



# Implementing parametric climate insurance in Sub-Saharan Africa

Challenges, Opportunities and Solutions

## INSURANCE TODAY.

A \$6 trillion business which is:

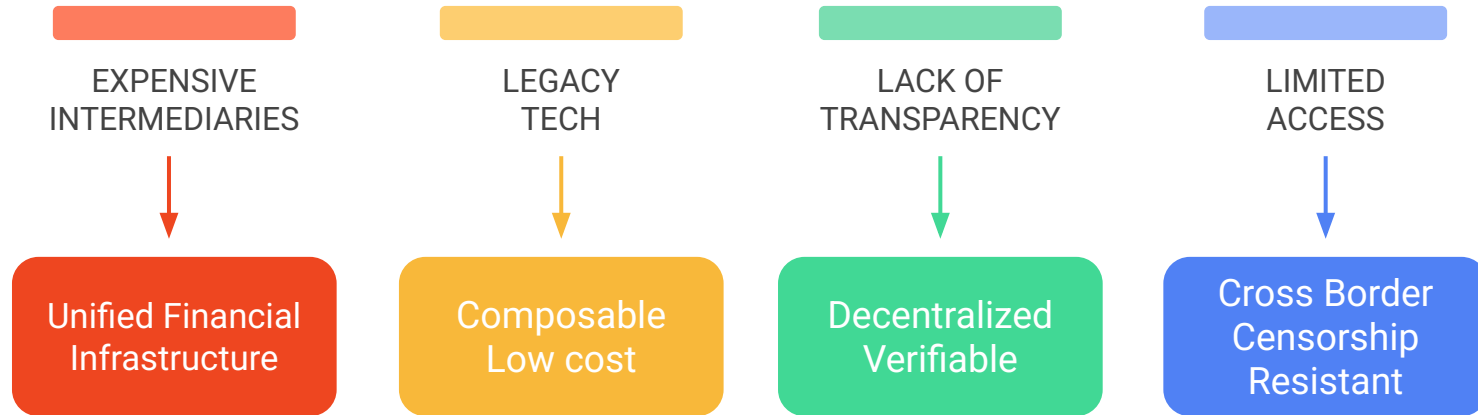
SLOW

INTRANSPARENT

EXPENSIVE

EXCLUSIVE

# Blockchain has the potential to change this



J.P.Morgan

Goldman Sachs

BlackRock

 HSBC


 UBS

 mastercard

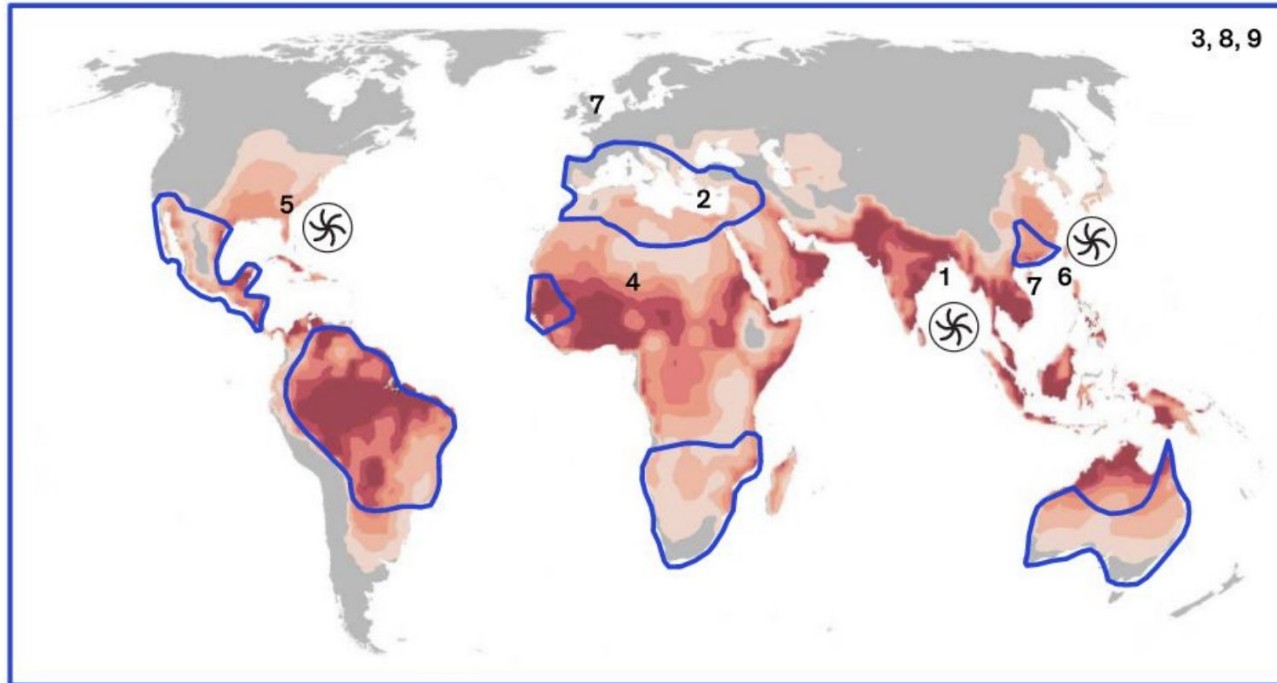
 Swift

## Climate risks are predominantly affecting developing countries with emerging economies

Drought-risk areas by 2050<sup>2</sup> 

Increase in hurricane/ cyclone severity 

Heat stress by 2050<sup>1</sup>  Low High



3, 8, 9

***Weather risks are a good fit  
to parametric insurance:***

- Objectively measured
- Instantly reported
- Automatically triggered

## ***Three main challenges:***

- **measure and quantify weather risk**
- **process claims efficiently**
- **fund insurance in a sustainable way.**

## For example:

# Lemonade Crypto Climate Coalition (LCCC)

*"We're excited by this rare opportunity to bring together some of the most innovative companies on the planet to solve a pressing problem."*

- Shai Winger, CEO Lemonade



### Benefits:

- Up to 40% cost reductions for operations
- Claim cycle reductions from 3 months to a few days
- Increased transparency to build trust among stakeholders
- Full integration in local eMoney services
- Serving > 250,000 Farmers in Kenya in this season



