

Royaume du Maroc

Ministère délégué auprès du
Ministre de l'Énergie, des Mines,
de l'Eau et de L'Environnement,
Chargé de l'Environnement



Ministère de l'Industrie, du
Commerce, de l'Investissement
et de l'Economie Numérique



MCA-Morocco



Mr. Maxime SOUVIGNET, UNU / MCII (Munich Climate Insurance Initiative), Germany

Integrated Climate Risk Management and the role of Insurance
Climate Risk Management / Insurances

Integrated Climate Risk Management and the role of Insurance

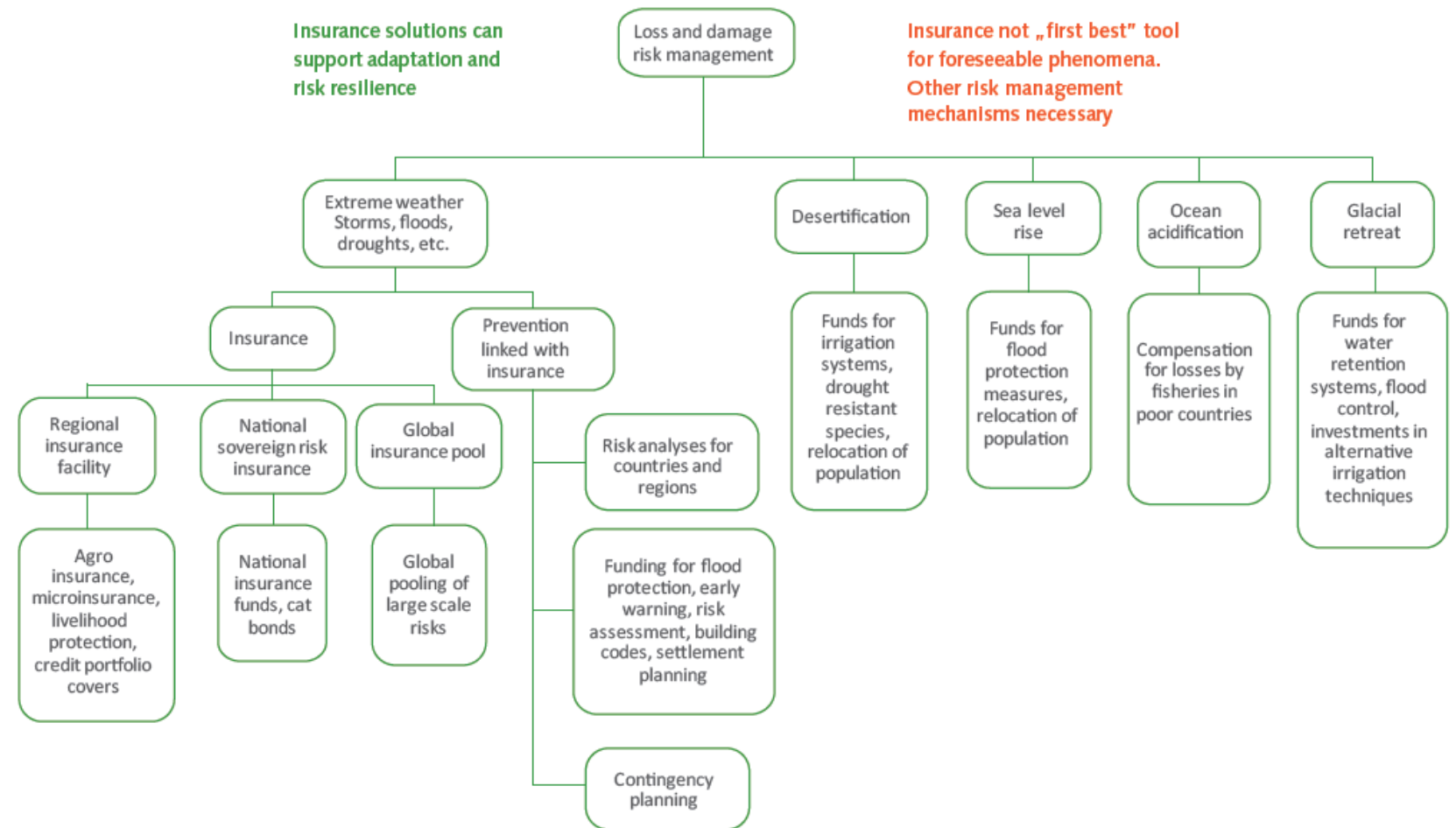
The Advancing Climate Risk Insurance Project
The case of SMEs in Morocco



