



Actions After Impacts

What actions are non-state actors¹ taking to address climate losses and damages?

How can these be accelerated?

This paper is the outcome of dialogues in 2022 convened by the **UN Climate Change High-Level Champions** with non-state actors on actions to address climate losses and damages.



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The content of this paper is based on the factual discussions from the dialogues and survey. They do not represent the views of any of the above organisations and individuals. It is not an official position, nor does it represent the views of the UN Climate Change High-Level Champions nor that of the COP26 and COP27 Presidencies.

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PURPOSE OF THIS PAPER

This paper was produced following a series of dialogues to explore the role of non-state actors in addressing losses and damages, and on what is needed to accelerate action. These have resulted in a set of outputs for further discussion. The paper has two main objectives:

First, to **share the four main outputs** of the 2022 dialogues and survey:

- Elevated **three imperatives - addressing climate losses and damages** - getting to **net zero as soon as possible – adapting and building resilience**.
- **Proposed priority issues** that non-state actors need to consider when taking actions to address climate losses and damages.
- Identified **typology** of the actions non-state actors are taking to address climate losses and damages.
- **Proposed finance options** to be considered to increase finance at the level needed to support countries and non-state actors and communities to take action to address climate losses and damages.

Second, to **ask a set of questions** embedded in the paper on how to rapidly advance action to address climate losses and damages by non-state actors. Answers to these questions can be submitted using this form - <https://forms.gle/ozD3bz1Z7NB1T9ma7>.

Your answers will be used by the Climate Champions Team to inform the work of the **UN Climate Change High-Level Champions** in 2023.

This will be alongside the work of the UN Climate Change High-Level Champions, their [campaigns](#) **Race to Zero** and **Race to Resilience**, as well as the Sharm El Sheikh Adaptation Agenda, and the “2030 Breakthroughs” which are helping put the world on the path to a decarbonized and resilient future.

This world will be imperfect if it is not bounded by equity and justice and built on a foundation that puts addressing climate losses and damages at its core.



EXECUTIVE SUMMARY

At COP26, through the [Glasgow Climate Pact](#), countries urged “***non-governmental organisations and private sources, to provide enhanced and additional support for activities addressing loss and damage associated with the adverse effects of climate change.***”

To help delivery of this request from parties, and in line with the UN Climate Change High-Level Champions mandate to accelerate action by non-state actors and enhance ambition, a series of dialogues were held to explore the role of non-state actors in addressing losses and damages and what is needed to accelerate action.

Throughout the dialogues three questions were posed:

- What actions were non-state actors taking to address climate losses and damages in all its forms?
- What did non-state actors see as the challenges to elevating what they were already doing to address climate losses and damages?
- What is needed to accelerate actions by non-state actors to address losses and damages of climate change?

From all the dialogues it was clear the scale of climate losses and damages the world is now seeing is significantly increasing. Box 1 provides examples from 2022. There are three imperatives and a structural challenge on finance that need to be addressed in response to the climate crisis:

- **ACCELERATING ACTIONS AFTER IMPACTS²** to address the climate losses and damages that are happening.
- **GETTING TO NET ZERO** as soon as possible to stop the impacts of climate change getting worse and keep 1.5°C alive.
- **BUILDING RESILIENCE** to adapt to the impacts of climate change and reduce the losses and damages from climate impacts – **ACTIONS BEFORE IMPACTS.**

All three imperatives require a **structural shift of PUBLIC AND PRIVATE FINANCE**. The mitigation track has historically attracted most climate finance with adaptation lagging behind. With the impacts of climate change increasing those who are suffering most, who have least caused them, are the ones bearing the cost of these losses. There is a need for a more holistic response from all countries and non-state actors to these losses and damages.



Six main themes have emerged from the dialogues for consideration by non-state actors. These are:

1. **Urgency to act** by states and non-state actors before more lives are lost, economic losses increase, biodiversity is degraded and property damaged. Action must **address the injustice** that the most vulnerable people, especially women and youth living in developing countries, are suffering the most from a crisis they have not caused, including through appropriate financial support. This will be essential to achieve the world's wider agenda on sustainability, and in particular the **achievement of the Sustainable Development Goals**.³

Box 1 Examples of Heat Waves, Droughts and Floods in 2022

KwaZulu Natal floods killed over 435 people and caused more than USD 1.57 billion in infrastructure damage.⁴

Pakistan over 30 million people have been displaced and suffered an estimated USD30 billion damage from torrential floods during heavy monsoons.⁵

Somalia famine is expected to affect up to 7.1 million people and make 1.5 million children acutely malnourished by the end of 2022.⁶⁷

Australia Floods - in March caused 22 deaths and upwards of \$2.5 billion of damage. Further floods in October have caused more losses and damages.⁸

India Heatwave March 2022 was the hottest in 122 years since records began and up to 8°C above average. Based on past studies⁹ this is expected to have caused significant deaths.

USA The devastation wrought by Hurricane Ian is estimated to have caused between USD53 to USD74 billion in damages.¹⁰

Nigeria October floods have displaced more than 1.4 million people and affected over 2.5 million, 600 people have died, and cholera is on the rise.¹¹

Europe wildfires in 2022 destroyed 660,000 hectares of land with significant losses of biodiversity critical Mediterranean ecosystems.¹²

Brazil in the northeast floods and landslides led to the deaths of at least 126 people with over 70,000 people were displaced.¹³

Chile and Argentina heavy rains in June caused widespread damage to homes and roads and some deaths.¹⁴

British Columbia (Canada) experienced over 1,355 wildfires burning 43,000 hectares destroying biodiversity and impacting on people's lives.¹⁵

China heavy rainfall and floods affected half a million in the Chinese province of Guangdong, forcing and causing damage of more than USD250 million.¹⁶

Mozambique. Tropical Storm Ana affected 190,000 people and destroyed 12,000 houses and deaths.¹⁷



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2. **Everyone must act.** This includes states and non-state actors. The climate crisis requires the whole society approach, and radical collaboration to increase action on addressing climate losses and damages as a priority.
 3. **Recognize all type of losses.** Take action to address **all losses and damages** from **extreme climate events** and **slow onset changes** including damage to our **economies, culture, heritage, health and ecosystems.**
 4. **Scale up the actions.** While there are gaps, there is a wealth of examples of actions non-state actors are taking to address climate losses and damages in all its forms. The paper presents an extensive list of actions that need to be financed and taken to scale.
 5. **Mobilise, increase the flow, and access to finance** from as many sources as soon as possible and at scale to address climate losses and damages and fill the large financial gap. Table 2 presents options to mobilise finance.
 6. **Accelerate enabling conditions.** While significant increase in finance is essential, it is crucial that this is accompanied by change in three other areas: government **policy reform; capacity building** of institutions to take action on climate losses and damages; and **better knowledge** to improve technology to access information and improve decision-making.



