted to USD 280 billion. Yet, more than half of those losses were not insured. Although the financial protection gap has shrunken a little in recent years, in low-income countries more than 90 percent of losses to climate-related hazards still remain uninsured.

Yet the past year also provided reason for optimism: With the sustained efforts of the InsuResilience Global Partnership, 150 million poor and vulnerable people were covered by Climate and Disaster Risk Finance and Insurance (CDRFI) solutions. At the same time, promising impulses have come out of COP26, where developed countries pledged to double adaptation finance and the Glasgow Dialogue was established to discuss arrangements for the funding of activities to avert, adapt to, and minimize and address loss and damage.

Another encouraging signal of 2021 was the private sector’s growing enthusiasm for CDRFI. This has been exemplified by two landmark initiatives: 1) At COP26, the Global Risk Modeling Alliance was established as a formal partnership between the Insurance Development Forum (IDF) and the Vulnerable Twenty (V20) Group of Ministers of Finance. This global public-private partnership programme seeks to build risk analytics capability where it is needed most, and of sustaining the intention to keep developing and deploying resources at scale whilst utilizing the most responsive design and modalities. We must deliver change that is felt rapidly in the real economy.

In order to improve access to CDRFI solutions for vulnerable countries, not only does concessional support need to be scaled up, but funding streams also need to be better coordinated and aligned. Therefore, we particularly welcome the Principles for SMART Premium and Capital Support that were approved by the InsuResilience High-Level Consultative Group in October 2021. They have the potential to significantly improve the affordability of climate risk insurance solutions. Beyond the direct provision of premium subsidies, the development of local insurance markets is key to building long-term resilience. The newly launched V20-led Sustainable Insurance Facility (SIF) does precisely that by facilitating the development of insurance solutions for micro, small and medium-sized enterprises in V20 economies.

Under its G7 presidency, Germany in 2022 is driving the development of a Global Shield against Climate Risks by further strengthening the global CDRFI architecture with a systematic, coherent and sustainable approach in which the Principles for SMART Premium and Capital Support are to play a key role. In this endeavour, the V20 insights and expertise are paramount for ensuring that the global shield provides a solid demand-driven foundation for resilient and sustainable development in the light of increasing climate and disaster risks. We share the common ambition of delivering finance with urgency to where it is needed most, and of sustaining the intention to keep developing and deploying resources at scale whilst utilizing the most responsive design and modalities. We must deliver change that is felt rapidly in the real economy.
InsuResilience Highlights and Milestones of 2021

Overview of key political events, selected member highlights, main Partnership developments including activities under the InsuResilience Centre of Excellence on Gender-smart Solutions

Climate Adaptation Summit 2021
- Multiple ambitious initiatives launched to scale up adaptation action
- Germany pledges EUR 120 million in support for the InsuResilience Global Partnership

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InsuResilience Global Partnership joins the UN-backed Race to Resilience campaign

February
- 3rd Gender LIVE TALK Session on implementing gender-related Climate Risk Finance strategies, in collaboration with FARM-O

March
- African Risk Capacity: Risk pool covered 18 million people in 13 countries with 28 policies, including Sudan as a new member (mumbers for both inception periods: April-May for West Africa and East Africa; October-November for Southern Africa and East Africa)

April
- Program Alliance Spring Meeting chaired by UK: Focus on progress and alignment of programmes

May
- Canada commits funding for further activities under the InsuResilience Centre of Excellence on Gender-smart Solutions

June
- G7 Summit, Carbis Bay, Cornwall, UK: Announcing package of support from UK, Germany and USA: UK and Germany pledge GBP 120m and EUR 125m for early action and disaster risk finance programmes under InsuResilience

2021 Insurance Development Forum (IDF) Summit: InsuResilience Vision 2025 recognized by UN Secretary General as concrete commitment to build greater resilience to rising climate risks

Four new Sectoral Communities launched under the Integrated Approaches Working Group, linking risk financing with further Disaster Risk Management components:
- Anticipatory Action
- Resilient Infrastructure
- Nature-based Solutions
- Resilient Agriculture

Our Network
- 112 members
- 2,875 followers on Twitter
- 19 new members joined in 2021
- 800 participants from 59 countries in the Annual Forum
InsuResilience Highlights and Milestones of 2021

**JULY**
- First Independently sponsored Catastrophe Bond in the Caribbean launched by Jamaica, supported by the World Bank’s Global Risk Finance Facility (GRiF).

