



# Evidence Roadmap Workshop Report

From Innovation to Learning: Creating a CDRFI Evidence Roadmap

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# Creating a CDRFI Evidence Roadmap

Workshop Report

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Munich Climate Insurance Initiative 2020

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CDRFI	Climate and Disaster Risk Finance and Insurance	MCI	Munich Climate Insurance Initiative
DRF	Disaster Risk Finance	PPP	Public Private Partnership
FbF	Forecast Based Finance	SRP	Sovereign Risk Pool
		UN	United Nations

Since the 2015 G7 Stakeholder Conference on Climate Risk Insurance, there has been a substantial amount of innovation around disaster risk finance (DRF). This massive innovation has not always been accompanied by adequate learning and sharing of lessons. To help strengthen the resilience of low-income and vulnerable people at a global scale, it is critical that DRF donors, implementers, experts, and researchers develop an evidence roadmap to generate strategic analytics, promote evidence-based action, and develop (and share) best practice. This work supports the InsuResilience Global Partnership’s Vision 2025 and one of its key result areas: to increase evidence relating to the most effective and most cost-efficient climate and disaster risk finance and insurance (CDRFI<sup>1</sup>) solutions, and their Pro-Poor Principles (impact, quality, ownership, complementarity, and equity).

The virtual workshop was hosted by the Munich Climate Insurance Initiative<sup>2</sup> (MCI) in partnership with the InsuResilience Global Partnership and held from 8-11 September, 2020. The goal of this workshop was to jump-start the creation of a CDRFI evidence roadmap. Prior to drafting the roadmap, the

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<sup>1</sup> DRF refers to the set of tools available to financially manage the impacts of natural hazards. CDRFI refers to these same tools, while highlighting 1) increasing risk exposure due to climate change and 2) the inclusion of insurance as a tool in the DRF toolbox. These two terms are often used interchangeably.

<sup>2</sup> MCI was initiated as a charitable organization by representatives of insurers, research institutes, and non-governmental organizations in April 2005 in response to the growing realization that insurance solutions can play a role in adaptation to climate change, as suggested in the UN Framework Convention on Climate Change and the Kyoto Protocol. This initiative is hosted at the United Nations University Institute for Environment and Human Security in Bonn, Germany.

community first had to take stock of the evidence landscape to create a common understanding of a) current knowledge, b) work being done and c) gaps that need to be addressed.

The intention was that the participants would outline a roadmap to serve as a basis for joint research action and advocacy. Through a process of collaboration between workshop participants and InsuResilience Global Partnership Impact Working Group members, as well as stakeholder consultation (including regional perspectives and grassroots consultation), the roadmap will be finalized in early 2021 and launched at an appropriate venue. The launch will highlight the critical role of DRF evidence to motivate participation, generate demand for DRF evidence, and advocate for donor resource commitments. The roadmap will also shape the activities of the Impact Working Group.

Due to ongoing COVID-19 restrictions and in an effort to ensure inclusivity, the virtual workshop was designed to encourage live participation while also increasing access through a wide variety of asynchronous participation options. MCI used the Zoom platform to allow for breakout groups and active plenary discussion. Evidence briefs were shared with all registered participants ahead to focus the conversation and provide background on the state of the evidence to workshop participants.

With nine hours of sessions planned, rather than planning one full day, the workshop was organized to maximize virtual participation across time zones and avoid Zoom fatigue. This was accomplished by choosing a two- to three-hour time slot (starting at 15:00 CEST)—to allow participation from across the Americas, Europe/Africa, and Asia—repeated over four days, and avoiding the US Labor Day holiday.