INTRODUCTION

Millions of people from communities all over the globe are already experiencing the economic, social, cultural and health impacts of climate change. This year we have seen unprecedented heat waves, wildfires, floods and droughts, all made worse by climate change.

The scale of the challenge the world now faces requires urgent action by states complemented by actions from non-state actors. This discussion paper looks at the actions non-state actors are taking and how these can be accelerated including through collaboration with states.

The paper presents options on how to increase finance. They must be additional to any new financing agreed by parties under UNFCCC for Loss and Damage. Projected impacts and related losses and damages are set to intensify with every fraction of a degree of global warming, meaning action to address climate change must dramatically accelerate¹⁸. Three imperatives and one structural challenge emerged from the dialogues:

- **Accelerating actions** to address climate losses and damages that are happening now.
- **Get to net zero as soon as possible** by catalysing action from NSAs to stop the situation getting worse and **keep 1.5°C alive**.
- **Building resilience** and adapting to reduce the **losses and damages** from climate impacts. **Actions Before Impacts**

Currently, in climate action, there is a mitigation gap¹⁹, an adaptation gap, a protection and a response gap. All of them are crossed by a **finance gap** that requires **a structural change and shift of public and private finance** with an increasing focus on losses and damages that are affecting people all over the world as reflected above. These gaps are illustrated in Figure 1. Non-state actors can help fill these gaps by addressing these three imperatives and by working with state actors who must show leadership.

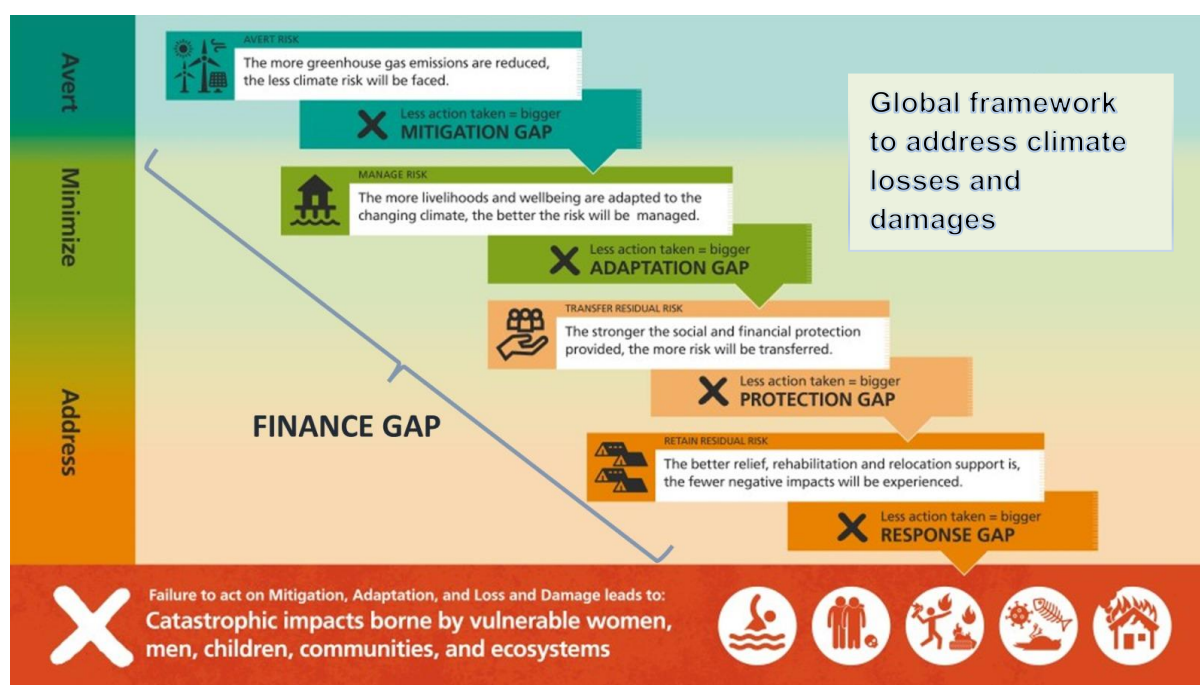
Progress on loss and damage has been slow, with many state and non-state actors calling for increased action and finance since the creation of the UNFCCC. COP26 elevated discussions on the issue of losses and damages including a decision to set up the Glasgow Dialogues between Parties, relevant organisations and stakeholders to discuss the arrangements for the funding of activities to avert, minimize and address loss and damage associated with the adverse impacts of climate change.



However, it is important to recognise there is no time to wait and losses and damages are happening now. Much remains to be achieved by states and non-state actors.

In recognition of the need for action by state and non-state actors, the Glasgow Climate Pact, parties urged ***“non-governmental organisations and private sources, to provide enhanced and additional support for activities addressing loss and damage associated with the adverse effects of climate change.”***

Figure 1 The Four Gaps²⁰ reflecting a structural finance gap



Many actions are being implemented by non-state actors, and while this is no substitute for action by States on Loss and Damage, including the provision of finance, the UN Climate Change High-Level Champions are committed to work with the [Marrakech Partnership](#) and other non-state actors to make meaningful progress and accelerate action to address the actual climate losses and damages communities are experiencing.

To help scale-up new and existing efforts, a clearer understanding of the challenge non-state actors are facing is needed. That's why the UN Climate Change High-Level Champions, alongside front-line voices, held open dialogues (Box 2) and conducted a survey, with three objectives:

- To **identify and share best practices** on how non-state actors are addressing climate losses and damages.
- To discover how to **elevate and amplify what non-state actors are already doing** to address climate losses and damages in all forms.



