



**InsuResilience  
GlobalPartnership**

# **Annual Report 2021**

## **Milestones, Achievements and Progress Towards Vision 2025**

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by the Co-Chairs of the InsuResilience High-Level Consultative Group

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## Foreword by the Co-Chairs of the InsuResilience High-Level Consultative Group



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Minister of Finance and Economic Affairs,  
Republic of The Gambia

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 shrunk 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, 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 Modelling 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 the most. 2) Efforts under the Tripartite Agreement between the IDF, Germany’s Federal Ministry for Economic Cooperation and Development

and the United Nations Development Programme to support 20 vulnerable countries with a scale-up of CDRFI solutions by 2025 gained further momentum over the past year.

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.

#### IMPRINT

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# 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



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



## African Risk Capacity

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



## G7 Foreign and Development Ministers' Meeting

Reaffirmed support for the InsuResilience Vision 2025



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**



## 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

JANUARY

FEBRUARY

MARCH

APRIL

MAY

JUNE

## Our Network

**112**  
members

**2,875**  
followers on Twitter

**19**  
new members joined in 2021

**over 800**  
participants from 59 countries  
in the Annual Forum



**3<sup>rd</sup> Gender LIVE TALK Session** on implementing gender-related Climate Risk Finance strategies, in collaboration with FARM-D



## Program Alliance Spring Meeting chaired by UK

- ▶ Focus on progress and alignment of programmes



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



## 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



## 4<sup>th</sup> High-Level Consultative Group (HLCG) Meeting

- ▶ Commissioning the development of principles for sustainable and affordable premium and capital support
- ▶ Germany announces support for the **V20-led Sustainable Insurance Facility (SIF)**



## Leadership and Diversity Programme for Regulators:

Five scholarships awarded to women leaders from emerging markets



Key political events



Selected member highlights



Key Partnership developments



Activities under the InsuResilience Centre of Excellence on Gender-smart Solutions

# InsuResilience Highlights and Milestones of 2021



**First independently sponsored Catastrophe Bond** in the Caribbean launched by Jamaica, supported by the World Bank's Global Risk Finance Facility (GRiF)



**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



UNDP launches its new flagship initiative: **Insurance and Risk Finance Facility (IRFF)**



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



**5<sup>th</sup> High-Level Consultative Group (HLCG) Meeting**

- ▶ Approval of the **Principles for SMART Premium and Capital Support**
- ▶ Enhancing the Global Architecture on Climate and Disaster Risk Finance and Insurance (CDRFI) set as strategic InsuResilience topic for 2022
- ▶ USA joined the HLCG, represented by USAID



**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**



JULY

AUGUST

SEPTEMBER

OCTOBER

NOVEMBER

DECEMBER



**Program Alliance Workshop**  
Technical review of the Principles for SMART Premium and Capital Support



**UN Food Systems Summit**  
Report on climate action to transform food systems co-authored by InsuResilience



**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"



**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



**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



Key political events



Selected member highlights



Key Partnership developments



Activities under the InsuResilience Centre of Excellence on Gender-smart Solutions

# 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 2021. The framework provides science-based metrics to the 19 indicators under Vision 2025. A more detailed description of these is given in the Partnership's [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 (2.a, 2.b, 3.a, 3.b) 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 microinsurance<sup>1</sup>. 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

<sup>1</sup> According to the IGP terminology, microinsurance includes direct insurance solutions on the household, smallholder farmer and MSME level for people living on less than USD 15PPP (purchasing power parities) per day.

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 benefiting people. In comparison to 2020, this represents a 15% 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.

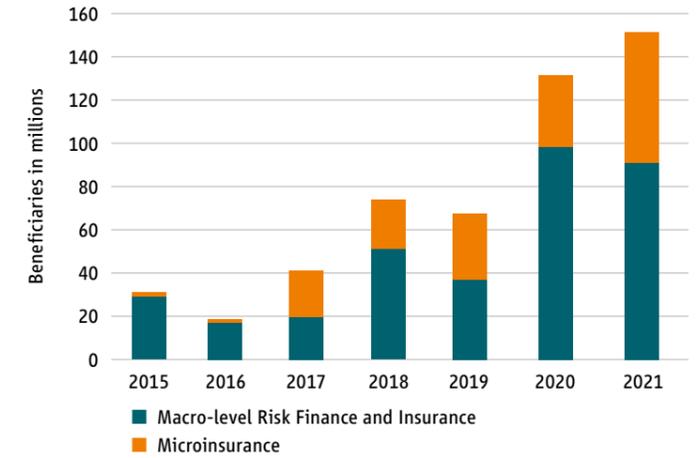


Figure 2: InsuResilience beneficiary development since 2015

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

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<sup>2</sup> 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 products meeting the cost benchmarks<sup>3</sup>. Given the envisaged 20% increase in comparison

<sup>2</sup> Applied to insurance, basis risk is the potential difference between the beneficiary's losses and the payout

<sup>3</sup> Macro-level (sub-)sovereign insurance: Costs represent 20% of premiums, including 10% for reinsurance and 10% for expenses (industry intelligence on CDRFI).

