



Institutionalisation of the agricultural insurance agenda

Institutionnalisation du programme d'assurance agricole

AfCII UNDP Pre-conference training | 25 March 2026

AfCII PNUD Formation préalable à la conférence | 25 mars 2026



60 MINUTES

Presentation of UNDP
IRFF and country cases
analysis

150 MINUTES

Workshop & group
discussion

60 MINUTES

Présentation du PNUD
IRFF et analyse des
études de cas pays

150 MINUTES

Atelier & discussion de
groupe

Meet the Team

Facilitators

- **David Mueller**, Regional Specialist, Insurance and Risk Finance, UNDP Africa Sustainable Finance Hub
- **Zika Djodjo**, Regional Director, CASAI (Cabinet African de Solutions d'Assurances Inclusive)
- **Emanuele Moretti**, Research, Knowledge and Monitoring Officer, UNDP FRA

Country Resource Persons

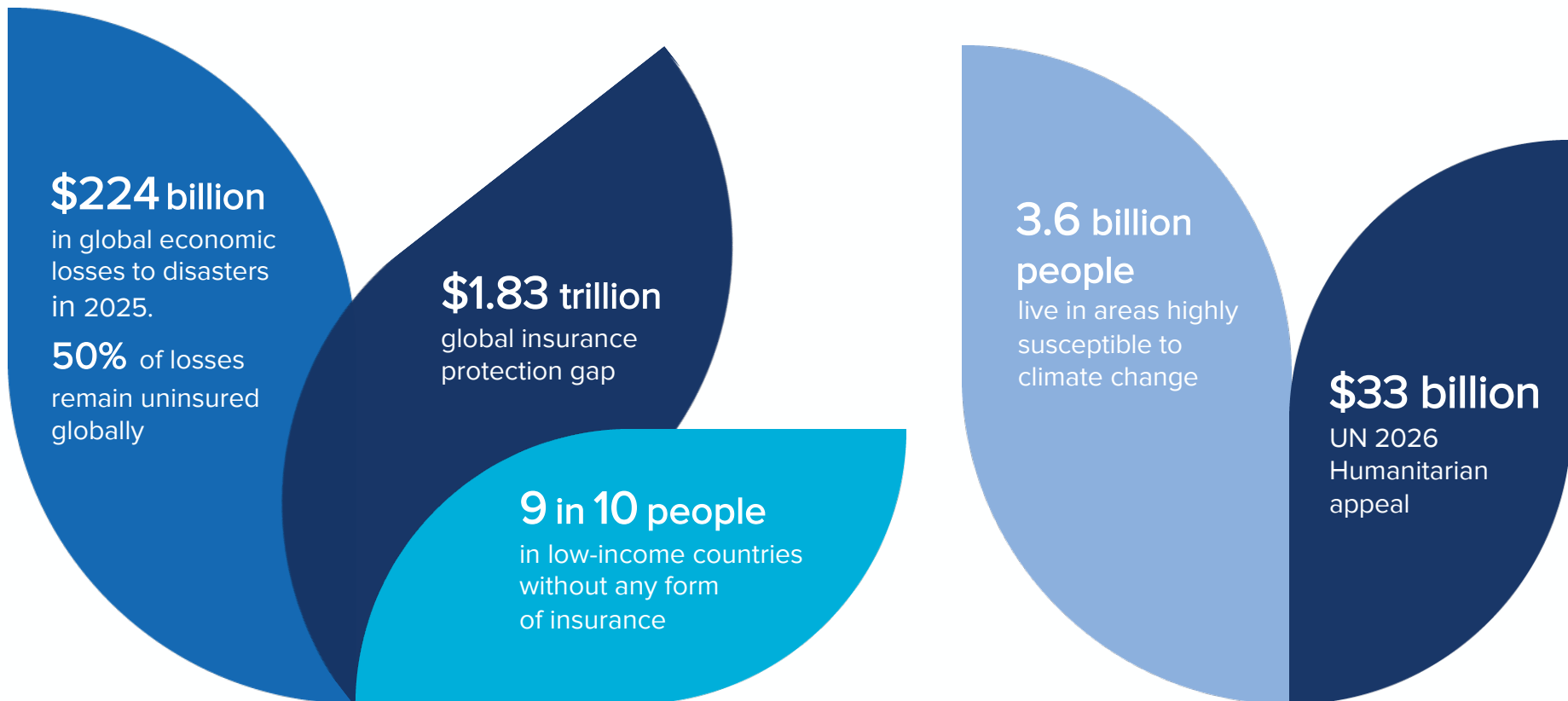
- **Cote d'Ivoire**: **Zeynab Cisse**, Business Development Lead, ARC Ltd
- **Senegal**: **Cheikh Ahmed Tidiane Ndiaye**, Resilience Project Risk Management, Compagnie Nationale d'Assurance Agricole du Sénégal (CNAAS)
- **Togo**: **David Akwei**, General Director, Lorica Assurances