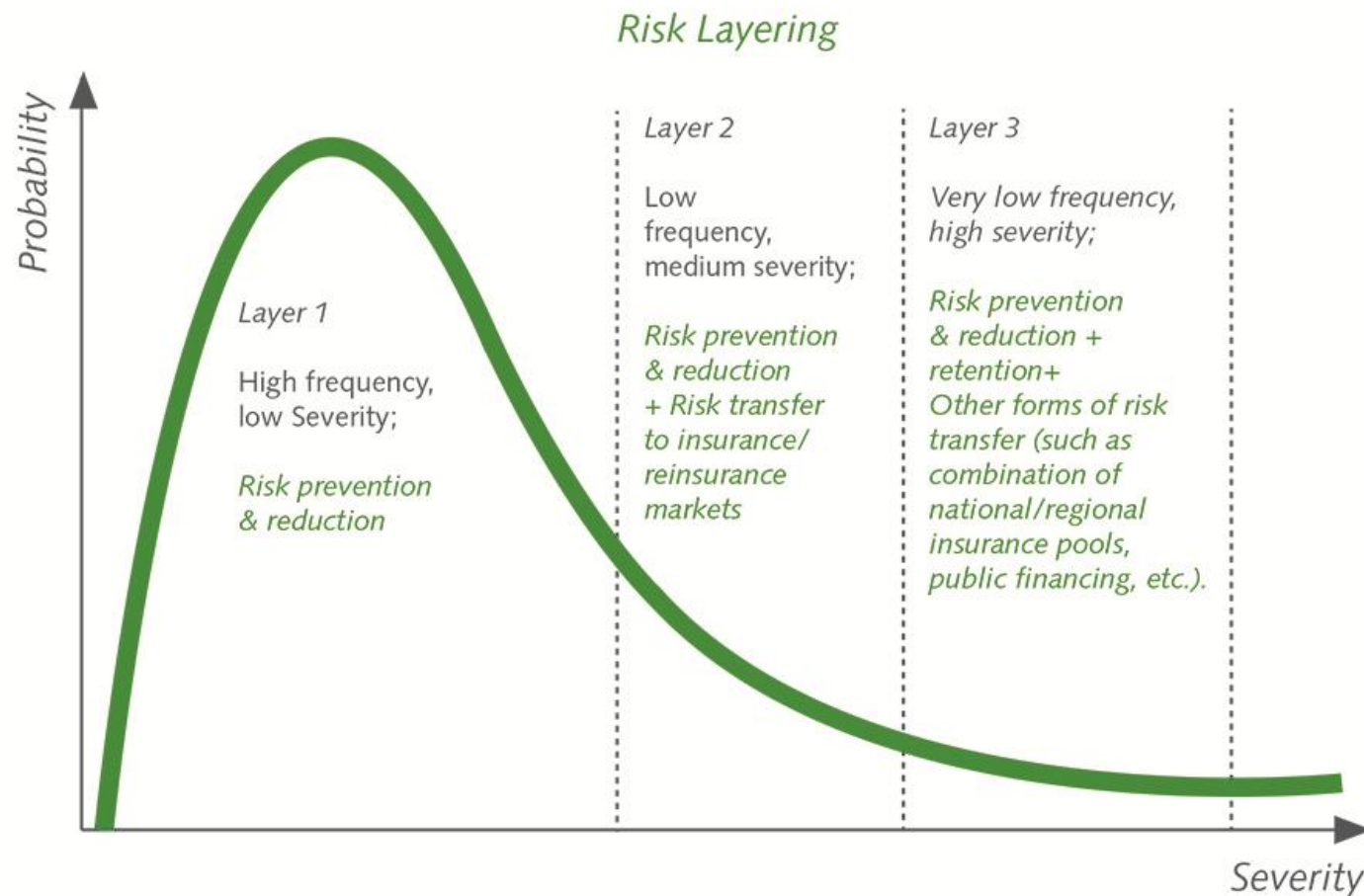
Key take-home messages

1. Smart-mix approach: promoting comprehensive climate risk management “In certain cases, climate insurance can help address residual risk”
2. ICRM: ACRI+ aims at quantifying the potential of climate insurance within an integrated climate risk management approach “beyond adaptation measures, ACRI+ strives to demonstrate the potential of insurance for SMEs “