Contingent credit: Contingent credits are at IBRD loan lending rate, with a front-end fee of 0.5%.

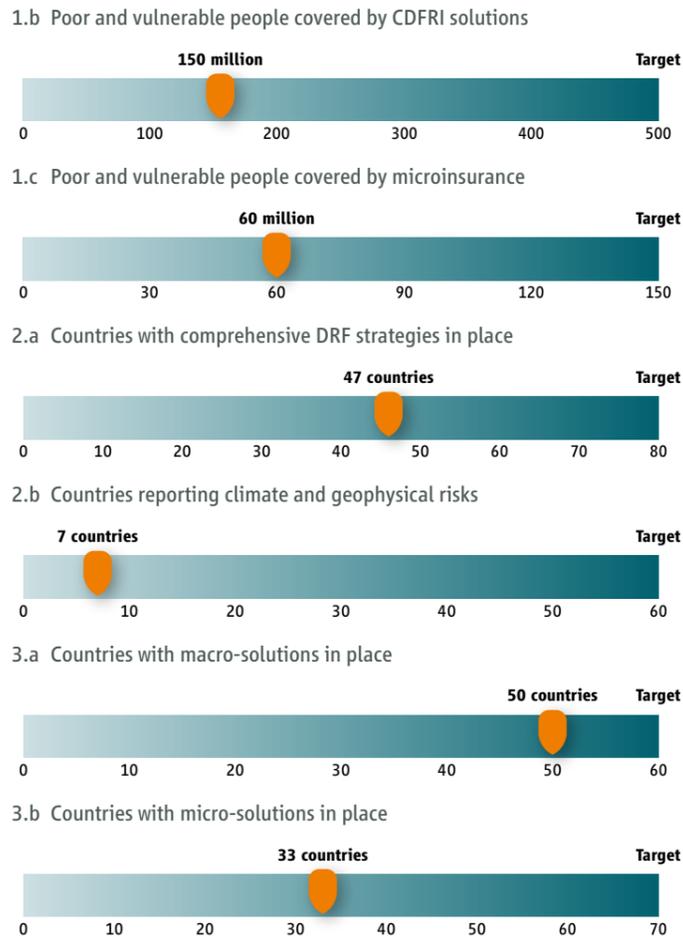


Figure 1: Progress towards Vision 2025 targets in result areas 1-3

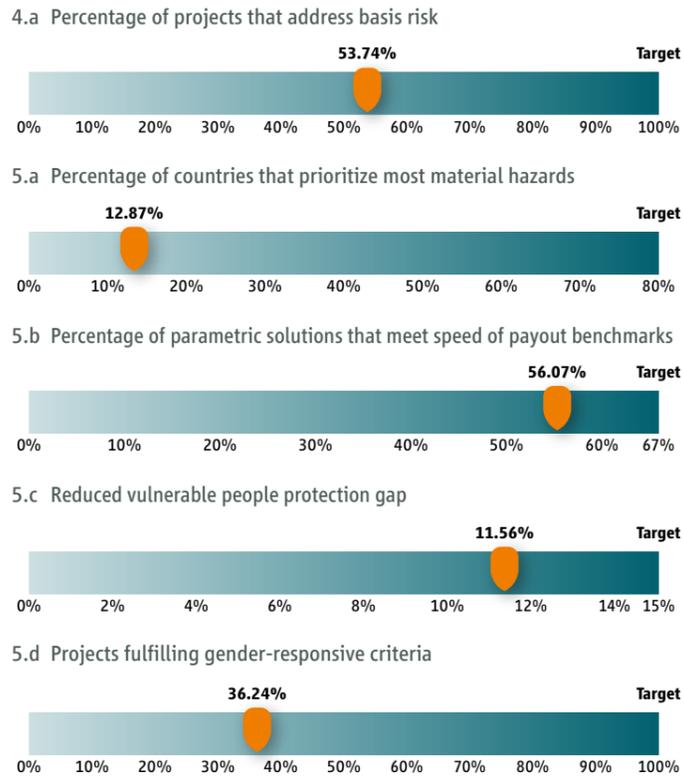


Figure 3: Progress towards Vision 2025 targets in result areas 4 and 5

to the baseline, this sets a share of 60% as the target for 2025. Both values are derived from self-reported data of the programmes and will be subject to further external validation studies. Additional research is also required to better understand cost structures of microinsurance projects and to develop benchmarks complementary to the current indicator. The indicators 4.c and 4.d are designed to measure impacts on the competitiveness of local private insurance markets and the efficacy in support of vulnerable countries. Given that both cannot be measured with data from implementing programmes, additional investigations will provide insight in the future. The InsuResilience Secretariat is aiming to commission country case assessments for indicator 4.c. The criteria to measure efficacy of support to vulnerable countries (indicator 4.d) need to be refined in alignment with the [Principles for SMART Premium and Capital Support](#) which were approved by the HLCG in October 2021.

Digging deeper into how the solutions under the Partnership strengthen resilience in countries, result area 5 is focused on elements of human and development impact. The underlying [Theory of Change](#) and the [M&E Background Note](#)

identify 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 groups 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, 56% of all projects were reported to pay out rapidly. 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)<sup>4</sup> faced by poor and vulnerable populations that is covered by active solutions. The goal is to cover 15% of total AAL sustained by poor and vulnerable populations by 2025. The covered share increased from 8.5% in 2020 to 11.6% 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. Given the complexity of the field, this indicator will be revisited in a separate study in 2022 to investigate the details of project approaches to gender responsiveness.