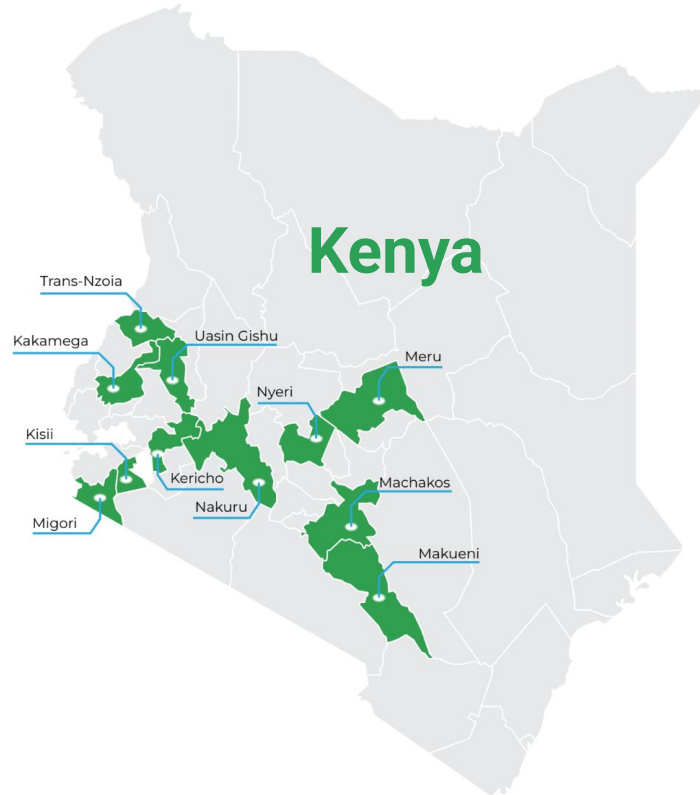
**250,000**

Farmers Insured

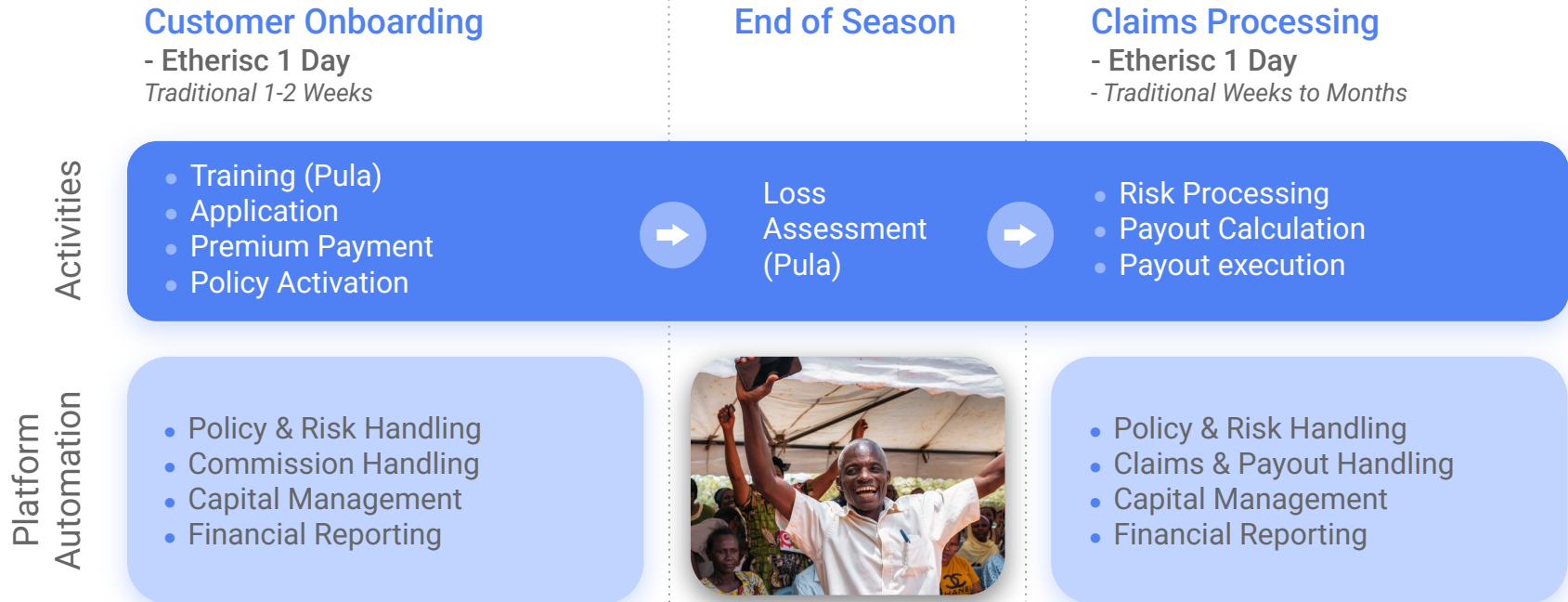


**Ksh2 Bn+**

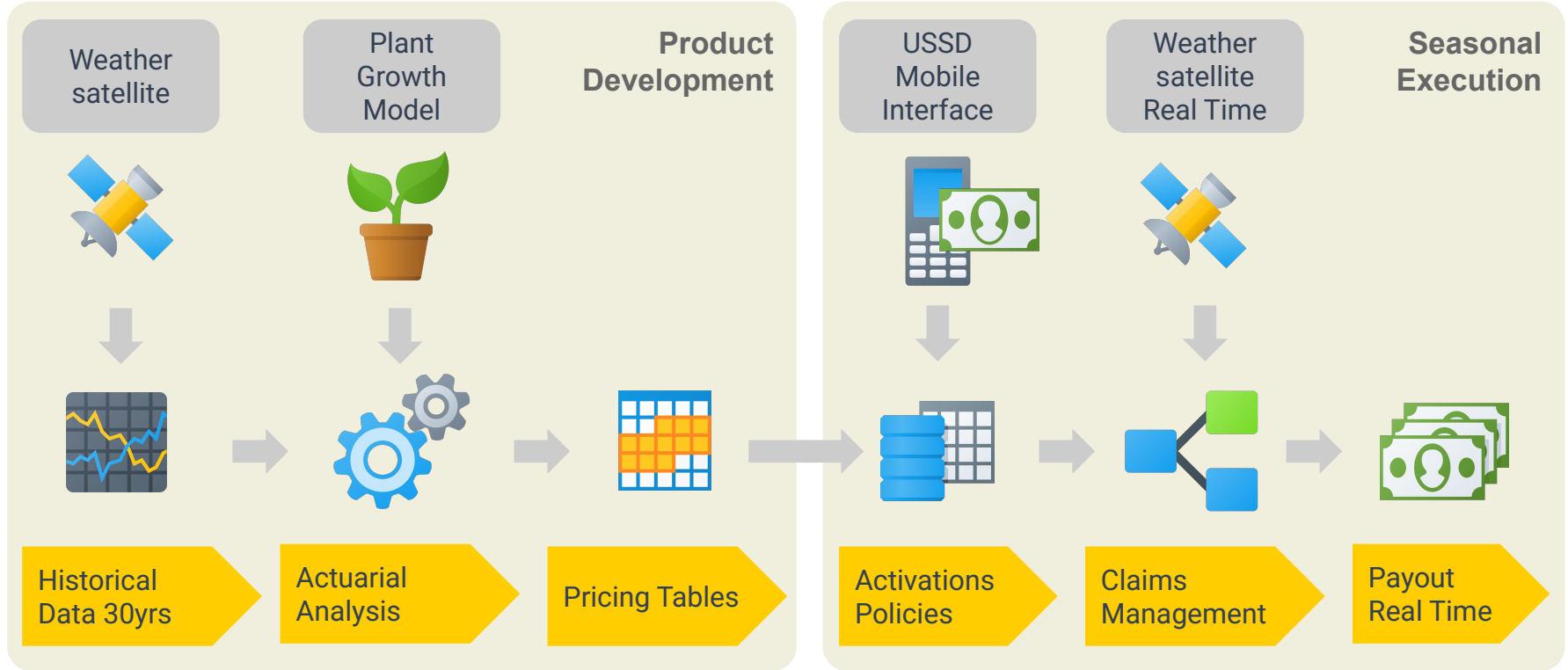
Investments protected



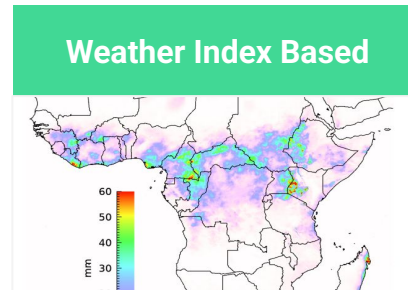
