



**Insurance and
Risk Finance
Facility**



OECD PROGRESS Workshop

Governments Leading Agricultural Insurance Systems: International Good Practices and Global Experiences

05 October 2026, Paris



International Good Practices and Global Experience

- Analysis draws on **14 country case studies**: China, India, Indonesia, Italy, Kenya, Mexico, Philippines, Rwanda, Senegal, Spain, Türkiye, Uganda, United States and Zambia.
- [UNDP Publication](#) released in 2026 at the Financial Resilience in Agriculture Community of Practice ([FRA CoP](#)) in China: ***Government Pathways to Transform Agricultural Insurance systems.***



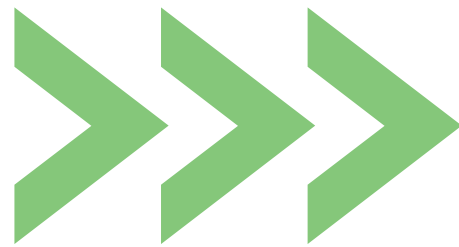
The overarching goal: public objectives

“What public objective is the country trying to achieve, and how can agricultural insurance be embedded into the broader system to contribute to that effort?”

Agricultural insurance delivers at scale for public objectives only as part of wider systems

FROM

addressing individual market constraints



TO

deliberately shaping the agricultural insurance system around nationally defined public objectives, thereby driving system transformation

System transformation results from interconnected and mutually reinforcing system changes that, through their cumulative effects over time, reshape how the system functions.

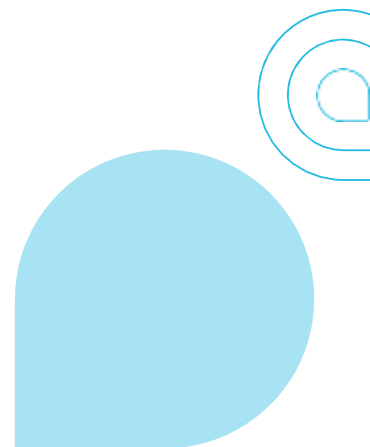
When governments adopt a market-shaping role:

- 1 Governments progressively align the four pillars around clearly defined public value objectives.
- 2 Agricultural insurance is integrated within broader economic and agricultural systems, rather than functioning as a stand-alone product.
- 3 Public financing is used strategically not only to improve affordability but to shape market behaviour and crowd in private sector participation.
- 4 Public value is co-created through structured collaboration between governments, private insurers, reinsurers and other ecosystem actors.

	PILLAR 1 Policy	PILLAR 2 Regulation	PILLAR 3 Programmes	PILLAR 4 Financing
 APPROACH 1 Market correcting	Limited or fragmented	Minimal adjustments	Pilots or stand-alone schemes	Subsidies/ reinsurance addressing specific failures
 APPROACH 2 Market enabling	Emerging strategic direction	Enabling frameworks for participation and innovation	PPPs and expanded delivery systems	Structured and more predictable financing
 APPROACH 3 Market shaping	Integrated national objectives	Regulation aligned with public value goals	Embedded within broader economic systems	Strategic financing to create scale and crowd in markets



The lead institution shapes how an agricultural insurance agenda develops.



PATHWAY 1 Ministry of Agriculture

ENTRY POINT
Programme delivery /
Farmer-facing schemes



COORDINATION POWER
Coordination builds over time
through engagement with
other institutions, including
the finance ministry and
regulatory bodies



MARKET INTERFACE
Government engages
the insurance industry
through programme delivery;
PPPs are structured around
farmer-facing schemes



PATHWAY 2 Ministry of Finance

ENTRY POINT
Policy and financing /
Fiscal risk management



COORDINATION POWER
Strong policy reach, but
dependent on agriculture
ministry to connect insurance
to farmers on the ground



MARKET INTERFACE
Government engages the
insurance industry through
the financial system,
embedding insurance in
lending portfolios, credit
schemes and financial
inclusion frameworks



PATHWAY 3 Centralized leadership

ENTRY POINT
Centre of government /
National development strategy



COORDINATION POWER
Whole-of-government
alignment from the outset



MARKET INTERFACE
Government engages the
insurance industry through
national architecture that
brings public institutions,
private insurers and
reinsurers together under
one framework

