



## DEPARTMENT OF GEOGRAPHY

INDIANA UNIVERSITY  
College of Arts and Sciences  
Bloomington

# FALL 2019 - COLLOQUIUM SERIES

## *Stephen Visher Speaker in Climatology*



### **Professor Leigh Johnson**

Department of Geography  
University of Oregon

## **The promises and perils of leveraging science for ‘climate risk insurance’ in Africa**

**Abstract:** In the past decade, climate and vegetation data has become widely used to design a variety of weather-based ‘index insurance’ products for African farmers, lenders, nations, and humanitarian organizations operating on the continent. Index insurance – in which payouts are determined by environmental variables rather than direct loss inspection – has become one of the preeminent methods with which development actors propose to manage climate change vulnerability. This talk outlines the ways that environmental science is employed in insurance markets and demonstrates how such knowledge has been used to design drought insurance contracts for pastoralist livestock, small farmers, and national drought relief. Despite the beguiling technical solutions index insurance initiatives propose, in practice, they are often beset by low demand, inaccurate indemnification of losses, and dependence on a small group of international reinsurers to provide capital. Notwithstanding these limitations, is “something better than nothing”? The answers to this deceptively simple question require new bodies of evidence and a renewal of place-based engagement with political ecology’s central concerns. They also suggest the cascade of compromises that result as insurance instruments are used as stop-gap policy tools due to international policy failures to meaningfully mitigate emissions or finance adaptation.

**Friday, October 25, 2019**

**3:35 p.m. in the**

**Student Building 005**

(Refreshments provided at 3:15 p.m. in Student Bldg. 018)

**Questions:** Dr. Ishan Ashutosh ([iashutos@indiana.edu](mailto:iashutos@indiana.edu)) or  
Dr. Natasha MacBean ([nmacbean@iu.edu](mailto:nmacbean@iu.edu))