

1.	Focus areas of risk management for loss and damage associated with climate change impacts
<i>agriculture, rural development, livelihood risk management</i>	
1.	Geographic coverage
Africa, caribbean, Asia	
1.	Key stakeholders
Shareholders: IFC, Opportunity International, Omidyar Network. Other investor: Telenor. 4 million clients, mostly in Africa. MCII (partner in the Caribbean)	
1.	Implementation modality / delivery mechanisms
<i>Main delivery mechanisms of agricultural insurance:</i>	
<ul style="list-style-type: none"> - banks - MFIs - input suppliers - contract farming operators - large coops 	
Please provide information related to the technical, financial and institutional support mechanism	
We provide risk management solutions for value chain operators, notably producers and buyers and input suppliers. these risk management solutions include but are not limited to: agricultural insurance, weather forecasts, warnings, life and health insurance to support the farmers livelihoods and make rural livelihoods more resilient	
Please provide information related to reporting, if any	
1.	Key activities / outputs to date
Rwanda - Working with the Rwandan Government and the IFC's Global Index Insurance Facility (GIIF). (cumulative 40k farmers covered by end of 2013)	
Malawi & Zambia - Working with the Swiss Agency for Development and Cooperation and Government of Malawi - covering around 20k farmers	
Tanzania - Working with the Tanzanian Cotton Board and Gatsby Cotton Reform Project and other contract farming operations (around 10k farmers)	
Grenada, Jamaica & St. Lucia - Climate Risk Adaptation & Insurance Project: Insuring livelihoods and banks' portfolios against hurricane risk. (with MCII and Munich Re) - around 4k farmers	

Inputs provided by: (please provide the name of your organization)

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General description of mandates and objective(s) of your organization / associated network with institutional structure

MicroEnsure Holdings Limited is the holding company of MicroEnsure, a specialist provider of insurance to the low and middle-income market with more than four million active clients in 13 markets across Africa, Asia and the Caribbean. The company provides a range of life, health, property and weather index products via a range of distribution partners that include microfinance companies, co-operatives and mobile network operators.

MicroEnsure Asia is a joint venture between Telenor Group and MicroEnsure Holdings Limited. Telenor Group is an international provider of tele, data and media communication services. Telenor Group has mobile operations in 11 markets in the Nordic region, Central and Eastern Europe and in Asia, as well as a voting stake of 42.95 per cent (economic stake 35.7 per cent) in VimpelCom Ltd., operating in 18 markets. Headquartered in Norway, Telenor Group is one of the world's major mobile operators with 148 million mobile subscriptions in its consolidated operations per Q4 2012, revenues in 2012 of NOK 102 billion, and a workforce of approximately 30,000.

MicroEnsure Asia will initially focus on introducing a range of insurance products to Telenor's subscribers across its business units in Asia, as well as seeking to work with other mobile network operators and distribution partners in Asia and Eastern Europe.

see www.microensure.com

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Relevant operational framework(s)

Philippines - Working with a large microfinance bank and input suppliers to provide weather index insurance packaged with cover for flood, pests and diseases. (20k farmers)

MicroEnsure’s Agricultural Consultancy Division provides full-service weather risk management for smallholder farmers throughout the developing world.

Our approach empowers farmers with tools to enable farm-level decision-making, access to credit that allows farmers to purchase improved farm-inputs, and a safety net to mitigate the financial risk of adverse weather putting their livelihoods at risk.

Providing Access to Financial Services

MicroEnsure is the global leader in providing Weather Index Insurance products. Using data from automated weather stations, we are able to provide affordable crop insurance with automatic payouts. As a result, smallholders do not need to submit a claim and payments are not dependent on loss-adjustment at the farm. This enables insurance services to be provided on a mass-market basis, providing access to credit and safety nets for smallholders.

Localized weather forecasting and weather index insurance must be powered by micro-data for each area of operation. Often MET service data and remote sensing (e.g. satellites) are often not sufficiently local and/or reliable and credible for smallholders. MicroEnsure provides a holistic approach towards data which includes establishing automated weather stations that enable real-time local weather data. We hope to create composite indices from automated weather stations, remote sensing data and crowdsourced feedback from smallholders that allow us more accurately model local risks. We improve the quality of historical data through cleaning, filling and data interpolation to create synthetic historical data surfaces for at least 80% of the areas where smallholders work.

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Please provide information related to reporting, if any

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Key activities / outputs to date

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Any additional information and contact details

Mapping of existing institutional arrangements that address loss and damage associated with climate change impacts, including extreme weather events and slow onset events

At the Doha Climate Change Conference, the Conference of the Parties (COP) to the UNFCCC requested the UNFCCC secretariat to prepare a technical paper on gaps in existing institutional arrangements within and outside of the Convention to address loss and damage, including those related to slow onset events.¹

In order to obtain an objective overview of the landscape of existing institutional arrangements address the full spectrum of loss and damage associated with climate change impacts, we would like to seek inputs, through the enclosed template, from a wide range of organizations and networks engaged in work related to reducing vulnerability and building resilience against climate change.

To this end, we would be most grateful if you could kindly provide information on **institutional arrangements** in which your organization or its associated networks are engaged, to address loss and damage associated with climate change impacts, including extreme weather events and slow onset events (L&D).

Please note that for the purpose of this mapping exercise, we are primarily soliciting information profiling ongoing efforts to address L&D that involve some form of organizational structure at trans-boundary, sub-regional, regional and/or international level.

On the substantive focus of the institutional arrangements, please note that COP Decision 3/CP.18 identifies **a range of undertakings to enhance action on addressing L&D**, including:

- (a) Assessing the risk of loss and damage associated with the adverse effects of climate change, including slow onset impacts;
- (b) Identifying options and designing and implementing country-driven risk management strategies and approaches, including risk reduction, and risk transfer and risk-sharing mechanisms;

¹ COP Decision 1/CP.16 identifies ‘**slow onset events**’ to include: sea level rise, increasing temperatures, ocean acidification, glacial retreat and related impacts, salinization, land and forest degradation, loss of biodiversity and desertification.

- (c) The systematic observation of, and data collection on, the impacts of climate change, in particular slow onset impacts, and accounting for losses, as appropriate;
- (d) Implementing comprehensive climate risk management approaches, including scaling up and replicating good practices and pilot initiatives;
- (e) Promoting an enabling environment that would encourage investment and the involvement of relevant stakeholders in climate risk management;
- (f) Involving vulnerable communities and populations, and civil society, the private sector and other relevant stakeholders, in the assessment of and response to loss and damage;

Enhancing access to, sharing and the use of data, at the regional, national and subnational levels, such as hydrometeorological data and metadata, on a voluntary basis, to facilitate the assessment and management of climate-related risk.