



Systemic innovation for climate resilience

With climate risks increasingly threatening the lives and livelihoods of millions, and access to insurance remaining limited, there is an urgent need for innovative approaches. In response, the Access to Insurance Initiative (A2ii) launched the fourth **Inclusive Insurance Innovation Lab (iii-lab)** – a proven approach that brings together diverse stakeholders from the insurance sector to collaboratively overcome barriers and drive innovation and impact.



“ The lab feels like home and all its members, they feel like a family member. I strongly believe that for people with the same purpose – to make insurance more accessible and more inclusive for people around the world – I think nothing is impossible. ”

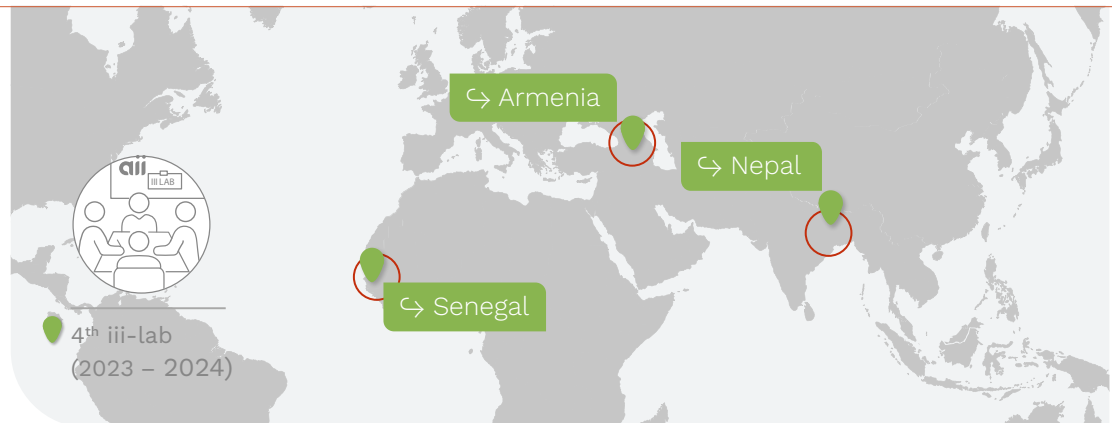
↪ **Suman Ghimire**, PlantSat, Nepal

From October 2023 to October 2024, teams from **Armenia, Nepal, and Senegal** collaborated to devise and implement innovative solutions that fortify societal resilience against climate risks.

While unified through the common topic of climate resilience in the agriculture sector, the solutions developed are unique in their approaches: a digital platform to build climate resilience among farmers by connecting them with insurance and climate-smart practices, a voice-based information system that delivers agriculture insurance and weather risk advice directly to farmers' phones, and a parametric insurance product for fishers that uses geolocation and public-private partnerships to improve coverage and trust.

For each country, the supervisors, with support from A2ii, convened policymakers, industry associations, insurers, brokers, service providers, farmers' associations, NGOs, and development partners, forming a multistakeholder country team. In total, the fourth lab brought together about 55 key players from the insurance world and from the beneficiaries of insurance solutions.

For further information on the prototypes, please click on the country buttons



Senegal:

A parametric insurance product to protect fishers against the economic impact caused by extreme wind speed.



Armenia:

ArmAgro – a digital platform to boost insurance awareness and climate resilience for farmers.



Nepal:

Beema Sarathi – an Interactive Voice Response (IVR) system delivering agri-insurance info directly to farmers' phones

