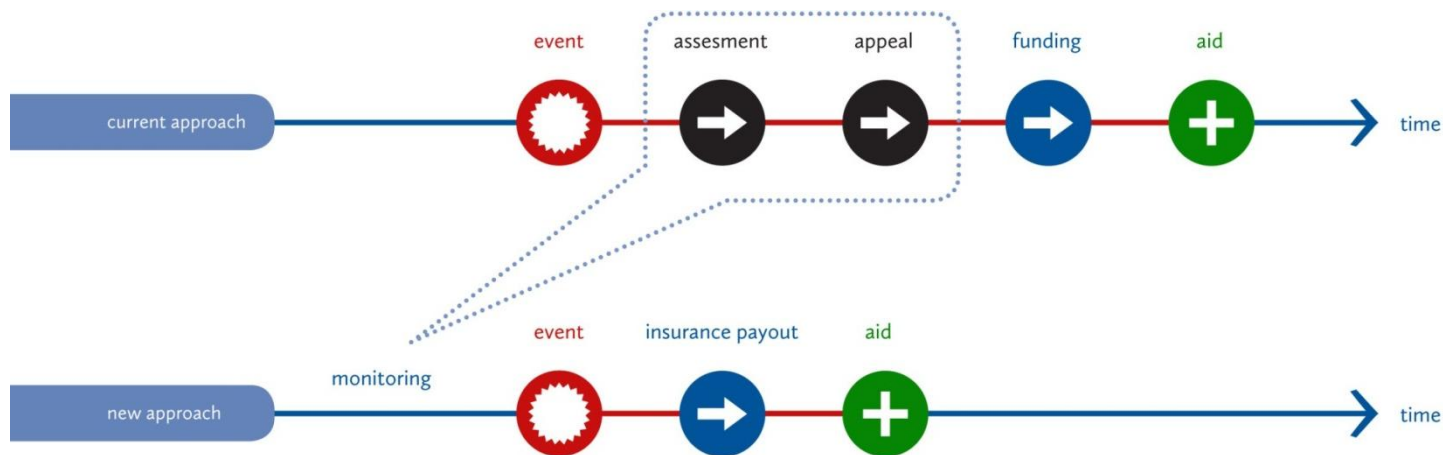




Michael Anthony, Global Programme Manager RIICE, Zurich
(seconded by Allianz Re Zurich)

Risk financing approaches: traditional ex-post event vs. new ex-ante event



Less reliance on donors
More stabilized national budget



Growing Asian crop insurance market

Both area-yield based and weather index-based crop insurance schemes; subsidies from state and national governments.

Mostly compulsory and loan-linked

Open to public and private Indian insurance companies and partly reinsured

India (25 m farmers)

Largest crop insurance scheme in Asia; mostly internationally reinsured

China (200m farmers)

Thailand (pilot)

Voluntary top-up scheme to governmental disaster relief scheme.

Distributed through Cooperative bank BAAC

Partly reinsured

Vietnam (Pilot/100000)

Voluntary rice insurance, distributed through two insurers; majoritatively reinsured

Allianz

giz Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH

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Swiss Agency for Development and Cooperation SDC

