

Digital tools to reach the customer

*The power of word-of-mouth:
Innovative consumer education
approaches in small island states*

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ICII, Jamaica, 25 October 2022



Pacific Insurance and Climate Adaptation Programme (PICAP)



Fiji



Vanuatu



Tonga



Samoa



Solomon Islands



Papua New Guinea

- Promote market-based climate risk insurance solutions in the Pacific
- Micro and Meso level insurance products for individuals and MSMEs
- Market ecosystem approach
- Jointly implemented by UNCDF, UNDP, and UNU-EHS

Micro parametric climate risk insurance in the Pacific

Target groups



Farmers



Fisherman



Social Welfare Beneficiaries



MSMEs



Perils covered



Extreme wind



Excess rainfall

Distribution & Innovative approaches to consumer education



Leveraging cooperative structures and utilizing ToT approaches



Facilitating access through digital solutions



Key take-aways and success factors



**Digitization/
Role of Technology**

**Innovative consumer education
and distribution approaches**



**Evidence-based
policymaking**

**Focus on reaching the most
vulnerable & leaving no one
behind**





Digitization/ Role of Technology

The iOnboard Platform



Key take-aways and success factors



Digitization/ Role of Technology

- Facilitating access to and functioning of CRI from sign up to payouts through digital solutions
- Facilitates speed, transparency, convenience, scalability, affordability

Innovative consumer education & distribution approaches

- Leveraging existing structures through cooperatives
- Training of trainers to scale up



Evidence-based policymaking

- Applied Research & M&E to assess the need for CDRFI and to inform product development, refinement, distribution and impact

Focus on reaching the most vulnerable & leaving no one behind

- Promoting gender equality and social inclusion
- Shock-responsive social protection





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Resilience in the
Pacific through
Finance,
Adaptation and
Insurance



Unlocking Public and Private
Finance for the Poor

Thank You!

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