- To identify how to **advance this agenda** with non-state actors to accelerate actions to address losses and damages of climate change.

Box 2 Dialogues on Climate Losses and Damages in 2022

- Workshops in May with 110 participants, from 25 countries considering “how to galvanise transformative action to support the most climate vulnerable communities?”
- Workshop on Actions After Impacts with non-State actors, frontline voices and Party representatives at Bonn Climate Conference.
- Survey to map the actions NSAs are taking now to address climate losses and damages, and how these can be accelerated.
- Consultations at regional climate weeks.
- Workshop on actions businesses can take to address climate losses and damages at New York Climate Week
- Partner with the Scottish Government on conference on ‘Addressing Loss and Damage: Practical Action’

Six themes emerged from the dialogues for non-state actors to consider:

1. Urgency to act. While all of us are at risk of suffering economic and non-economic losses and damages from climate change, it is the most vulnerable communities in developing countries who are suffering the most. The evidence and stories from frontline communities was that losses and damages are happening with increasing severity²¹. These are hurting those who have done least to cause the climate crisis.

Further economic losses and damages to countries and local communities are increasing in scale, as reflected by the floods in Pakistan this year, where estimated losses and damages, account for over USD30 billion according to the World Bank.

There is a moral imperative for those who have caused the crisis to step **up and take action immediately** and help **deliver climate justice**²².

The increasing impacts of the climate crisis, requires urgent action as they have implications not only for the climate, but increasing losses and damages undermine **the achievement of almost all of the Sustainable Development Goals**, putting at risk any type of development and environmental integrity.²³

2. Everyone must act. States must act and non-state actors must act. Non-state actors are already taking action; including cities, communities,



businesses, and regions. The actions being taken are nowhere near the scale required. Efforts are needed to accelerate and transform these actions to support the most climate vulnerable urban, rural, and coastal communities.

3. Address all climate losses and damages. This includes economic and non-economic losses from extreme events as well as from slow onset events.

Economic losses. The damage and losses to the economies of all countries is increasing. This is leading to losses to GDP, businesses, cities, and communities. There is therefore an urgent need for countries and non-state actors to address these losses.

Non-economic losses. There is increasing recognition of the social, cultural, health and biodiversity losses and damages from climate change, and it will be hard to recover from these losses, especially for frontline communities in developing countries. **All losses are important,** non-economic losses have value both in economic and social terms. More is needed to take non-economic losses into account and prevent them when they occur.

Extreme events and slow onset climate impacts. There is a focus on climate losses and damages from extreme climatic events as these are immediate. This should not be at the exclusion of climate losses and damages from slow onset changes (e.g. temperature change, sea level rise; loss of land and salt intrusion). These losses will be significant, both economic and non-economic, and warrants an increased focus on slow on-set losses and damages and how to address them.

4. Scale up actions. Wide range of actions are already being taken by non-state actors to address climate losses and damages in all their forms. From the dialogues, the survey and review of the literature a **typology of actions** (Table 1) has been developed to address economic and non-economic climate losses and damages. It will be important for non-state actors to share this knowledge through the [Santiago Network on Loss and Damage](#).

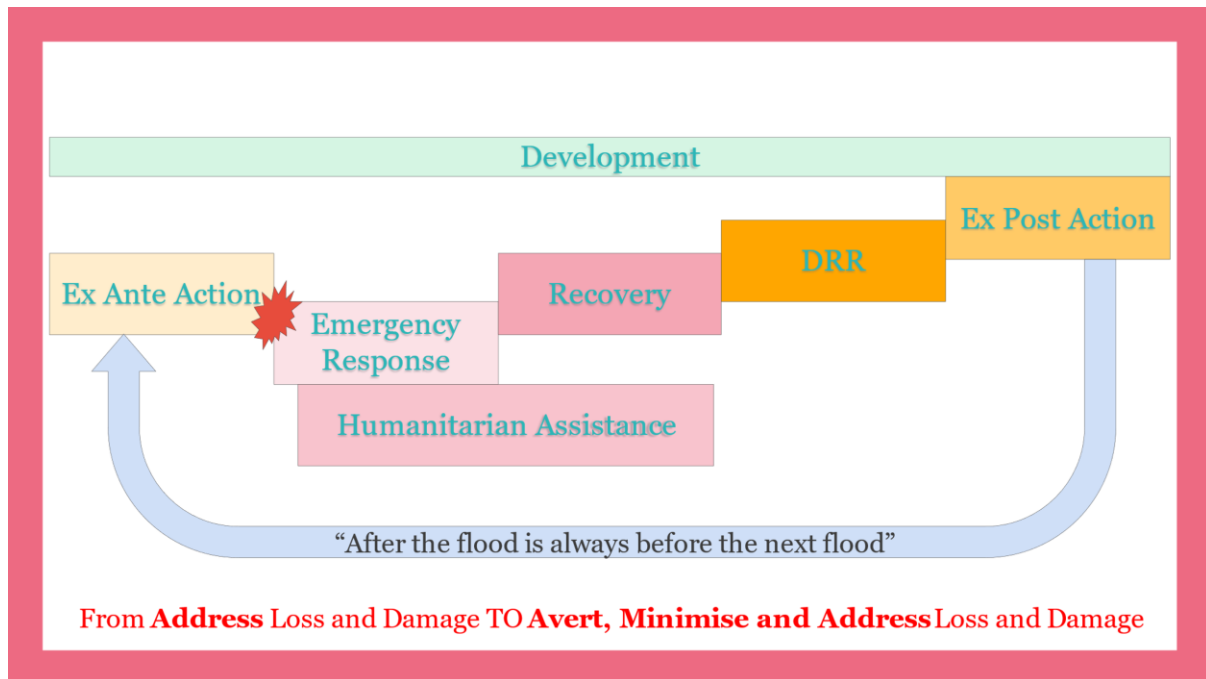
One emerging theme is that at the community and implementation level it doesn't make sense to separate climate actions and there is a continuum of actions on mitigation, adaptation, building resilience, and loss and damage. These actions often take place at the same time. This continuum is shown in Figure 2. The language of climate change separating actions doesn't work in the real world.

