



## プレスリリース

2011年12月5日

### 自然災害にぜい弱なカリブ海諸国を支援する保険による適応策

ドイツ連邦環境省は、自然災害にぜい弱なカリブ海諸国向けに、保険による適応策開発のための資金援助の実施を決定。これは、ハリケーンや洪水による被害で小規模農家や低所得者層が生計を立てられなくなるリスクを軽減すること目的として、マイクロインシュランス(少額保険)などのリスク移転手法を災害リスク低減・管理と合わせて提供する。

カリブ海諸国など災害の発生しやすい地域にある途上国は気候変動による影響をもろに受ける。こうした国や地域の人が高まる災害リスクへ適応することは困難になってきている。気候変動に適応する経済に関する調査(Economics of Climate Adaptation study)の試算では、気象災害による損失は、調査対象となった5カ国で国民総生産(GNP)の6%を占めるが、この数値はハリケーンが同地域で最大規模の損失をもたらす可能性から、2030年までにさらに3%上昇する見込み。

マイクロインシュランス(少額保険)など気象リスクに関連した保険による適応策は、災害による大規模損失の発生後、形式的な手順を踏まずに迅速な復旧を支援し、国民の生計を守る。しかしその一方で、各地域の気象情報の不足やリスク管理の不徹底、保険を提供する側の経験の浅さや再保険の仕組みの実効性欠如により、貧困層全体への普及が進まない。

こうした課題を克服するため、ミュンヘン再保険は、カリブ海諸国災害リスク保険機構(CCRIF)、マイクロインシュランス専門ブローカー MicroEnsure 社と連携し、ミュンヘン気候保険イニシアチブ(MCII)の一環として基金を設立。期間3年で約200万ユーロの資金提供を受ける。今後3年間で、3種類の保険商品を開発し、少なくともカリブ海3カ国に販売。対象グループによる受け入れ度合いや商品効果を測定する。これらの商品に共通するのはリスクの低減。

ミュンヘン気候保険イニシアチブ(MCII)は、ミュンヘン再保険が国際金融機関や科学技術団体、非政府組織(NGO)と共同で設立した。主催は国連大学の環境・人類の安全保障研究所(UNU-EHS)。2005

年以来、国連気候変動交渉に参加している。2008年のポーランド・ポズナンで開催した国連気候変動枠組み条約締約国会議(COP14)で、途上国が気候変動に適応するための保険を活用したリスク管理機能に関する提案を議題として挙げた。途上国向けの総合リスク管理機能としては、MCII発足以来初の本格的プロジェクト。2009年のCOP15で、同機能の中のいくつかの項目がコペンハーゲン協定に盛り込まれた。そして2010年のCOP16でのカンクーン合意を経て、国連気候変動枠組み条約(UNFCCC)の実施に関する補助機関(SBI)の下で行われている「損害と被害に関するワークプログラム(Work Programme on Loss and Damage)」で取り上げられた。

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**The Munich Climate Insurance Initiative (MCII)** was initiated by Munich Re in 2005 in response to the growing realization that insurance solutions can play a role in adaptation to climate change, as suggested in the Framework Convention and the Kyoto Protocol. This initiative is hosted at the United Nations University Institute for Environment and Human Security (UNU-EHS) and is formed by insurers, climate change and adaptation experts, NGOs, and policy researchers' intent on finding solutions to the risks posed by climate change. MCII manages this project and bridges the implementation of the project's activities with policy processes such as the climate negotiations, where climate risk insurance measures are under active discussion. MCII monitors and reports on lessons learned to decision makers, adaptation practitioners, science and insurance professionals. MCII has tabled a widely-recognized proposal on adaptation, risk reduction and insurance in the UNFCCC climate negotiations. Elements of this proposal have been included in the Cancun Adaptation Framework and the SBI Work Program on Loss and Damage. Lessons

learned from the implementation of the new MCII project will be shared with international policy processes (such as the UNFCCC climate negotiations) to inform decision makers at the international and regional level about potential ways to include weather risk insurance and loss reduction into wider adaptation strategies.

**The International Climate Initiative (ICI)** of the Federal Ministry for the Environment, Nature Conservation and Nuclear Safety (BMU) since 2008, has been financing climate projects in developing and newly industrialised countries, as well as countries in transition. Based on a decision taken by the German parliament (Bundestag), EUR 120 million from the auctioning of emission allowances is available for use by the Initiative annually. By means of this innovative financial mechanism, BMU effectively contributes towards emission reduction and adaptation to climate change. This new form of climate cooperation complements the existing development cooperation work of the German Government.

**The Caribbean Catastrophe Risk Insurance Facility (CCRIF)** is the first and to date, only, multi-country risk pool in the world. CCRIF may serve as a regional risk management facility for the Climate Risk Adaptation and Insurance in the Caribbean programme. CCRIF has the capacity to aggregate risk or serve as a financial backup mechanism. CCRIF has close ties to national meteorological and disaster management authorities, and has extensive experience with regional weather data and modeling. Also, CCRIF has recently expanded its capacity development activities in the region. CCRIF will work with MicroEnsure, Munich Re, and MCII to sustainably add risk management and transfer tools to the adaptation portfolio of the Caribbean.

**MicroEnsure** is the global leader in providing back-office service for microinsurance, helping microinsurance providers fill gaps that help bring products to market such as designing products and negotiating with the risk carrier, training the sales staff, educating the clients, client management systems (data and data entry, reporting, claims processing). MicroEnsure partners with a range of microfinance organisations (MFIs), global NGO's, faith based networks and mobile phone companies to reach low income communities in significant numbers.

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Munich, 5 December 2011

#### **Münchener Rückversicherungs-Gesellschaft**

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