

Key Knowledge Products



Risk Transfer and Insurance: Investing in DRR for Resilience

more than 42000 students and
school staff across
200 schools of
7 states/union territories



8 Pilots on Disaster Insurance covered
12167 disaster victims*



18 training and capacity
building exercises with
425 participants

More than 30
(joint) research and
evaluations



28 Knowledge
Products

Demand study with
4500
Small and Informal Business



* current and past



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Policy Support

Risk Transfer and Insurance:
*AIDMI's Learning and
Action to Reducing Disaster Risk of
Poor and Vulnerable Population*



January 2025

AIDMI's Risk Transfer and Insurance

Theme	Action and focus
Policy Support	Through national and regional roundtables, webinars, workshops, and consultations, AIDMI is promoting and strengthening the risk transfer and insurance mechanism for poor and vulnerable populations. The policy supports towards local implementation of agreed policies and priorities such as SFDRR, NDCs and SDGs with active and meaningful local participation, turning DRR and recovery policies and programmes in the favour of the poor, particularly for women, and small and informal businesses.
Capability Development	AIDMI has been working on risk transfer and insurance agenda for more than a decade having experience working with all the stakeholders – local communities, government and non-government institutions, insurance companies, donor organisations, and academic institutions. Building each other's understanding and perspectives on demands and requirements are crucial. AIDMI is going to focus further on conducting training and capacity-building programmes for the stakeholders with a focus on strengthening disaster insurance as a tool for adaptation to climate change.
Innovations Through Pilot and Demonstration	AIDMI is going to keep continue (See the map of so far actions) to generate evidence through innovative pilots and demonstrations as policy support to powerful governments and humanitarian donors that disaster microinsurance can work and should be integrated into recovery programmes and argues with giant insurance companies about market potential of disaster insurance in the region.
Action Research, Evaluation, and Knowledge Management	AIDMI has conducted over 30 studies and (joint) evaluations related to risk transfer and insurance in India, South and Southeast Asia. AIDMI is a pioneer organization to promotes disaster insurance through various knowledge management services. AIDMI has captured and shared insights into how risk transfer and insurance work , building ownership and management in favour of poor and affected communities. In the coming time, AIDMI is going to study further the perspectives and gaps between stakeholders in the field of risk transfer and insurance.

Spread of AIDMI's Risk Transfer and Insurance Work



AIDMI is welcoming to work together for promoting and strengthening risk transfer and insurance for poor and vulnerable populations which is aligned with the local implementation of SFDRR, NDC, SDGs, and India's National Disaster Management Plan.