**CARIBBEAN**
- Caribbean risk pool CCRIF makes its largest single payout to date: Haiti receives USD 40 million to support recovery after 7.2 magnitude earthquake on 14 August.

**AUGUST**
- Launch of a pilot in Fiji for first parametric microinsurance scheme in the Pacific under the Pacific Insurance and Climate Adaptation Programme (PICAP).

**SEPTEMBER**
- UN High-Level Humanitarian Event on Anticipatory Action
  Germany announces a doubling of funding for anticipatory action, committing EUR 100 million in 2023.
- Joint Sectoral Community Workshop with Anticipation Hub and REAP on linking Risk Financing to Anticipatory Action.

**OCTOBER**
- Program Alliance Autumn Meeting chaired by UK
  - Discussion on pathway to deliver on the Principles for SMART Premium and Capital Support and contribution to the enhancement of the Global CDRFI Architecture.

**NOVEMBER**
- InsuResilience 2021 Annual Forum
  Two-day virtual event featuring 21 sessions under the theme “On our Way to Achieving Vision 2025 – Moving from Political Ambition to Implementation.”

**DECEMBER**
- UNFCCC COP26 in Glasgow
  Our highlights include:
  - Launch of V20-led Sustainable Insurance Facility
  - Joint announcement of the V20 Group and the IDF to work together on the Global Risk Modelling Alliance and the Global Resilience Index Initiative
  - Launch of the InsuResilience Evidence Roadmap
  - Official launch of the InsuResilience Centre of Excellence on Gender-smart Solutions
  - Headline Event on Gender Day (9 November) featuring a contribution by our member Mahila Housing Trust.
InsuResilience at a Glance

InsuResilience Global Partnership shows trajectory towards key targets under Vision 2025

The InsuResilience Global Partnership has the ambitious goal to significantly strengthen the resilience of the world’s most vulnerable people to climate and disaster risk. This section takes a closer look at how the collective efforts of the Partnership are making progress towards achieving the targets defined in the InsuResilience Vision 2025.

From 2020 to 2021, the project pipeline grew from 218 to 324 projects within the 24 InsuResilience programmes, leading to measurable progress along relevant resilience metrics. Under the Vision 2025 Monitoring & Evaluation framework, the impact on various resilience components is clustered in six result areas: i) Total risk covered and number of people protected, ii) Number of countries with comprehensive DRF strategies, iii) Number of countries adopting CDRFI solutions, iv) Increased cost-effectiveness, v) Development / human impact and vi) Increase in evidence. The following pages highlight the progress under each result area.

The information presented here is based on the InsuResilience M&E framework which was acknowledged by the High-Level Consultative Group (HLCG) in June 2023. The framework provides science-based metrics to the 19 indicators under Vision 2025. A more detailed description of these is given in the M&E Background Note. The annual data survey among implementing programmes by the InsuResilience Secretariat forms the base for most of the indicators. Data is complemented by additional desk-research validations. In 2021, additional research was conducted to validate country-level indicators (A.2, A.3, 3, 3b) as presented on this page. All indicators with robust information on the fulfilment status are included in this report.