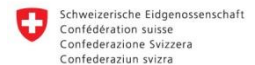
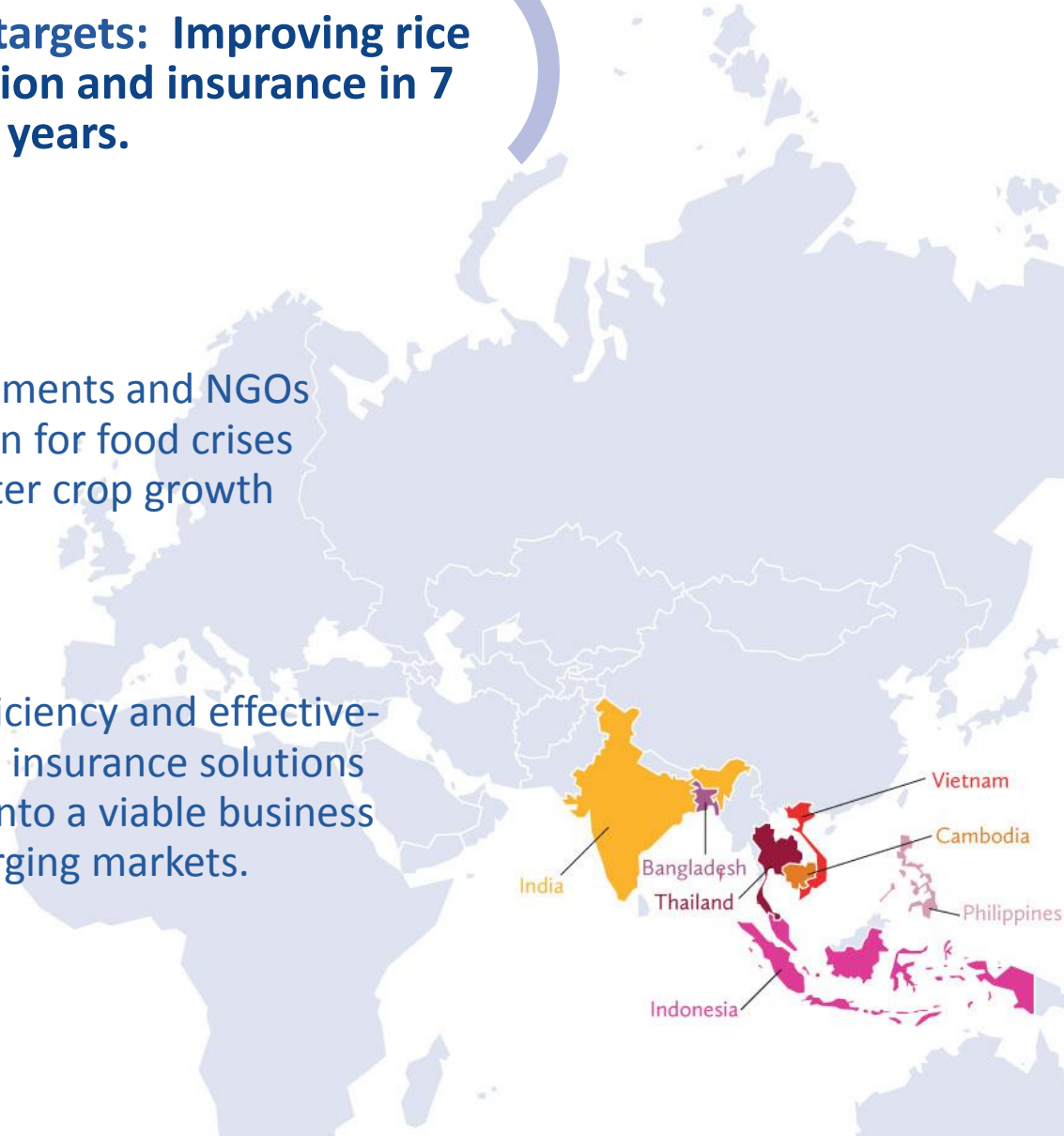
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RIICE project targets: Improving rice crop information and insurance in 7 countries in 5 years.

1 Help Governments and NGOs to better plan for food crises through better crop growth monitoring.

2 Increase efficiency and effectiveness of crop insurance solutions and turn it into a viable business also in emerging markets.

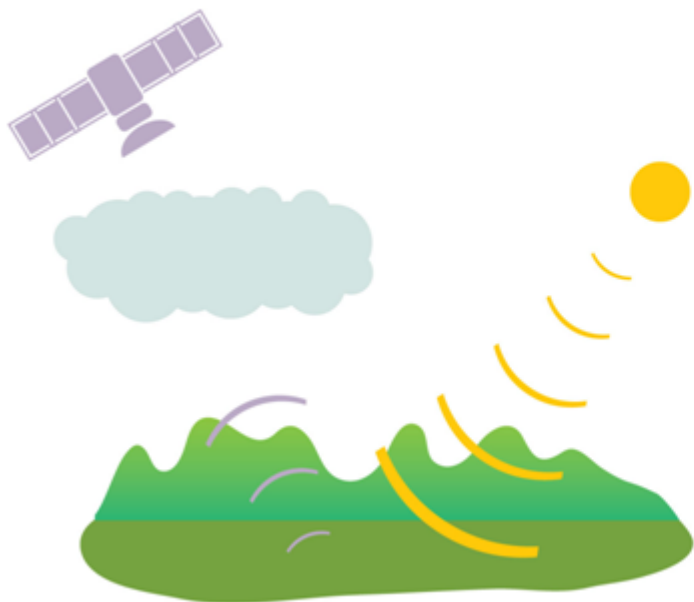


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Approach: Using remote sensing technology for day-and-night observation through the clouds

optical remote sensing




synthetic aperture radar (SAR)



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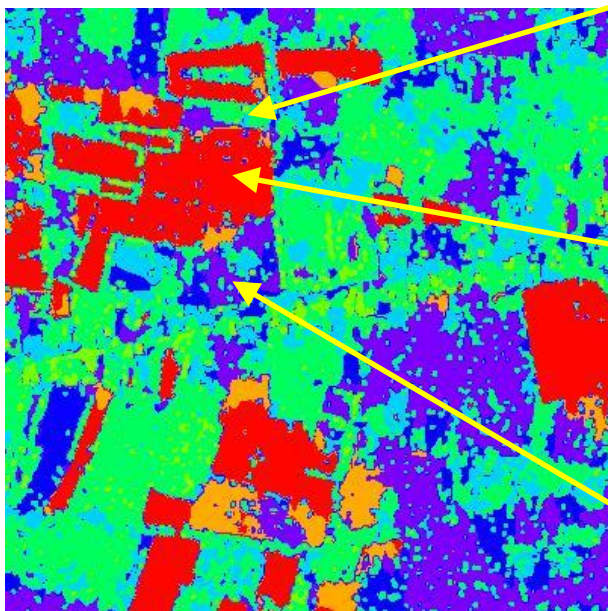
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Detecting different stages in crop growth

- Remote sensing technology can observe different stages in crop growth (here based on a high resolution satellite, taking data of fields in Vietnam).
- By 2014 such images of Indonesian rice fields will be available on a weekly basis.