3. Climate insurance can be quantified at the SME level including its value chain “using the ECA approach monetary value can be assigned to different assets of the value chain including vulnerable employees”

Insurance Options for Adaptation and Resilience

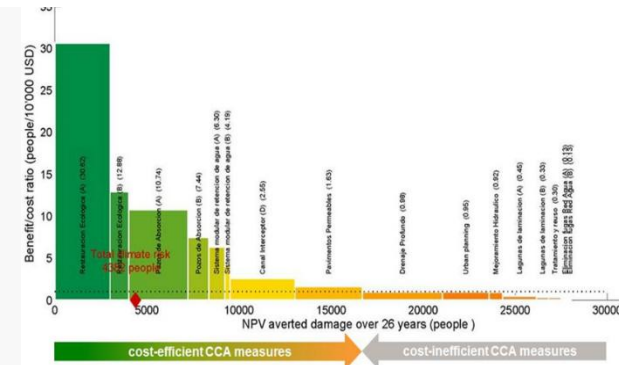
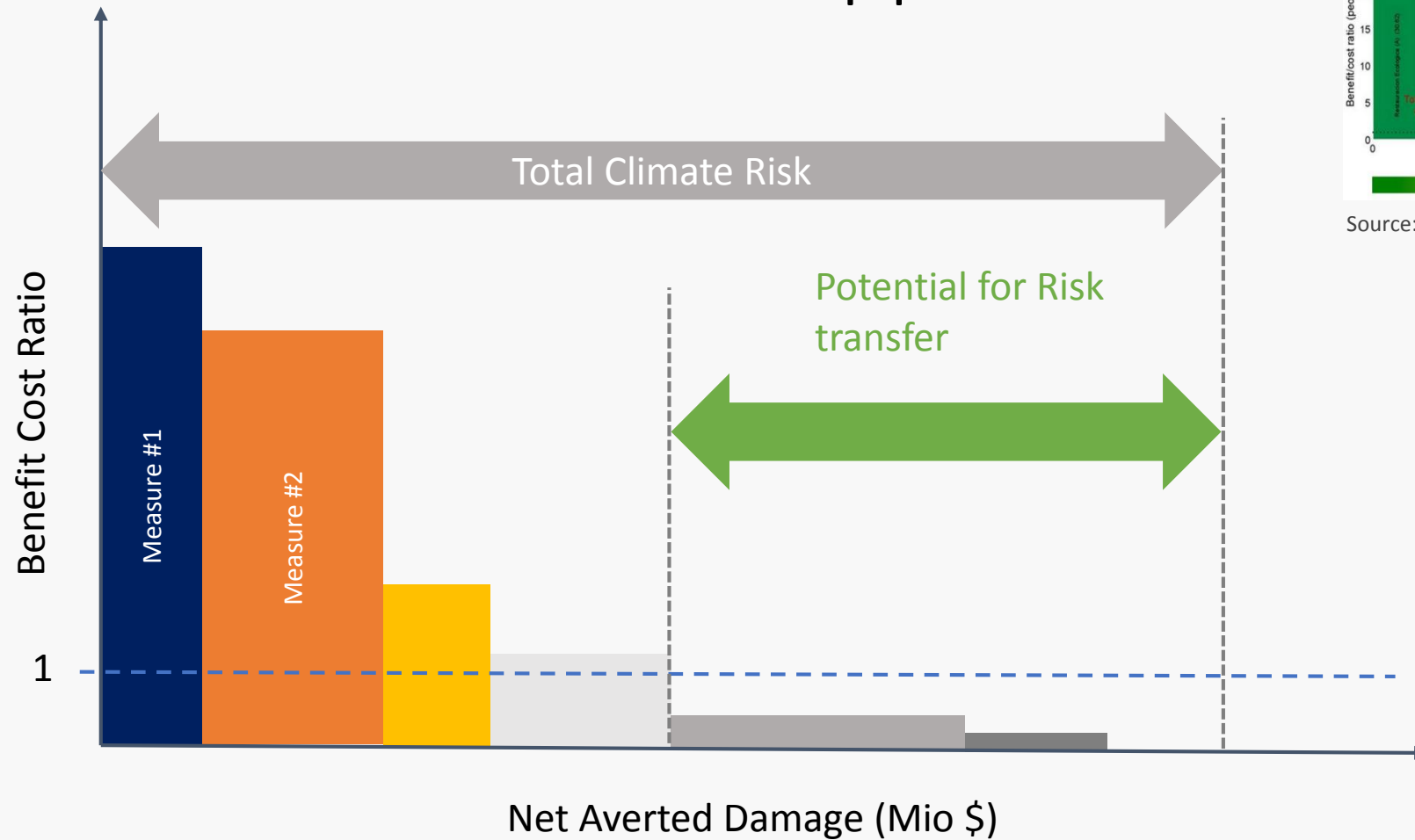