5. Mobilise, increase the flow, and access to finance Not enough finance is flowing to support adaptation actions and build resilience²⁴. Even less finance, public and private, is targeted at addressing climate losses and



damages that people, communities and businesses are experiencing. There is an urgent need to increase financial support to these communities through grants and conventional development funding, whilst identifying new sources of funding. In this paper a set of options is presented. It is clear that **the financial contributions that people and communities are incurring to address the climate losses and damages they suffered, are either not known or ignored, or both.**

Figure 2 – The Continuum of Loss and Damage Actions²⁵



7. **Accelerating Action.** While increased finance is essential to accelerate action, to make an effective use of financial resources, it is crucial to complement these efforts with three other areas of transformational change:

- Government policy reform to increase focus on climate losses and damages;
- Better knowledge, data and understanding of actions that work to address losses and damages; and,
- Capacity building of institutions, formal and informal, to take effective action on climate losses and damages.

DISCUSSION QUESTION 1: How would you improve and/or amend the six themes identified as the priorities for action by non-state actors to address climate losses and damages



URGENCY TO ACT

Humankind bears a significant responsibility due to the damage it has inflicted on the climate²⁶ through harmful emissions that have raised our planet's temperatures to increasingly dangerous levels, and other environmental pollution.

This is leading to increased climate losses and damage from weather events that exceed documented ranges, frequent hurricanes and cyclones, increasing droughts, extreme heat waves, rising sea levels and consequent coastal erosion, desertification, loss of soil fertility, and the increased salinity of seas and oceans.

Scientific studies²⁷ have shown that even if climate action improves to keep the earth's temperature from exceeding 1.5 degrees Celsius above its average temperature before the first industrial revolution, such efforts will not be able to repair much of the damage that has already been inflicted.

The experience of Pakistan and Somalia and other countries this year reinforce why there is an urgency to act on addressing climate losses and damages.

As mentioned above, Pakistan alone has suffered an estimated losses of at least \$30 billion in climate-related damage from torrential floods caused by unusually heavy monsoon rainfall.

So far, the floods have caused more than 1,480 deaths, destroyed 1.7 million homes, displaced 33 million people, and wreaked untold damage on essential infrastructure, generating unprecedented food and health crises.

In the Horn of Africa, especially in Somalia, climate change is a significant factor in creating a major famine which is predicted to be worse than the famine ten years ago which affected 3.1 million people. This new famine is expected to affect up to 7.1 million people with around 1.5 million children likely to be acutely malnourished by the end of 2022²⁸. Such effects put at risk the achievement of the Sustainable Development goals by 2030.

These and other climate losses and damages are summarised in Box 1.

A breakthrough on advancing action by states and non-state actors on addressing economic and non-economic losses and damages from extreme events and slow onset climate change is urgently needed.



.EVERYONE TO ACT

Climate losses and damages are being experienced everywhere. There is no part of the world that has been spared. This was clearly reflected in the series of dialogues and surveys. Nearly every non-state actor from communities to businesses through cities and regions are taking action to address the climate losses and damages they are experiencing – though many did not specifically call this “Loss and Damage”.

It is in **everyone’s interests to address climate losses and damages** in all its forms, but this is not happening at the scale required to address the accelerating needs of impacted communities.

All non-state actors have a role. Scotland and Wallonia have shown the power that smaller sub-national governments have to inspire greater action globally. Being a first mover is one of the ways non-state actors can act to help drive an ambition loop with States on the actions they take. Any action by non-state actors must be complementary to Parties actions.

Frontline communities are currently bearing the **brunt** of the need to act. People in the local communities are the first taking action when climate losses and damages happen, as they have no choice. This is especially true of those living in developing countries who have the least resources and who have not caused the problem.

From the dialogues there was a **lack of understanding** from some non-state actors of, and at times some avoidance of the term “Loss and Damage” due to perceptions that this was a “difficult” topic in the UNFCCC negotiations. However, when the two questions were asked “What losses and damages are you seeing?” and “What action are you taking?” Many stakeholders who said they weren’t doing anything on loss and damage were taking action but did not call it loss and damage.

This presents an opportunity to bring more stakeholders into taking action on addressing climate losses and damages in their day-to-day work.

Nine main stakeholder groups were identified who need to take action to bolster support for communities and better enable action to address climate losses and damages, and to benefit themselves and their nations’ citizens:

- **Sub-national governments, Regions and Cities** can look at their policies, programmes and projects within their jurisdictions to see how these can change to increase individual and collective action to address climate losses and damages. Developed countries, regions and cities



can provide support (financial or capacity building) to developing countries in line with their specific circumstances and jurisdictional powers, setting a precedence for action by Party Governments.

- **Civil Society** has been key in advancing the agenda and advocating for change to address climate losses and damages and help deliver climate justice. NGOs can expand on this with their own fundraising and programme efforts at addressing climate losses and damages, especially at the local level.
- **Businesses** are already seeing direct losses and damages (Box 4) from the impacts of climate change. They can take actions to help people and small and medium sized enterprises (SMEs) in the supply chains address climate losses and damages.

Box 4 Examples of climate losses and damages to businesses, their employees, customers and supply chains

- **South Africa** the 2022 floods in KwaZulu-Natal over 826 companies were affected with damage estimated at \$4.2 million. This affected jobs. The Toyota plant was temporarily closed, and an estimated 30 000 employees across the manufacturing industry were put out of work.²⁹
- **California** the Caldor County Fire in 2021 led to the loss of \$50.3 million to businesses and communities for this one county alone.³⁰
- **United Kingdom** 40% of small businesses closed for good after catastrophic loss from flooding, and one in four experienced prolonged problems for the next 10 years.³¹
- **The Philippines**, frequent, low-damaging typhoons are likely to reduce local economic activity by around 1%, while rarer, but more intense typhoons, will cause a reduction of up to nearly 3%.³²
- In 2017 **Dominican** businesses were devastated by Hurricane Maria leading to losses of 224% of the country's GDP and 19% loss in the tourism industry.³³

- **Education and knowledge** institutes can play a role in expanding research and knowledge, to better understand loss and damage and in particularly non-economic losses which is an under researched area. They have an essential role to share best practice on what works to address climate losses and damages, by getting knowledge into use, and through training a new cohort of people with the skills needed.
- **International Development Finance Institutions and Philanthropy** have a unique role to play, as their non-concessional funding and grants, enables non-state actors to take action to address climate losses and damages. They can be instrumental in integrating the development



programmes of national governments to better connect with the actions of non-state actors. This will be particularly important in some of the most vulnerable countries that are facing climate risks and further risks from conflict and weak governance.