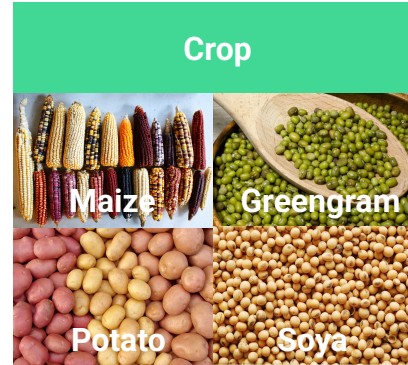
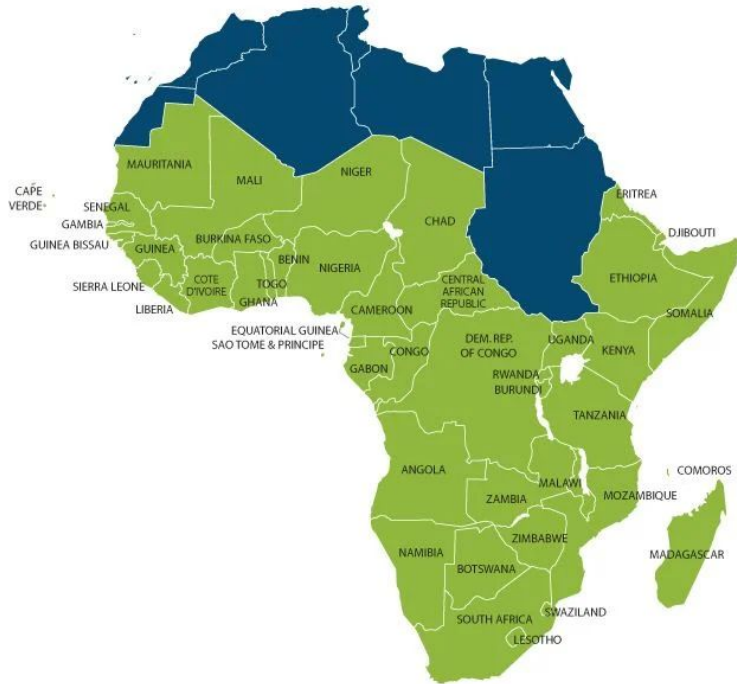
# LCCC Crop Insurance



# Parametric Climate Insurance



# Parametric Crop Insurance in sub-saharan Africa





## Etherisc SaaS Platform

The GIF Framework enables all Insurance Verticals - from end to end



Crop Insurance



Travel



Crypto



Life



Natural Catastrophe



Auto



Health



Homeowner



More

Generic Insurance Framework (GIF)