POLL



Rising Risks, Weak Financial Protection

As countries look for new ways to navigate unprecedented risks, the insurance sector's capacity to model, reduce and manage risk has emerged as a growing opportunity.



Our Approach: Public-Private Collaboration for Long-Term Financial Resilience

Building the **enabling environment** for financial resilience solutions to scale

- Favorable insurance regulation and public policy
- Disaster risk finance strategies, contingency plans and risk models
- Insurance in NAPs, NDCs, INFFs
- Stronger insurance associations
- Risk finance and insurance capacity building for public sector
- Aligning disaster risk reduction interventions with public policy and insurance



Facilitating the design and delivery of **tailored insurance solutions**

- Design of relevant insurance solutions for the public sector, households, businesses, nature and farmers
- Data collection and actuarial capacity
- Reinsurance availability
- Inclusive insurance capacity building for industry actors
- Distribution mechanisms and market innovation

UNDP Insurance and Risk Finance Projects

Sovereign Risk Finance Solutions including the Tripartite Agreement Programme

Building country and community financial resilience to climate risks, working with Germany and the Insurance Development Forum.

19 COUNTRIES

Financial Resilience in Agriculture

Engaging value chain actors to build the financial resilience of smallholder farmers with the Gates Foundation.

5 COUNTRIES

Insurance Innovation Programme

Innovating new insurance solutions through grant financing and technical assistance with Germany, ICMIF and Generali.

30 COUNTRIES

Global Actuarial Initiative

Building actuarial capacities and skills to improve countries' understanding of risk, in partnership with Milliman.

15 COUNTRIES

SME Resilience

Building SMEs financial resilience to risks with practical tools, research and innovation in partnership with Generali.

3 COUNTRIES

Nature Resilience

Protecting and restoring forests and coral reefs with ORRAA and Germany.

3 COUNTRIES

Takaful Alliance

Public-private initiative delivering financial resilience through takaful with IsDB, AGFUND, KHF and MBRGI.

3 COUNTRIES



IRFF Donors and Partners

Donors

Technical & Institutional



Partnerships with the insurance industry



IRFF Insurance Innovation Ecosystem

Funding and Technical Assistance Partners



Innovation Challenge Winners



Financial Resilience in Agriculture (FRA) Initiative

Building the financial resilience and capacity of smallholder farmers to adapt to rising climate risks, in partnership with the Gates Foundation.

- Facilitate the adoption and expansion of sovereign agricultural insurance programmes for smallholder farmers
- Supporting governments with building the long-term conditions for risk transfer solutions to scale
- Facilitate innovative PPPs among market players to deliver integrated risk financing and agricultural insurance solutions



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Countries progressing from pilots to institutionalized government-led agricultural insurance systems