Scale-up of CDRFI reflected in pipeline and beneficiary growth

In 2021, more than 150 million people benefited from CDRFI solutions under the InsuResilience Global Partnership. Of these, more than 60 million people were covered by micro-insurance. According to the InsuResilience methodology, beneficiaries are poor and vulnerable people who could benefit directly or indirectly from a risk-financing instrument – whether it is microinsurance policyholders and their households or the number of people who could be served with the payout of a sovereign risk transfer product. Beneficiaries are only considered for active solutions, i.e. those which have been fully implemented and would be able to disburse funds quickly and reliably if the covered peril(s) were to materialize. In 2021, the 24 Implementing programmes under the InsuResilience umbrella were active with 324 projects in 108 countries, supporting, developing and scaling up CDRFI solutions. Out of these projects, 228 have already led to active solutions that are benefitting people. In comparison to 2020, this represents a 25% increase in beneficiaries and a 41% growth in the overall project pipeline. New or enhanced (sub-)sovereign macro-level risk-financing products are already operating in 50 countries. These figures highlight the fact that global efforts to scale up CDRFI have trickled down into the project pipeline of InsuResilience implementing members.

Nevertheless, Vision 2025 is setting ambitious targets not only in terms of number of people protected but also in terms of integration, comprehensiveness, and sustainability. For example, there is a strong pipeline of Disaster Risk Finance (DRF) strategies being developed in various countries. The number increased from 33 in 2020 to 47 countries in 2021. However, complementary desk research showed that only 9 of the 33 countries fulfilled the most stringent quality and credibility standards for DRF strategies. The same study revealed that only 7 countries had reported their experienced and expected losses to geophysical and climate-related disasters in 2020. The process for developing comprehensive DRF strategies and reporting mechanisms is complex and requires intense commitment by all stakeholders from national governments to international supporters. The data highlights the importance of continued support in this crucial area.

While microinsurance is a strong driver of overall growth in beneficiaries (50% growth in microinsurance alone), the number of countries with meso- and micro-level solutions did not increase in 2021. This means that the robust growth was almost exclusively driven by existing solutions already in place in 2020. At the same time, many projects in the pipeline have not yet reached the final phase of implementation. Considering the time it takes for in-country work to move from scoping to project and then to the full roll-out of a product (often extending over several years), the efforts under various programmes launched over the past few years are likely to become tangible under these indicators in the coming years.

Figure 1: Progress towards Vision 2025 targets in result areas 1-3

Beyond quantity and into quality: solutions showing promising signs in terms of reliability and timelines

Under result areas 4 and 5 of Vision 2025, various indicators were put in place to assess qualitative aspects of CDRFI. After some early baselines were set in 2020, new data from 2021 shows where progress is being made and which areas need additional emphasis.

Result area 4 addresses the cost-effectiveness of solutions implemented under the Partnership, taking multiple perspectives to products across four indicators. When it comes to basis risk monitoring, there is substantial progress towards the goal that all projects conduct high-quality basis risk monitoring, a crucial element for the reliability of CDRFI in paying out when needed. The share of projects fulfilling the criteria increased from 38.5% in 2020 to 53.7% in 2021.

The indicators also highlight the cost side of the projects. In 2020, 50% of the risk-financing costs (e.g. insurance premiums) collected among publicly supported macro-level schemes were paid out for projects meeting the cost benchmark. Given the envisaged 20% increase in comparison...
### Commentary by Nick Moody (Insurance Development Forum)

The InsuResilience Secretariat’s data collection efforts and the accompanying desk research assessment give valuable insight into the current supply of risk metrics needed for decision-making in relation to Disaster Risk Finance. They provide a very helpful baseline demonstrating that at least 50% of DRF schemes in 76 countries were informed by some form of risk modelling in 2020. This makes the Vision 2025 target of increasing this number by 20% look achievable at the upper end.

However, it’s important to draw a distinction between the mere supply of risk metrics and the quest for risk understanding. The former can be supplied in an Excel file by consultants working from the other side of the world. As this research shows, it may be enough to enable the development system to offer a single transaction. However, deeper risk understanding requires insight into the assumptions behind the models, curiosity about the provenance of the data, comparison with other risk studies and integration of local experience.

Why does this matter? Because there is simply not enough money in the development sector to build global resilience and because the current approach is not empowering. Most models shown in the survey are produced remotely and there is no lasting transfer of knowledge. Countries and cities need access to capital and insurance markets and the first step to achieving this is to base investment and risk-transfer decisions on a mature understanding of the risk methodology used, the uncertainties involved and the sensitivity of the analysis to even small changes in the assumptions. It also helps if countries can speak with authority about their own risk research, using the same language of risk as the markets.

