



# Convening CGIAR Researchers to Build a Community of Practice on Weather-Related Agricultural Insurance

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December 2018  
Berber Kramer

# **Convening CGIAR researchers to build a community of practice on weather-related agricultural insurance**

Workshop Report

CGIAR Research Program on Climate Change,  
Agriculture and Food Security (CCAFS)

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## **Abstract**

With funding from the CGIAR research program on Climate Change, Agriculture and Food Security (CCAFS), the CCAFS Learning Platform for Agricultural Insurance participated as content partner and convened a group of CGIAR researchers with interest in agricultural insurance at the 14th International Microinsurance Conference (IMC) in Lusaka from November 6 – 8, 2018. Organized by the MunichRe Foundation in partnership with the Microinsurance Network (MiN) and the Microinsurance Technical Advisory Group of Zambia (TAG), the main conference brought together in Lusaka approximately 450 experts from around the world to discuss and identify ways of accelerating growth and economic viability in inclusive insurance for emerging markets.

During this conference, the CCAFS Learning Platform for Agricultural Insurance, led by the International Food Policy Research Institute (IFPRI) and implemented in partnership with the CGIAR research program for Policies, Institutions and Markets (PIM), organized a series of networking and outreach events. The events were targeting the international insurance community, including policymakers, practitioners and CGIAR researchers with interest in research on weather-related agricultural insurance. Three events were organized. First, together with Innovations for Poverty Action (IPA), we held a matchmaking session linking researchers and insurance practitioners around key challenges in providing microinsurance. Second, CGIAR researchers met to coordinate research agendas and discuss strategies for evidence building and joint resource mobilization. Third, the CGIAR hosted a session to demonstrate the value of partnerships between the global insurance and agricultural research communities in addressing challenges to scaling agricultural insurance, with examples from CGIAR insurance initiatives.

### **Keywords**

Microinsurance, Agriculture, Smallholder farmers, Climate

## About the author

Berber Kramer is an applied microeconomist in the Markets, Trade and Institutions Division of the International Food Policy Research Institute (IFPRI). She joined IFPRI in 2013 and has a Ph.D. in Economics from the Tinbergen Institute in the Netherlands. Her research analyzes programs and policies that aim to improve smallholder farmers' incomes and resilience.

Kramer leads the cluster of research on agricultural insurance for the CGIAR Research Program on Policies, Institutions and Markets (PIM). She also leads a project for the CRP Research Program on Climate Change, Agriculture, and Food Security (CCAFS), entitled Building a Global Agricultural Insurance Community of Practice: From Evidence to Scale and Sustainability. Contact: [b.kramer@cgiar.org](mailto:b.kramer@cgiar.org)

## **Acknowledgements**

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## Acronyms

CCAFS	CGIAR Research Program on Climate Change, Agriculture and Food Security
CIMMYT	International Maize and Wheat Improvement Center
CIP	International Potato Center
IBLI	Index-Based Livestock Insurance
ICRISAT	International Crops Research Institute for the Semi-Arid Tropics
IFPRI	International Food Policy Research Institute
ILRI	International Livestock Research Institute
IMC	International Microinsurance Conference
IPA	Innovations for Poverty Action
IRI	International Research Institute for Climate and Society
IRRI	International Rice Research Institute
IWMI	International Water Management Institute
KALRO	Kenya Agricultural Livestock Research Organization
MiN	Microinsurance Network
PIM	Policies, Institutions and Markets
SLS	Sustainable Livestock Systems
WLE	Water, Land and Ecosystems
WUR	Wageningen University & Research



## Introduction

Through a networking grant from the CGIAR Research Program on Climate Change, Agriculture and Food Security (CCAFS), the CCAFS learning platform for weather-related agricultural insurance (the CCAFS Flagship 4 project entitled “Building a Global Agricultural Insurance Community of Practice: From Evidence to Scale and Sustainability”) was able to participate as content partner and convene a group of CGIAR researchers with interest in agricultural insurance at the 14th International Microinsurance Conference (IMC) in Lusaka from November 6 – 8, 2018.