India

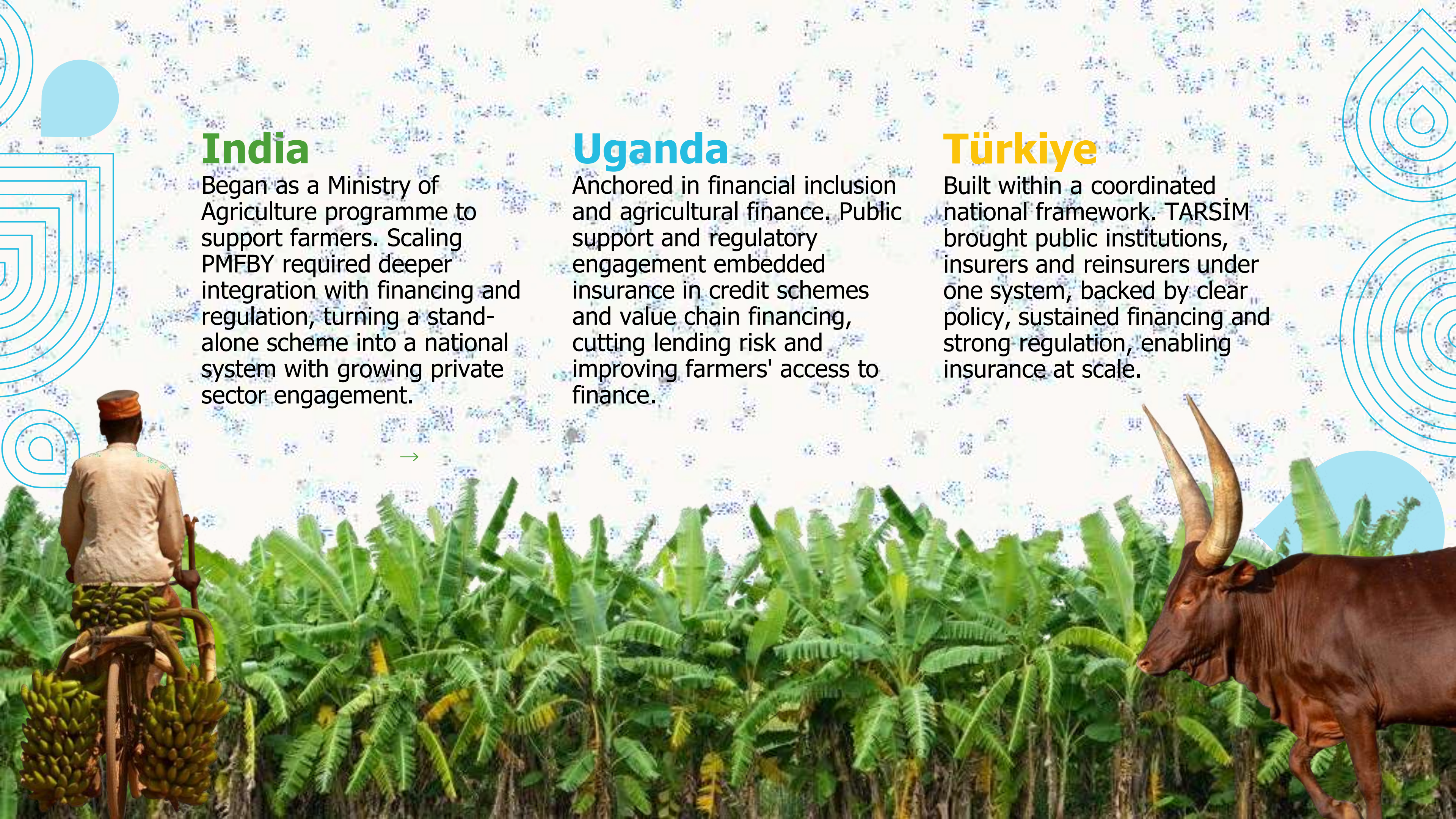
Began as a Ministry of Agriculture programme to support farmers. Scaling PMFBY required deeper integration with financing and regulation, turning a stand-alone scheme into a national system with growing private sector engagement.

Uganda

Anchored in financial inclusion and agricultural finance. Public support and regulatory engagement embedded insurance in credit schemes and value chain financing, cutting lending risk and improving farmers' access to finance.

Türkiye

Built within a coordinated national framework. TARSİM brought public institutions, insurers and reinsurers under one system, backed by clear policy, sustained financing and strong regulation, enabling insurance at scale.



Key takeaways

1

When the government acts as a market shaper, it can move from market correction to public value creation

2

Institutional entry points shape pathways towards institutionalizing agricultural insurance agendas

3

Integrated systems are needed for agricultural insurance to scale

4

Programmes can transform from stand-alone schemes to systemic instruments

Financial Resilience in Agriculture Global Platform

The Platform operates through five mutually reinforcing workstreams. Together they **inspire, inform, empower and multiply** — turning country experience into shared evidence, building the capability and alignment of actors, shaping agendas, and spreading proven solutions to scale.

1. Research & Evidence

Translates country implementation experience into evidence, frameworks, tools and shared language. Comparative research and analysis help governments, market actors and partners identify what works, under what conditions and how successful approaches can be adapted across contexts.

2. Community of Practice

Creates structured peer exchange among governments, practitioners and market actors, enabling countries to learn from one another, identify shared challenges and shape collective learning priorities. The CoP also amplifies implementation experience from the Global South and informs global evidence and agendas.