This Vision 2025 results indicator would be improved if greater weight were given to the quality of risk research available to countries. A second round of the survey could focus on the first survey supporting the Vision 2025 result area 6 on the InsuResilience Evidence Roadmap published at COP26 has identified concrete research priorities and calls for additional rigorous evidence on CDRFI impacts. Progress on the roadmap will be tracked by indicators 6.a and 6.b in result area 6 “Increase in Evidence”.

The year 2020 has seen a confluence of events that has propelled the issue of climate change to the top of the global agenda. As highlighted by the Intergovernmental Panel on Climate Change (IPCC), the latest report of the IPCC has confirmed that the world is facing a climate emergency with scientists warning that the global average temperature has already risen by 1.2°C compared to pre-industrial levels. This rise in temperature has been accompanied by more frequent and intense heatwaves, wildfires, floods, droughts, and other extreme weather events.

In this context, the InsuResilience Secretariat has been advocating for the need to build global resilience to climate change and other natural disasters. The InsuResilience Vision 2025 sets out a clear roadmap for achieving this goal, with indicators focusing on areas such as risk understanding, risk management, and risk financing.

#### Key Points

- **Vision 2025**: The InsuResilience Secretariat’s aspirational goal to build global resilience to climate change and other natural disasters by the year 2025.
- **Indicator 6.a**: Percentage of projects that address basis risk.
- **Indicator 6.b**: Percentage of parametric solutions that meet speed of payout benchmarks.
- **Indicator 6.c**: Countries using Catastrophe Risk Models.
- **Indicator 6.d**: Can the user update the analytics? If the model is produced using widely accepted open standards and is made accessible to users, they can update the modelling with new data and assumptions.
- **Indicator 6.e**: Is the tool used appropriately for the situation? Is there little point in producing spuriously accurate catastrophe risk modelling results in a data-poor context.

#### Figure 4: Setting the baseline for indicator 6.c) Accessibility of catastrophe risk models

- **Accessibility**: The model includes losses to droughts, tsunamis, earthquakes, windstorms and floods.

#### Figure 3: Progress towards Vision 2025 targets in result areas 4 and 5

- **Progress**: Identifies four indicators that are assumed to foster overall development gains: the targeting of most material hazards, the timeliness of payouts, the targeting of coverage to vulnerable areas, and the implementation of gender-responsive CDRFI. According to the 2021 dataset, 12.9% of the project countries prioritize their most material climate hazards in the financial coverage they procure. The data indicates an overlap between countries with comprehensive DRF strategies and risk prioritization. Although this data still requires further validation, the gap to the 80% target under Vision 2025 underlines the importance of support for comprehensive DRF strategies and better access to risk analytics at local level.

In 2020, 55.7% of the index-based solutions met the benchmarks for timeliness of payouts (macro: two weeks, meso: one month, micro: two months). The 2025 goal for this indicator is a 20% increase over this baseline, hence 67% of all projects would have to meet the benchmarks in 2025. In 2021, 54% of all projects were reported to pay out early. This indicates that the Partnership is on track to provide rapid payouts where timeliness is a crucial aspect. Indicator 5.c measures the share of average annual losses (AAL) faced by poor and vulnerable populations that is covered by active solutions. The goal is to cover 15% of total AALS sustained by poor and vulnerable populations by 2025. The covered share increased from 8.5% in 2020 to 11.4% in 2021, reflecting the overall growth in coverage and beneficiaries under the Partnership. Furthermore, more than a third of programmes declared their solutions to be gender-responsive in 2020.