MCI made a variety of asynchronous participation options available to ensure those who could not participate live could still contribute to the workshop. All options were clearly described in emails to

the registered participants and on the workshop webpage: <https://climate-insurance.org/news/creating-a-cdrfi-evidence-roadmap/>. These options comprised of:

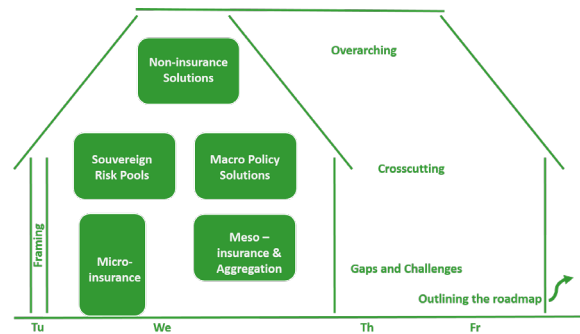
- Daily posting of workshop recordings and presentations.
- Sharing of evidence briefs ahead of the workshop.
- Conversion of evidence briefs into Google Docs to allow for comments and input from a wide range of stakeholders.
- Use of Google Docs to collect general feedback on the various workshop session.
- Creation of Mendeley groups for sharing and crowd-sourced collection of academic literature.

Although the recordings and presentations proved quite valuable to (asynchronous) participants, the Google Docs and Mendeley groups were less used. Nonetheless, the wide range of participation options meant that any participant could chose to engage in the way that made them most comfortable.

During the planning stage, MCI worked with experts at a number of organizations to design the workshop and finalize the agenda. Many of these experts additionally contributed to the workshop as moderators or presenters, including experts from the Centre for Disaster Protection, Global Parametrics, the InsuResilience Global Partnership Secretariat, the London School of Economics and the University of California-Davis.

Due to the multi-day schedule and asynchronous participation options, it is difficult to say how many people participated in the workshop overall. Most days had between forty and sixty live Zoom participants. Over 140 individuals registered for the event, including from civil society and non-governmental organizations, development banks, donor and development agencies, government agencies, insurers, research centers and universities, social enterprises and other private sector stakeholders, sovereign risk pools (SRPs), and United Nations (UN) agencies. A full list of the affiliations of registered individuals can be found in [Annex 1](#).

The agenda, as well as all workshop presentations and recordings, are available on the workshop webpage: <https://climate-insurance.org/news/creating-a-cdrfi-evidence-roadmap/>. The agenda is also attached to this report as [Annex 2](#). The workshop sessions were organized to frame the discussion, walk the participants through the evidence frontier as understood by the organizers, highlight evidence gaps, discuss overarching and crosscutting themes, and then generate a discussion on the evidence roadmap content and drafting process.



More details on each day’s session(s) can be found below.

The first day of the workshop was organized a bit differently from the remaining days, as a Zoom webinar. The workshop was kicked off by Jennifer Denno Cissé (UN University Institute for Environment and Human Security (UNU-EHS)/MCI), Katharina Nett (InsuResilience Global Partnership Secretariat), and Sönke Kreft (UNU-EHS/MCI) from the UN Virtual Communications Space in Bonn, Germany.

Jennifer shared the problem statement motivating the workshop and evidence roadmap process, and then after a brief overview of the week’s agenda and some housekeeping points, the meeting was handed over to Katharina for a presentation on the InsuResilience Global Partnership, the Partnership’s [Vision 2025](#), and the role of

### Day 1 Objectives

Participants are aware of the evidence-related components of the InsuResilience Global Partnership’s Vision 2025, and understand the importance of creating an evidence roadmap for achieving that vision and ensuring the quality and impact of CDRFI projects and instruments.

Participants are 1) familiar with the Partnership’s pro-poor principles and potential success criteria for CDRFI schemes and 2) understand how an evidence roadmap can strengthen implementation of the pro-poor principles.

Participants can ask questions about the workshop, the roadmap, the role of evidence in CDRFI, and gaps in the evidence base.

evidence in achieving and measuring the impact of CDRFI solutions.

Following Katharina, Sönke presented on momentum around DRF, the role of evidence in creating change and entry points for various stakeholders to participate in collective action around evidence. Mr. Kreft then presented briefly on the Partnership’s [Pro-Poor Principles](#) and the parallels he sees between the development and endorsement of those principles and the evidence roadmap process.

After Sönke, Dr. Swenja Surminski (Grantham Research Institute on Climate Change and the Environment at the London School of Economics and Political Science) presented her reflections on monitoring performance and impact of climate and disaster risk insurance. These include asking 1) what are the benefits, 2) what are the impact channels, 3) what are the costs, and 4) who pays? Swenja also noted that the *why* varies across domains, such as disaster aid/risk finance, social protection, climate adaptation and loss and damage. She then focused on “success criteria” by stakeholder and how these could be analyzed.

