

# PARTNERSHIP FOR RISK AND RESILIENCE: SANTAM BUSINESS CASE



# SHORT TERM INSURERS FACES INCREASE IN CLIMATICAL RISKS



Poor farming practices



Changing weather patterns



Inadequate drainage ports and poor maintenance

Lack of climate  
risk awareness



Manipulation of water courses



Lack of skills  
and capacity;  
poor flood risk  
preparedness



Flood plain

# SANTAM STRATEGY

INSURANCE GOOD AND PROPER



# baam

business  
adopt a  
municipality



Cooperative Governance  
Traditional Affairs



**SALGA**  
South African Local Government Association



5 adopted municipalities: focus on disaster risk management



Mbombela LM



Thulamela LM



Ulundi LM



Eden DM



Mahikeng LM

# BUSINESS-ADOPT-A-MUNICIPALITY (BAAM)



Cooperative Governance  
Traditional Affairs



**SALGA**  
South African Local Government Association



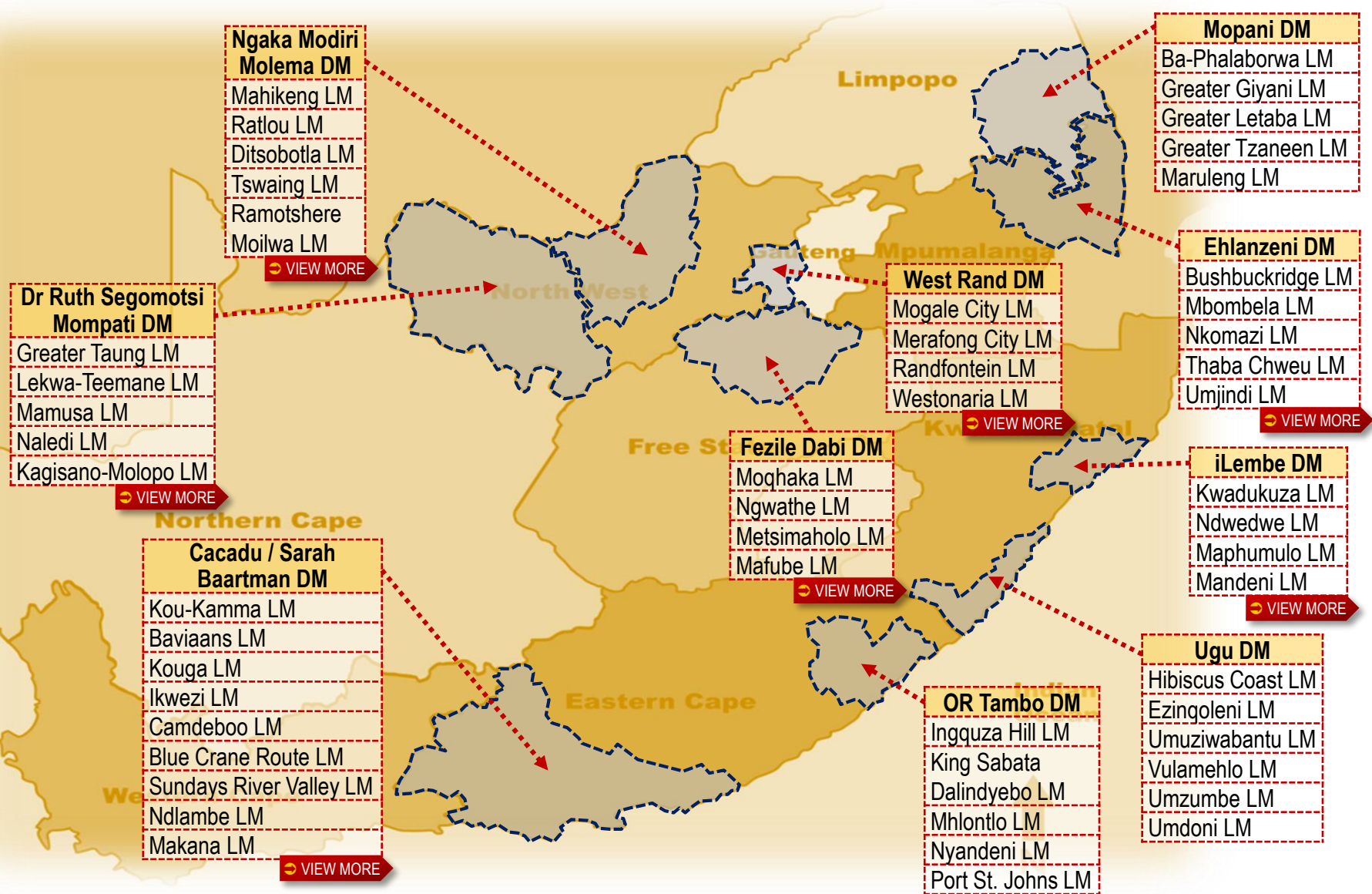
## SANTAM RISK NODE PROGRAMME (SRN)



