Saint Lucia’s Experience: Tools and Approaches
Lessons Learned from Tropical Storm Matthew
Map of Saint Lucia

General Information

- Small Island Developing State located in the Eastern Caribbean region
- 616 sq. km/238 sq.mls
- Population - approximately 170,000 people
- Vulnerable to Hydro-meteorological and Climatological which includes
  - Extreme Flooding and Landslides in particular in communities
The poorest areas are affected by rainfall events

Maximum Rainfall Intensity

Poverty Gap, 2005/06

- 2,600 people directly impacted
- 6 persons killed
- 255 persons displaced
- 47 homes damaged or destroyed

Max. 224 mm/3 hr
Min. 94 mm/3 hr
TS Matthew - Impact

- Flooding – drainage and river experienced in all quadrants of the island
- Damage to the Housing Stock
- Interruption to Air & Seaport Operations
- Power Outage in various communities
- Water Shortage in various communities.
- Economic impact (loss of productivity) given the island shutdown on September 28, 2016
- Damage to agriculture
- Damage to healthcare facilities, infrastructure, several schools
Saint Lucia – Parametric Insurance

- Founding Member  CCRIF
- Benefited in 2007 Earthquake
- Benefitted following Hurricane Tomas  - Hurricane
- Flooding was not included as product in the CCRIF
- New Product Introduced after Hurricane Tomas
- Tropical Cyclone and Excess Rainfall Insurances Policies Among the four countries paid
Cost of Damage relative to insurance pay out

Agricultural Sector:  USD 15 million

Infrastructure:  USD 2.4 million

Housing:  0.1 million

- Saint Lucia received US$3,781,788 which was paid to the GOSL 14 days following the end of the event although cost of damage was approx. USD16m
Saint Lucia is participating in the flexible lending instruments being developed by the World Bank. These Instruments are to assist Saint Lucia following a disaster event – Immediate Response Mechanism:

- Contingent Emergency Response Component (CERC)
- Catastrophic Deferred Draw-down Option (CAT DDO)
- Climate Adaptation Financing Facility (CAFF)
TS Matthew - Challenges

- Interagency coordination for efficient action and decision making
- Delays in the conduct of damage assessment in order to trigger available funding
- Delays with implementation
TS Matthew – Lessons Learnt

- Need for further training in damage assessment methodologies (at national & local level)
- Need for member countries of CCRIF to advocate for expansion of the portfolio / products and insurance coverage
- Work towards developing alternative options for the appropriate risk financing options whether through retention or risk transfer mechanisms (for implementation).
- Promotion of Livelihood Insurance options for households in particular as part of the CAFF
- Continuous review of Saint Lucia’s Insurance Policy with CCRIF to ensure adequacy of coverage
- Ensure Funding is available for payment
Thank You