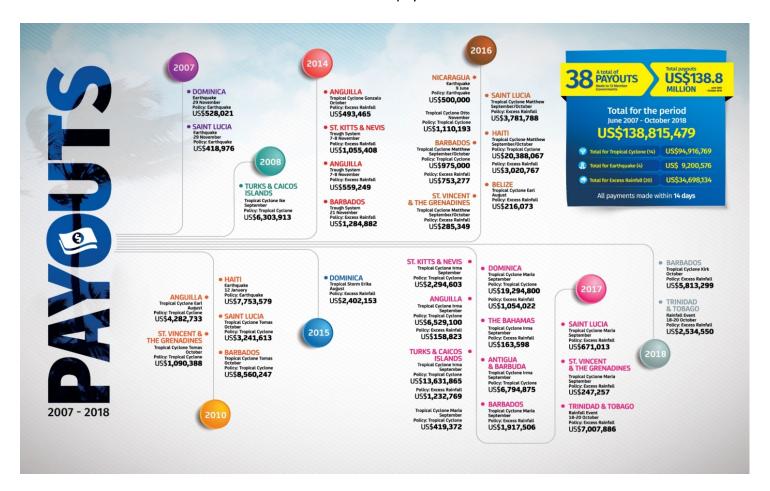
Over 2 Million Persons Benefit Directly or Indirectly from CCRIF Payouts –

A Synopsis of How Governments have used CCRIF Payouts 2007 – 2018

Since 2007, CCRIF has made 38 payouts totaling US\$138.8 million to 13 member governments. An analysis undertaken by CCRIF in 2018 shows that approximately 2.2 million persons have either been direct or indirect beneficiaries of CCRIF payouts.



Summary of payouts

- 14 payouts have been made on Tropical Cyclone policies; 4 on Earthquake policies; 18 on Excess Rainfall policies
- The largest single payout was US\$20,388,067 made to Government of Haiti following TC Matthew in 2016
- Barbados has received the most payouts a total of 6 payouts, followed by Anguilla receiving 5 and Dominica, Saint Lucia and the Turks and Caicos Islands each receiving 4 payouts.

• The following member countries have not received a payout: Bermuda, Cayman Islands, Grenada and Jamaica

Governments have used payouts for a variety of purposes, including immediate recovery and repair activities; humanitarian aid for affected persons; stabilizing facilities such as water treatment plants; improving critical infrastructure such as roads, drains and bridges; mitigation activities to increase resilience against natural hazards and climate change; and to "keep the wheels of government turning".

Some examples on how payouts have been used and number of persons benefitting either directly or indirectly are presented in the table below

Event	Country	Payouts (US\$)	Use of Payout(s)	Beneficiaries (Approximate) ¹
Tropical Cyclone Ike, September 2008	Turks and Caicos Islands	6,303,913	Temporary feeding stations (food) for displaced and other affected persons	825 Vulnerable families
Earthquake, January 12, 2010	Haiti	7,753,579	Immediate reconstruction and stabilization of government processes and provision of civilian security	300,000 Vulnerable persons and persons requiring medical attention
Tropical Cyclone Earl, August 2010	Anguilla	4,282,733	Clearing of debris, repairing general damage, capitalizing a special recovery fund and purchasing upgraded weather monitoring data-capture technology and portable weather systems to improve early warning	Communities Disaster management and meteorology entities
Tropical Cyclone Tomas, October 2010	Saint Lucia	3,241,613	Capital expenditures, e.g., clearing silty rivers, unblocking major roads, stabilizing drinking water plants, and repair of a key government building	178,000 General population especially with respect to water treatment plant
Tropical Cyclone Gonzalo, October 2014	Anguilla	493,465	Repairs to government buildings: library, NEOC, fire service, post office, Adrian T. Hazel Primary School	14,000
Trough System, November 7-8 2014	Anguilla	559,249	Establish Emergency Warning System; acquire VSAT communication for NEOC	

¹ Information on beneficiaries were either received by governments or taken from Damage and Loss Assessment Reports or gleaned from the actual use of funds and should be viewed as approximate figures

