



January 2026

## CCRIF CEO's Message 2026: Advancing Resilience Through Innovation and Impact

"In 2025, CCRIF delivered record payouts, expanded protection across the region, and launched new products that bring resilience directly to households and vulnerable groups. As we enter 2026, our commitment is clear: to close the protection gap, strengthen financial resilience, and safeguard the development gains of our Caribbean and Central American nations."

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## CCRIF Provides US\$91.9 Million in Payouts to Jamaica Following Hurricane Melissa - Strengthening Recovery and Resilience



*Hurricane Melissa destroyed the Disaster Department of the Local Authority in St. Elizabeth*

CCRIF SPC has once again demonstrated the power of parametric insurance in supporting rapid recovery and resilience building across the Caribbean. Following the devastation caused by Hurricane Melissa in October 2025 in Jamaica, CCRIF made two payouts to the Government of Jamaica totalling US\$91.9 million.

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*L-R: Elizabeth Emanuel, Head, CCRIF Technical Assistance Manager Team and Development & Corporate Communications Manager Team; Mr. Isaac Anthony, Chief Executive Officer, CCRIF SPC, Dr. The Most Honourable, Andrew Holness, Prime Minister, Jamaica; Mrs. Saundra Bailey, Deputy Chairperson, CCRIF SPC; and Ambassador Dr. Rocky Meade, Permanent Secretary, Office of the Prime Minister, Jamaica on the steps of Jamaica House, delivering statements to the press on their meeting and CCRIF’s engagement with the Government of Jamaica.*

In the wake of Hurricane Melissa's devastating impact on Jamaica, a team from CCRIF, led by Chief Executive Officer, Mr. Isaac Anthony; Vice Chairperson Saundra Bailey; and Head of the Technical Assistance Manager and Development & Corporate Communications Manager Teams, Elizabeth Emanuel, undertook a high-level mission to the island in November 2025.

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Honouring Haiti: A Moment of Reflection and Resilience



*The image powerfully contrasts Haiti’s devastation in 2010 with its journey towards long-term resilience building.*

Earlier in January, we paused to honour the lives lost and communities forever changed by the devastating 7.0 earthquake that struck near Port-au-Prince on January 12, 2010. The impact of that event continues to echo across Haiti and the wider Caribbean, reminding us of the urgency of preparedness and solidarity.

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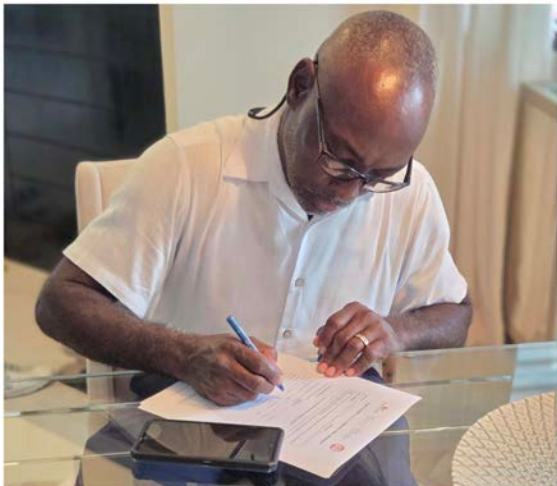
## CCRIF Launches the Livelihood Protection Policy... A New Era of Inclusive Climate Resilience



On December 1, 2025, CCRIF SPC officially launched the new Livelihood Protection Policy (LPP) in the Caribbean, marking a major milestone in the region’s efforts to close the protection gap for low-income and climate-vulnerable groups. The virtual launch brought together partners from CCRIF, MCII, the ILO’s Impact Insurance Facility, Guardian General Insurance Jamaica Limited, and CelsiusPro, alongside community representatives and regional and international stakeholders.

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## Meet Jamaica's First LPP Policyholder: "This Policy Gives Me Peace of Mind"



Here, Mr. Horace Smith, Jamaica's first policyholder of the new LPP, signing up the forms required for purchasing the LPP. Mr. Smith welcomed the LPP as a timely and practical solution and said, "With the weather getting worse every year, I needed something to help steady my income when I can't work. The LPP gives me peace of mind. I know that if a storm or heavy rain stops me from earning, I won't be left with nothing."