The Day 1 presentations can be found in [Annex 3](#).

Day 2 was organized to be highly participatory in order to crowd source evidence on DRF themes and identify gaps and challenges around evidence generation. The breakouts were organized along the following thematic areas.

- Agricultural/household level microinsurance
- Meso-insurance<sup>3</sup> and aggregation
- SRPs
- Macro policy solutions
- Non-insurance DRF

Participants self-selected into groups at the time of registration, and each breakout group conversation began with a presentation—based

#### Day 2 Objectives

Building on previously disseminated evidence summaries, participants have learned about and expanded the available evidence landscape while identifying connections to the principles.

Experts have shared their views on open questions in DRF research, and participants have helped identify the research frontier.

Implementers/researchers provide information on ongoing work and participants learn about the work of others.

Participants have identified any gaps in the current evidence landscape.

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<sup>3</sup> For the purposes of the workshop, meso-insurance is where the client is either 1) an aggregate group of individuals such as a farmer cooperative or 2) a risk aggregator working with individuals such as a microfinance



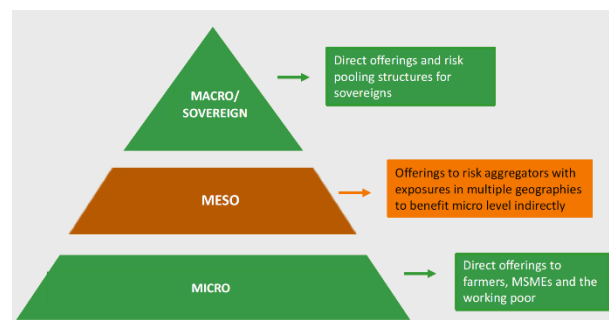
on the previously disseminated evidence briefs—of the evidence by the session moderator. The evidence briefs for the five themes are available in [Annexes 4 to 8](#). The Day 2 moderators’ presentations by Michael Carter (University of California-Davis), Dan Bierenbaum (Global Parametrics) and Shaily Vyas (MCI), Marcela Tarazona (Ripple Economics), Vositha Wijenayake (SLYCAN Trust), and Ruth Hill (Centre for Disaster Protection) are also available in [Annexes 9 to 13](#).

### Breakout 1-2: Microinsurance, Meso-insurance and Aggregation

Due to low initial participation in the meso-insurance and aggregation breakout group, the microinsurance and meso-insurance groups were combined. The combined discussion turned out to be quite useful, as there are several similarities between the products and the evidence gaps in these two themes. This combined session was led by Dr. Michael Carter, Dan Bierenbaum, and Shaily Vyas. Michael began by presenting on the state of the literature related to microinsurance. Several evidence gaps were highlighted in his presentation:

- Index insurance beyond agriculture.
- Long-term impacts: in large part due to the funding cycles and accountability of donors and non-governmental organizations, further exasperated as disaster insurance can only rarely demonstrate its true value.
- Consistent, comprehensive, and inclusive metrics: there are consistently emerging approaches to measurements of success and resilience from researchers, but is a need for a consistent, long-term, durable metric for progress and success.
- Flexible risk management portfolios: more research is needed on how to effectively integrate a variety of disaster risk management tools—including financial, agronomic, and other tools—cohesively in a way that allows households to create a risk management portfolio that can evolve and change with their own needs and abilities.

Following his presentation, Dan and Shaily presented on evidence in meso-insurance and aggregation. Dan focused on meso-insurance targeted at the firm (risk aggregator) level while Shaily focused on farmer association or cooperative insurance. They highlighted the following gaps:



- More empirical evidence on benefits to both risk aggregators and their clients.
- Who (risk aggregators, their clients, donors) bears extreme weather risk and who is impacted by the economic consequences of extreme weather events?

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institute. While occasionally meso-insurance is used to refer to products where the client is a sub-national public entity, for the purposes of the workshop, sub-national insurance is considered macro insurance.