- **Humanitarian and Disaster Risk Reduction (DRR) communities** provide anticipatory and immediate support, needed when communities are hit by extreme events. This requires joined up work and planning by the climate, development, humanitarian and DRR reduction communities. And actions to address loss and damage must include investments in early warning systems and other technological advances.
- **Insurance and blended risk finance** companies in developed and developing countries are ideally placed to expand the coverage of insurance and mobilisation of finance. This can be done through ex-ante and ex-post risk financing and risk transfer. This includes sovereign risk Insurance and regional insurance pools, catastrophe bonds, risk retention, including contingency and reserve funds, and external risk finance, including disaster risk finance facilities, bonds, forecast based finance, among others.
- **Commercial Banks and Private investors.** It is clear that climate losses and damages are impacting businesses and private investors (Box 4). When making investment decisions they need to assess how losses and damages are being addressed alongside actions on mitigation and adaptation, and how their investment is helping the most vulnerable to be more resilient to cope with the impacts of climate change.
- **Cultural, heritage and artistic** institutions. There are seeing losses and damages to culture, arts and heritage yet these losses are ignored and the contribution of culture and arts to find solutions are again ignored. Fortunately, this is changing with culture, heritage and art institutions exploring what actions they, and others, need to take to address climate losses and damages.

DISCUSSION QUESTION 2: What is missing from the roles presented for non-state actors to take to address climate losses and damages?



ADDRESS ALL LOSSES AND DAMAGES

ECONOMIC LOSSES

This paper has already presented evidence on the scale of the economic losses and damages to all countries. This is impacting on non-state actors from local vulnerable rural and urban communities, to small and large businesses as well as cities and regions.

An estimate from the World Bank finds that climate inaction could cost the global GDP at least 5 percent annually. States and non-state actors need to take action to address the economic losses they are facing. Holistic solutions need to be driven by address the structural financial Gap that this represents.

Climate change is increasing the frequency and severity of droughts³⁴. These are causing increased loss and damage. In 2015 after four years of climate exacerbated drought in California USD2.7 billion and nearly 21,000 jobs were lost in the agricultural sector. The drought continued and in 2016 it caused further losses of USD603 million and 4700 jobs.³⁵

NON-ECONOMIC LOSSES

From our work in 2022 many non-state actors stressed the importance of addressing climate losses and damages in economic and non-economic terms.

Non-economic losses³⁶ and include the **social, cultural, health and biodiversity losses and damages** that the negative impacts of climate change are causing. It is hard to recover from these losses especially for frontline communities in developing countries.

Losses and damages are not just about lives lost and financial losses they impact on health, especially mental health. For example in recent research³⁷ conducted in selected districts in Northern Malawi documenting the evidence based through lived experiences found that out of those women who were consulted the majority stated that weather changes affected their mental health and well-being, whilst only a small percentage had any coping strategies, and approximately two thirds were aware of gender-based violence in their community being exacerbated by climate change.

Climate change is leading to social and culture loss from loss of languages to loss of cultural sites – which is poorly recognised. As people are forced to leave their lands and relocate, they must adapt to new languages, and maintaining their own indigenous languages is a significant challenge. Vanuatu is home to over 100 indigenous languages that were already under



threat from development. Climate change is exacerbating threats to languages by destabilising the foundation that has bolstered Vanuatu's traditional village life.³⁸ This may happen slowly or rapidly. Cyclone Pam displaced 65,000 people in Vanuatu in 2015, over a fifth of the population.

We are losing nature to climate change. It is damaging the world's ecosystems on which we all depend on. Wildfires in 2019/2020 burnt 97,000 km² of vegetation across southern and eastern Australia - habitat for 832 animal species some having more than 30% of their habitat impacted. 21 of these species were already listed as threatened with extinction.³⁹

For example, more than 70% of the coral reefs in the tropics will disappear⁴⁰, to the detriment of the biodiversity and marine life in these reefs. This in turn will harm the sources of livelihood of the societies inhabiting neighbouring coastal areas. It is important to value (in human and financial terms) and recognise these losses and damage to our ecosystem.

There has been a decline of species that are culturally significant and/or important to local livelihoods, such as narwhals, caribou and whitefish for Arctic Indigenous Peoples. This leads to the loss of livelihoods and religious or spiritual practices associated with these species. Further examples are given in Box 5.

Box 5 Examples of social, cultural, health and biodiversity losses ^{41 42}

- **Australia's** 2019 'Black Summer' bushfires burnt eight million hectares leading to **emotional, mental, and psychological impacts**.
- The wildfires in **Sweden** in 2018 exacerbated the **loss of cultural way of life** among Sami reindeer-herding communities.
- The **Louisiana** floods in August 2016 led to **loss of quality of life and lasting mental health impacts** due to loss of homes and security.
- Hurricane Maria in 2017 led to extreme rainfall over **Puerto Rico** displacing people and eroding community capacity and actions.
- Urban drought and lack of water in urban informal settlements in **Bangladesh** have led to **negative health consequences** among people and groups in vulnerable situations.
- The **European** heat wave in Summer 2022 led to reduced crop yields, **excess deaths and loss of ecosystems** due to wildfires.
- The loss of **local and cultural places** that are culturally and socially important is now occurring in the Pacific due to sea level rise.
- Drought in **Tanzania, Ethiopia, Kenya and Somalia** has resulted in the loss of lives, the loss of livestock and **large-scale displacement**.



The term, non-economic losses could imply a hierarchy where economic losses are seen as more important. This is a false hierarchy as **all losses are important** and have a value in economic and social terms.

Alongside action on economic losses an increased understanding of non-economic losses is needed. How they can be measured, and what actions need to be taken to address these climate losses and damages.

SLOW ONSET LOSSES AND DAMAGES

In the dialogues participants observed that there is more recognition of the climate losses and damages from extreme climate events such as hurricanes and floods, than from those created by slow onset climate impacts.