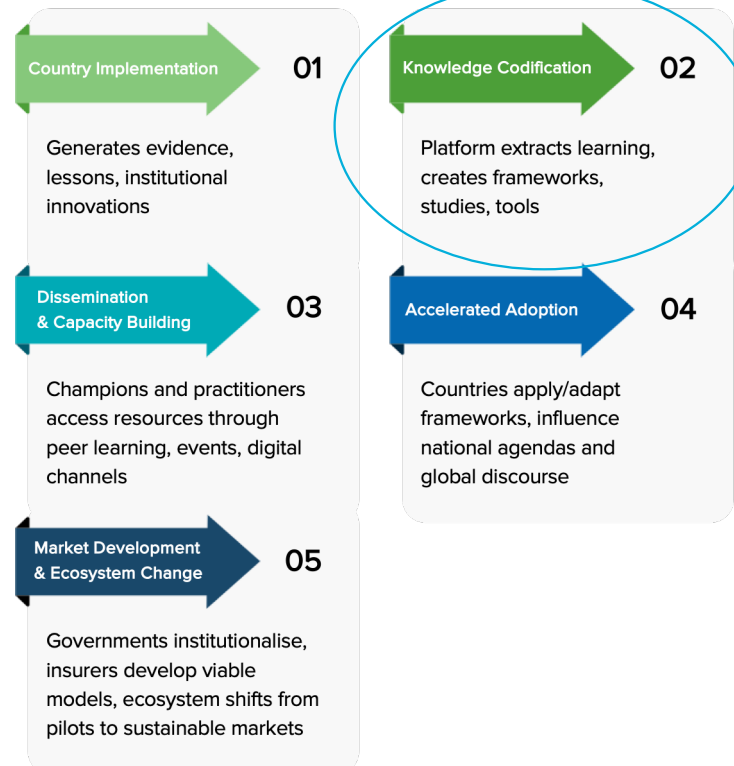
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Countries participating in peer-to-peer learning for governments designing or implementing national agricultural insurance agendas.



FRA Global Platform

Empowering Change within the Agricultural Insurance Ecosystem



Developed Institutionalised Models

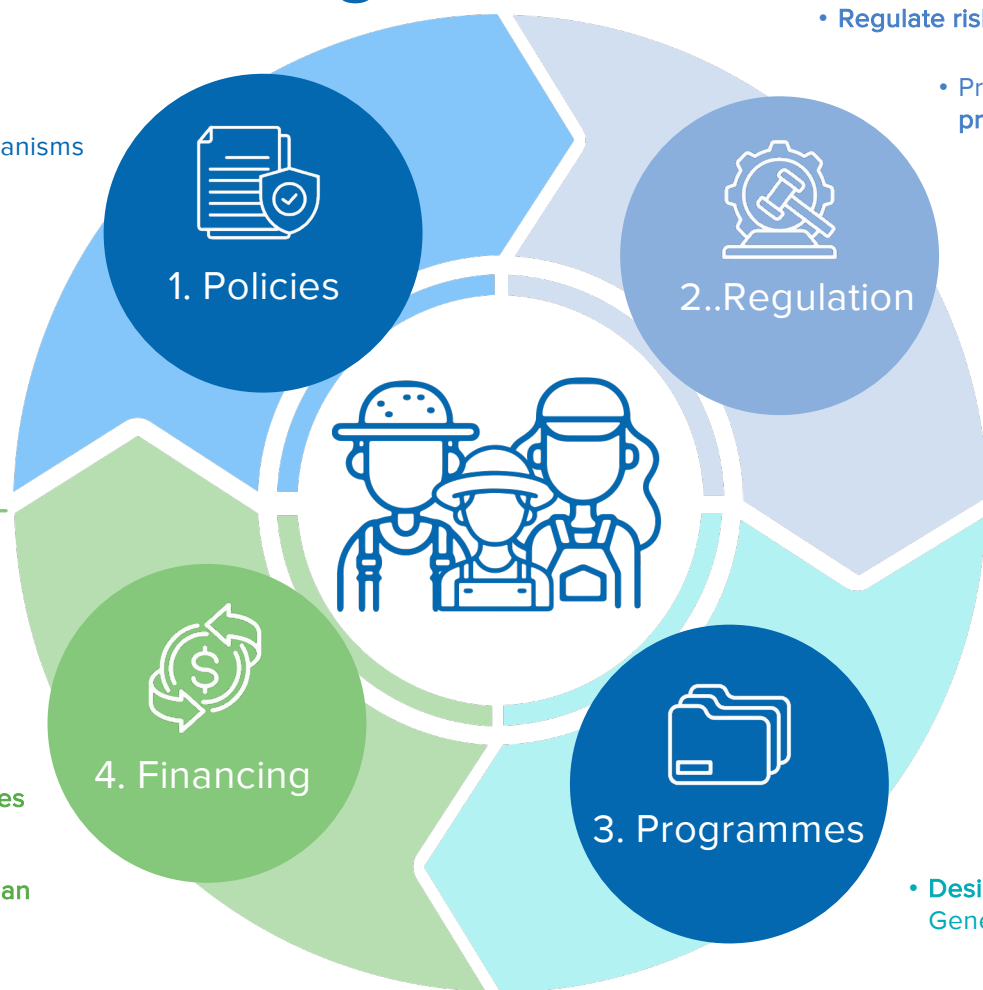
- Countries are increasingly focused on institutionalizing agricultural insurance to enhance resilience and promote sustainable development.
- Several nations are drafting national agricultural insurance policies to establish robust frameworks.
- There is a strong interest in aligning national strategies with global best practices.
- Countries aim to tailor global strategies to local contexts, addressing challenges like rural outreach, affordability, and region-specific climate risks.
- The customization of global frameworks is key to effectively addressing unique challenges in each country.