Organized by the MunichRe Foundation in partnership with the Microinsurance Network (MiN) and the Microinsurance Technical Advisory Group of Zambia (TAG), the conference brought together approximately 450 experts from around the world to discuss and identify ways of accelerating growth and economic viability in inclusive insurance for emerging markets. This included representatives from insurance and reinsurance companies, distribution channels, investment funds, international organizations, NGOs and development-aid agencies, as well as academics, policymakers and supervisory regulators.

Attendees exchanged views on current growth trends and risks in emerging markets and discussed key factors for successful implementation and maximized business opportunities to bring supply and demand of microinsurance to the next level. The conference featured panel discussions on key topics addressing an interdisciplinary audience. Additional working group sessions dealt in depth with subtopics. Interactive sessions hosted by partner organizations of the International Microinsurance Conference were a key part of the conference, facilitating dialogue in small groups on emerging issues. Keynote speeches were looking at the latest international, national and local insights.

The objectives for CGIAR participation at this conference were twofold. First, from an outreach perspective, the goal was to demonstrate the value of partnerships between the global insurance and agricultural research communities in addressing challenges to scaling agricultural index-based insurance, with examples from the CGIAR and partnering insurance initiatives. Second, from an inreach perspective, the objective was to convene CGIAR

researchers to build a community of practice on weather-related agricultural insurance, which will facilitate coordination and collaboration on research agendas and priority setting, and joint resource mobilization.

The networking grant was used to provide travel support to researchers from the International Food Policy Research Institute (IFPRI), the International Livestock Research Institute (ILRI), the International Rice Research Institute (IRRI), the International Water Management Institute (IWMI), CIMMYT, the International Potato Center (CIP), the CIAT, and ICRISAT, with linkages to the CGIAR Research Programs (CRPs) on Climate Change, Agriculture and Food Security (CCAFS), Policies, Institutions and Markets (PIM), Water, Land and Ecosystems (WLE), WHEAT, MAIZE and Sustainable Livestock Systems (SLS). Participation was high, with representation from all targeted centers and CRPs except for IWMI, CIP and WLE.

## **Program and proceedings**

### **IPA - CGIAR Research Development Workshop**

Innovations for Poverty Action (IPA) and CCAFS joined forces to bring together researchers, donors, and practitioners in a half-day research development workshop on November 6, 2018. The goal of the workshop was to generate dialogue between researchers and insurance practitioners to learn how they can work together to design, implement, and evaluate innovative, evidence-driven insurance products that have business potential and show promise for social impacts.

Jim Hansen, the leader of CCAFS's Flagship on Climate Services and Safety Nets, introduced the event, calling for increased collaboration between practitioners and researchers to improve microinsurance products.

His remarks were followed by two presentations on the state of the evidence on microinsurance and open questions for further research. First, Berber Kramer, a research fellow in the Markets, Trade and Institutions Division of the International Food Policy Research Institute (IFPRI), presented on agricultural insurance and climate risk. Key lessons from her review of the evidence included:

- Uninsured smallholder farmers faced with a loss of income due to a climate shock engage in suboptimal coping strategies, such as cutting food consumption, reducing human capital investments, and selling productive assets. In addition, smallholder farmers, who face considerable uninsured risk and who account for most of those living in extreme poverty, often engage in low-yield, low-variability agriculture practices, with little investment in farm inputs, to avoid loss in case of a weather-related shock.
- The design of weather index insurance products needs to consider the high cost of distribution in rural areas, the effect of basis risk (i.e. the possibility that farmers suffer a loss but do not receive a payout) on demand among farmers, and service quality, so that lower yields indeed lead to higher claims and payouts. At least three promising innovations have been coming out of the agricultural research community that could help address these issues.
  - Fail-safe contracts with audits reduce basis risk by allowing farmers to request audits when the index fails. The cost of implementing audits, resultant delays in payouts, and potentially limited farmer engagement and participation, may however present challenges to this model.
  - Picture-based insurance could reduce information asymmetries in introducing fail-safe contracts by leveraging farmers' smartphone ownership for cost-effective monitoring. An initial evaluation in India found that picture-based insurance reduces basis risk and increases demand for crop insurance.
  - Feeding agronomic data on crops into the modelling of index products can help improve the prediction of weather-related production losses, again reducing basis risk. Knowledge, for instance, of the crop growth stage during a weather calamity can help assess the extent to which that crop will have suffered damage from the weather calamity.
- A key open research question is how crop insurance can be integrated into broader risk management strategies to avoid crowding out risk reduction and climate adaptation practices. One possibility is to bundle crop insurance with credit for risk-mitigating technology.

Next, Michael King, Associate Professor at Trinity College Dublin, presented on the state of the evidence and research gaps in consumer protection. Key lessons from his presentation included:

- Appropriate consumer protection has three components: transparency, recourse, and fair treatment. It is central, not only to ensure the financial well-being of the poor, but also to build trust for commercially successful insurance products to emerge.
- Behavioral biases and limitations in financial literacy lead consumers to focus on the short-term cost of premiums over the long-term benefit of a policy. On the supply side, insurers undermine trust and cause high consumer turnover by selling insurance as an ancillary financial service for profit, misaligned incentives between brokers and consumers, limited communication directly with consumers, and failure to pay.
- Innovations in disclosures (i.e. how information is presented) offer an opportunity to improve trust, though improvements in financial literacy are also needed. A key open research question is what mechanism for handling complaints and formal dispute resolution procedures are effective at improving trust and consumer retention.

In the second half of the workshop, implementing organizations were grouped with researchers to discuss the key issues concerning microinsurance, including consumer demand, service quality, gender inclusivity, distribution channels, and broader risk management strategies. Participants had an opportunity to briefly introduce their insurance model, and together the groups identified the key research questions they would like to answer, concrete ways in which answering those questions could inform their work, the data they would need to do so, the challenges in collecting and analyzing those data, and potential solutions to those challenges. Some key open research questions emerging from these conversations included:

- How does informal insurance affect women's take-up of formal insurance, and how can products be designed so they don't disrupt existing social support networks?
- How can agricultural insurance be bundled with other products and services, such as extension advisories, risk-mitigating technology, and other types of insurance?
- How can insurance providers ensure quality and simplify claims processes when working with brokers and other types of distributors?
- What distribution channels can increase take-up among rural low-income households?

IPA and CGIAR supported in facilitating these discussions and are following up on potential evaluations after the workshop. This follow-up includes connecting interested practitioners with relevant IPA country offices, matching interested practitioners with researchers, and supporting partners in resource mobilization efforts to attract funding for research. Key lessons learnt included the following:

- Demand is a limiting factor in low- and middle-income countries, due to a lack of trust and possibility of no payout even when a loss occurs (i.e. basis risk). Innovations in auditing and monitoring could reduce basis risk for weather index insurance products.
- There is a need for increased collaboration between researchers and practitioners to identify innovations that can improve the design and delivery of inclusive insurance. Insurance providers interested in testing their products for welfare impact can follow up with IPA and CGIAR on potential evaluations.

## **CGIAR meeting**

With the CGIAR representatives participating in the conference, a side meeting was organized to coordinate research agendas and discuss strategies for evidence building and joint resource mobilization. During this side meeting, we first introduced the three activities that are part of the workplan for the CCAFS cluster of activities around insurance, which are the following:

### **Provide technical support in generating rigorous evidence on impacts of insurance (IFPRI)**

The project will engage with research activities in the portfolio of regional projects in Flagship 4 of CCAFS and with external insurance initiatives in three ways, each mapping to an activity. The first one, this activity, is to provide technical support in how the regional/national projects can generate rigorous evidence on the impacts of the insurance components, potentially with bilateral resource mobilization to finance these impact evaluations, in particular where there are opportunities to learn more about optimal delivery methods (micro versus meso, private versus public) and bundling.