Just weeks after the official launch of the Livelihood Protection Policy (LPP) in Jamaica, Mr. Horace Smith, a long-standing tour and taxi operator, became the first person in the country to purchase the new microinsurance product.

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## CCRIF and The UWI Advance Climate Justice Through Groundbreaking Postdoctoral Fellowship



*Dr. Jhordanne Jones, CCRIF-UWI Postdoctoral Fellow, Climate Studies Group Mona, The University of the West Indies; Dr. Gabriele Coccia, Senior Risk Management Specialist, CCRIF SPC; Dr. Mario Salgado, Programme Management Officer, United Nations Office for Disaster Risk Reduction, Regional Office for the Americas and the Caribbean; and Prof. Michael Taylor, Faculty of Science and Technology; Co-Director Climate Studies Group Mona, The University of the West Indies (on screen), engage participants at the Café Corner on Detection and Attribution Science at the 2nd Wider Caribbean Regional Risk Conference held in Barbados in September 2025 and online.*

CCRIF and The University of the West Indies (UWI) have taken a bold step to strengthen the Caribbean’s scientific leadership in climate resilience with the launch of a new postdoctoral fellowship in Detection and Attribution (D&A) Science. Announced on December 17, 2025, this fellowship marks CCRIF’s first direct investment in postdoctoral research and represents a major milestone in advancing regional climate analytics and climate-justice advocacy.

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### Strengthening Connection, Collaboration, and Purpose: Highlights from CCRIF's 2025 Staff Retreat



*A snapshot of CCRIF’s Management and Staff at the retreat. The 2025 CCRIF Staff Retreat allowed staff and management to step back from day-to-day operations and reflect on CCRIF’s long-term vision - ensuring alignment across teams and reinforcing the organization’s commitment to innovation, excellence, and impact. Because CCRIF operates as a virtual company, intentional team building is essential.*



As a virtual organization operating across multiple countries and time zones, CCRIF SPC relies on strong communication, trust, and seamless coordination to deliver on its mission. This makes the moments when the team gathers in person especially meaningful.

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**Us: The People and Partnerships Behind CCRIF's Success**



*CCRIF Board of Directors, Management, Staff and Service Providers*

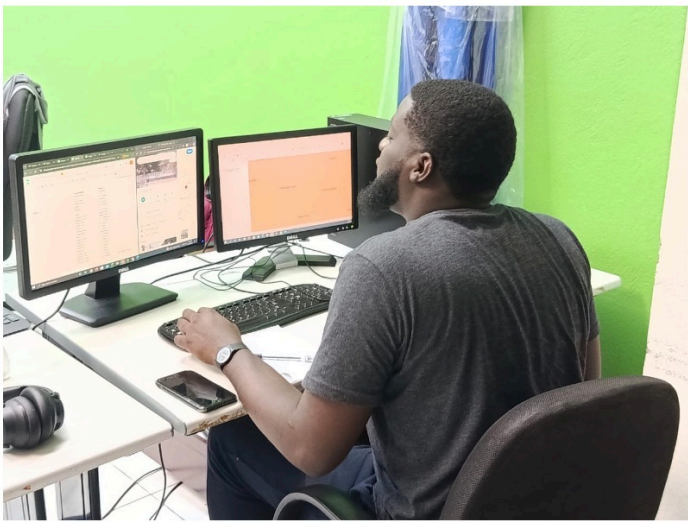
CCRIF's governance structure is anchored by a Board of Directors, a Chief Executive Officer (CEO), and two senior technical leads-the Chief Risk Management Officer (CRMO) and Chief Operations Officer (COO). This triad ensures strategic coherence across risk modeling, financial operations, member engagement, and donor coordination.

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**10 Years of Strengthening Regional Capacity: The CCRIF Internship Programme in 2025**



***Reanna Swamber, placed at the Office of Disaster Preparedness and Management (ODPM), Trinidad, where she integrated gender issues and social issues into DRR strategies.***



***Raheem Buckley, placed at the Mona Geoinformatics Institute, where he engaged in field deployment of sensors and cameras, GIS-based mangrove mapping, drone operations and spatial data collection. After his internship he was offered full-time position***



***Benita Vital was placed at the Grenada Electricity Services Limited (Grenlec), where she focused on developing an environmental waste management plan. Her internship was extended by Grenlec***



***Melissa Jittan-Gazee (centre) was placed at CCRIF SPC, where she supported the organization and rollout of the Supported the 2nd Wider Caribbean Regional Risk Conference 2025, held in Barbados, supported post-project evaluations of the CCRIF Small Grants Programme, and conducted research related to integrated risk management***

The 2025 cycle concluded with a vibrant End-of-Internship Forum, bringing together interns, host supervisors, and the CCRIF team for reflection, learning, and celebration. 1. "One Word to Describe Your Internship" Icebreaker Interns kicked off the session by sharing a single word that captured their experience.

