



Examples: Guatemala and El Salvador

Perils Covered	Target Clients	Scalability
<ul style="list-style-type: none"> • Drought • Excess Rain • Earthquake 	Vulnerable, low income clients of local Financial Institutions	<ul style="list-style-type: none"> • Wide insurable interest • Low cost • Linked to credit
<ul style="list-style-type: none"> • Informed purchase (materials, video, etc.) • Disaster preparedness (72 hours backpack) • Risk management education for channel and clients • Transmission of relevant information via SMS 		

Value chain