### Figure 2: Trend towards Vision 2025 targets in result areas 4 and 5

<table>
<thead>
<tr>
<th>Indicator</th>
<th>Target</th>
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<td>6.b</td>
<td>50%</td>
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<td>6.c</td>
<td>2%</td>
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<td>6.d</td>
<td>2%</td>
<td>12.54%</td>
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<tr>
<td>6.e</td>
<td>2%</td>
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The InsuResilience Global Partnership is Active Around the World

Under the InsuResilience Global Partnership, 24 programmes are active with 324 projects in 108 countries

**Beneficiaries**

- **1.89 million people**
  - Active Programmes: IBRD Cat Bonds, IDB CCF, IIF, ISF (Tripartite Project), NDF, UNDP IRFF
  - Instrument Types: Contingent Credit, Corporate or Institutional Risk Transfer, Microinsurance Households, Sovereign Risk Transfer

- **2.11 million people**
  - Active Programmes: CCRIF, CREWS, GRiF, IDB CCF, NDF
  - Instrument Types: Cat Bond, Contingent Credit, Early Warning, Sovereign Risk Transfer

- **2.72 million people**
  - Active Programmes: ADB, ACliFF, GIZ, GIIF, IBISA, IBRD Cat
  - Instrument Types: Contingent Credit, Corporate or Institutional Risk Transfer, Microinsurance Households, Sovereign Risk Transfer

- **1.89 million people**
  - Active Programmes: IBRD Cat Bonds, IDB CCF, IIF, ISF (Tripartite Project), NDF, UNDP IRFF
  - Instrument Types: Corporate or Institutional Risk Transfer, Microinsurance Households, Sovereign Risk Transfer

- **185,000 people**
  - Active Programmes: ACliFF, CREWS, WB IDA Cat DDOs
  - Instrument Types: Contingent Credit, Early Warning, Microinsurance Businesses

**Five country examples selected from the different world regions**

- **FIJI**
  - Beneficiaries: 185,000 people
  - Active Programmes: ACliFF, CREWS, WB IDA Cat DDOs
  - Instrument Types: Contingent Credit, Corporate or Institutional Risk Transfer, Early Warning, Microinsurance Businesses

- **JAMAICA**
  - Beneficiaries: 2.11 million people
  - Active Programmes: CCRIF, CREWS, GRiF, IDB CCF, NDF
  - Instrument Types: Cat Bond, Contingent Credit, Early Warning, Sovereign Risk Transfer

- **MALAWI**
  - Beneficiaries: 2.72 million people
  - Active Programmes: ADB, ACliFF, GIZ, GIIF, IBISA, IBRD Cat
  - Instrument Types: Contingent Credit, Corporate or Institutional Risk Transfer, Microinsurance Households, Sovereign Risk Transfer

- **MALAWI**
  - Beneficiaries: 2.72 million people
  - Active Programmes: ADB, ACliFF, GIZ, GIIF, IBISA, IBRD Cat
  - Instrument Types: Contingent Credit, Corporate or Institutional Risk Transfer, Microinsurance Households, Sovereign Risk Transfer

- **THE PHILIPPINES**
  - Beneficiaries: 39.93 million people
  - Active Programmes: ADB, ACliFF, GIZ, GIIF, IBISA, IBRD Cat DDOs
  - Instrument Types: Contingent Credit, Corporate or Institutional Risk Transfer, Early Warning, Household Insurance, MSME Insurance, Sub-Sovereign Risk Transfer

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*The numbers presented are based on the InsuResilience data collection at the end of 2021. The numbers per programme include both ongoing as well as completed projects and therefore, when aggregated, exceed the total number of active projects mentioned above. In addition, the figures might not represent the full project pipeline per programme.

**Co-initiated by KfW Development Bank.**

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**Under the InsuResilience Global Partnership, 24 programmes are active with 324 projects in 108 countries**

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<tr>
<th>InsuResilience Programme</th>
<th>Number of Projects*</th>
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<td>African Risk Capacity (ARC)</td>
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<td>Asian Development Bank (ADB)</td>
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<td>Asia-Pacific Climate Finance Fund (ACU(FF))</td>
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<td>Caribbean Catastrophe Risk Insurance Facility (CCRI(F))</td>
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<td>Climate Risk and Early Warning Systems (CREWS)</td>
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<td>Europa RE</td>
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<td>GIZ bilateral and regional projects</td>
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<td>Global Index Insurance Facility (GIIF)</td>
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<td>Global Risk Financing Facility (GRiF)</td>
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<td>IBISA Network</td>
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<td>IDB Contingent Credit Facility for Natural Disaster Emergencies and Public Health Emergencies (IDB CCF)</td>
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<td>InsuResilience Investment Fund (IIF) **</td>
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<td>InsuResilience Solutions Fund (ISF) **</td>
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<td>Rural Resilience Initiative (R4)</td>
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<td>World Bank IBRD Catastrophe Bonds</td>
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<tr>
<td>World Bank IDA Cat DDOs</td>
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InsuResilience Knowledge Hub: Interactive Portal on Climate and Disaster Risk Finance and Insurance