### **Learning Platform to create community of practice for agricultural insurance across CGIAR (IFPRI)**

A second activity is to provide, through the learning platform (the project entitled “Building a Global Agricultural Insurance Community of Practice: From Evidence to Scale and

Sustainability”), a mechanism for CGIAR researchers to participate in a peer review process around the design, implementation and evaluation of agricultural insurance, to improve the usage of tools to design and implement index insurance, and to share lessons learnt and findings from the different regional projects.

### **Identify how participatory approaches can be used effectively within CGIAR insurance projects (IRI)**

A third activity, the main IRI component, relates to participatory approaches for index insurance development and implementation. Through this activity, we will characterize global initiatives to identify how participatory approaches can be used effectively within CGIAR insurance projects, providing guidance and tools for adequate scaling strategies; and demonstrate the integration of participatory on-the-ground feedback design, validation and performance assessment tools with remote sensing methods with potential applications within CGIAR and other global agricultural insurance schemes.

Dan Osgood from the International Research Institute for Climate and Society (IRI), Columbia University, introduced more details around the latter (third) activity. Currently, these activities are targeting around 200 villages. One of the questions that the IRI team would be interested in is whether it is possible to increase scale by using technology. This is something that can be explored in insurance activities that the CGIAR researchers are rolling out.

In terms of the IFPRI activities, an important component is synthesis, whereby the contribution from the CGIAR is that it can bridge practitioner experiences with the more academic evidence. These two parties often have different perspectives and may not always have overall risk management and resilience in mind as final outcomes, but rather a specific intervention (e.g. Jim Hansen referred to an example whereby an academic impact evaluation was concerned about insurance being crowded out by resilience technologies, whereas from a holistic risk management perspective, this was a good development).

Another important component will be to be strategic in the allocation of resources. There was a lot of interest among the group in the following activities:

- Developing a standardized approach and metrics to assess the cost-effectiveness and impacts of insurance interventions. This could build for instance on CIAT’s 5Q approach,

whereby every few months, beneficiaries are asked five questions. This is a light measurement tool that programs could easily introduce in their monitoring and evaluation activities, without requiring additional resources. The CCAFS activity will explore developing such metrics for insurance schemes, whereby it is important to think about the infrequent yet catastrophic nature of shocks, requiring often longer time horizons in terms of measuring impacts (as one needs to “wait” until a disaster triggers any insurance payouts before being able to establish ex-post coping effects of insurance).

- There was also the point made that we do not necessarily need to consider only the farmer perspective. One could think about demand for our work from an insurer perspective, the government perspective, or from other actors in the value chain, for instance the financial institutions and banks, traders, contract farming schemes, input suppliers, etc., and participatory processes that target these other actors could be further developed and fine-tuned.
- Where we could contribute is to provide insights on the cost-effectiveness of alternative types of insurance in different types of systems (value chains or smallholder farmer typologies): what type of system lends itself for which type of solution? Where to put your money: insurance for seed producers, insurance for farmers, insurance for seed retailers, and for what type of farmer could insurance have the larger impacts that could catalyze impacts more broadly? This could be an empirical validation of the “Pathways out of Poverty” paper that Jim Hansen has recently published.
- A final area of discussion evolved around the development of a system for quality index insurance certification. Rather than putting together the quality standards themselves, the CCAFS cluster of activities around agricultural insurance could produce tools that inform insurance companies, regulators, re-insurers and academics on how to design their products such that they can meet the requirements or minimum standards, and how to produce the evidence that requirements are met (providing guidance as to what type of data to collect, what type of identification strategy to adopt).