There is a need to take into account the implications of climate losses and damages from slow onset changes such as i Impacts related to temperature change, changes in rainfall patterns, sea level rise, or salt intrusion. The economic implications of such losses can be even greater than those from extreme events. They are already happening but not as apparent as the losses from extreme event.

Sea level rise and salt intrusion are causing loss of land and damage to peoples' livelihoods. This is a contributing factor to increased migration from coastal area of Bangladesh to its capital Dhaka. A study in 2012⁴³, found that annually about 500,000 people move to the capital from the coastal and rural areas of the country. In 2012 the World Bank estimated that Dhaka would be home to 20 million people by 2020. The Bank were right. The population has continued to grow and is now 22.5 million with many new arrivals living poor quality conditions in the slums as "climate refugees".

Currently in Somalia a famine is developing due to an extended drought in the Horn of Africa. This is expected to affect up to 7.1 million people and make about 1.5 million children acutely malnourished by the end of 2022.

Sea level rise is impacting agriculture. The Mekong River Delta that provides 50% of Vietnam's rice production has an average elevation of less than 1 meter above sea level and is already seeing salt intrusion and losses to agriculture productivity and livelihoods.⁴⁴



ACTIONS

It is clear all non-state actors need to take actions to address climate losses and damages in of their forms. Many of these are known but barriers are faced to implementation and acceleration.

The following typology of actions have emerged from the UN High Level Climate Champions dialogues and a survey:

1. **Anticipatory, humanitarian response** as well as disaster risk management actions after losses and damages, from extreme events followed by longer term resilience-building to reduce future losses and damages.
2. Access to, and coverage of **insurance** including premiums subsidies, regional risk pools and parametric schemes.
3. **Social, cultural, health and biodiversity actions** to address non-economic climate losses and damages.
4. **Model and value** climate losses and damages.
5. **Litigation** of a third party for losses & damages they have caused.
6. Human **mobility** and **migration**.
7. Change in peoples' livelihoods and **diversification of jobs and income sources**.
8. **Social protection** and safety nets.
9. **Business** continuity and recovery plans.
10. Generating **knowledge and best practices** on how to address losses and damages.

Table 1 includes the actions that can be taken against the above typology and which non-state actors should lead on them. This table needs more examples which non-state actors are invited to share via our [survey](#).

DISCUSSION QUESTION 3: How can this typology of actions (Table 1) to address climate losses and damages in all its forms be improved?

Please share examples of your actions via this [survey](#).



TABLE 1 – Typology of actions to address climate losses and damages⁴⁵

Types, Stakeholders and Examples of Actions	
Anticipatory and disaster risk reduction	<p><i>Types of interventions:</i></p> <ul style="list-style-type: none"> • Funding and resourcing for humanitarian action to enhance search and rescue evacuations, risk communications and humanitarian assistance • Support rebuilding communities and cultural preservation - providing support for displaced communities & incorporate cultural and heritage loss into model of planned relocated • Early warning systems expansion and access to reduce future losses and damages. • Businesses working with local authorities and co-creating/updating extreme climate impact and disaster plans.
	<p><i>Non-state actors who will lead on interventions:</i></p> <ul style="list-style-type: none"> • Humanitarian and DRR organisations (international and civil society) • Frontline communities • Cities and regions
	<p><i>Examples:</i></p> <ul style="list-style-type: none"> • In 2013, a powerful typhoon Haiyan hit the Philippines, causing damage to 1 million homes. There was an immediate need for shelter, which was provided via a humanitarian cluster response led by IFRC, Red Cross, other humanitarian agencies, experts and the government. Funds were provided by the Red Cross to build more resilient infrastructure • Building the evidence base (esp. on linking early warning & action, with LD and generating evidence from the community <i>Risk Early Action Partnership (REAP)</i>) • Developing risk awareness mechanisms and making sure that early warning systems ensure community engagement and upscaling <i>DARAJA Resurgence</i>. • Forecast-based financing, a mechanism that uses weather forecasts to disburse funding (anticipatory cash transfers) to vulnerable people before an event occurs. <i>WFP</i> • Cyclone Preparedness Programme that helps people to find shelter, provides medical aid and assists with post-disaster rehabilitation and recuperation. <i>Bangladesh Red Crescent Society</i> • Working with governments, humanitarian agencies, NGOs, academia, and others to build skilful early warning systems for anticipatory action against both slow and fast-onset hazard. <i>Anticipatory Action Programme, WFP</i> • Coordinating large scale emergency post-disaster relief to areas with support from the government, civil society, <i>BRAC</i>. • Inclusive practices and greater engagement between the Council of Persons with Disabilities and those responsible for disaster planning. <i>Thailand</i>
Access and coverage of insurance	<p><i>Types of interventions:</i></p> <ul style="list-style-type: none"> • Creating and deploy insurance tools, such as accessible index-based insurance, parametric insurance • Increasing appetite for insurers through risk reduction strategies, such as de-risking investments, risk pooling mechanisms, mobilising contingency funds for risk retention in LDCs, tailor made risk strategies by region, sovereign risk transfer • Non-State actor support for government insurance mechanisms. • Businesses insuring SMEs/smallholder farmers for future climate losses and damages to benefit them and the businesses supply chains.
	<p><i>Non-state actors who will lead on interventions:</i></p> <ul style="list-style-type: none"> • Insurance and risk finance companies Businesses (action in their supply chains) • Civil society organisations Cities and regions
	<p><i>Examples of interventions:</i></p> <ul style="list-style-type: none"> • Index-based insurance triggers automatic payments passed certain thresholds" <i>Practical Action</i>. • Sovereign risk transfer for countries to get financial resources to people when they need it after losses and damage from extreme events. <i>Caribbean Catastrophe Risk Insurance Facility CCRIF</i> • Joint initiative between the Government and insurers. Its aim is to make the flood cover part of household insurance policies more affordable. <i>Flood Re</i> • Insurance policy against drought. If rainfall levels dropped below a pre-defined threshold, Start Network members and the Government of Senegal would receive pay-outs. <i>Start and WFP</i>.