Country	Agricultural Insurance Premium (US\$ million)	Global Market share %	Total Premium Subsidies (US\$ million)	%age Premium Subsidy
United States	11,603	32%	7,191	65%
China	10,200	29%	8,160	80%
India	4,000	11%	3,400	80% - 90%
France	1,509	4%	906	60%
Canada	1,400	4%	840	60%
Japan	1,200	3%	600	50%
Spain	910	3%	287	32%
Italy	665	2%	399	60%
Brazil	571	2%	166	29%
South Korea	468	1%	383	82%
Top Ten Countries	31,986	91%	22,231	70%

Global Landscape on Agricultural Institutionalization

Nos.	Country	National Policy	National Scheme – Agri-Insurance	Premium Subsidies (govt.)	Agri Insurance Regulation	Private Schemes (market driven)
1	Bangladesh	No	No	No	No	Yes
2	India	Yes	Yes ^{^**}	Yes	Yes	Yes
3	Ethiopia	No	No	No / WFP	No	Yes
4	Tanzania	Draft	No (in design)	No	Draft	Yes
5	Uganda	No	Yes	Yes	No	Yes
6	Rwanda	Yes	Yes*	Yes	Draft	Yes
7	Ghana	Draft	No (GAIP – Pool)	No	Draft (AIF - Fund)	Yes
8	Nigeria	No	Yes*	Yes	No	Yes
9	Senegal	Yes	Yes [^]	Yes	Draft	Yes
10	Nepal	Yes	Yes	Yes	Yes	Yes
11	Pakistan	No	No**	Yes**	No	Yes
12	Jordan	No	No	No	No	No
13	China	Yes	Yes**	Yes	-	Yes
14	Egypt	No	No	No	No	No
15	Zambia	No	Yes	Yes	No	Yes
16	South Africa	No	No	No	No	Yes
17	Argentina	No	Yes	Yes	No	Yes
18	Colombia	No	Yes	Yes	Yes	Yes
19	Mexico	No	No	No	No	Yes
20	Turkey	Yes	Yes	Yes	Yes	Yes

Framework for Government Action to align the Agriculture Insurance Agenda



- Set the vision

- Establish coordination mechanisms

- Define financing strategy, purpose and use, and target

- House the agenda in one institution

- Define collaboration with insurance industry and private sector

- Define financial risk sharing between public and private sector

- Identify financing instruments and align sources of financing

- Distribute financing responsibilities across government levels

- Design a sustainability plan

- Regulate risk-sharing mechanisms

- Promote consumer protection principles

- Provide guidance on Product Dev / Innovation (Sandbox)

