

Concept Note with the title \_\_\_\_\_

Please do not fill in!

## 1. Partnership<sup>1</sup>

### A) Member of the partnership representing the demand side (beneficiaries):

Organisation 1 \_\_\_\_\_ Contact person \_\_\_\_\_

E-Mail \_\_\_\_\_ Phone \_\_\_\_\_

Located in \_\_\_\_\_

Type of organisation:

National government body

Subsovereign government body

NGO

Local insurer

Local Bank/ MFI

Other, please specify: \_\_\_\_\_

### B) Member of the partnership representing the supply side:

Organisation 2 \_\_\_\_\_ Contact person \_\_\_\_\_

E-Mail \_\_\_\_\_ Phone \_\_\_\_\_

<sup>1</sup> A signed letter of consent indicating such endorsement and with the agreed cooperation and co-funding modalities must be presented to InsuResilience Solutions Fund by Full Proposal stage at latest. A template is provided in Annex E.

Located in \_\_\_\_\_

Type of organisation \_\_\_\_\_

- Insurance company                       Reinsurance company                       Broker  
 Risk modelling company                       Other, please specify

**C) Further parties involved:**

Organisation 3 \_\_\_\_\_

Type of organisation \_\_\_\_\_

Main responsibility within the project \_\_\_\_\_

Member of     demand side (A) or     supply side (B)

Organisation 4 \_\_\_\_\_

Type of organisation \_\_\_\_\_

Main responsibility within the project \_\_\_\_\_

Member of     demand side (A) or     supply side (B)

Organisation 5 \_\_\_\_\_

Type of organisation \_\_\_\_\_

Main responsibility within the project \_\_\_\_\_

Member of     demand side (A) or     supply side (B)

Organisation 6 \_\_\_\_\_

Type of organisation \_\_\_\_\_

Main responsibility within the project \_\_\_\_\_

Member of  demand side (A) or  supply side (B)

**Who will be the main contact person?**

A (demand side as stated above)

B (supply side as stated above)

Other

Organisation \_\_\_\_\_ Name \_\_\_\_\_

E-Mail \_\_\_\_\_ Phone \_\_\_\_\_

Address \_\_\_\_\_

## 2. Overview

**Please provide a short description of your project concept** (max. 2.000 characters)

[incl. background, objectives, insurance approach, target group and region(s), impact on livelihood conditions, contribution to InsuResilience Goals etc.].

■ **In which of the following category(ies) would you classify your project concept?**

- |  |  |
|--|--|
| <input type="checkbox"/> Development of new insurance product  | <input type="checkbox"/> Upscale of already piloted insurance product          |
| <input type="checkbox"/> Development of technical solutions to enable insurance product outreach or implementation | <input type="checkbox"/> Other (e.g. risk reduction measures), please specify: |

■ **Which risk(s) will your product(s) cover?** (specification of more than one risk possible)

- |   |                                     |                                      |   |
|---|-------------------------------------|--------------------------------------|---|
| <input type="checkbox"/> Drought / heat waves | <input type="checkbox"/> Flood      | <input type="checkbox"/> Wind        | <input type="checkbox"/> Tropical Storm (Hurricane, Typhoon, Cyclone) |
| <input type="checkbox"/> Extreme rainfall     | <input type="checkbox"/> Earthquake | <input type="checkbox"/> Cold spells | <input type="checkbox"/> Other, please specify:                       |

■ **Where do you want to implement the product / solution?**

Country \_\_\_\_\_ Region(s) \_\_\_\_\_  
is an ODA recipient country<sup>2</sup>  Yes  No  
GNI / Income group<sup>3</sup> \_\_\_\_\_

■ **What is your target group / end client? Who will benefit from the insurance coverage / insurance payout?**

- |   |                                  |
|---|----------------------------------|
| <input type="checkbox"/> Households / individuals     | <input type="checkbox"/> Farmers |
| <input type="checkbox"/> Small and medium enterprises | <input type="checkbox"/> Others  |

<sup>2</sup> As defined by the OECD Development Assistance Committee.

<sup>3</sup> [GNI calculated according to the Atlas method by the World Bank](#)

■ **Who will be the insurance policy holder(s)?**

Individuals / households \_\_\_\_\_

Institutions / organisations \_\_\_\_\_

National / subsovereign government body \_\_\_\_\_

■ **What is the insurable interest / asset?**

Property (buildings, machinery, etc.)

Financial losses (income, credit risk, etc.)

Agricultural production / revenue

Others:

Emergency relief measures

■ **Did you already review the relevant regulatory framework(s) for product and / or programme compliance?**

Yes

No

■ **Which insurance products (with similar insurable interest / asset) are available to your target group so far?**

None

Description (product line, type)

■ **How many people are expected to be insured / covered by the product<sup>4</sup>?**

a) People reached: \_\_\_\_\_ till 2020

b) People reached: \_\_\_\_\_ till \_\_\_\_\_

■ **What is the expected duration of activities under the submitted project? \_\_\_\_\_ months**

■ **Project start:** \_\_\_\_\_ **Project end:** \_\_\_\_\_

■ **Which sector(s) do you focus on? (Field of application for the insurance product)**

- Agriculture (crop)       Agriculture (livestock)       Energy       Other, please specify:  
 Infrastructure       Emergency response / immediate relief  
 Health / Life       Finance

■ **How much funding do you wish to receive from ISF? EUR \_\_\_\_\_**

■ **What is the intended volume of your own contribution? EUR \_\_\_\_\_**

■ **Source(s) of your own contribution<sup>5</sup>:**

in-kind, provided in form of

financially, provided by

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<sup>4</sup> For the calculation of the number of beneficiaries please refer to Grant Procedures Manual Annex 4, page 10.

