



UNITED NATIONS  
UNIVERSITY

**UNU-EHS**

Institute for Environment  
and Human Security



# **“Risk management and insurance solutions in face of climate change: The way forward in Poznan and Copenhagen”**

**Expert workshop at UNU-EHS in Bonn, 30th October 2008**

Germanwatch convenes this workshop, together with MCII and UNU-EHS, as part of a 3year project funded by the German Federal Ministry for Economic Cooperation and Development (BMZ) which

**- aims to inform and educate different target groups and develop ways to realise synergies between poverty alleviation and climate responsibility approaches;**

- climate insurance one of different areas of activity, e.g.

- information and awareness raising on sectoral and regional impacts of climate change in developing countries;

- regular information of decision-makers on key debates around climate and development;

- keeping track with countries' mitigation policies – Climate Change Performance Index (CCPI) - and their affectness through extreme weather events - Climate Risk Index (CRI)

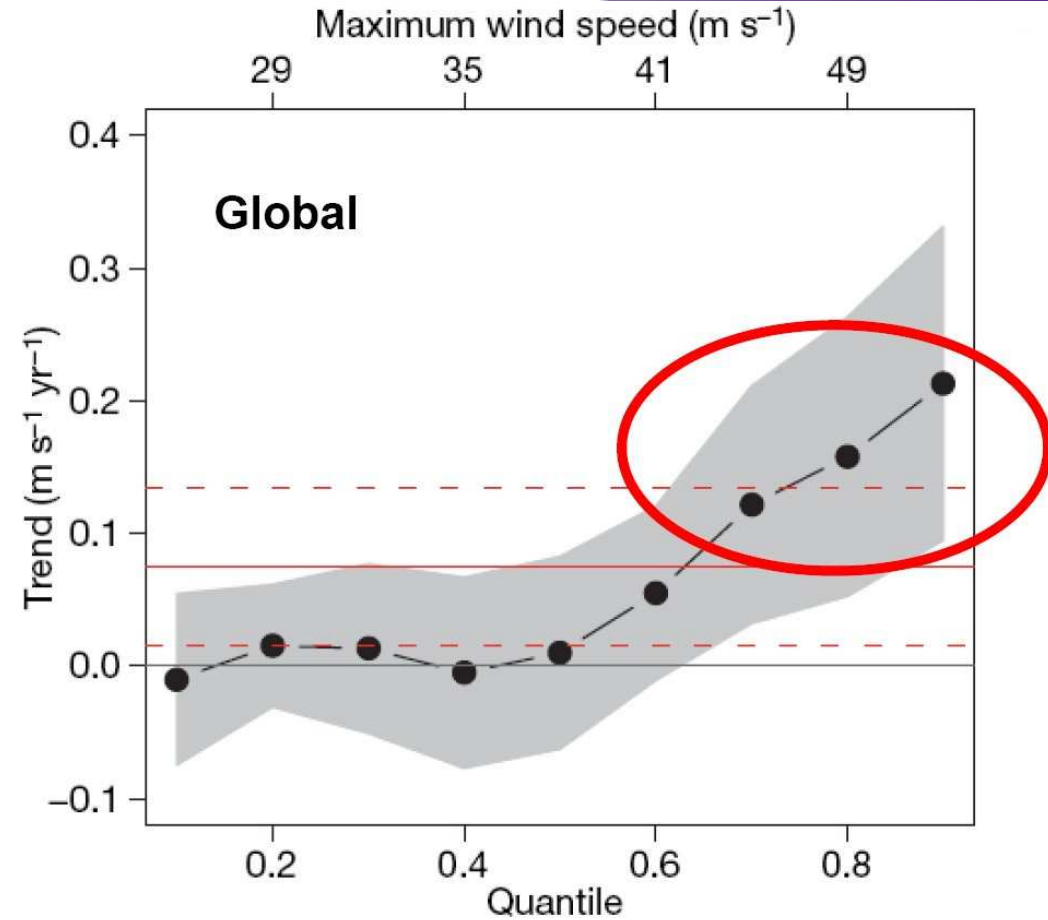
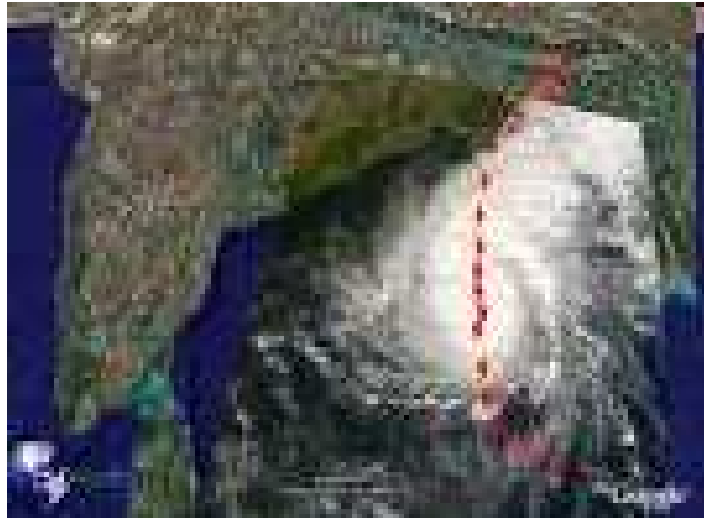