- Develop guidelines for effective and scalable distribution mechanisms

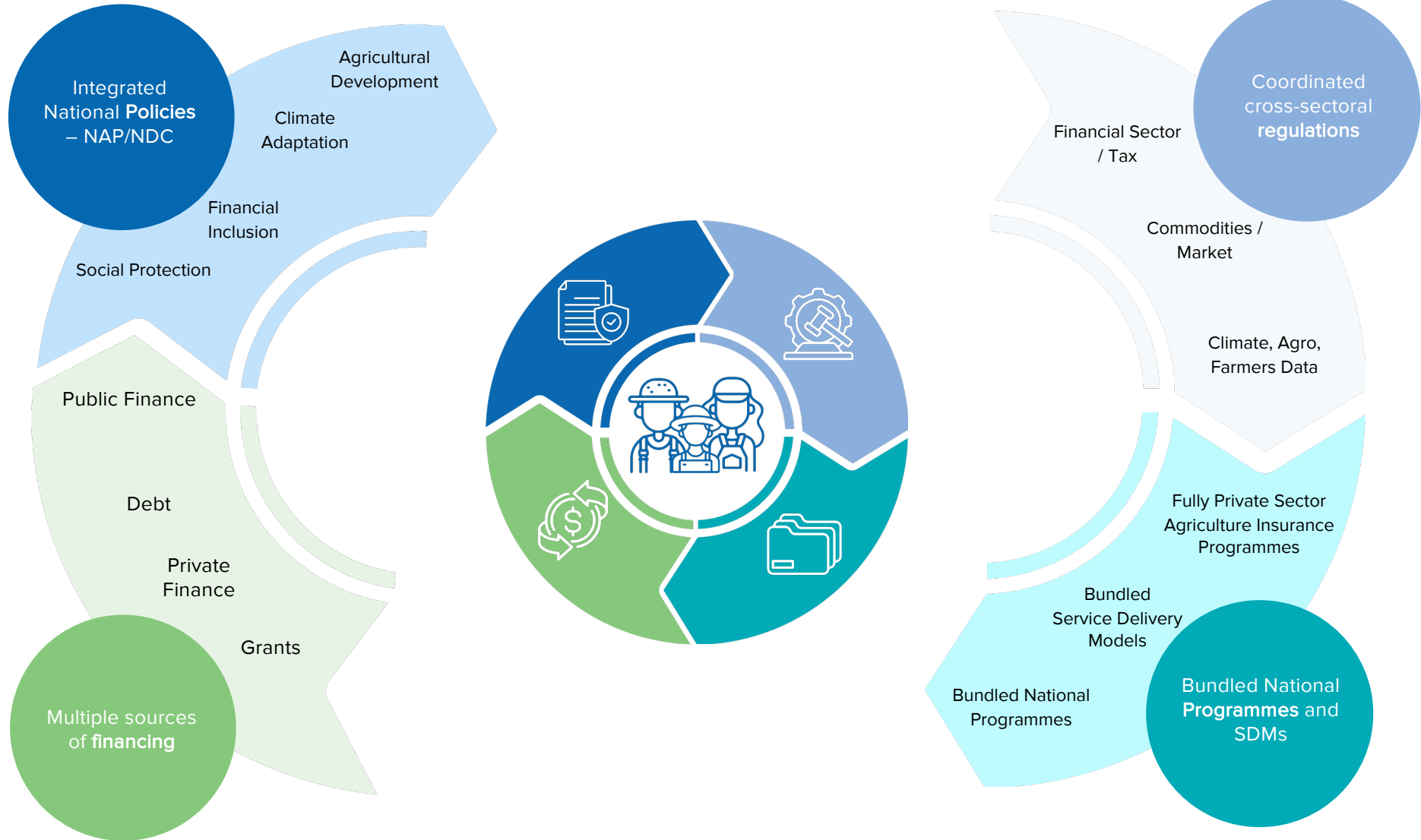
- Define Reporting Framework and Grievances mechanisms

- Set-up the risk-sharing arrangements

- Implement activities on product development, distribution, and delivery through public and private partnerships

- Design ToC and Conduct M&E and IA Generate evidence

Integrated Agriculture Insurance Agenda



The FRA Global Benchmark

- The Benchmark offers an **historical overview of agricultural insurance markets in various countries**, showcasing how they evolved through time and how they addressed **institutionalization challenges**.
- The benchmark analyses **country cases** from the Global North and Global South through the **four pillars of an agricultural insurance agenda**.
- Designed for policymakers, the country cases intentionally remain **high-level and strategic** rather than technical to further facilitate south-south cooperation.
- Currently composed of **14 country cases**, the FRA aims to continue expand and update the Global Benchmark to continue to generate evidence.