3. Strategic Partnerships

Aligns financial, technical and institutional partners around shared priorities and pathways to scale. By connecting governments, insurers, investors, development finance institutions and other actors, the Platform helps mobilise the resources and expertise needed to support country implementation and ecosystem development.

4. Events & Global Convenings

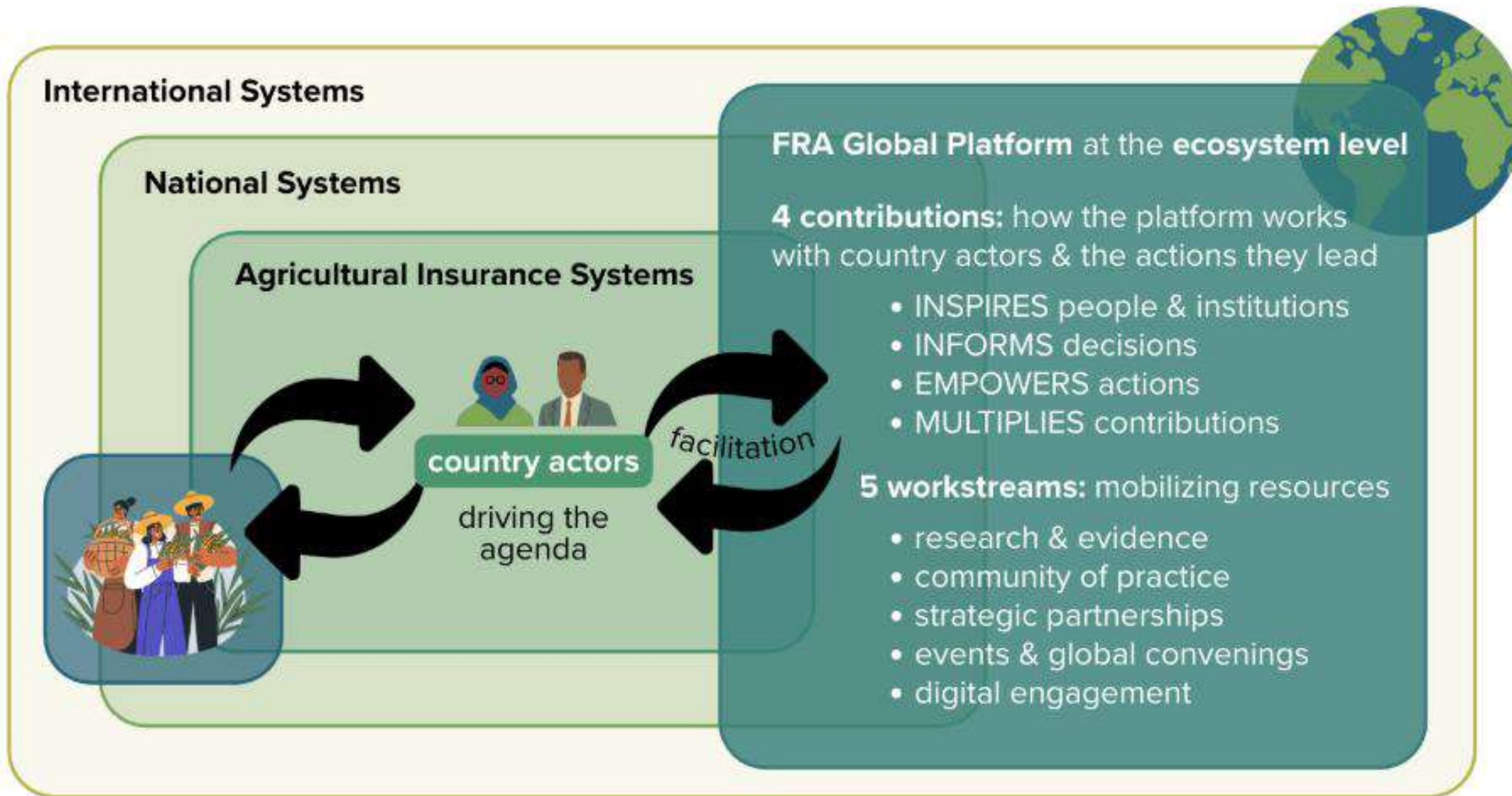
Positions agricultural insurance within broader development, climate, food systems and investment discussions. Convenings elevate government and practitioner voices, build new partnerships and influence agendas, investment decisions and collective action across the ecosystem.

5. Digital Engagement

Maintains the relationships, knowledge exchange and visibility needed to sustain collaboration between convenings. Digital channels support evidence dissemination, amplify country experience and enable continuous engagement across governments, practitioners, partners and market actors.



A two-way flow between countries and the wider ecosystem





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**Download the report
& browse the 14 case studies.**