Event	Country	Payouts (US\$)	Use of Payout(s)	Beneficiaries (Approximate) ¹
Tropical Cyclone Matthew, September 2016	Saint Lucia	3,781,788	Assistance to the agriculture sector	20,242
Tropical Cyclone Matthew, October 2016	Haiti	23,408,834	Provision of food and shelter to at least 1.4 million persons who were adversely affected and displaced by Matthew; purchase of medication especially for children; unblocking of main roads; assistance to the agriculture sector; purchase of tarpaulins for houses and replacement of roofs for schools, churches and court houses	> 1.4 million
Tropical Cyclone Irma, September 2017	Anguilla	6,687,923	Repairs to schools and hospital; securing clinics; temporary restoration of government offices	17,000
Tropical Cyclone Irma, September 2017	Turks and Caicos Islands	14,864,634	Long-term infrastructure works in the Education Sector. Upgraded schools with stronger roofing structure material, reducing vulnerability to natural hazards; Repairs to hurricane shelters	17,985
Tropical Cyclone Maria, September 2017	Dominica	20,308,822	Clean-up and restoration work \$41.7M; Installation of temporary Bailey Bridges \$12.9M	73,000

Figure 1 below shows how payouts for all events have been used by all countries within seven categories and Figure 2 shows the use of payouts for each country². The seven categories are:

- immediate post-event repairs
- long-term infrastructure work (which may be considered a risk mitigation)
- risk mitigation activities to reduce vulnerability to future natural hazard events
- payment/assistance to affected parties
- unallocated contribution to the national budget
- assistance to the agriculture sector
- other

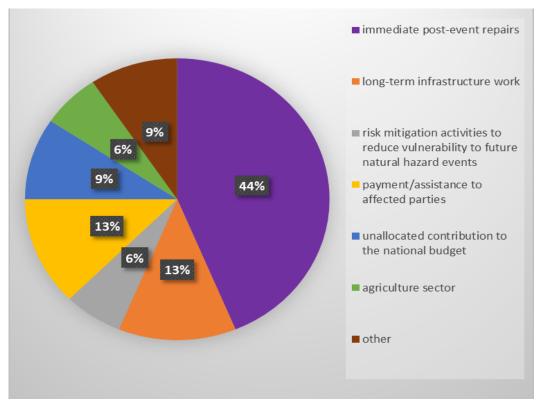


Figure 1: Uses of payouts by category for all countries

Figure 1 shows that most payouts (44%) have been used partially or wholly for immediate postevent repairs. The 9% of payouts that have been used for "other" purposes were used for stabilization of government processes and provision of civilian security; capitalizing a special recovery fund and stabilizing the situation on the ground and evacuation of residents (from Barbuda).

² These figures do not reflect the allocation according to the value of the funds used for each category; countries have not provided sufficient data to make that determination.

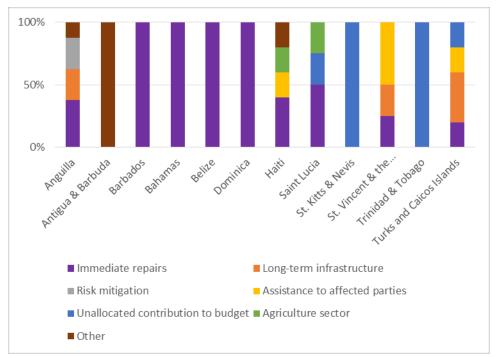


Figure 2: Use of payouts by category for each country

Figure 2 shows that four countries (Barbados, The Bahamas, Belize and Dominica) have used all their payouts for immediate repairs; two countries (St. Kitts and Nevis and Trinidad and Tobago) have incorporated all of their payouts as an unallocated contribution to the national budget. One country, Anguilla, has used the funds to implement risk reduction activities other than long-term infrastructure work: the country established an emergency warning system and upgraded communication for the National Emergency Operations Centre and also earmarked CCRIF funds for capitalizing a special recovery fund.