As awareness has increased of the benefits contributed by Climate and Disaster Risk Finance and Insurance (CDRFI) to the resilience of societies, the volume of knowledge products has grown exponentially over recent years. What has been missing up to now was a one-stop shop for accessing this wealth of knowledge in a user-friendly portal. Building on one of the priorities of the InsuResilience Vision 2025 to “establish a comprehensive, user-friendly knowledge portal of services around CDRFI”, InsuResilience launched the revamped web-based CDRFI Knowledge Hub in 2021.

The Knowledge Hub is a centrepiece of the InsuResilience Global Partnership platform. The hub’s mission is to foster a community for knowledge sharing and education on CDRFI. This database is brought to life with evidence-based articles, case studies, best practices and guidance notes from our members. The hub also provides links to services and knowledge products of members and implementation programmes. Beginners can become CDRFI experts and policymakers can be briefed on the latest findings.

Mutual learning – InsuResilience Case Studies

Irrespective of the level of policy or practice you are working at, a top priority is ensuring that you are up to date with the latest developments in CDRFI implementation. Additional important priorities are learning from others about projects being rolled out at local level, finding out about the associated hurdles and being aware of the reception of new initiatives among those people impacted by climate and disaster risks. InsuResilience provides practitioners with the opportunity to share the latest developments on the ground and the innovative approaches adopted in order to inspire others. The diverse range of case studies featured in the InsuResilience Knowledge Hub supports community-based learning and international exchange on best practices. Projects from different regions and sectors showcase their solution designs, share challenges and present lessons learned. Case studies from macro- to micro-level enrich the global community with practical insights ranging from innovative risk-management strategies to pilot models for agricultural insurance or climate-finance solutions. Viewpoints from beneficiaries and other stakeholders are included in order to provide a better local insight.

It is absolutely crucial not to miss out checking the case-study section on the InsuResilience Knowledge Hub for updates and publication of exciting case studies, including:

- Developing Meso-Level Disaster Risk Management Approaches for Climate Risks in Ghana by develoPPP/DG Tutstenzien für Internationale Zusammenarbeit (GIZ)
- Introducing Index-based Insurance for Flood-prone Communities in Nepal by the InsuResilience Solutions Fund (KFW Development Bank)
- Promoting Resilience and Food Security through Risk-Contingent Credit in African countries (Kenya, Ethiopia) by the International Food Policy Research Institute (IFPRI)/Consultative Group on International Agricultural Research (CGIAR)
- De-risking Coffee in Vietnam: Applying Seasonal Climate Forecasting and Innovative Insurance Solutions to Climate Risk Management in the Agriculture Sector by the World Meteorological Organization (WMO), University of Southern Queensland, Alliance of Biodiversity and International Center for Tropical Agriculture (CIAT)

InsuResilience Publications

Policy Note
Integrating Risk Finance into National Resilience and Adaptation Efforts

InsuRisk Report 2021
Social Protection in the Broader Realm of Risk Financing and Insurance

Report
Advancing Climate and Disaster Risk Finance and Insurance in National Adaptation Plan Processes

Evidence Roadmap
A novel guidance document mapping evidence gaps and research priorities in the CDRFI field

InsuResilience Magazine
1st edition of a new series featuring the latest developments in the CDRFI sector
Spanish version

Guidance notes, policy briefs and case studies on gender-smart solutions (find out more in the InsuResilience Centre of Excellence)

https://www.insuresilience.org