Reflecting on this meeting, it was very useful to hear different voices from across the CGIAR in further fine-tuning the CCAFS cluster of activities around agricultural insurance. The discussion will be used in further strategizing the utilization and mobilization of resources.

## **CGIAR conference session: “Research for Scaling Agricultural Insurance”**

This was a parallel session organized by the CGIAR as part of the main conference, making the CGIAR a content partner for MunichRe in organizing the conference. During the parallel sessions, an estimated 80-100 people attended the session. Jim Hansen started the session with opening remarks, highlighting the value of the expertise and research within the CGIAR for insurance initiatives, and the opportunities to exploit potential synergies of insurance partners and agricultural research. His opening remarks were followed by a short presentation by Berber Kramer (IFPRI), introducing the CGIAR as an agricultural innovation network, the concept of insurance as part of a broader portfolio of risk management strategies, and providing an overview of different insurance innovations—both in terms of product design and in terms of distribution channels—that CGIAR researchers have been working on.

A second presentation was delivered by Paswel Marenja (CIMMYT), focusing on the Drought Tolerant Maize (DTMA) initiative to establish partnerships between seed companies, insurance providers and CIMMYT in linking drought-tolerant maize seeds with index insurance in Tanzania and Mozambique. Marenja discussed key insights from their piloting activities. The principle behind this initiative was that extreme events require insurance, because the bio-technology in stress-tolerant seeds can address moderate drought but not extreme droughts. The insurance product would therefore, in case of a severe drought, return the seed purchased to the farmer, so that the farmer could keep planting the stress-tolerant variety. Seed companies purchased the insurance, and farmers could make a claim with the seed company to get their seeds replaced if they incurred a drought-related loss. The index product included both a drought index and an audit that would be conducted if a large number of farmers complained and would trigger payouts if the farmers indeed suffered damage. Main challenges were there, though. One was for scientific researchers to convince non-academics of the necessity of rigorous research. Other challenges were the timely delivery of inputs and understanding of the product by farmers themselves. Marenja concluded that research and piloting are critical for scaling, which will be the next step in this partnership.

A third presentation, delivered by Rahab Kariuki from ACRE Africa, showcased how this private for-profit insurance broker works together with agricultural researchers. Kariuki noted that most of their initiatives would not have been where they are now if they had not



collaborated with researchers, given that the researchers bring in analytical capacity that a start-up such as ACRE could not accommodate in-house, help identify what works, what does not, and where gaps and needs are, and provide third-party questioning that helps define the way that ACRE works. Challenges involve differences in how businesses versus researchers treat the ownership of intellectual property rights, and the time that ACRE needs to set aside to participate in research, which often requires additional funding. Kariuki also presented two examples of their research collaborations.

A first example focused on the use of experimental games to increase potential insurance clients' awareness and understanding of basis risk to increase the demand for insurance, particularly products that were using higher-resolution satellite imagery to reduce basis risk. A second example involved the use of smartphone pictures for assessing losses and monitoring crop health ("picture-based insurance"), in partnership with IFPRI, the Kenya Agricultural Livestock Research Organization (KALRO), and Wageningen University & Research (WUR). This picture-based insurance product builds on previous research on ACRE's Replanting Guarantee (RPG) scheme, but also offers ACRE an opportunity to build on lessons that IFPRI has learnt from developing, implementing and evaluating such insurance products in India.

A fourth case was presented by Nathaniel Jensen (ILRI), focusing on fine-tuning satellite-based measures in the case of the Index-Based Livestock Insurance (IBLI) program. Dr. Jensen presented the phases through which ILRI went in developing the IBLI product, which is being used at scale by the Kenyan and Ethiopian governments in reducing their pastoralists' vulnerability to drought. The IBLI product is based on a vegetation index, i.e. a measure of greenness, measured through satellite remote sensing. It started with the objective of providing funds for asset replacement, which involved predicting livestock mortality based on historical livestock mortality rates from 10 years of data collected by ILRI.