- [Farmers](#)
- [Quotes/Policies](#)
- [Claims](#)
- [Claims Payments](#)
- [Notifications](#)

← Back **Edit Quote** (Q2026000321)

Modify the quote configuration below

[Quote Documents](#)

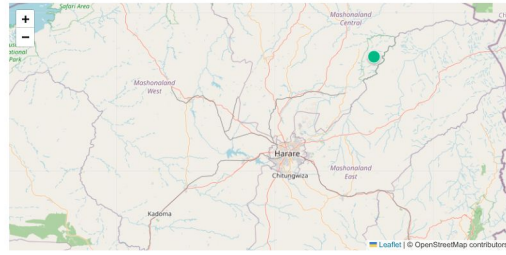
**Step 3 of 7: Location Verification**

- ✔  
 Product & Coverage Selection
- ✔  
 Participants
- 3  
 Location Verification
- 4  
 Coverage Period & Parts
- 5  
 Protection Level Selection
- 6  
 Payment Details
- 7  
 Summary & Approval

**Location Verification**

**Insured Locations Map**

Farmer locations displayed with validation status: ● Valid ● Invalid ● Pending



**Insured Locations**

Name	Location	Validation Status	Sum Insured	Hectares/Animals Insured	Actions
Tendai Ndlovu <a href="#">Policyholder</a>	-17.0081, 31.8163	✔	\$2,101	-	
<b>Total</b>			<b>\$2,101</b>	<b>0</b>	

[Re-validate Locations](#)

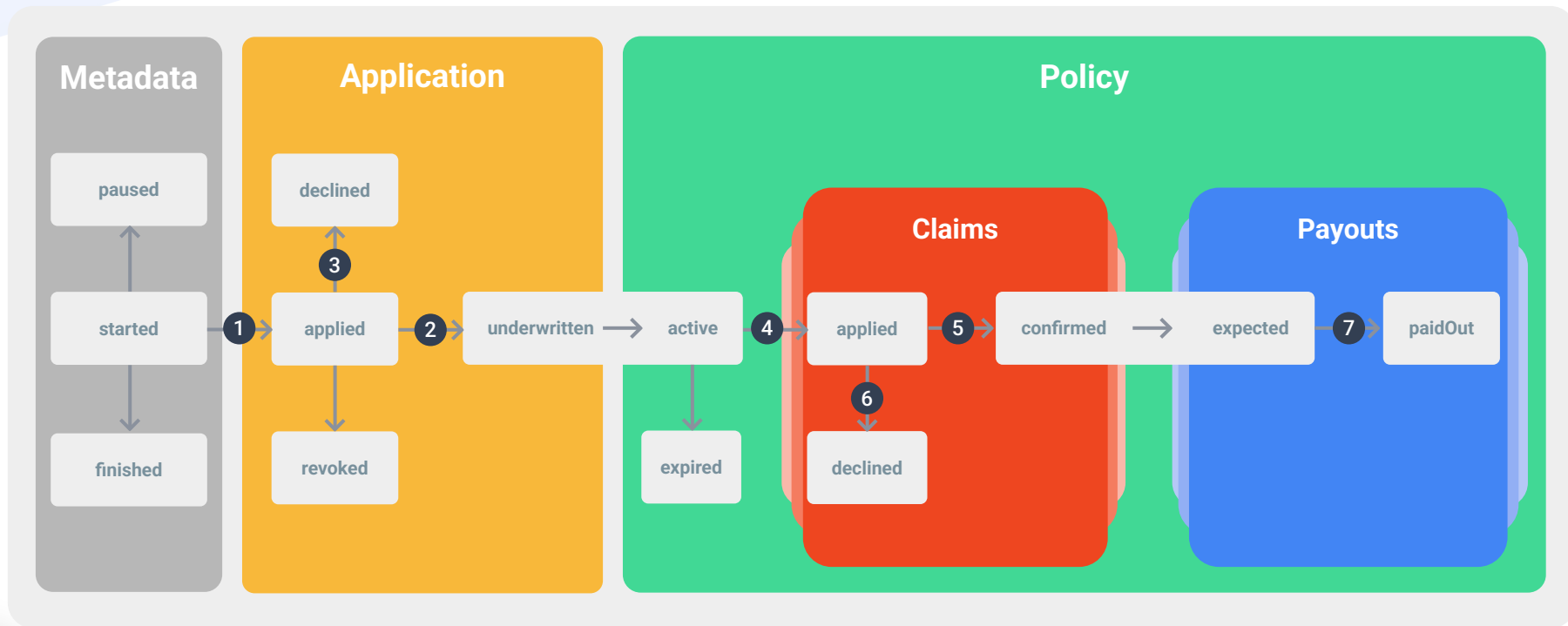
[Validate Admin Boundaries](#)