In general, there is good progress towards Vision 2025 under result areas 4 and 5. Given the nature of these result areas, which reflect more qualitative dimensions of resilience, there is greater need for complementary research and validation in this field. Moreover, the database also needs to be enriched by additional annual tranches but also external data on markets and products. The [CDRFI 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”.

<sup>4</sup> The model includes losses to droughts, tsunamis, earthquakes, windstorms and floods.

## Commentary by Nick Moody (Insurance Development Forum) on the first survey supporting the Vision 2025 result area 6

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<sup>5</sup> 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 more stringent measures on the following questions:

- ▶ **Transparency and openness of the models:** Is the user able to see the main assumptions in the model, understand the provenance of the data and discuss uncertainties? Critically, can the model be reused? Elsewhere we have suggested a Red-Amber-Green scoring system to assess the licensing terms applied.

<sup>5</sup> For example, single numerical values such as a return period for a particular severity of event or an estimate of Annual Average Loss (AAL).



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

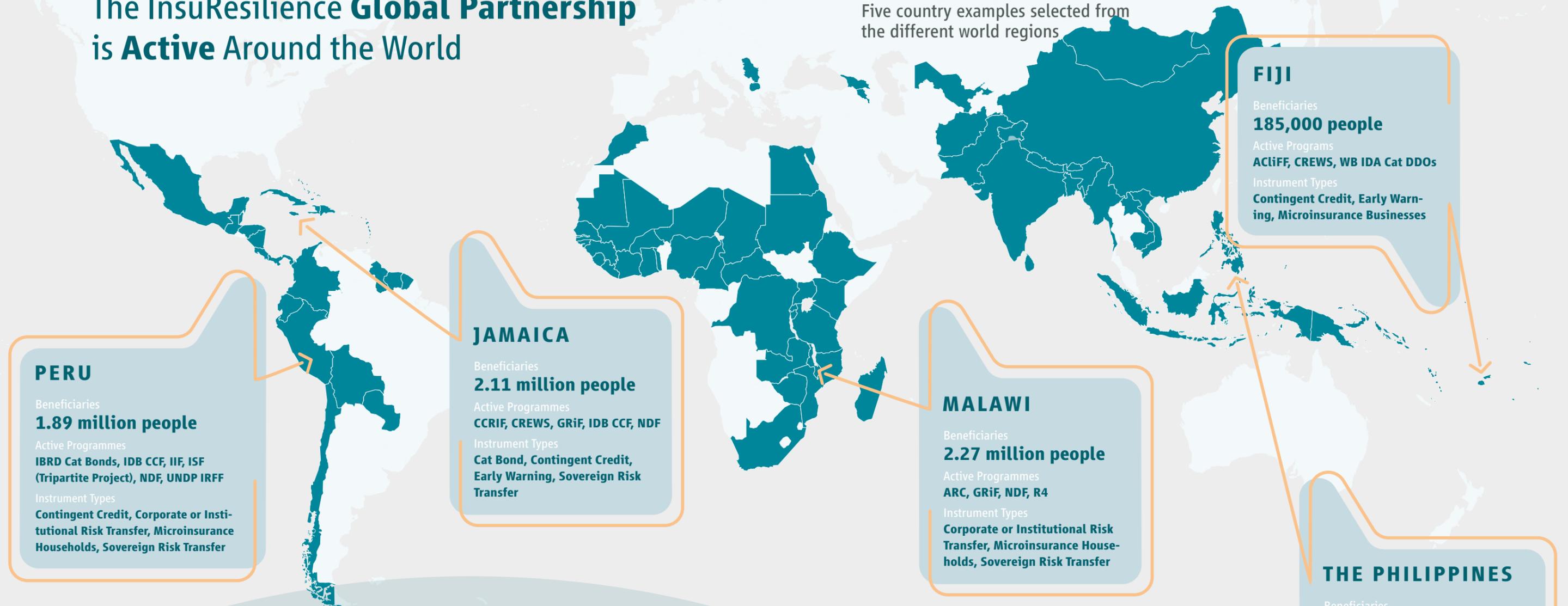
- ▶ **Can the user update the analysis?** If the model is produced using widely accepted open standards and is made accessible to users, they can update the modelling with new data and assumptions. Yet, the survey reveals that this is a very rare occurrence. Improved behaviour in this respect should be recognized.
- ▶ **Is the tool used appropriately for the situation?** There is little point in producing spuriously accurate catastrophe risk modelling results in a data-poor context. Furthermore, an open model is of little use when the science is too complex for users if they do not understand the pros and cons of the methodology or what alternatives exist. These are value judgements to some extent, but they are important.



