

**Timeline**

9:00 AM – 12:30 PM (CAT)

**Date**

November 06, 2018



RESEARCH PROGRAM ON  
Climate Change,  
Agriculture and  
Food Security



## State of the evidence and research gaps in agricultural insurance and climate risk

Berber Kramer, International Food Policy Research Institute (IFPRI)

International Microinsurance Conference  
Lusaka, November 6 2018



**Trinity College Dublin**  
Coláiste na Tríonóide, Baile Átha Cliath  
The University of Dublin



## Consumer Protection for Insurance: Existing Evidence and Research Gaps

Prof. Michael King

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# IPA and CGIAR Co-Host Research Development Workshop at the 2018 Microinsurance Conference

On November 6, IPA and the CGIAR research program on Climate Change, Agriculture, and Food Security joined forces to bring together researchers, donors, and practitioners in a half-day research development workshop at the [International Microinsurance Conference](#) in Lusaka, Zambia. The goal of the workshop was to generate dialogue between researchers and insurance practitioners to learn how they can work together to design, implement, and evaluate innovative, evidence-driven insurance products that have business potential and show promise for social impacts.

## Presentations

### **State of the evidence and research gaps in agricultural insurance and climate risk**

As climate change intensifies, there is a greater urgency to address agricultural risk, which reduces the incentives for farmers to invest, perpetuating poverty for those who are most vulnerable. Evidence shows that policies that encourage adoption of formal insurance can lead to more productive agricultural investments. Reducing basis risk, bundling with other risk management strategies to help farmers mitigate the effects of climate change, and harnessing technology without compromising the social equity of insurance access remain important research gaps.

**Presenter:** Berber Kramer, International Food Policy Research Institute ([slides](#))

### **State of the evidence and research gaps in consumer protection**

Appropriate consumer protection is central, not only to ensure the financial well-being of the poor, but also for commercially successful insurance products to emerge. Without a robust consumer protection framework, even the most educated and capable consumers are likely to have difficulties trusting insurers and making prudent financial choices. This presentation will summarize the key issues for consumer protection in insurance markets and will discuss the state of the evidence and important research gaps.

**Presenter:** [Michael King](#), Trinity College Dublin ([slides](#))

Please contact [financialinclusion@poverty-action.org](mailto:financialinclusion@poverty-action.org) with any questions or concerns.

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## City

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