- Understanding of who generally pays for protection (risk aggregators, their clients, donors). Are there better ways of distributing the cost of protection?
- Evidence on how group dynamic factors influence insurance uptake and how it impacts the contract.
- Support of the risk layering concept of informal risk sharing and retention for small frequent loss and formal risk transfer for larger infrequent loss.
- Evidence on how bundling life/ health, additional services can increase demand and impact.
- Long term impacts from impact assessments.

Following the presentations, the group had an open discussion on the evidence and key gaps. Main points from the conversation included:

- The need to understand indigenous coping responses.
- Challenges discussed included price, scale, and sustainability, especially as subsidies expire.
- How can other stakeholders, in addition to farmers, be engaged to make products more successful and sustainable?
- Challenges overcoming basis risk were discussed, but participants also highlighted challenges in indemnity-based solutions, such as in Sri Lanka.
- At the meso-level, how does the presence of insurance allow firms or groups to pass on benefits to their clients? What kind of behavior changes come from that protection.
- Similarly, there is a gap in the meso literature about how meso-insurance solutions impact the well-being of individuals.
- Issues around financial literacy, delays in payouts, and trust.

### Breakout 3: Sovereign Risk Pools

Another popular breakout group was the one on SRPs, which focused primarily on the three major SRPs, the African Risk Capacity, CCRIF SPC, and the Pacific Catastrophe Risk Insurance Company. This group began with a presentation on the literature by Dr. Marcela Tarazona. She highlighted the following gaps in the evidence:

- SRPs are relatively new and there is very limited evidence base.
- Should SRPs be expected/evaluated as per their impact on the poor?
- If so, are and how are SRPs reaching the intended beneficiaries?
- What is the impact they are having on beneficiary welfare?
- What are other measures to evaluate SRPs (timeliness, adequateness, other)?
- How can basis risk be measured and reduced?
- How to improve the transparency of the models used to trigger?
- Why do countries join (or not) SRPs? Including behavioral and political economy aspects.

Following the presentations, the group had an open discussion on the evidence and key gaps. Main points from the conversation included:

- Evidence for what? From the perspective of donors/governments/beneficiaries/private sector?
- Impact in both payout and non-payout situations on the finances of the government.

- Focus on poor and vulnerable people is very important, but when evaluating SRPs, further effects (including flexibility in response mechanisms) on both vulnerable and less-vulnerable people should be considered.
- Some SRPs combine macro-level insurance with micro and meso payout mechanisms, so evaluating these in silos can overlook the impacts of these mechanism combinations.
- Long-term studies are needed to analyze impact level indicators.
- How to assess the value for money of SRPs?
- How are governments spending funds coming from SRPs' payouts?
- How can SRPs be made to be sustainable (for governments and for the insurance industry)?
- Comparative analysis – what is working, what is not, lessons learned and exchange.
- The need to strengthen awareness and capacity around the topic at government and individual levels.

### Breakout 4: Macro Policy Solutions

The macro-policy solutions breakout was created to address some of the ways governments engage in DRF in addition to procuring sovereign-risk insurance, including public private partnerships (PPPs), governments acting as (re)insurers, and the creation of adaptive social protection schemes. Vositha Wijenayake presented on the evidence on macro-policy solutions, highlighting a case study from Sri Lanka. She highlighted the following gaps and research needs:

- The need for comparison of tools that are available which will guide policy makers.
- The need for guidance on long-term fiscal impacts of investing in climate adaptation, including exploring adaptation financing solutions.
- Limited evidence on sub-national level disaster risk management and financing disaster risk.
- The need for more empirical evidence on the micro-and macro-level impacts of solutions.
- Gaps in efficiency of insurance schemes, and impacts on the insured.