With the finding that at the end of the rainy season, it was already possible to predict the risk of a drought, the product was able to transition into coverage for asset protection, meaning that the product provides payouts earlier, so that pastoralists can invest in keeping their animals alive during droughts. However, the product does require a biophysical signal, and a drought can look differently depending on the region, meaning that it might not be suitable for all areas and regions, and research contributes in identifying these areas. With spatial

reweighting, for instance, the IBLI team can place more weight on pixels that are more important and predictive of asset losses.

The session proceeded with questions posed by Hansen to the last three presenters. Dr. Hansen first asked the presenters to comment on what they were happy about in the collaboration, and what they would have done to make the partnership better if they could. Dr. Jensen indicated that working close with insurance companies and their clients can get the researchers better grounded in the reality of operationalizing an insurance product; the operational side often turns out to be very important and without cooperating, it is easy to overlook important parts. Dr. Kariuki noted that research teaches them the importance of documentation and knowledge management, so that lessons get documented without a few years later people trying to learn a lesson that has already been learned. Dr. Marenya pointed out that long discussions involving all parties worked very well. People began to see they could change something and noted the value of research.

A second question for the panelists was what they viewed as the largest obstacle to make insurance work at scale for smallholder farmers, i.e. a gap that research could help address. Dr. Kariuki pointed out the gap of information, whereby behavioral economics could help as we need to better understand what a farmer would like to get out of insurance. Dr. Marenya suggested that research could help identifying the value proposition for the farmer and other partners; an elegant product with a bad value proposition would never work. Jensen indicated that information about beneficiaries is the key. Because of a lack of identification mechanisms, electronic registration of the population could make impact evaluation and distribution much easier.

Finally, the floor was opened for questions. One participant asked that given that weather change is mostly caused by humans, what insurance can do to cope with risk. Dr. Kariuki indicated that insurance needs to cope with the residual risk that is left after all other mitigation options have been utilized and that insurance products can be designed to request farmers to reduce risk themselves before taking on insurance. A challenge is to confirm such conditions, but incentives to encourage risk reduction could be useful. Jensen noted that in the areas where he is working, droughts have always been there, and the area is actually projected to get more rainfall. In this regard, a trade-off exists of using longer historical time series for better accuracy versus fewer years focusing on more recent weather patterns.

Another participant suggested that the premium charged could be replaced by assets or belongings of farmers who have no cash. Dr. Kariuki pointed out that it is difficult for an insurance provider to use a bag of maize, and that the premium needs to be paid at the beginning of the season, not at the harvest time. Moreover, Dr. Jensen pointed out that people often can get cash if they really need it, so if people attribute not taking up insurance because of cash constraints, this could also be an expression of them not really seeing the value. Dr. Marenja was asked how the farmer audit was implemented. The audit involved visiting randomly selected farmers and pictures were taken of the affected crops. Based on these pictures, an algorithm was used to identify whether indeed a weather problem had been causing the damage.

Dr. Hansen concluded with one remark and three key recommendations. First, the presentations highlighted to him that there is considerable room for CGIAR to strengthen the design, implementation and evaluation of agricultural insurance. The recommendations were first to get the right mix of partners from research, government, insurance and agribusiness; second to start small, on a research scale; and third, to act based on evidence. With that, the session was concluded.

Key takeaways from this session were the following:

- Insurance has a role, but within a portfolio of many risk management strategies, and insurance has more value as a complement to other strategies
- Research in partnership with practitioners can find solutions for insurance to be more effective and possible for scaling
- Challenges need to be tackled within these partnerships, for instance different goals, priorities, and intellectual property, need to be discussed and managed well in such partnerships
- There are still big challenges on how to connect with smallholder farmers in order to understand the needs and goals of farmers

**Quote:** “Most of our initiatives would not be where they are if we hadn’t collaborated with research.” (Rahab Kariuki – ACRE Africa)