< Previous

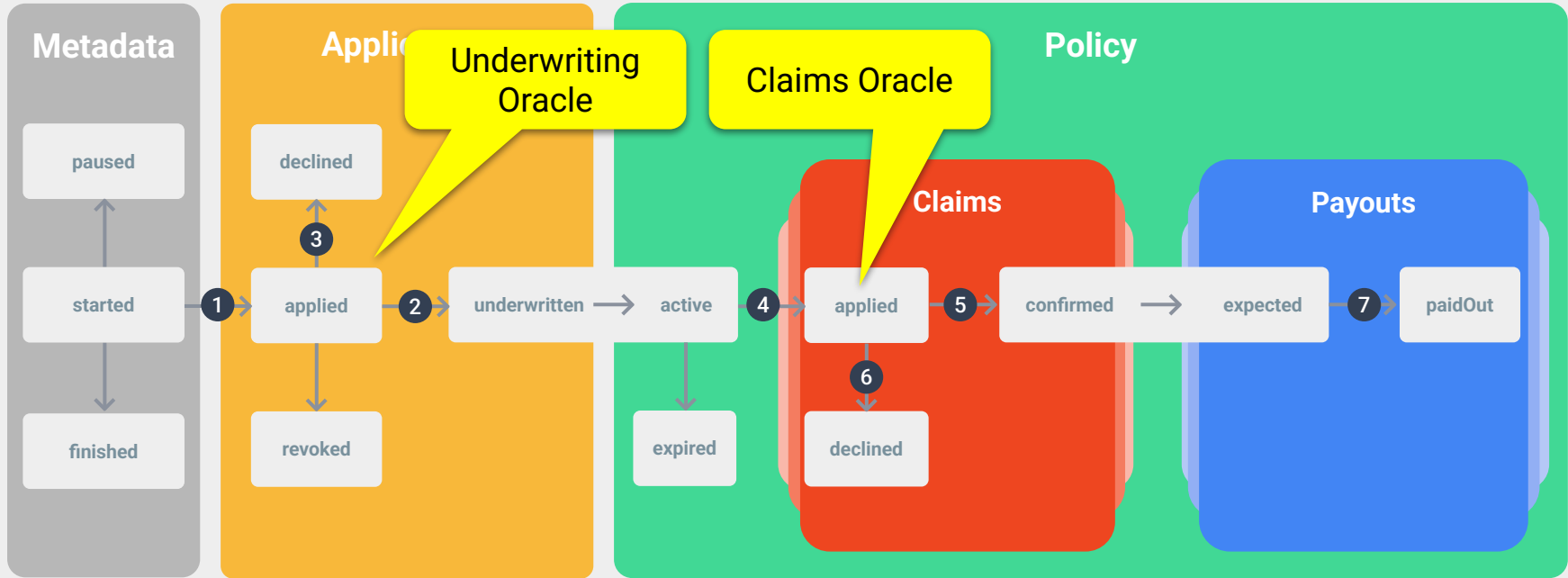
[Save as Draft](#)