Types, Stakeholders and Examples of Actions	
Social, cultural and biodiversity actions	<p><i>Types of interventions:</i></p> <ul style="list-style-type: none"> • Mobilising culture, heritage and arts institutions to document the losses and damages to human culture and society from climate change. • Raising awareness on how communities and society can address the losses and damages to their culture and societies. • Apply existing frameworks that capture multiple values and worldviews by diverse social actors, e.g. IPBES framework on Natures Contributions to People • Identify the major losses to our biodiversity and ecosystems from climate losses and actions. • Actions to restore and protect our ecosystems from damage from extreme events and slow onset changes. • Capturing and preserving culture and traditions especially in areas at high risk.
	<p><i>Non-state actors who will lead on interventions:</i></p> <ul style="list-style-type: none"> • Cultural and artistic institutions • Health organisations • Nature and environment organisations • Indigenous People Organizations
	<p><i>Examples of interventions:</i></p> <ul style="list-style-type: none"> • Bringing together examples of community action on cultural loss and damage at all levels (from national bodies, World heritage sites to very local) <i>Climate Heritage Network</i> • Working with local communities in Honduras impacted by sea level rise to increase understanding on slow onset climate change <i>Build change</i> • Launching a call for proposals for projects that invest into NBS in coastal areas; developing and launching aspects of a new global ocean finance architecture to drive investment into the space; and we'll be showcasing the results of our investments to date <i>ORRAA</i> • Supporting, resourcing, training members to help elevate their personal stories of loss and damage in bushfires. This story-telling approach centres the human experience and terrible costs of inaction. <i>Bushfires Survivor for Climate Action</i>
Model and valuing	<p><i>Types of interventions:</i></p> <ul style="list-style-type: none"> • Building risk models, such as developing publicly accessible predictive risk models • Modelling extreme events & slow impact losses e.g., sea level rise models, hurricane prediction models. • Modelling and value non-economic losses e.g., cultural, social, biodiversity, quantify non-economic losses, digital modelling to systematically evaluate, record and share cultural heritage. • Document impacts & losses to allow tracking, planning and recovery for communities and businesses. • Modelling inflow and outflows of migration. • Businesses mapping the physical impacts on employees, supply chains, and customers.
	<p><i>Non-state actors who will lead on interventions:</i></p> <ul style="list-style-type: none"> • Academic and knowledge institutions • Rating and insurance companies
	<p><i>Examples of interventions:</i></p> <ul style="list-style-type: none"> • District level assessment was developed to produce a climate vulnerability index of Indian states and union territories. India Climate Collaborative and The <i>EdelGive Foundation</i> • Facilitating discussions amongst Pacific SIDS governments, CSOs, private sector and partners on loss and damage to gather their views of what it this means to do to address Loss and Damage in their countries, communities, businesses. <i>Pacific SIDS Loss and Damage Dialogue</i>



Types, Stakeholders and Examples of Actions	
Litigation	<p><i>Types of interventions:</i></p> <ul style="list-style-type: none"> Identify the losses and damages third parties have caused communities. Provide litigation support for vulnerable communities and non-state actors. Businesses identifying risks and taking action to mitigate and avoid these on communities, suppliers and customers.⁴⁶ Shareholder actions against companies on failure to anticipate, act on or disclose the risks, for continuing to invest in projects or assets that contribute to global warming
	<p><i>Non-state actors who will lead on interventions:</i></p> <ul style="list-style-type: none"> Legal firms supporting frontline communities and other third parties Civil society organisations
	<p><i>Examples:</i></p> <ul style="list-style-type: none"> Vanuatu is exploring legal action as a tool to address climate loss and damage suffered in the country⁴⁷. Torres Strait Islanders have lodged a complaint⁴⁸ with the UN rights committee against the Australian government, alleging climate inaction. This has been upheld.
Human mobility	<p><i>Types of interventions:</i></p> <ul style="list-style-type: none"> Identification of when and where climate losses and damages will lead to increase migration. Positive action and support to help people migrate to safer places where they can establish new homes and lives.
	<p><i>Non-state actors who will lead on interventions:</i></p> <ul style="list-style-type: none"> Academic and knowledge institutions Migration organisations (international and civil society)
	<p><i>Examples:</i></p> <ul style="list-style-type: none"> Targeting vulnerable groups such as women, children and youth to support regular pathways for safe, dignified movement of people to habitable spaces. UN Migration Network's work. Providing protection and assistance to many refugees and other people displaced by the effects of climate change. UNHCR
Livelihoods diversification	<p><i>Types of interventions:</i></p> <ul style="list-style-type: none"> Identification of new livelihoods that offer more resilience to the impacts and losses and damages from climate change. Investment and support on livelihood diversification including training Mapping and increased understanding of the climate losses and damages that communities are already experiencing from slow on set events. Enhancement and expansion of regional and national forecasting systems to provide advance warning to trigger anticipatory actions to reduce future losses and damages. Actions to restore and repair this damage combined with action to build resilience and adapt to future slow onset changes.
	<p><i>Non-state actors who will lead on interventions:</i></p> <ul style="list-style-type: none"> Rural and agriculture organisations (civil society and business) Frontline communities.
	<p><i>Examples:</i></p> <ul style="list-style-type: none"> Training of farmers on resilient livelihood in coastal, climate vulnerable areas by initiating projects which seek to introduce resilient crop variety and livestock. <i>LOGIC, UNDP, Bangladesh</i> Salt tolerant rice varieties. Bangladesh. ⁴⁹ Sea level protection and restoration of coastal areas. Vietnam Promoting indigenous knowledge to adapt and address the impacts of climate change, along with a need by for the government to develop and disseminate a disaster response plan targeting women and youth. <i>Sustainable Environment Management Action</i>