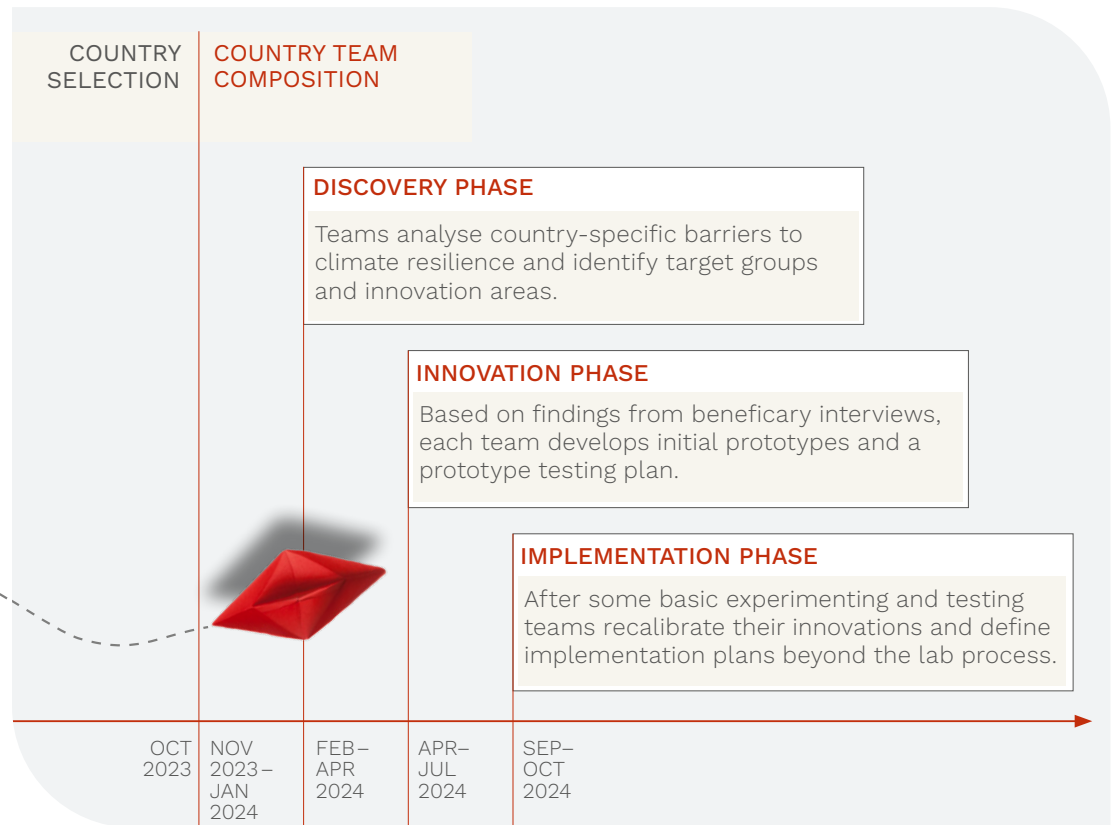
The Inclusive Insurance Innovation Lab

The iii-lab is a 12-month program based on a social lab methodology which involves gathering a diverse set of people to deeply understand and address insurance challenges within specific national contexts. Innovation methods and tools are used when working collectively to synthesise insights and pilot ground-breaking solutions. The participatory dialogue processes and methods encourage all voices to be heard and to contribute.

For a more detailed explanation of the iii-lab's objectives and methodology, as well as the iii-lab's contribution to the SDGs, see our [website](#).

The steps: from getting ideas to getting results

The iii-lab process was split into three phases, each consisting of a national and an international component:



The iii-lab process officially came to an end after one year, while the implementation of innovations continued under the responsibility of the country teams.



“Many lessons have been learned and the main one is to be able to exchange ideas with various stakeholders, not only at national level but also with other participating countries.”

↳ **Khady Kane**, Ministry of Livestock and Animal Production, Senegal

6 months later – what is the status of prototypes?



Team Armenia¹ set out to address a persistent gap in awareness and preparedness among smallholder farmers facing climate-related risks such as hail and spring frost. While agricultural insurance products exist, uptake remains low due to limited knowledge, weak market access, and trust issues around claims handling.

To tackle these issues, the team developed **ArmAgro** – a web-based one-stop platform designed to empower farmers with critical information. The platform combines awareness-raising on the benefits of insurance with practical knowledge on climate-smart agriculture, developed in collaboration with Armenian universities and innovation hubs. The long-term vision: foster a new generation of climate-resilient farmers who are better equipped to manage risks and safeguard their livelihoods.