Building on the Evidence Brief 4 and Vositha's presentation, participants discussed the scope and need of evidence on macro policy solutions at a range of institutional levels, PPPs and more overarching strategic approaches. Highlights of the discussion included:

- Climate-risk information and other types of data for operationalization were highlighted as a crucial evidence barrier. This includes the availability of global data sets in all regions, and the necessity to set-up national data partnerships to overcome the issue of fragmented data-sets within and between the public and private sectors.
- Problem area informality: Generally, the informal sector was highlighted as a major gap. There is an ongoing discussion on how hard-to-reach people can benefit from macro-policy solutions.
- Participants highlighted the need for longitudinal and comparative perspectives in assessing the development of macro-policy solutions in order to create political will and momentum. When implementing, one needs to demonstrate the value. The question arises: is there neutral analysis and instruments at hand to judge fiscal impacts of types of disasters and compare them to different other instruments?
- Household-level data for many schemes is missing, including on impact.

- Endogenous academic capacities exist in many countries where approaches are implemented. Academics, however, might strictly stick to their discipline and don't work inter-disciplinarily, especially if no international perspective is involved.
- Lack of integration and coordination between risk transfer mechanisms, social protection schemes, climate policy processes and sustainable development plans and interventions presents problems for implementation as well as assessments of impact.
- Participants highlighted gaps in framing the resilience contribution by this macro-policy solution.

### Breakout 5: Non-insurance DRF

The non-insurance disaster risk finance breakout was organized to discuss non-insurance solutions available to households and development partners. The focus of the evidence brief and the discussion was on household savings, credit and private transfers, as well as on forecast-based finance (FbF). Dr. Ruth Hill presented a brief summary of the evidence, including:

- There is little evidence on savings for large covariate shocks; theory suggests it is not optimal for large shocks.
- Emerging evidence on contingent credit: more experimentation and evaluation is needed.
- Private transfers: much more evidence is needed on how to use these (e.g., remittances), and the broader implications for development.
- There is very little evidence on comparing household instruments and combinations of instruments.
- Most of the early "impacts" for FbF are modelled, but none are published in peer reviewed journals. There is only one recent peer reviewed impact evaluation.
- Replication and experimental work around FbF would be valuable.

The breakout group was quite small and finished earlier than the others. Discussion highlights included:

- There is a lot of variety in terms of quality and academic rigor in much of the research on this topic.
- Bringing together researchers and private sector or implementers could lead to a better understanding of what is working (or not) and why.
- A cohesive terminology is needed.
- Religious actors should be included in discussions and programming.
- What are the long-term impacts of non-insurance DRF? We lack evidence on what is working.

The purpose of the third day was to come back in plenary to discuss overarching gaps and crosscutting themes with regards to DRF evidence. The session began with a readout of the Day 2 discussions, provided by a volunteer from each group. This included an overview of the gaps in the literature in each thematic area, as well as highlights from the conversation.

#### Day 3 Objectives

Participants have identified existing knowledge, evidence frontiers, and gaps within each of the thematic areas.

Participants have confirmed any gaps in the current evidence landscape related to the thematic areas and related to gender, and identified gaps not associated with specific themes (or missing thematic areas).

Following the readout, Katherine Miles presented on *Gender and CRDFI Evidence Gaps*, which is available in Annex 14. Building on reports she authored for the InsuResilience Global Partnership, Katherine discussed the impacts of climate change and natural hazards on women, existing examples of gender-responsive CRDFI approaches and the large gaps that remain in the evidence around gender and DRF. These include that:

- sex-disaggregated data is often not analyzed or even collected,
- levels of female participation and leadership in CRDFI solutions is unknown,
- there is a lack of good practice data on increasing access to and usage of CRDFI solutions,
- there is lack of research on how CRDFI can alleviate the gender-specific impact of disasters on women, and
- the community needs to explore how sex-disaggregated data are being and should be used in risk modelling and assessment.

After Katherine's presentation, Sönke organized an open discussion on gender and other crosscutting themes. The main themes of focus were 1) gender, 2) quality and 3) resilience, although disability (and other forms of vulnerability) was also raised by a participant as an important crosscutting consideration, as was a need to also consider displaced populations and migrant status. These comments highlighted the need for an intersectional perspective when assessing risk and financing solutions.