<sup>5</sup> The own contribution may include own resources or co-financing from other donors. Resources received from contributing parties to the ISF (currently the Federal Republic of Germany only) do not qualify as a party's own contribution.



**What do you want to finance with the funds provided by ISF?**

	Cost category	Description	Amount (in EUR)	Examples for cost items and categories <sup>6</sup>
1				<b>Product development</b> <i>e.g. development of new risk models (hazard, vulnerability, exposure), technical product design incl. actuarial services, development of risk/ hazard maps</i>  <b>Investments in infrastructure</b> <i>e.g. establishment of weather stations, development of sound database and establishment of technological infrastructure (i.e. underwriting platform), mobile payment devices</i>  <b>Product distribution &amp; implementation</b> <i>e.g. development of distribution channels, trainings for local support agencies/ partners, awareness campaigns, premium financing<sup>7</sup></i>
2				
3				
4				
5				
Total sum (in EUR)				<b>Indirect costs</b> <i>e.g. Travel costs, auditing, etc.</i>

<sup>6</sup> Please also refer to Annex 1 „Eligible and Ineligible Measures“ of the Grant Procedures Manual.

<sup>7</sup> Funding requested for premium financing should be limited to the short/ medium-term geared to facilitate the market introduction and product establishment phase. Furthermore, a convincing phase-out strategy or a credible concept for long-term subsidisation from other sources than ISF is presented.



■ **Have you already implemented similar projects in this field?**

- No
- Yes (project name, description)

Web link \_\_\_\_\_

### 3. Project Concept

Please use the following structure to describe your project.

Key aspects	Your description
<p><b>a) Context and problem analysis</b></p> <ul style="list-style-type: none"> <li>● Description of the project’s background</li> <li>● Current situation in the country(ies) of implementation</li> <li>● Vulnerability and exposure of target country(ies) with respect to extreme weather events / natural catastrophes</li> </ul>	
<p><b>b) Objectives</b></p> <ul style="list-style-type: none"> <li>● Overall objective and linkage to InsuResilience (target group)</li> <li>● Expected benefit for the target group</li> <li>● Expected (direct/ indirect) impact on livelihood conditions and climate risk resilience</li> </ul>	

<p><b>c) Methodology and status quo</b></p> <ul style="list-style-type: none"> <li>• Level and extent of preliminary work, e.g. feasibility studies, demand surveys, assessment of regulatory framework, etc.</li> <li>• Strategy to achieve the desired effect</li> <li>• Current state of implementation</li> </ul>	
<p><b>d) Work plan</b></p> <ul style="list-style-type: none"> <li>• Project’s components, main activities and investments</li> <li>• Expected services / capacities etc. resulting from the direct use of ISF funding</li> </ul>	
<p><b>e) Team composition, responsibilities, coordination and implementation modalities</b></p> <ul style="list-style-type: none"> <li>• Project team’s structure and composition, roles and responsibilities,</li> <li>• Coordination and complementarity with other initiatives / programmes / projects incl. other donors, national and regional institutions</li> <li>• Management and coordination of the project</li> </ul>	

<p><b>f) Local partner involvement</b></p> <ul style="list-style-type: none"> <li>• Involvement of local institutions, communities in planning and implementation of the project</li> <li>• Who are the government partners that will have to cooperate with the partnership / project?</li> <li>• Contribution to local stakeholder’s ability to adapt to climate change through successful implementation</li> </ul>	
<p><b>g) Risk screening, evaluation and monitoring</b></p> <ul style="list-style-type: none"> <li>• Major risks to the project’s success and their consequences, e.g. political, contextual, operational, budget and business risks</li> <li>• Measures to manage potential risks and how to mitigate their impact</li> </ul>	
<p><b>h) Sustainability</b></p> <ul style="list-style-type: none"> <li>• Potential for upscaling of the insurance product</li> <li>• Financial strategy (short-term vs long-term)</li> <li>• Willingness and ability of the target group to pay insurance premiums</li> </ul>	

#### 4. Data Protection Declaration

*We use your personal data to carry out the application and selection process, the potential conclusion of a grant agreement and the potential implementation of the project with the ISF on the basis of Article 6 (1) of the European Union (EU) General Data Protection Regulation (GDPR). The provision of the personal data is necessary for the implementation of the application and selection process and the potential conclusion of the grant agreement as well as the potential implementation of the project. In the event of non-delivery of personal data, it is not possible to process the application.*

*Within this contractual relationship, we will process your data in particular for the performance of the following activities:*

*Application-related contact, evaluation of the application, contract-related contact, contract management, payment management, project implementation, reporting, monitoring, audit and evaluation.*

*For more information on data processing purposes, see the Grant Manual and related documents.*

*In order to fulfil our contractual obligations, your personal data will be disclosed to the partners of ISF, to the members and guests of Technical and Strategic Committee of the ISF and third parties mandated by us within the context of the ISF.*

*Responsible under Art. 4 (7) EU GDPR is the Frankfurt School of Finance & Management gGmbH, Adickesallee 32-34, 60322 Frankfurt am Main, Phone: + 49 (0) 69 154008-0, Email: [info@frankfurt-school.de](mailto:info@frankfurt-school.de)*

*You have the right to information, correction and deletion, blocking and restricting processing. You have the right to complain to a supervisory authority if you believe that the processing of this data violates data protection regulations.*