## **Conclusion/recommendations**

By convening a group of CGIAR researchers, with linkages to multiple centers and CRPs, all working on issues related to agricultural insurance and risk management more broadly, this event was able to build an important foundation for the Community of Practice, which will be further nurtured through the CCAFS project “Building a Global Agricultural Insurance Community of Practice: From Evidence to Scale and Sustainability”. Over the course of the conference, we were able to formulate a shared vision on areas in which the CGIAR can add value through evidence generation, and we were able to increase visibility of the CGIAR as an important knowledge partner in the design, implementation and evaluation of agricultural insurance.

## Appendix 1: Participant List

CGIAR representatives				
No.	First name	Last name	Title	Affiliation
1	Francisco	Ceballos	Associate Research Fellow	IFPRI
2	James	Hansen	Senior Research Scientist, CCAFS Flagship Leader	CCAFS
3	Nathaniel	Jensen	Economist	ILRI
4	Berber	Kramer	Research Fellow, Lead CCAFS Learning Platform on Agricultural Insurance	IFPRI
5	Peter	Läderach	Team Leader Climate Change	CIAT
6	Paswel	Marenya	Scientist	CIMMYT
7	Daniel	Osgood	Research Scientist, Lead Scientist	IRI, Columbia University
8	Pierre C. Sibiry	Traore	Remote Sensing & GIS HEAD	ICRISAT
9	Prakashan	Chellattan Veettil	Scientist	IRRI
10	Yashodha	Yashodha	Behavioral Economist	IRRI
IPA CGIAR Research Development Workshop				
No.	First name	Last name	Job Title	Affiliation
1	Carlos	Acero		Innovations for Poverty Action (IPA)
2	Séverine	Arnold	Professor	University of Lausanne
3	Jyothi	Bylappa	Programme Policy Consultant	World Food Programme
4	Francisco	Ceballos		International Food Policy Research Institute (IFPRI)
5	Mubanga	Chama	National Coordinator	SaveNet
6	Prakashan	Chellattan Veettil		International Rice Research Institute (IRRI)
7	Chibesa	Chipongoma		IPA
8	Corina	Constantinescu	Director	University of Liverpool
9	Mathieu	Dubreuil	Insurance Advisor	World Food Programme
10	Raul	Fernandez	Research Associate	UNU-EHS
11	Peter	Hangoma		University of Zambia
12	Jim	Hansen		CCAFS

13	Nathaniel	Jensen		ILRI
14	Violet	Kapekele	MICRO INSURANCE COORDINATOR	ZSIC LIFE
15	Rahab	Kariuki	Managing Director	Acre Africa Kenya
16	Joackim	Kasonde	Senior Project Manager	FSD Africa
17	Michael	King		Trinity College Dublin
18	Doug	Kirke-Smith		IPA
19	Berber	Kramer		IFPRI
20	Saskia	Kuhn	Advisor	GIZ
21	Peter	Läderach		CIAT
22	Antonis	Malagardis	Program Director	GIZ
23	Paswel	Marenya		CIMMYT
24	Aldina	Mesic		IPA
25	Nellie	Moore		IPA
26	Ethel Lukeshi	Mulenga	Business and Markets Development Specialist	SaveNet
27	Claire	Muntalima		PA
28	Justin	Ng'ambi	Bancassurance Manager	Sanlam Life Insurance Zambia
29	Nampaka	Nkumbula		IPA
30	Augustina	Odame	Director	Thought Centre
31	Dan	Osgood	Research Scientist, Lead Scientist	IRI, Columbia University
32	Jean Noël	Ouedraogo	Insurance controller	Authority of Control
33	Pierre C. Sibiry	Traore	Principal Scientist, Remote Sensing	ICRISAT
34	Habimana	Valens	Client Relationship Executive	Falcon Insurance Rwanda
35	Yashodha	Yashodha	Associate scientist	IRRI
36	Michael	Carr		United Nations
37	Gilbert	Chibambula		Magnet Insurance Brokers
38	Daniel	Chilengue		ISSM
39	Joseph Gashayija	Cyusa	Dept Head of Commercial Department	Radiant Insurance Rwanda
40	Clifford William	Cosmas		The Institute of Finance Management
41	Nishith	Kumar Sarker	Secretary General	BIA Bangladesh
42	Taonga	Gondwe		Marsh Zambia Ltd
43	Domingo	Langa		ISSM
44	Joseph	Lutwama		FSD Uganda
45	Jean	Ruzibiza		Prime Insurance Ltd
46	Charles	Madziva		General Alliance Insurance