**Nick Moody** is the programme coordinator of the IDF’s Risk Modelling Steering Group. The Risk Modelling Steering Group of the Insurance Development Forum has over 70 member organizations drawn from private, public and humanitarian sectors, all of which are united in advocating the use of insurance risk methodologies to help unlock climate and disaster risk finance. The group strongly believes in the value of open-source modelling and standards, which encourage users to compare models, query assumptions, and further develop their own views of risk using local research and experience. We hear many times over that local risk understanding builds trust, which is why we are so committed to the value of the Global Risk Modelling Alliance programme as a key contributor to the achievement of the InsuResilience Vision 2025.

# The InsuResilience Global Partnership is Active Around the World

Five country examples selected from the different world regions



**PERU**  
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**

**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  
**2.27 million people**  
Active Programmes  
**ARC, GRiF, NDF, R4**  
Instrument Types  
**Corporate or Institutional Risk Transfer, Microinsurance Households, Sovereign Risk Transfer**

**FIJI**  
Beneficiaries  
**185,000 people**  
Active Programs  
**ACLiFF, CREWS, WB IDA Cat DDOs**  
Instrument Types  
**Contingent Credit, Early Warning, Microinsurance Businesses**

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

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

InsuResilience Programme	Number of Projects*
African Risk Capacity (ARC)	20
ARC Replica	8
Asian Development Bank (ADB)	14
Asia-Pacific Climate Finance Fund (ACLiFF)	8
Caribbean Catastrophe Risk Insurance Facility (CCRIF)	54
Climate Risk and Early Warning Systems (CREWS)	59
Europa RE	2
GIZ bilateral and regional projects	12
Global Index Insurance Facility (GIIF)	8

Global Risk Financing Facility (GRiF)	9
IBISA Network	3
IDB Contingent Credit Facility for Natural Disaster Emergencies and Public Health Emergencies (IDB CCF)	16
InsuResilience Investment Fund (IIF) **	23
InsuResilience Solutions Fund (ISF) **	18
Microinsurance Catastrophe Risk Organisation (MiCRO) **	10
Natural Disaster Fund (NDF) **	52

Pacific Catastrophe Risk Insurance Company (PCRIC)	3
Rural Resilience Initiative (R4)	11
Satellite Index Insurance for Pastoralists (SIIFE)	1
Southeast Asia Disaster Risk Insurance Facility (SEADRIF)	1
UNDP Insurance and Risk Finance Facility (IRFF)	9
World Bank IBRD Cat DDOs	2
World Bank IBRD Catastrophe Bonds	5
World Bank IDA Cat DDOs	4

\* 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

# 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/ Deutsche Gesellschaft 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 (CIAT)
- 📍 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**  
1<sup>st</sup> edition of a new series featuring the latest developments in the CDRFI sector  
**French version**  
**Spanish version**



**InsuResilience SMART Principles**  
Principles for SMART Premium and Capital Support – Enhancing Climate and Disaster Risk Finance Effectiveness through Greater Affordability and Sustainability



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

<https://www.insuresilience.org>



<https://www.insuresilience.org>