## Gender

The gender discussion really built on the presentation by Katherine Miles. It was mentioned that there is a gendered aspect to affordability of micro-level CRDFI (and that ACRE has started to do some research on this), as well as a need to think more about the needs of women during product design. There was also a discussion of how hazards impacting a "traditionally male crop" would still affect

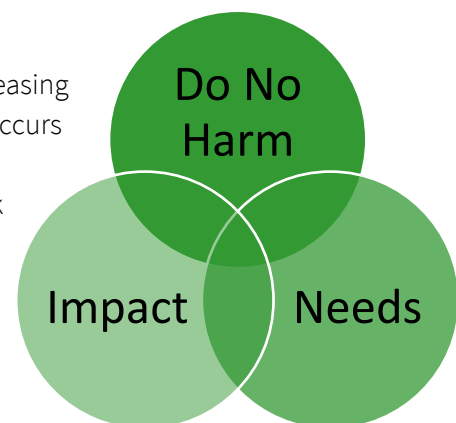
women, and that there is a need to look beyond men's/women's livelihoods at the bigger picture of how shocks impact women and men. A few other questions that were discussed included:

- How do payouts impact intra-household dynamics?
- What is the role of informal savings, and how does this differ more women and men?
- What are the different impacts of meso-level products on women and men (e.g., with respect to demand and approval rates for credit)?
- Are there gender differences in the use of critical infrastructure and how does funded reconstruction meet these needs? How the safety of women and men is affected by hazards and reconstruction processes?
- What are potential unanticipated consequences of hazards, and how do financial solutions intersect with these (e.g. COVID and gender-based violence)? (For example, women's shelters may need greater financial resources aftershocks; this could be built into disaster risk plans.)

## Quality

Sönke highlighted that there are many aspects of quality that are important to consider when thinking about CDRFI evidence. These include:

1. ensuring that DRF solutions do no harm, including by increasing risk exposure among clients (as a participant mentioned occurs in some index insurance products with high basis risk)
2. confirming that solutions have positive impacts on the risk management and wellbeing of low-income, vulnerable and hazard-exposed populations
3. confirming that solutions are meeting the needs of those target populations, and that there are not major needs that are not being met



There was a brief discussion in plenary about these aspects, including issues related to length of coverage and payout expectations (including an example from Malawi when insurers refused to offer drought coverage in an El Niño year), what quality means from a provider perspective, and the impact of bad products on demand for current and future products.

## Resilience

The final crosscutting theme discussed by the plenary was resilience. Participants were asked what resilience means to them and whether it is a useful concept. A participant reiterated the usefulness of the BRACED 3As framework, while another mentioned an approach being used by the World Bank that includes 1) financial resilience, 2) social resilience and 3) physical resilience. The participant mentioned that it would be useful to have a concrete (and practical) theory of resilience to use as building blocks in the roadmap going forward as we try to measure successes of DRF. The importance

of reflecting on issues of intersectionality and power, as well as considering both objective and also subjective measures were also discussed.

The final day of the workshop focused on outlining the evidence roadmap. The InsuResilience Global Partnership Impact Working Group co-chairs (Dan, Sönke and Vositha) presented on and facilitated brainstorming around entry points for stakeholders, potential barriers and solutions, and milestones and success indicators that should be included in the roadmap. The presentation is attached as Annex 15.

### Stakeholders

Participants reflected on the entry points presented by Sönke and provided input:

- Academia also includes teaching, as well as global south academics. How does this shape donor expectation?
- Good research needs to speak to other stakeholders but also needs financial support from these organizations.
- Missing stakeholders: donors, multinational organizations and support evidence on Macro.
- How do we build a community of monitoring, evaluation and learning through the InsuResilience Global Partnership and create a roadmap together where we can assign different roles, as well as create a forum to share experiences and have a common platform to build a strategy to systematically build evidence? How do we build a better community of practice (need some champions and repository of information)?
- Evidence must be contextualized in each country perspective, aligned with county context. Need to align tools and methodology with an overall measurement perspective.
- Cannot standardize all monitoring and evaluation systems, but could inform them about the indicators on which they might want to report (success indicators).
- Evidence as implementers should go beyond CDRFI products and compare efficiencies to other DRM and adaptation measures. Cost-benefit analysis or the Economics of Climate Adaptation tools could be applied in order to measure what is most effective and efficient.
- The private sector is open to working with partners to try to build evidence, which will make products more relevant and help to build awareness among clients. Having a sounding board and understand the landscape is helpful, but also needs funding.

