

A close-up photograph of a smiling woman with dark skin and curly hair, wearing a patterned shawl and a red garment. She is positioned in front of a rustic wooden structure. The image serves as the background for the presentation slide.

Swiss Re



R4 - The Swiss Re / OXFAM Micro-insurance Initiative

Takaful and Re-Takaful
London, 11 July 2012

Andreas Spiegel, Senior Climate Change Advisor, Director Risk Mgmt

Swiss Re

[http://www.swissre.com/rethinking/crm/
The_R4_Rural_Resilience_Initiative.html](http://www.swissre.com/rethinking/crm/The_R4_Rural_Resilience_Initiative.html)



World Food
Programme



Oxfam
America

Swiss Re

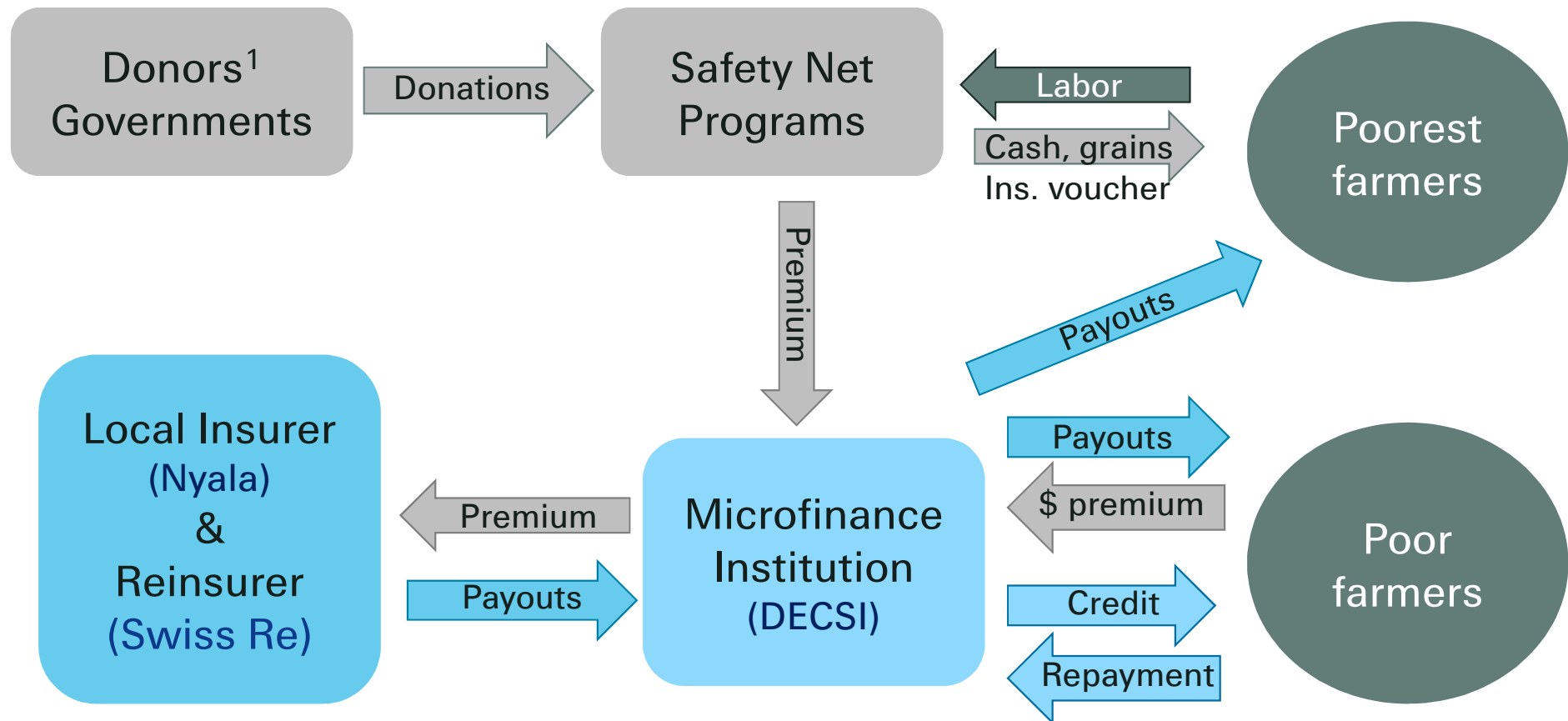


R4 Project

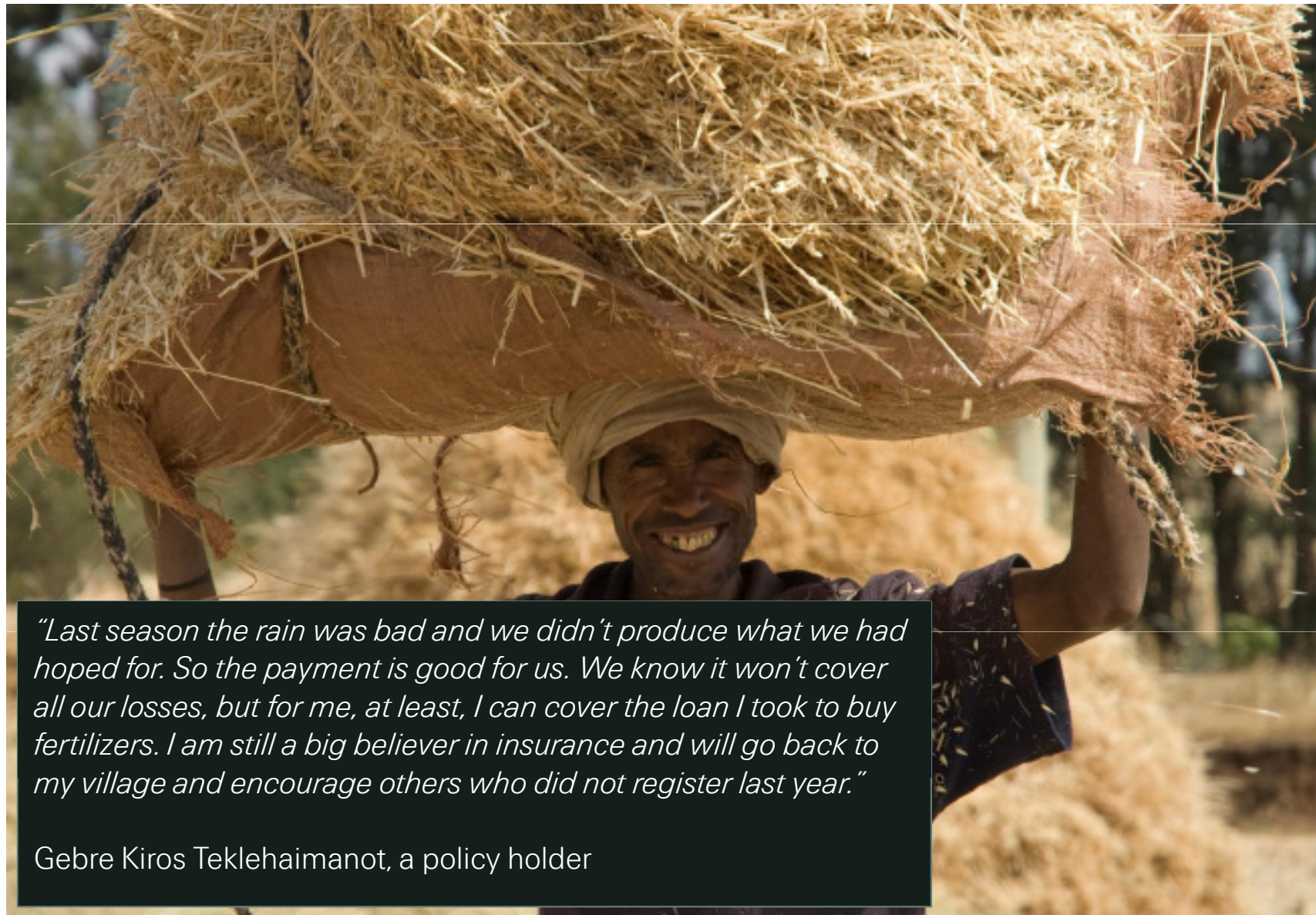
- Public Private Partnership + "Insurance for prevention work"
- Holistic approach to strengthen food and income security :
 - Risk taking (credit)
 - Risk transfer (weather index insurance)
 - Risk reserves (savings)
 - Risk reduction (improve resource management – 'cash-for-work' programs)
- Replicable and scalable approach
 - 2008: 200 households in one village
 - 2011: 13,000 households in 43 villages = 75,000 people
- Proven results
 - Nov 2011: more than 1,800 farmers in 7 villages experienced drought conditions that triggered a total payout of \$17,392



Stakeholders of this public private partnership



Feedback from policy holder



"Last season the rain was bad and we didn't produce what we had hoped for. So the payment is good for us. We know it won't cover all our losses, but for me, at least, I can cover the loan I took to buy fertilizers. I am still a big believer in insurance and will go back to my village and encourage others who did not register last year."

Gebre Kiros Teklehaimanot, a policy holder

Swiss Re Climate Change strategy

1. **Assess and manage risk:** advanced knowledge about climate change risk → quantify and integrate it into its risk management framework.
2. **Seize business opportunities:** committed to seizing climate change-related market opportunities and developing appropriate solutions for adapting to and mitigating climate change.
3. **Influence the business environment:** raise awareness about climate change risks, actively disseminate its knowledge to all stakeholders and advocate for a long-term, market-based policy framework.
4. **Lead by example:** Swiss Re has been greenhouse neutral since October 2003 and is committed to reducing its emissions per employee by 45% by 2013.

Swiss Re



Thank you



Legal notice

©2012 Swiss Re. All rights reserved. You are not permitted to create any modifications or derivatives of this presentation or to use it for commercial or other public purposes without the prior written permission of Swiss Re.

Although all the information used was taken from reliable sources, Swiss Re does not accept any responsibility for the accuracy or comprehensiveness of the details given. All liability for the accuracy and completeness thereof or for any damage resulting from the use of the information contained in this presentation is expressly excluded. Under no circumstances shall Swiss Re or its Group companies be liable for any financial and/or consequential loss relating to this presentation.