As one of the first initiatives of its kind in the country, **ArmAgro** has the potential to reshape how Armenian farmers engage with risk mitigation and climate resilience tools.

The team has encountered challenges in finding a suitable host for the platform's implementation and maintenance, but ongoing discussions with a promising organization suggest a potential partner is emerging to take on this role.

“ In the lab we learned that innovation is not a straight and simple process, you cannot just go from point A to point B. Instead, it's just like a circle. You are going to do one thing, then you are going to talk to your stakeholders and end-users, get their insights and then repeat the process over and over again until you get into somewhere that is beneficial to all stakeholders. ” ↪ **Anahit Melkonyan**, Central Bank of Armenia



¹ Participants included representatives from: Central Bank of Armenia, Ingo Armenia, Rego Insurance, Sil Insurance, Armenia Insurance, Nairi Insurance, Ministry of Environment, Ministry of Economy.



Team Nepal² focused on bridging the information gap around agricultural insurance for smallholder farmers, especially those in remote areas. Farmers often lack a clear understanding of available coverage options, face affordability challenges, and have limited exposure to digital technologies.

To respond, the team conceived **Beema Sarathi** – an Interactive Voice Response (IVR) system designed to deliver key messages via mobile phones. Farmers can call a dedicated number and receive pre-recorded, easy-to-understand information on agricultural insurance, disaster risks, and climate-smart practices.

The IVR will leverage the proven platform of Viamo, a global social enterprise dedicated to improving lives through mobile technology. Content development is underway, including gamified modules to boost engagement. Discussions are ongoing with insurers to ensure sustainability, and the IVR may later be expanded to additional user groups based on industry demand. **Beema Sarathi** is scheduled for launch in 2025 and represents a promising step toward digital inclusion and informed risk-taking in Nepal's agricultural sector.

In addition, four organisations that started working together in the context of the iii-lab have initiated an alliance to pilot the country's first satellite-based weather index insurance product aiming to provide protection to over 10,000 farmers against climate risks.



2 Participants included representatives from: Nepal Insurance Authority, Shikhar Insurance, PlantSat, E-Sewa, Nepal Agricultural Cooperative Central Federation Ltd., Himalayan Reinsurance Ltd., Protective Micro Insurance Ltd., National Disaster Risk Reduction and Management Authority.



Team Senegal³ turned their attention to one of the country's most exposed yet underserved groups: artisanal fisherfolk. The sector is highly vulnerable to extreme weather events, with existing insurance solutions falling short due to past implementation failures, trust issues, and regulatory complexity.

In response, the team is developing a parametric index insurance product tailored specifically to fishers. The prototype incorporates three major pillars: the integration of geolocation technology to track weather and fishing activities, the establishment of public-private partnerships to strengthen sector collaboration, and the rollout of targeted awareness campaigns through NGOs and fishers' associations.

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Unlike previous efforts, this product is designed to streamline claims through objective, parameter-based triggers, increasing transparency and efficiency. The team is currently aligning the solution with meteorological data systems and exploring public sector funding opportunities. Engagement with key risk carriers such as SEN-RE is ongoing. If successful, this prototype could serve as a blueprint for broader insurance inclusion across West Africa's fisheries.



“We truly feel that our needs are being heard and taken into account. For the first time, the fisheries sector is literally being mentioned: we know that we are included, and we are very proud of this workshop.”

Mamadou Sarr, Fisher, Senegal

³ Participants included representatives from: Ministry of Finance Senegal, Start Network, La Banque Agricole, Ministry for the Interior, Ministry of Livestock and Animal Resources, Compagnie Nationale d'Assurance Agricole du Sénégal (CNAAS), AXA, Ministry of Agriculture, Association Sénégalaise des Assureurs Conseils (ASAC), Conseil National de Concertation et de Coopération des Ruraux.



Further information

We invite you to visit our [website](#) to stay tuned about further developments in the fourth iii-lab.

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