### Day 4 Objectives

Implementers/researchers identify the objectives and primary milestones for a four-year roadmap, outlining key research questions to ensure a robust pipeline of DRF research, including quantitative, qualitative and mixed-methods covering a variety of thematic areas.

Participants understand the next steps needed to accomplish the evidence roadmap and how their organization fits into the process.

- Awareness raising in rural settings is needed. How do we also consider ownership of data and knowledge, and how we share back?

## Barriers

Following the stakeholder conversation, Sönke presented some potential barriers to moving forward collectively. These included:

1. language and common terminology
2. impact vs. publication: incentives for closed-group collaboration for scientific studies
3. misalignment of 'attention' span of different actors on given topic
4. capturing critical junctures: evidence to impact relationship is non-linear; openness to change is depending on administrative change, events, crisis etc.
5. single-purpose funding: funding is often isolated, preventing collaborative practice/research
6. supply-driven nature of research: research priorities are set by funding calls, not by users
7. constrained access to knowledge-base: relevant information (e.g. from monitoring and evaluation efforts) is not disclosed

The floor was then opened for discussion. Participants shared concerns over data that cannot be disclosed, the need for researchers to engage outside of academic publications including on policy briefs and workshops, and the nature of disaster finance that makes evaluation difficult (patience and funding needed).

## Solutions

In terms of solutions, Sönke suggested:

1. Collaborative networks: Invest in convening of evidence actors.
2. Respond to opportunity: Conduct strategic synthesis and rapid knowledge packaging to respond to critical junctures.
3. Hybrid funding calls: Set up strategic dual research/implementation investments
4. Participatory research design: Encourage adaptive research design and thorough (local) input into research framework.
5. Open data efforts for Monitoring and Evaluation: Articulate norms for practitioners to a) invest in learning and M&E, b) make information and raw data available.

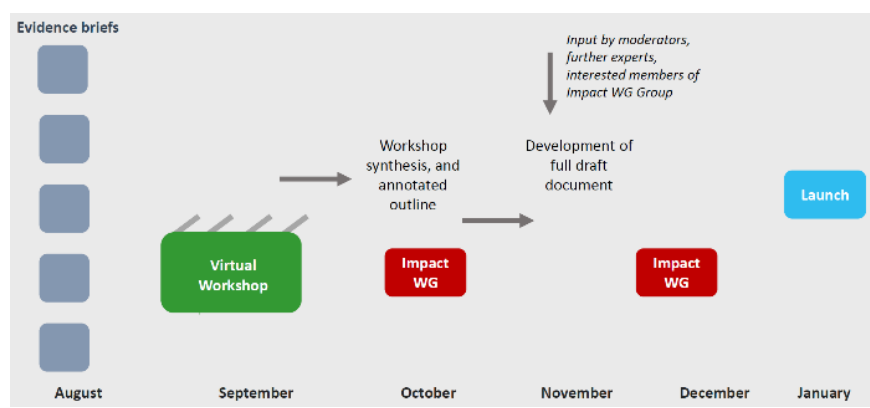
In addition to these, participants mentioned a need for better integration of monitoring and evaluation from the beginning of a project, early collaboration to increase access to data from private sector partners (although purely competitive entities may not be willing to do this), and asked what the role for the government could be in these solutions (including sharing data).



## Milestones and success indicators

The moderator asked participants if they had input on potential milestones and success indicators for the roadmap. There was not a significant amount of feedback, although participants did mention possible indicators around transparency, collaboration and the creation of key aspects/ elements/ indicators and definitions to guide monitoring and evaluation efforts.

The workshop wrapped up with a discussion of next steps. The co-chairs presented the plan to work through the InsuResilience Global Partnership Impact Working Group to draft the roadmap, but with clear opportunities for



expert and stakeholder input and feedback. Jennifer mentioned that those who wanted to stay involved in the roadmap process could email her at [cisse@ehs.unu.edu](mailto:cisse@ehs.unu.edu).