Global Case: India

- India's **Pradhan Mantri Fasal Bima Yojana (PMFBY)**, launched in 2016, is one of the largest agricultural insurance programs globally **insuring 42 Million farmers**.
- It operates under a **PPP model**, where the government collaborates with private insurers to deliver crop insurance with insurance programs **anchored on the law of law land**
- The Indian government provides substantial **premium subsidies, covering up to 90%** of the premium costs for small and marginal farmers in some cases, making the insurance highly affordable.
- **This fiscal support supported with integrated regulation** ensures that farmers are protected from various risks such as drought, floods, and pest outbreaks.
- **Private insurers** are responsible for risk assessment, claims processing, and service delivery.



Global Case: Türkiye

- The **Agricultural Insurance Pool TARSIM** in Turkey is a prime example of a government - led initiative that has successfully integrated agricultural insurance into the national strategy for **agricultural risk management policy**.
- Established in 2005, TARSIM operates under a **public-private partnership model**, where the **government plays a key role in regulating and subsidizing the system**.
- TARSIM's experience demonstrates how embedding **insurance in national policy** can enhance resilience against agricultural risks, improve farm incomes, and support long-term development goals.



Regional Case: Côte d'Ivoire

- **Nationwide program:** Launched in 2021, the DAAI-CI project evolved from a pilot of 5,111 rice farmers in Man in 2023 to 44,158 farmers covered across 10 rice production hubs in 2024, demonstrating remarkable scalability.
- **Public-Private-Development Partnership Model:** The program operates under a consortium integrating the insurance pool, ANADER, FUSCOP RIZ CI (farmers' federation), WFP, and satellite technical partners, with DNA-CI supervision and support from international donors.
- **Substantial subsidies and accessibility:** The partners ISF and SDC subsidize 55% of the insurance premium (6,000 FCFA out of 11,000 FCFA) and 66.66% of the service card cost, leaving only 7,000 FCFA for farmers to benefit from comprehensive protection.
- **Integration into a holistic strategy:** Insurance is integrated into a "service card" distributed through cooperatives, combining access to inputs, seasonal credit, agricultural equipment, and climate insurance, positioning insurance as an essential agricultural input for productivity.



Regional Case: Senegal

- In Senegal, the **National Agricultural Insurance Company (CNAAS)** operates under a robust public-private partnership model that effectively enhances agricultural insurance accessibility integrated into access to finance to drive production
- The government plays a crucial role by providing **subsidies**, which directly lower the cost of premiums for smallholder farmers.
- This financial support is complemented by contributions from **development partners**, including the World Bank and various donors, who offer reinsurance and technical assistance.
- By **combining public subsidies with private sector expertise and donor support**, CNAAS successfully ensures that smallholder farmers can access affordable insurance coverage, ultimately strengthening their resilience against climate-related risks and market fluctuations.
- This model serves as an exemplary case of **integrating fiscal support and innovative financing mechanisms** to promote agricultural development in Senegal.



Regional Case: Togo

- In Togo, the “**Farmcover**” index-based agricultural insurance project was launched by Lorica in 2022 in partnership with Sunu Assurances Togo, with co-financing from the InsuResilience Solutions Fund (ISF).
- This insurance covers production costs in the event of drought or excess rainfall. The project collaborates with **financial institutions**, where index insurance is linked to agricultural credit, as well as with public agricultural development programs, where the insurance is integrated into in-kind pre-financing of agricultural inputs.
- In 2025, a **grant agreement was signed with the ISF** to extend support to project partners, targeting low-income farmers with less than three hectares of land, many of whom are unable to afford the full cost of premiums. With this contribution, the project is expected to increase insurance coverage by 40%, reaching over 80,000 policyholders by 2027.