Risk Layering in Climate Risk Management



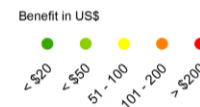
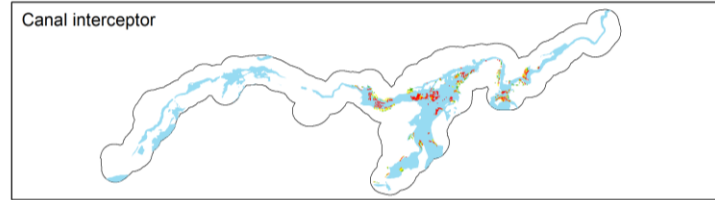
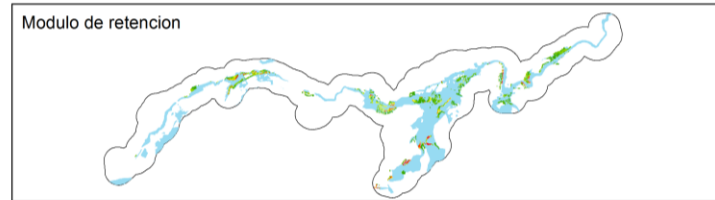
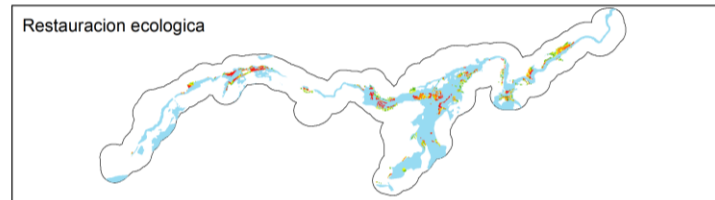
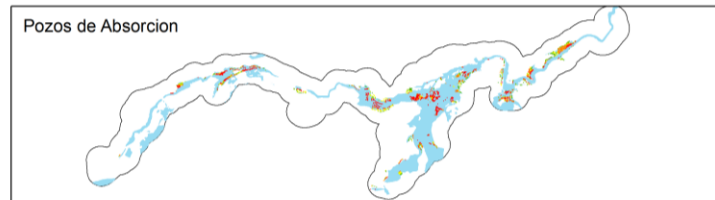
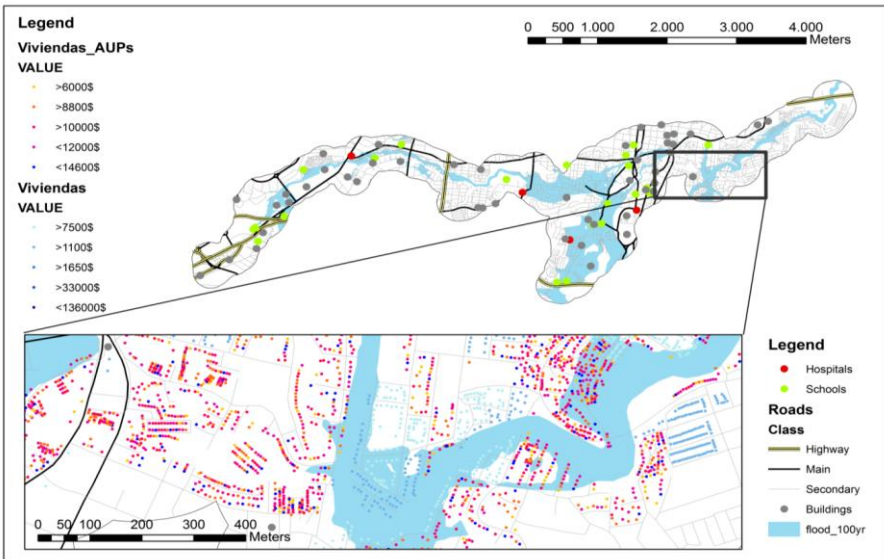
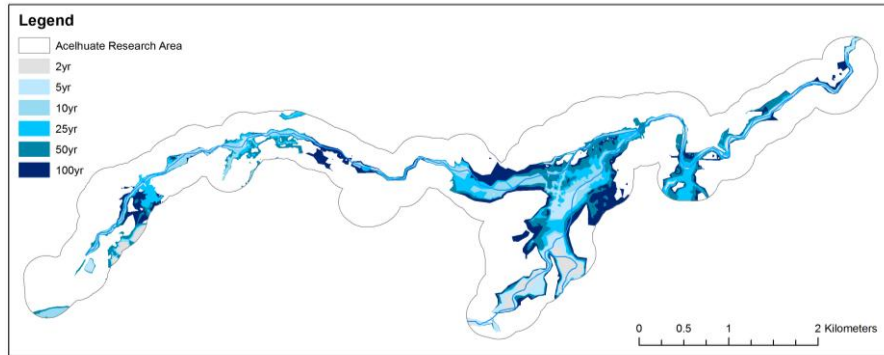
Source: MCII and GIZ, own design, elaborated from World Bank (2011)

Smart-Mix Approach



Source: KfW/UNU-EHS (2016)

Integrating Risk Transfer at the SME Level



Source: KfW/UNU-EHS (2016)



Source: KfW/UNU-EHS (2016)

Royaume du Maroc

Ministère délégué auprès du
Ministre de l'Energie, des Mines,
de l'Eau et de L'Environnement,
Chargé de l'Environnement



Ministère de l'Industrie, du
Commerce, de l'Investissement
et de l'Economie Numérique



MCA-Morocco



Maxime Souvignet
Project Coordinator
United Nations University / MCII
Souvignet@ehs.unu.edu
+49-228-815-0237
www.bonn.unu.edu
www.climate-insurance.org

A joint project between GIZ and MCII

