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Strengthening Community Voices in REDD+ Policy
Natural and man-made hazards have historically undermined the developmental gains across the world and the Asia-Pacific region is no exception. The Asia-Pacific region is one of the most vulnerable regions to a range of primary hydro-meteorological natural hazards such as storms, floods, and droughts. The data from The International Disaster Database (EM-DAT) suggest that the number of hydro-meteorological natural disasters has been increasing at an average annual rate of 217% over the past 40 years in the Asia-Pacific region (Centre for Research on the Epidemiology of Disasters, 2012). As a result, an increase in the number of catastrophic natural disasters and related losses was also reported by Munich Re (2010), according to which both insured and uninsured losses have been increasing over the years (Figure 1).

Climate change has brought an additional dimension to disaster risk in the Asia-Pacific region as it is projected to exacerbate the intensity and magnitude of various natural hazards such as storms, high-intensity rainfall events, heat waves, floods and droughts. Especially, the projections suggest high probability for an increasing trend in the high-intensity and low probability events (IPCC, 2007; Kunreuther and Michel-Kerjan, 2007). These increased catastrophic risks will further undermine the developmental gains already made in the Asia-Pacific region.

Hence, in order to address additional risks brought by the impact of climate change, there is a need to review and reframe the current risk reduction strategies especially in terms of development and utilisation of risk-spreading instruments within the Asia-Pacific region. Though risk insurance can moderate the impacts of climatic hazards in rural and urban contexts, and several risk insurance initiatives have been implemented at grassroots level over the years for reducing the vulnerability of communities to disasters, the penetration of risk insurance...
in the developing Asia-Pacific is poor compared to many developed countries in the region. The limiting factors are poor globalisation of insurance benefits, high insurance costs, poor access and availability of qualified location-specific weather data, poor structural risk mitigation, lack of enabling policies, imperfect information, and technical complexity.

The United Nations Framework Convention on Climate Change (UNFCCC) and Hyogo Framework for Action (HFA) are seeking for a global framework for promoting risk insurance but with little clarity on efficacy in addressing issues at the community level.

The poor spread of insurance remains a concern for the Asia-Pacific region especially in the non-health catastrophic risk insurance sector, which is attributed to the following factors:

- High premium costs: High residual risks, lack of optimum number of insurers, low competition and low number of insured population all lead to higher premium costs than what they could be in the Asia-Pacific region.
- Low affordability: Affordability relates to both the high cost of insurance and the low willingness to subscribe to insurance services which is, in turn, a function of lack of risk awareness.
- High residual risks: Residual risks are the risks uncovered by other structural and regulatory risk mitigation mechanisms, which are poorly developed in the region.
- Policy environment: Though risk insurance is a “market instrument” (i.e., its dynamics are determined or governed by the principles of an open market), government policies and regulatory guidelines act as precursors for flourishing of the sector and ensure the effectiveness of the instrument.
- Poor presence of insurers and reinsurers: All the above factors act as disincentives for the proliferation of insurers and reinsurers.

It can be seen that most of the above factors are interlinked and provides an example of the “chicken and egg” dilemma. In order to promote risk insurance in the Asia-Pacific region, there is a need to overcome these limitations.

Quantifying risk insurance benefits will help various stakeholders to recognise the value of insurance in risk mitigation and hence will pave the way to greater acceptance of risk insurance as a risk management tool. Surprisingly, there are only few studies that bring out climate change adaptation and disaster risk reduction benefits of risk insurance though insurance has been widely regarded as an effective risk mitigation tool. This project, therefore, aims to assess the benefits accrued through community level risk insurance experiences in the region, evaluate barriers limiting its penetration, and identify...
interventions for greater risk insurance penetration leading to climate change adaptation and disaster risk reduction. The specific objectives of the project are as follows:

• To identify technical, socio-economic, institutional and policy barriers limiting penetration of risk insurance: What insurance alternatives can be designed for locations with poor weather data?
• To assess climate change adaptation and disaster risk reduction benefits and costs accrued through risk insurance initiatives: What benefits of risk insurance help it to scale up?
• To identify enabling environments to scale up risk insurance: What policy and institutional processes can help scale up risk insurance?
• To sensitise policy makers and other stakeholders on scaling up risk insurance

This research identifies solutions to issues like poor availability or access to available weather information, identifying alternative innovative risk insurance products where weather information is not available, and exchanging research outcomes through various international and regional policy forums. This research is consistent with the climate change, agriculture and food security (CCAFS) project of the Consultative Group (CG)-alliance as it investigates index-based crop insurance, which plays an important role in climate-related risk reduction in agriculture sector.

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ARCP PROJECTS

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PROJECT TITLE

Assessing Community Risk Insurance Initiatives and Identifying Enabling Policy and Institutional Factors for Maximizing Climate Change Adaptation and Disaster Risk Reduction Benefits of Risk Insurance

COUNTRIES INVOLVED

Bangladesh, India, Japan, Malaysia, Philippines, Viet Nam

PROJECT DURATION

Year 1 of a two-year project