47	Olivier	Muhire Nkurunziza		Soras VIE Rwanda
48	Matete	Makhoai		Central Bank of Lesotho
49	Mabeta	Mulunda		Sanlam Life Insurance Zambia
50	Mulenga Chilarv	Mapulo		Madison Life Insurance
51	Chipili	Mwaba	Project Manager for Informal Finance	FSD Zambia
52	Willis	Mikupu		Headway Insurance Brokers
53	Cassidy	Mulenshi		Norwich Insurance
54	Susan	Musonda		MoGender
55	Walumuega	Mwanangiombe		Insurance Brokers Association of Zambia
56	Gregor	Sahler	Advisor	GIZ
57	Joseph	Saiti	Intervention Manager	Malawi Oilseeds Sector Transformation
58	Mooeb	Mwunza		Zambia Ministry of Commerce
59	Bright	Ng'andu		ZISC
60	Natasha	Nzima		Marsh Zambia Ltd
61	Almeira	Parruque		FSD Mozambique
62	John	Turnbull		TBFS

## Appendix 2: Agenda for IPA CGIAR Research Development Workshop

TIME	SESSION
9:00 – 9:30	Registration
9:30 – 9:45	Welcome – Jim Hansen, CCAFS
9:45 – 10:05	<p><b>State of the evidence and research gaps in agricultural insurance and climate risk</b>  <i>Presenter: Berber Kramer (IFPRI)</i></p> <p>As climate change intensifies, there is a greater urgency to address agricultural risk, which reduces the incentives for farmers to invest, perpetuating poverty for those who are most vulnerable. Evidence shows that policies that encourage adoption of formal insurance can lead to more productive agricultural investments. Reducing basis risk, bundling with other risk management strategies to help farmers mitigate the effects of climate change, and harnessing technology without compromising the social equity of insurance access remain important research gaps.</p>
10:05 – 10:25	<p><b>State of the evidence and research gaps in consumer protection</b>  <i>Presenter: Michael King (Trinity College Dublin)</i></p> <p>Appropriate consumer protection is central, not only to ensure the financial well-being of the poor, but also for commercially successful insurance products to emerge. Without a robust consumer protection framework, even the most educated and capable consumers are likely to have difficulties trusting insurers and making prudent financial choices. This presentation will summarize the key issues for consumer protection in insurance markets and will discuss the state of the evidence and important research gaps.</p>
10:25 – 10:45	<p><b>Coffee break</b></p> <p>If you haven't already done so, complete the pre-event survey during the coffee break. Having thought through some of the questions on the form will help your working group discussion after the break. Don't worry—if you don't know the answer to a question, that is okay.</p>
10:45 – 11:45	<p><b>Working Groups – Nampaka Nkumbula, IPA</b></p> <p>In the working groups, participants will identify the key research questions they would like to answer, concrete ways in which answering those questions could inform their work, the data would need to do so, the challenges in collecting/analyzing that data, and potential solutions to those challenges.</p>
11:45 – 12:20	<p><b>Discussion – Nellie Moore, IPA</b></p> <p>Groups present their question and discussion on the actionability of their question, the data needed to do so, and challenges to answering the question credibly.</p>
12:20 – 12:30	Closing Remarks – Carlos Acero, IPA