Next >

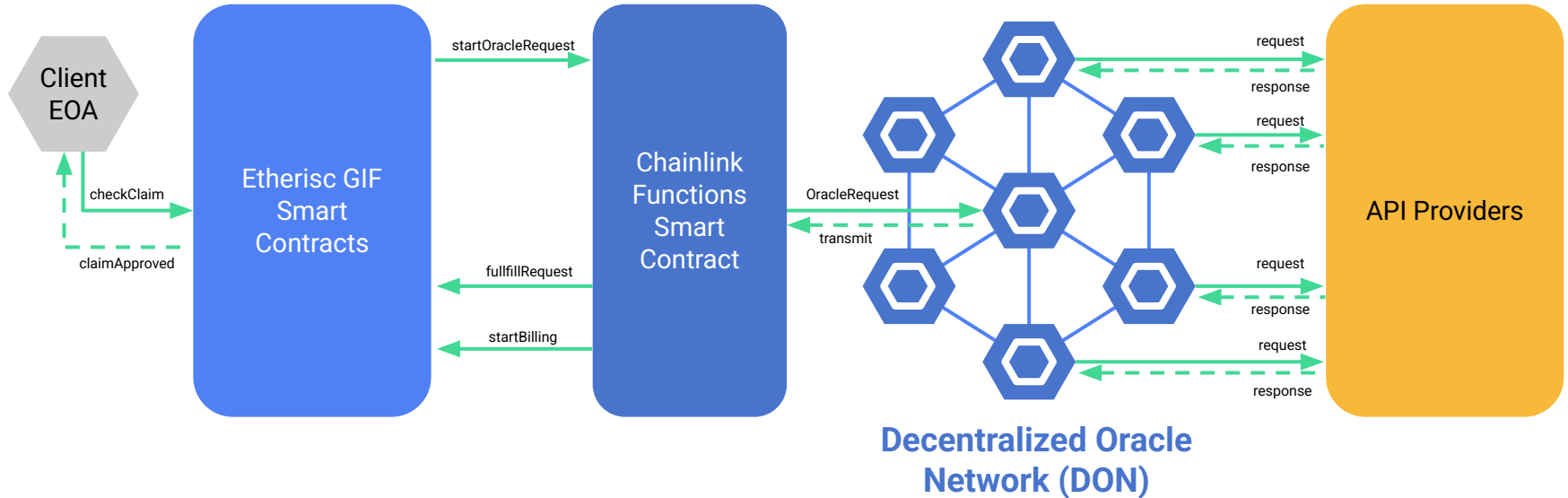
# Representation of policy lifecycle in GIF (on-chain)



## Representation of policy lifecycle in GIF




# How Oracles work in practice



# Interested?



Search Home GitHub


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## Documentation

Explore our guides and examples to build decentralized insurance products using Etherisc and the Generic Insurance Framework (GIF).


### Explore using Etherisc

Etherisc provides a complete suite of solutions to build, manage, and inspect decentralized insurance products.

**GIF**


The Generic Insurance Framework: A library of modular, reusable, and secure smart contracts, written in Solidity.

[GET STARTED >](#)

**Contracts**

The GIF contracts.

[GET STARTED >](#)


**Documentation**

API-Documentation of the GIF contracts.

[GET STARTED >](#)


### Learn

Comprehensive guides for every step of your journey in the Etherisc ecosystem!

**Tutorials Overview**


An overview of the growing number of available tutorials.

[GET STARTED >](#)

**Depeg Protection Tutorial**


Tutorial on how to purchase depeg protection and stake Tether in risk pools.

[GET STARTED >](#)

**Basics of the GIF Framework**

Understanding the basic concepts of the GIF Framework.

[GET STARTED >](#)

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README.md

## Etherisc

### Make Insurance Fair and Accessible

Etherisc is building decentralized insurance infrastructure using blockchain technology. Our open-source **Generic Insurance Framework (GIF)** enables anyone to build and operate transparent, automated insurance products.





#### What We Build

- **Generic Insurance Framework (GIF)** — An open-source protocol for building decentralized insurance on the blockchain
- **Parametric Insurance Products** — Automated, data-driven insurance with instant payouts
- **DIP Token** — The governance and utility token powering the Etherisc ecosystem

#### Repository Categories

Category	Description
<a href="#">Core Framework</a>	GIF smart contracts and development tools
<a href="#">Insurance Products</a>	Depeg Protection, Flight Delay, Crop Insurance
<a href="#">Frontend &amp; UI</a>	UI component libraries and web applications
<a href="#">Infrastructure</a>	Oracles, APIs, and backend services
<a href="#">Token &amp; Staking</a>	DIP token and staking contracts
<a href="#">Developer Tools</a>	Boilerplates, templates, and resources

#### Quick Links

Resource	Link
 Website	<a href="http://etherisc.com">etherisc.com</a>
 Documentation	<a href="https://docs.etherisc.com">docs.etherisc.com</a>
 Discord	<a href="#">Join our community</a>
 Twitter	<a href="https://twitter.com/etherisc">@etherisc</a>

Building the future of decentralized insurance 🚀



# Get in touch:



Etherisc GmbH



etherisc\_community



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etherisc.com



contact@etherisc.com