Federal Ministry  
for Economic Cooperation  
and Development

# Overview of today's workshop

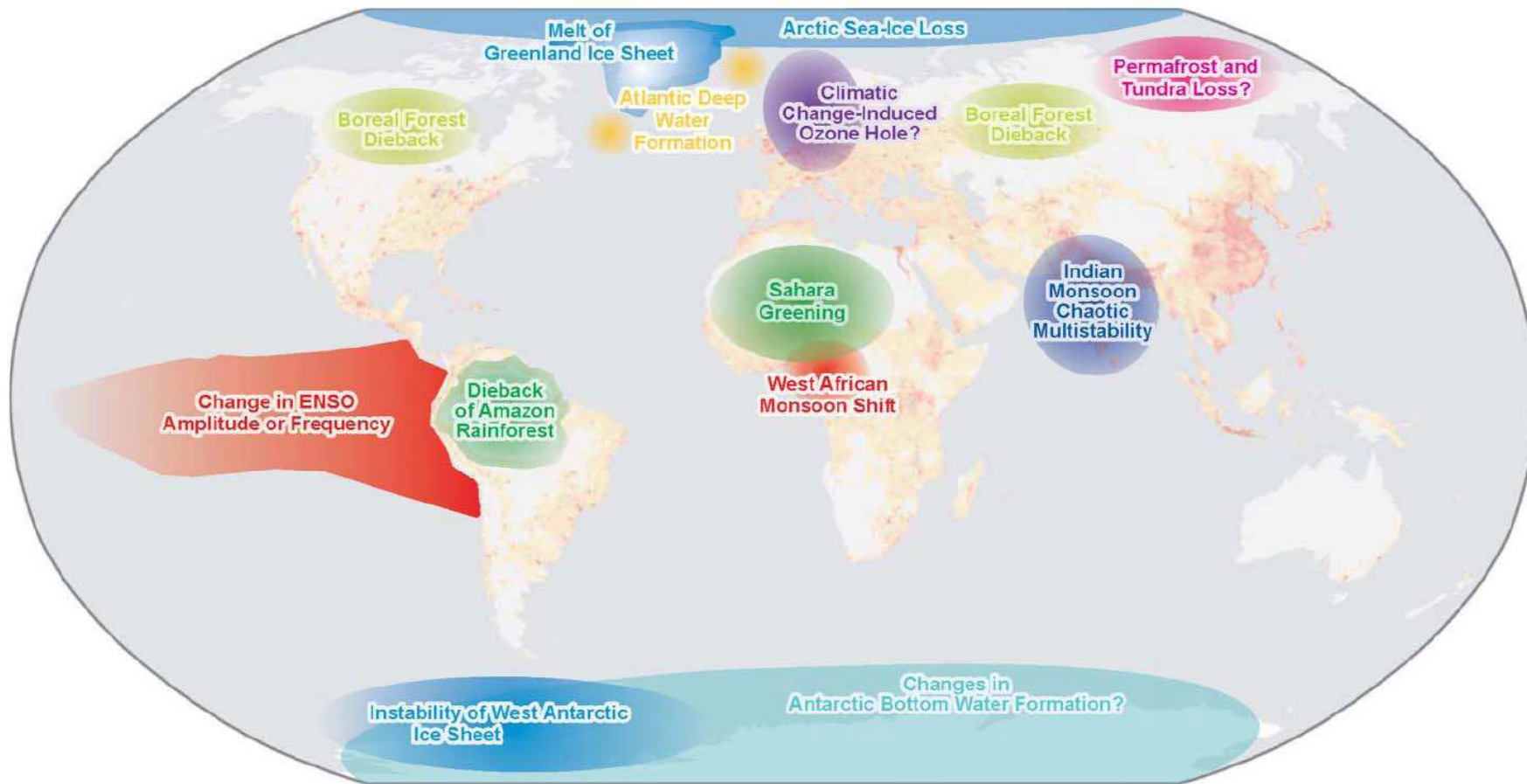
## Background

- intensifying negotiations under UNFCCC towards post-2012 agreement and near-term action
- Increasing recognition of climate change and disaster link, and role of disaster prevention for adaptation
- Insurance-related solutions have entered the UNFCCC as official negotiation issue