Once the roadmap is finalized by the Impact Working Group, it will be launched at an international event in early 2021, such as the Climate Adaptation Summit.

- African Risk Capacity
- ARC Ltd
- Asian Development Bank
- Axa
- CARE International Madagascar
- Caribbean Centre of Excellence for Sustainable Livelihoods
- Caribbean Policy Development Centre
- Caribbean Youth Environment Network (CYEN) Grenada Chapter
- Catholic University of America
- CCRIF SPC
- Centre for Disaster Protection
- Centre for Economic and Social Studies
- Chrysalis
- Consejo Nacional de Energía, Chile
- Deval (German Institute for Development Evaluation)
- Development Alternatives
- Dynamic Legal Consultancy
- European Union
- Euroaqua
- Food and Agriculture Organization
- Feed the Future Innovation Lab for Markets, Risk and Resilience (University of California, Davis)
- Fintrac
- Frankfurt School of Finance & Management
- FSD Africa
- Germanwatch
- Global Facility for Disaster Reduction and Recovery
- GIZ
- Global Migration Policy Associates
- Global Parametrics
- Grameen Foundation
- GRI, London School of Economics and Political Science
- Hannover Re SE
- Hashoo Foundation
- IBISA SáRL
- IIT Palakkad
- Indian Institute of Public Administration (IIPA), New Delhi, India
- Institute for Climate and Sustainable Cities (Philippines)
- InsuResilience Secretariat
- InsuResilience Solutions Fund
- Inter Agency Group of Development Organisations
- International Food Policy Research Institute
- International Centre for Integrated Mountain Development
- International Financial Corporation
- International Labour Organisation
- International Nepal Fellowship
- International Union for Conservation of Nature
- ITC LIMITED
- Keyoy Community Development Institute (KCDI) Jamaica
- Krolkno
- Liberty Mutual Insurance
- London School of Economics
- Lumoin Oy
- mgb consultant
- MiCRO
- Microinsurance Services Limited
- Milliman
- Munich Climate Insurance Initiative
- National Disaster Risk Management Fund, Pakistan
- National Institute of Rural Development and Panchayati Raj
- National Water and Sewerage Authority
- Nations Trust Bank

- Nawa Paila
- ONG SAF/FJKM, Madagascar
- Oxford Policy Management
- Practical Action
- Real Time Solutions Pvt. Ltd.
- Refugees International
- Rhodes University
- SAF/FJKM
- SEAYouths
- Sierra Rutile Ltd
- SLYCAN Trust
- SUNami Solar Kenya Limited
- Taihua Consulting
- United Nations University Institute for Environment and Human Security
- University of Liberal Arts Bangladesh
- University of Sussex
- University of the West Indies, Mona
- UNOPS
- V20 Secretariat/GCA
- Volunteers United
- Willis Towers Watson
- World Bank
- World Food Program
- World Resources Institute
- Zukunft-Umwelt-Gesellschaft GmbH

[Agenda Link](#)

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The Munich Climate Insurance Initiative was initiated as a non-profit organization by representatives of insurers, research institutes and NGOs in April 2005 in response to the growing realization that insurance solutions can play a role in adaptation to climate change, as suggested in the UN Framework Convention on Climate Change and the Kyoto Protocol. This initiative is hosted at the United Nations University Institute for Environment and Human Security (UNU-EHS). As a leading think tank on climate change and insurance, MCII is focused on developing solutions for the risks posed by climate change for the poorest and most vulnerable people in developing countries.





## About MCII

The Munich Climate Insurance Initiative was initiated as a charitable organization by insurers, research institutes and NGOs in April 2005 in response to the growing realization that insurance solutions can play a role in adaptation to climate change, as suggested in the UN Framework Convention on Climate Change (UNFCCC) and the Kyoto Protocol. This initiative is hosted at the United Nations University Institute for Environment and Human Security (UNU-EHS). It is focused on bringing solutions for the risks posed by climate change to poor and vulnerable people in developing countries. MCII provides a forum and gathering place for insurance-related expertise applied to climate change issues.

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