## PARTNERSHIP FOR RISK & RESILIENCE (P4RR)



# HIGH RISK NODE DISTRICTS



## FOUR RETURNS MODEL



### RETURN OF INSPIRATION

inspiration  
awareness  
beauty  
hope  
positive change



### RETURN OF NATURAL CAPITAL

fertile soil  
water  
biodiversity  
biomass  
carbon



### RETURN OF SOCIAL CAPITAL

social cohesion  
collaboration



### RETURN OF HUMAN CAPITAL

employment  
entrepreneurship  
education



### RETURN ON INVESTMENT

reduced flood risk  
increased yields  
additional revenue  
streams

## THE FOUR RETURNS — DEVELOPMENT COMPANY —

livinglands



**COMMONLAND**  
4 RETURNS FROM LANDSCAPE RESTORATION



Implemented by:

**giz** Deutsche Gesellschaft  
für Internationale  
Zusammenarbeit (GIZ) GmbH



**water & sanitation**

Department:  
Water and Sanitation  
REPUBLIC OF SOUTH AFRICA



# UPSTREAM: FOUR RETURNS PROGRAMME



## Kromme:

- 150,000 ha
- Deciduous fruits, cattle farming
- Alien species invasion
- 70% natural veld, degraded vegetation
- 20% intensive agriculture

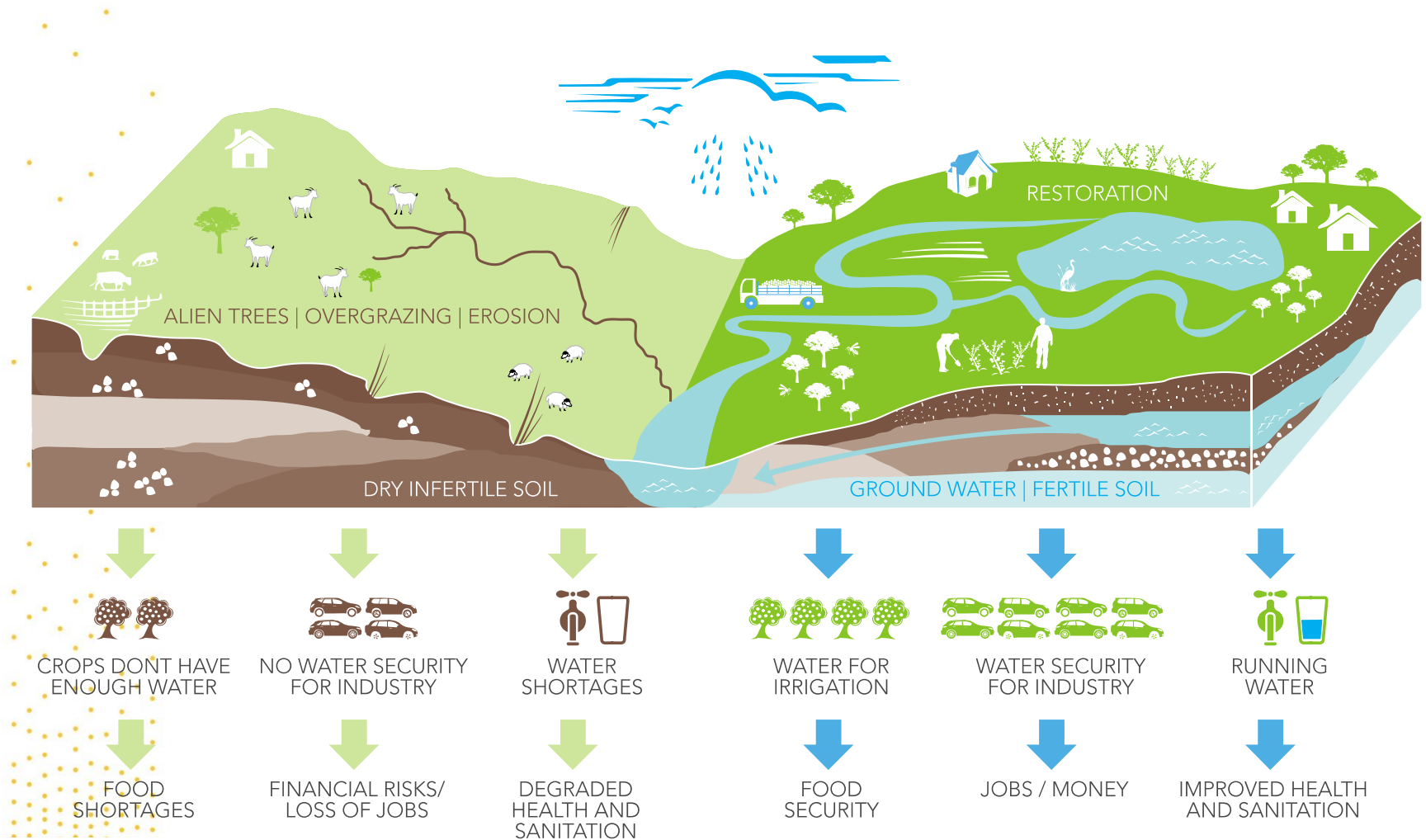
## Kouga:

- 280,000 ha
- Deciduous fruits
- High flood risk, severe water stress
- 80% natural veld, degraded vegetation
- 15% intensive agriculture

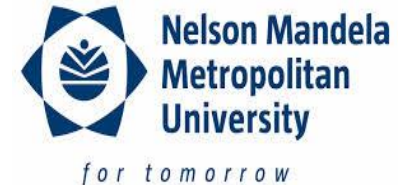
## Baviaanskloof:

- 120,000 ha
- Very rugged, complex vegetation structure
- Degradation due to overgrazing
- 70% natural veld, 20% degraded vegetation and agriculture





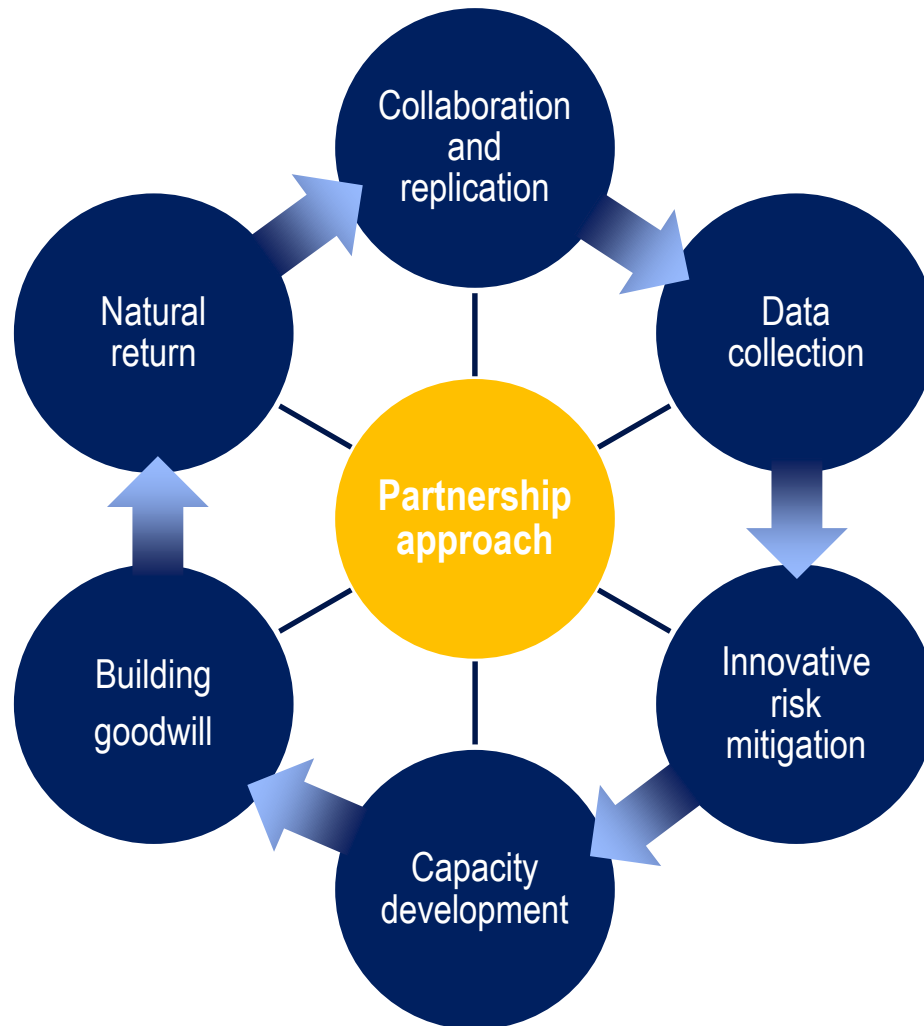
# GOING FORWARD: REQUIRES SCALE CALLING MORE PARTNERS



**THE FOUR RETURNS**  
— DEVELOPMENT COMPANY —



# PARTNERSHIP 4 RISK & RESILIENCE: BLUE PRINT



# WHICH ULTIMATELY LEADS TO:

**A fully integrated and shared approach to Bio-diversity management and landscape restoration**

**Fully integrated functional Municipal capability – in managing risks in the landscape**

**Shared Risk – With all impacted understanding their role and Responsibility on the risk continuum**



# LESSONS LEARNT

- Our internal limitations regarding our own systems to manage increase of information
- No dedicated resource
- The technical knowledge & experience of municipal officials is limited in some instances
- Important to choose potential partners who are directly impacted as this allows for buy-in
- Local Academia play a critical role in supporting research needed to sell to other potential partners



# SUCSESSES

- Flood data accessibility – improved risk modelling
- Expanded network of partners – creating scalability potentially
- Sign-off by Santam executives and board to roll-out P4RR to a further municipality.
- Buy-in from 3 districts municipalities



**AT SANTAM WE BELIEVE THAT A  
PROSPEROUS AND A  
SUSTAINABLE SOCIETY IS ONLY POSSIBLE  
BY WORKING  
TOGETHER**



THANK YOU

