1
00:00:00,000 --> 00:00:04,000
VO: This is what’s known as the Dry Corridor,

2
00:00:04,000 --> 00:00:08,000
covering Guatemala, El Salvador, Honduras and

3
00:00:08,000 --> 00:00:12,000
Nicaragua. Over the last ten years, this historically dry

4
00:00:12,000 --> 00:00:16,000
region of Central America has been hit by the effects of climate change.

5
00:00:16,000 --> 00:00:20,000
Extreme weather, like prolonged droughts, are taking its toll

6
00:00:20,000 --> 00:00:24,000
on the region’s agriculture. Regions in the Dry Corridor

7
00:00:24,000 --> 00:00:28,000
experience severe drought during the El Niño Southern Oscillation

8
00:00:28,000 --> 00:00:32,000
cycle. For example, El Salvador has seen persistent droughts

9
00:00:32,000 --> 00:00:36,000
each year between 2012 and 2018,

10
00:00:36,000 --> 00:00:40,000
which has impacted the livelihoods of local farmers.

11
00:00:40,000 --> 00:00:44,000
Cirilo: If it continues as it is today,

12
00:00:44,000 --> 00:00:48,000
I will have to leave again because

13
00:00:48,000 --> 00:00:52,000

there is no work here. One can’t survive in

14
00:00:52,000 --> 00:00:56,000
El Salvador under these conditions.
VO: To identify which

15
00:00:56,000 --> 00:01:00,000
farmers are experiencing significant loss, local insurance providers

16
00:01:00,000 --> 00:01:04,000
combine satellite data to figure out where to direct financial

17
00:01:04,000 --> 00:01:08,000
protection. Local insurance agencies have been using NASA

18
00:01:08,000 --> 00:01:12,000
data on precipitation to get a better a picture of the climatic

19
00:01:12,000 --> 00:01:16,000
conditions in order to implement index insurance.

20
00:01:16,000 --> 00:01:20,000
Index insurance pays out benefits based on a predetermined index,

21
00:01:20,000 --> 00:01:24,000
such as the amount of rainfall in a region.
Llabres: We try to assess which are the most

22
00:01:24,000 --> 00:01:28,000
important risks for the whole country, and in many

23
00:01:28,000 --> 00:01:32,000
cases those are climate-related and are aggravated by climate change.

24
00:01:32,000 --> 00:01:36,000
That includes more severe and more frequent droughts,

25
00:01:36,000 --> 00:01:40,000

and that includes also more excessive rainfall, more excessive

26
00:01:40,000 --> 00:01:44,000
hydrological events.
VO: Assessing the impacts

27
00:01:44,000 --> 00:01:48,000
of extreme weather and individual losses all over El Salvador

28
00:01:48,000 --> 00:01:52,000
would incur an enormous operational cost. For these regions,

29
00:01:52,000 --> 00:01:56,000
that’s where satellites like TRMM and GPM can make

30
00:01:56,000 --> 00:02:00,000
a huge difference.
Llabres: When TRMM came to life a little

31
00:02:00,000 --> 00:02:04,000
more than two decades ago, it was a high quality product that we were

32
00:02:04,000 --> 00:02:08,000
now able to use to determine what happened in each

33
00:02:08,000 --> 00:02:12,000
part of the country. The market of insurance can reach people

34
00:02:12,000 --> 00:02:16,000
that it didn’t reach before, that it was too costly to reach

35
00:02:16,000 --> 00:02:20,000
before that. Now we have more than twenty years of

36
00:02:20,000 --> 00:02:24,000
satellite data from quality sources, such as NASA, including TRMM and

37
00:02:24,000 --> 00:02:28,000

GPM, and now we can actually price an insurance component,

38
00:02:28,000 --> 00:02:32,000
an insurance product, based on experience that we have collected