Regional Case: Zambia

- In Zambia, the **Farmer Input Support Program (FISP)** has played a pivotal role in integrating agricultural insurance with input subsidies insuring over 1.2 Million farmers.
- Through FISP, the Zambian government **collaborates with insurers** to provide **bundled products** that include agricultural inputs and insurance coverage.
- This program leverages existing distribution channels, such as local agricultural cooperatives and extension services, to educate farmers on the importance of insurance and facilitate access to these products.
- This integration not only **enhances uptake** but also encourages farmers to **adopt better farming practices**, ultimately leading to improved resilience.



10 MINUTES

Introduction to the
Analytical Tool

10 MINUTES

Global cases analysis

Participants read global cases
from Kenya and Uganda

10 MINUTES

Introduction à l'Outil
Analytique

10 MINUTES

Analyse globale des cas

Les participants lisent des études
de cas globales provenant du
Kenya et de l'Ouganda

30 MINUTES

Discuss Pillars 1 and 4

20 minutes for analysis followed
by 10 minutes for formulating
recommendations

20 MINUTES

Present Pillars 1 and 4

30 MINUTES

Discuter des piliers 1 et 4

20 minutes pour l'analyse suivies
de 10 minutes pour formuler des
recommandations

20 MINUTES

Présenter les piliers 1 et 4

How to run the group discussion?

1. Individually, **read the questions** for the pillar you are assigned to analyze.
2. As a group, **discuss the questions** and try to come up with collective answers.
3. Write your **answers on the whiteboard**.
4. As a group, select **one person to present** your answers to the whole room.

1. Individuellement, **lisez les questions** correspondant au pilier que vous devez analyser.
2. En groupe, **discutez des questions** et essayez de formuler des réponses communes.
3. **Notez vos réponses** sur le tableau blanc.
4. En groupe, **désignez une personne pour présenter** vos réponses à l'ensemble de la salle.





BREAK



30 MINUTES

Discuss Pillars 2 and 3

20 minutes for analysis followed
by 10 minutes for formulating
recommendations

20 MINUTES

Present Pillars 2 and 3

15 MINUTES

Cross-groups
exchange & reflection

30 MINUTES

Discuter des piliers 2 et 3

20 minutes pour l'analyse suivies
de 10 minutes pour formuler des
recommandations

20 MINUTES

Présenter les piliers 2 et 3

15 MINUTES

Échange intergroupes &
réflexion



What is the FRA CoP?

A **peer-to-peer learning space** for governments designing or implementing national agricultural insurance agendas, supported by technical experts, development partners, and donors.

01

Brings together Ministries of Agriculture & Finance, Central Banks, and Insurance Regulators to share experiences and drive policy solutions.

02

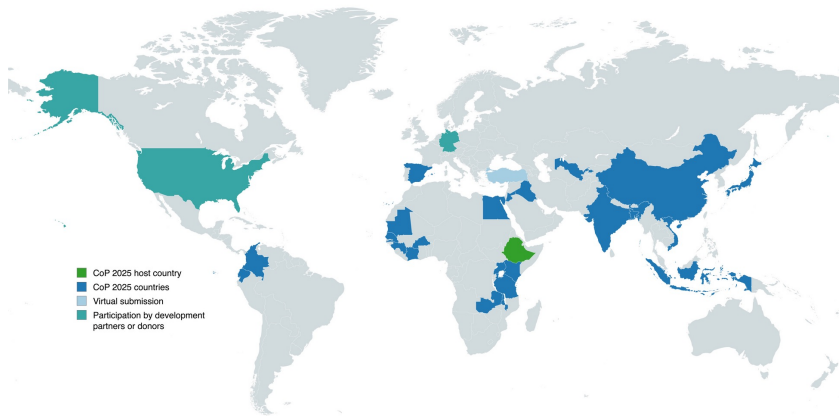
Facilitates South-South & North-South learning and collaboration among **25+ countries** working to scale insurance schemes.

03

Supports governments in embedding agricultural insurance into national development and financial systems.

04

Provides ongoing engagement beyond annual events, including virtual knowledge exchanges, field visits, and technical assistance.





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