Close-up look: Validating remote sensing data on the ground



-  = Full developed rice
-  = Flooded rice
-  = Soil covered partially with water before rice flooding



Soc Trang Province, 7 September 2012

Key results so far: Know-how transfer on technology and insurance

Helping Governments to apply insurance as a disaster response strategy for small-holder rice farmers

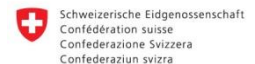
Disaster Response

Risk Measurement

Measuring and quantifying the natural catastrophe-induced risks to rice crops

Rice Information

Helping in-country institutes to generate better rice yield information through satellite technology



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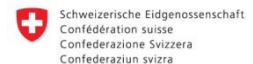
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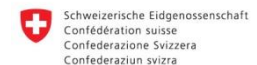
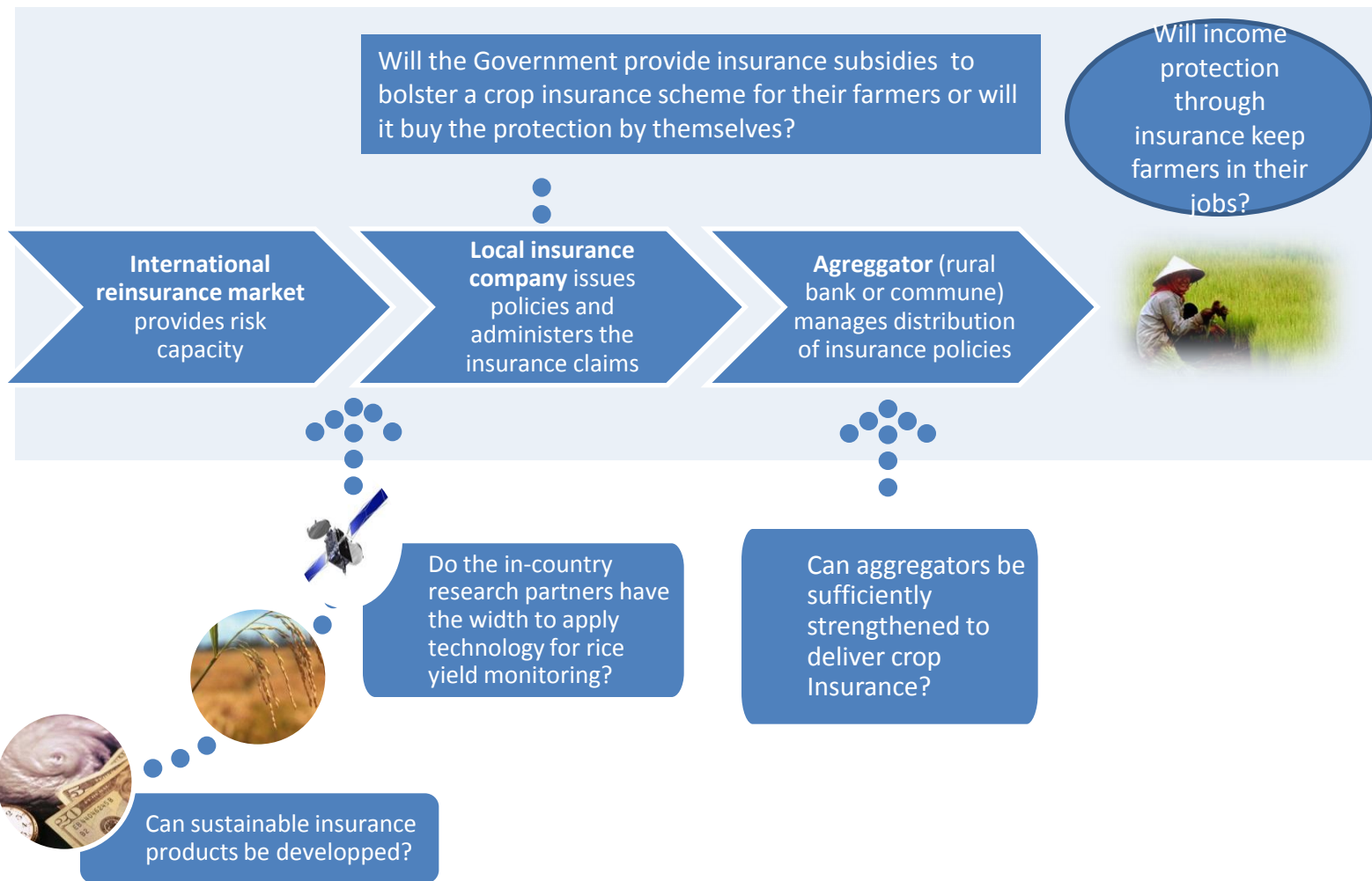
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Prospects & Challenges on the way to a sustainable crop insurance scheme for small holder farmers



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