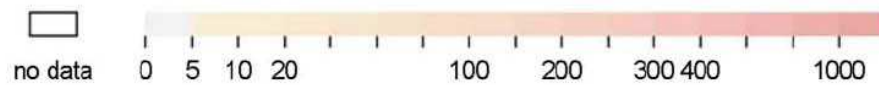


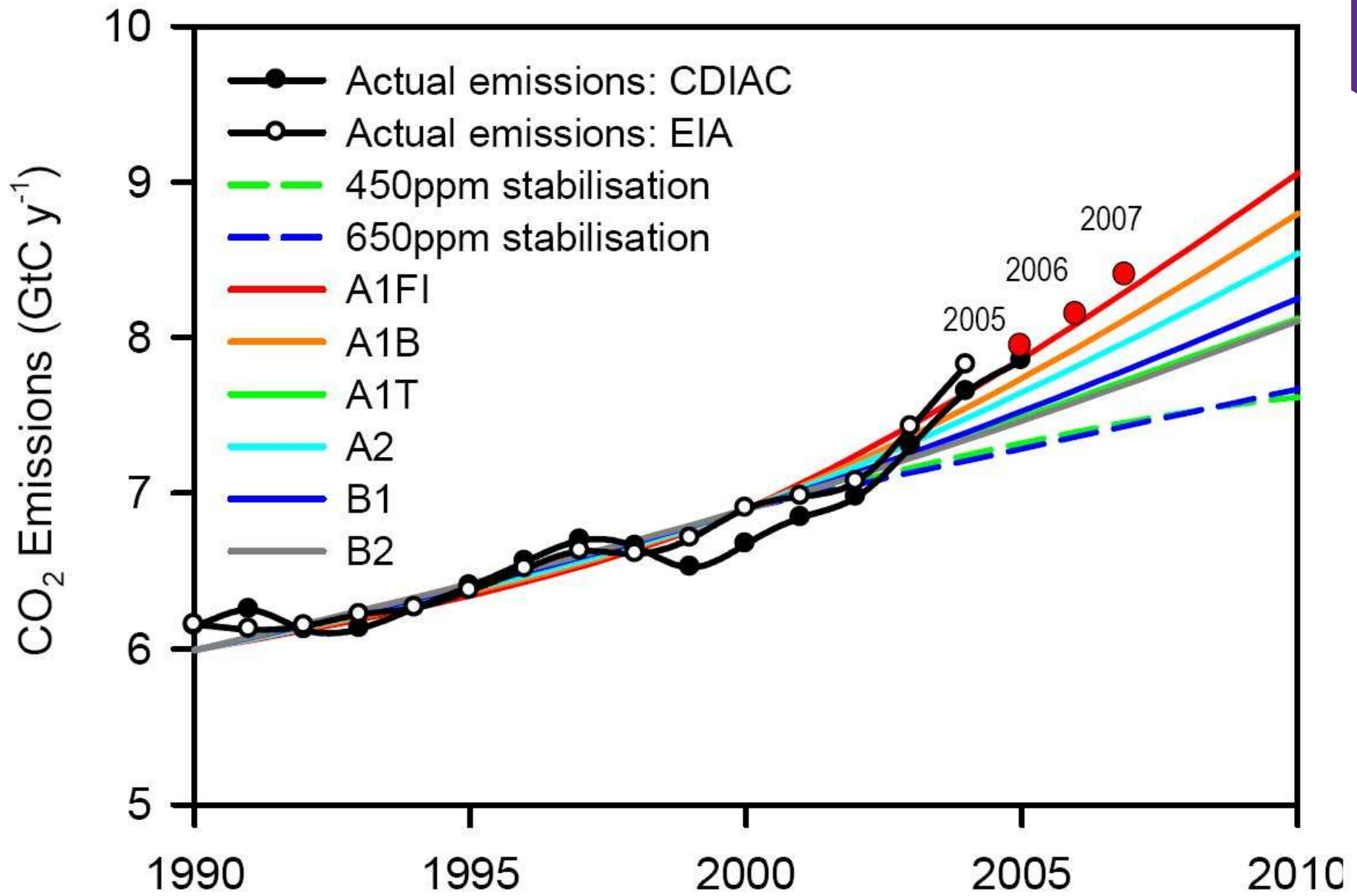
**Strongest cyclones are increasing**

**1 °C warming corresponds to 30% increase  
in number of severe (cat. 4&5) storms**



population density [persons per km<sup>2</sup>]





# Overview of today's workshop

## Key objectives

1. *Awareness building about the role insurance can play in climate adaptation*
  - Links between risk reduction and insurance
  - The insurance and adaptation landscape: macro, meso, micro
2. *Insurance in the context of the UNFCCC climate negotiations*
  - Poznan risk management workshop
  - Contributions by NGOs (including MCII)
  - Government reflections on insurance and climate adaptation

## Session 1 (11-13): **Climate risks: Is insurance a viable adaptation mechanism?**

Daniel Kull, IIASA

*Setting the scene: Climate change adaptation prevention and insurance approaches on different levels (macro, meso, micro)*

Madeleen Helmer, Red Cross Red Crescent Climate Centre

*Links between risk reduction and insurance: Challenges and Opportunities*

Koko Warner, UNU EHS/MCII\*

*Insurance solutions for the poor: different risks, different scales*

## Key questions for session 1:

1. What is the role of insurance (micro and macro-level) for adaptation to climate change?
2. Where are the practical links with prevention, risk reduction, and humanitarian work?
3. Are there particular points where private or public private partnerships are anticipated on the adaptation agenda, particularly around insurance?

## Session 2 (14-15.15): **Insurance in the context of the UNFCCC climate negotiations**

Miwa Kato, UNFCCC secretariat

*Insurance within the UNFCCC process*

Christoph Bals, Germanwatch/MCII

*Insurance Instruments for Adapting to Climate Risks –  
the MCII proposal for the Bali Action Plan; and  
frequently asked questions*

## Key questions for session 2:

1. What are the items on the agenda for Poznan related to insurance?
2. What are the possible areas of progress for insurance and risk reduction?
3. What are the milestones between now and Copenhagen, and what work must be done to move the insurance and risk reduction agenda forward?

## Session 3 (15.30-17): **Government & private sector perspectives on climate adaptation and insurance**

Jose Romero, Federal office for the Environment:

*A Swiss government perspective on an international insurance mechanism*

Dr. Peter Hoeppe, Munich Re

*Climate equity and adaptation for the poor: the role of an international insurance mechanism from Munich RE's perspective*

## Key questions for session 3:

1. What are ways towards for an international insurance mechanism?
2. What are key constraints and potentials for developing insurance as
3. an adaptation mechanism?
4. How to link different levels of insurance (i.e. macro, meso, micro insurance programs) in an international adaptation regime?



Enjoy this day of exchange of views,  
information and experience!