InsuResilience
Solutions Fund

PROJECT BRIEF

AMAZON BASIN

The Amazon Basin is home to approximately 47 million people across nine countries, including more than 2.2 million Indigenous people from over 500 different groups. Many communities live in remote, low-connectivity areas with limited access to transport, healthcare, education, markets and other essential services. These existing vulnerabilities are compounded by severe floods and droughts, which can isolate communities, disrupt livelihoods and essential services, and increase food insecurity and health risks. In 2024 alone, severe drought put nearly half a million children across the Amazon at risk, while more than 1,700 schools and 760 health centres became inaccessible. The Project Partners will develop an index-based insurance solution to help vulnerable communities across Bolivia, Brazil, Colombia and Peru respond more quickly to severe floods and droughts.

PRODUCT CHARACTERISTICS

Target group
Rural, remote communities living in the Amazon basin

Target region
Brazil, Bolivia, Peru, Colombia

Insured asset
Emergency relief measures (e.g. wash continuity, food security, cash transfers, livelihood restoration)

Insured peril / hazard
Drought/heat waves, excess rainfall/flood

Insurance type
Meso-level approach
Development of new insurance products (partly) based on an existing hazard models.

Own contribution
49.8% of total ISF project costs

PRODUCT DEVELOPMENT ACTIVITIES SUPPORTED

- Assess the suitability of the current ARDIS model for the Amazon Basin.
- Adapt the model to vulnerable groups and adjust index triggers for different event severity levels.
- Analyse the cost-effectiveness of meso-index insurance compared to alternative financing mechanisms.
- Build World Vision staff capacity to understand and implement the insurance scheme.
- Develop and pilot a climate data-based decision-support tool for ABI operations.
- Optimise ABI's funding and risk-layering strategy using insurance liquidity forecasts and beneficiary data.
- Review and refine the insurance product to maximise its impact.

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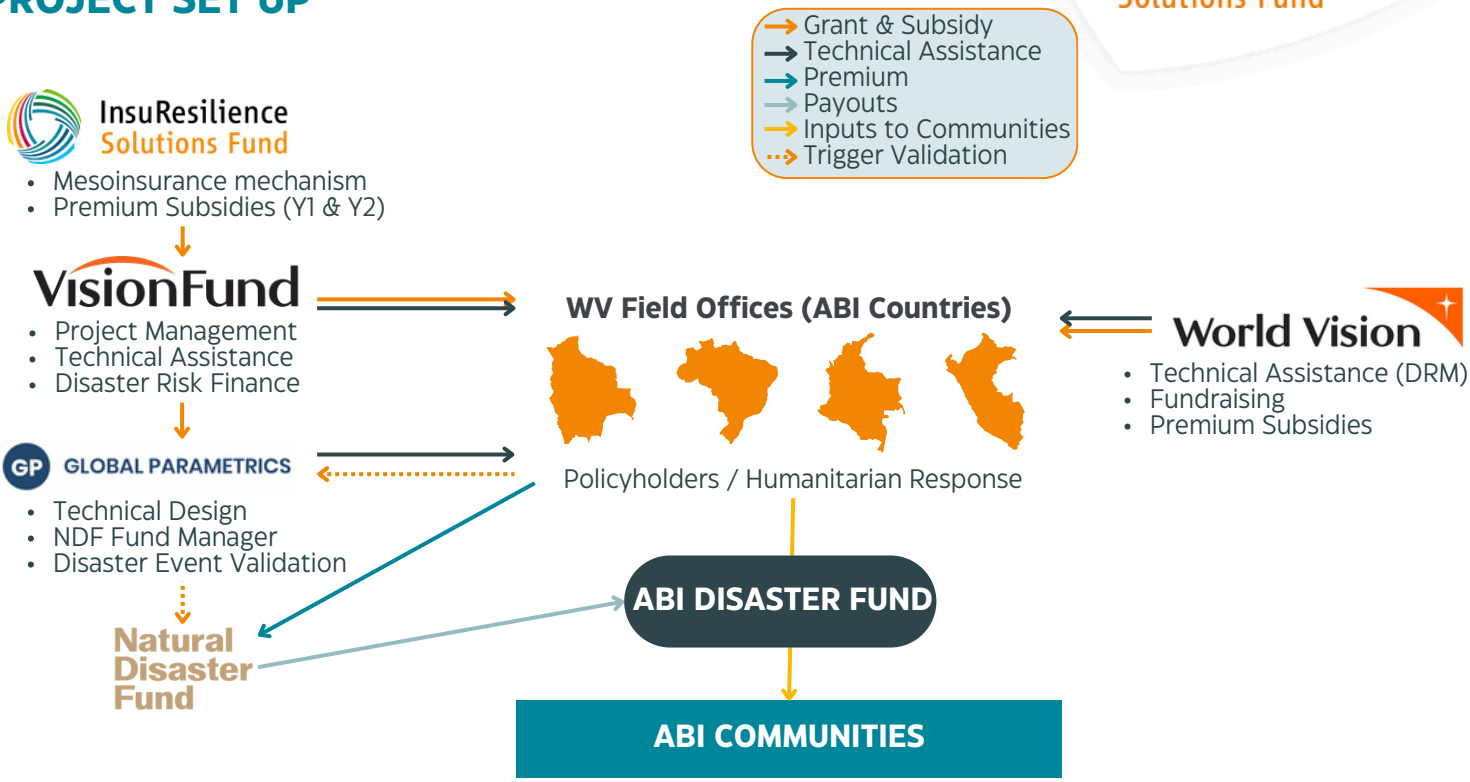
PROJECT SET UP



EXPECTED IMPACTS

The objective of the project is to use index-based insurance to provide in a timely manner increased financial resources to WV's country offices, following an extreme natural event, which would allow them to finance relief and emergency response actions more rapidly and effectively – thereby reducing WV's dependence on post-disaster fundraising appeals.

PROJECT PARTNERS

DEMAND

- Vision Fund International (VFI) / Non-for-profit network of MFI / USA
- World Vision Brazil (Visão Mundial Brasil)
- World Vision Bolivia (Fundación Vision Mundial Bolivia)
- World Vision Colombia (Visión Mundial Internacional Colombia)
- World Vision Peru (Visión Mundial Peru)
- WorldVision Switzerland and Lichtenstein Foundation (WVS and L) / Foundation / CH

SUPPLY

- Global Parametrics (part of Celsius Pro) / InsurTech / CH
- Natural Disaster Fund (NDF) / Private company / UK-DE

EXPECTED BENEFICIARIES[1]

2.5m till project end
100% vulnerable

IMPLEMENTATION PERIOD

SEP 2026 – OCT 2028

GRANT AMOUNT

EUR 800,000

[1] Based on submission documents requiring use of IGP M&E Methodology.