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**Throwback: Sketching the Future of Risk & Resilience: Highlights from the 2nd Wider Caribbean Regional Risk Conference 2025**





*Welcome and Opening Remarks Speakers at the Conference, L-R: Conference Moderator, Mrs. Diane Quarless, former Director of the United Nations ECLAC Subregional Headquarters for Latin America and the Caribbean; Ms. Elizabeth Emanuel, Head, CCRIF Technical Assistance and Development & Corporate Communications Manager Teams and International Development Specialist; Mr. Isaac Anthony, Chief Executive Officer, CCRIF SPC; Mr. Daniel Best, President, Caribbean Development Bank; Dr. Stacy Richards-Kennedy, Regional Manager for the Caribbean, CAF - Development Bank of Latin America and the Caribbean; Mr. Stefano Capodagli, Chief Risk Officer, Caribbean Development Bank.*

In September 2025, CCRIF SPC, the Caribbean Development Bank (CDB), and CAF, Development Bank of Latin America and the Caribbean hosted the 2nd Wider Caribbean Regional Risk Conference in Barbados, drawing over 1,400 participants from 68 countries.

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**The Future Speaks: Youth Voices Driving Caribbean Development  
 Throwback: Youth Townhall 2025 - 2nd Wider Caribbean Regional Risk Conference**



*In-person participants with Heads of CCRIF, CDB and CAF and Moderators; Online moderator is on screen*

The Youth Townhall was more than a side event; it was a reminder that the Caribbean's future resilience depends on the ideas, leadership, and imagination of its young people. As one facilitator put it, "The future belongs to us - and today showed we are ready to shape it."



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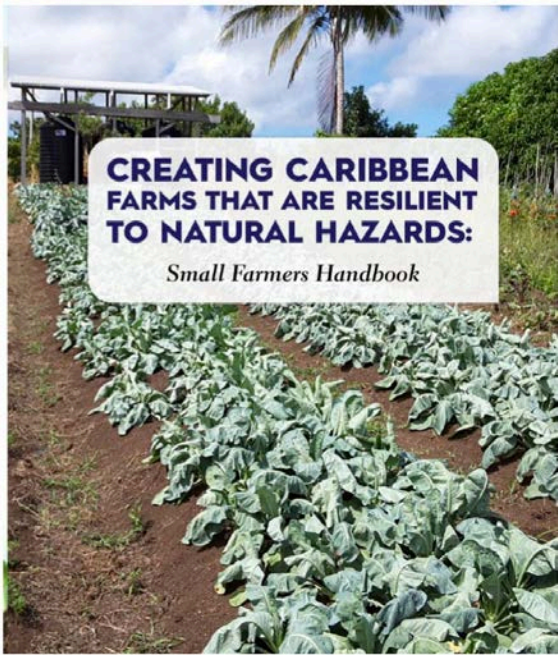
**Strengthening Community Resilience: CCRIF Approves Seven New Small Grants Projects for 2025 with an Investment of US\$150,000**



CCRIF approved seven new projects under its Small Grants Programme in 2025, representing an investment of ~US\$150,000 in community-level resilience across the Caribbean. With these additions, CCRIF currently has 17 active projects in implementation, with an investment of US\$372,000. Since the programme began in 2012, CCRIF has awarded 72 grants totalling over US\$4 million, supporting civil society organizations, NGOs, academic institutions, and community groups working to reduce vulnerability...

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**Introducing the CCRIF Human Interest Stories Collection Based on Projects Supported by the CCRIF Small Grants Programme**



Story #1 Planting Resilience: How Caribbean Farmers Are Weathering the Storm - Caribbean Policy Development Centre (CPDC) and CCRIF SPC

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