Types, Stakeholders and Examples of Actions	
Social protection and safety nets	<p><i>Types of interventions:</i></p> <ul style="list-style-type: none"> • Development of adaptative social protection that supports communities after climate losses and damages has taken place. • Application of fintech and innovative solutions to get money to people as quickly as possible when they need it.
	<p><i>Non-state actors who will lead on interventions:</i></p> <ul style="list-style-type: none"> • City and regional authorities • Fintech and digital companies • Civil society organisations
	<p><i>Examples of interventions:</i></p> <ul style="list-style-type: none"> • Increase the resilience of poor and vulnerable people through faster, more reliable and accessible to finance in the face of climate related events in Africa, Asia, Latin America, the Caribbean Oceania. <i>Climate and Disaster Risk Finance and Insurance (CDRFI)</i> • The Productive Safety Net Programme provides payments (either as cash or food) for up to six months per year to chronically food-insecure households. <i>Government of Ethiopia & Donors</i> • Increasing the resilience of poor and vulnerable people through faster, more reliable and plannable access to finance in the face of climate related events. <i>Climate and Disaster Risk Finance Insurance</i>
Business recovery & continuity	<p><i>Types of interventions:</i></p> <ul style="list-style-type: none"> • Implementing business continuity plans • Claiming on insurance for losses and damages caused by an extreme event. • Supporting employees with immediate losses and help to return to normality • Supporting emergency relief to the communities in which they work to address the losses and damages they have experienced. • Establishing better early warning systems for future climate hazards • Reviewing businesses actual losses and damage from climate change and updating plans. • Building back better (and reducing future losses) e.g. supporting farmers to use more flood resistant /drought-resistant varieties; investing in flood protection and restoration of degraded ecosystems; and, supporting employees through grants or loans to make their homes more resilient to climate impacts.
	<p><i>Non-state actors who will lead on interventions:</i></p> <ul style="list-style-type: none"> • Businesses and investors • Trade unions and working organisations
	<p><i>Examples of interventions:</i></p> <ul style="list-style-type: none"> •
Knowledge and Guidance	<p><i>Types of interventions:</i></p> <ul style="list-style-type: none"> • Documentation of best practice to provide guides for different sectors, regions and stakeholders. • Development of principles for finance to address loss and damage. • Research on better understanding on loss and damage, and its impacts on people – especially women. • Identification of sources of finance for loss and damage and how to mobilise these resources at scale.
	<p><i>Non-state actors who will lead on interventions:</i></p> <ul style="list-style-type: none"> • Academic and Knowledge institutions • Civil society
	<p><i>Examples:</i></p> <ul style="list-style-type: none"> • Practical action to tackle loss and damage risks: ten guiding principles. <i>IIED</i> • Operationalizing finance for loss and damage: from principles to modalities. <i>SEI</i> • Point of no return: A Non-Economic Loss and Damage Explainer <i>LDC</i>



ACCELERATING ACTION

Central to the 2022 dialogues was how to accelerate actions non-state actors are taking or could take to address climate losses and damages. This question was asked a survey to map the actions of non-state actors.

Seven priorities emerged from the survey. These, in order of priority are listed below. To note inputs are mainly from non-government organisations, and priorities may be different to other non-state actors such as cities, regions and businesses.

- **Increased access to grants** to support and implement actions by non-state actors to address climate losses and damages.
- **Government policy change** to enable action to address climate losses and damages by non-state actors.
- **Access to data and knowledge** to address climate losses and damages, and research to find new solutions and provide practical guidance.
- **Capacity building** of institutions to take forward actions on climate losses and damages.
- **Public finance** to support actions by non-state actors to address climate losses and damages.
- **Private finance** and investment to support actions by non-state actors to take action on climate losses and damages.

DISCUSSION QUESTION 4: What do you think are the priority areas of support non-state actors need do to accelerate actions to address climate losses and damages in all its forms?



FINANCE: INCREASE VOLUME AND ACCESS

From dialogues it was clear that all non-state actors saw it is essential **to increase the flow and level of finance and to make it more accessible**. There are three elements to consider:

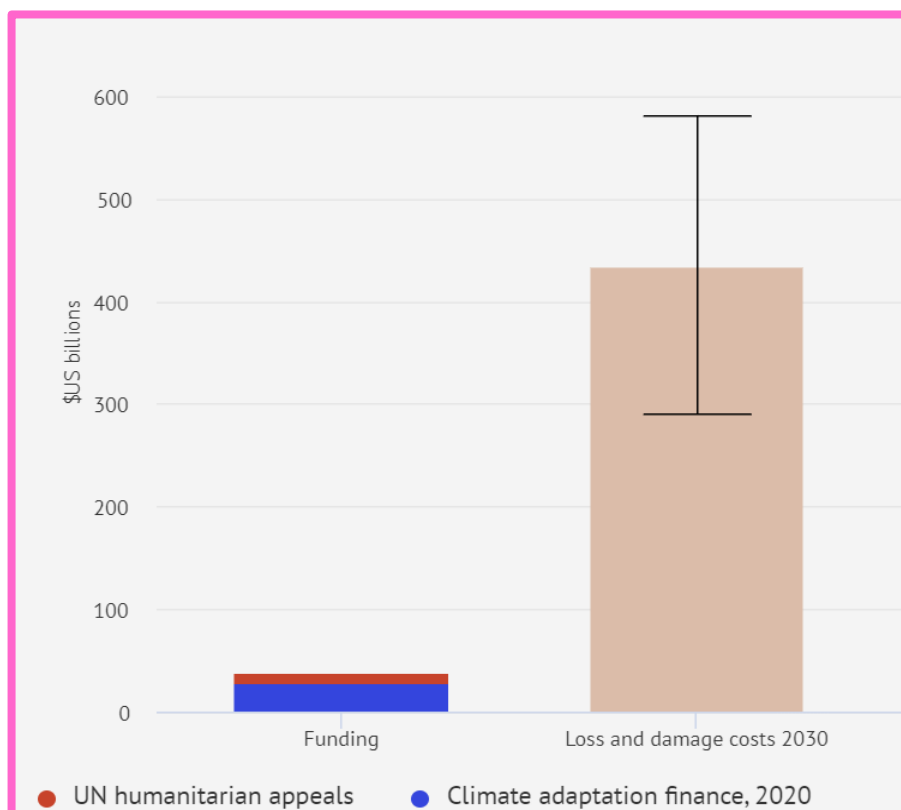
- **Determining what projects** need to be financed to address climate losses and damages. This paper has presented a typology of actions (Table 1) which will require increased levels of private and public finance. Understanding the actions will help determine the level of finance that is needed from the local to global level.
- **Increase conventional finance and identify new sources of mobilising finance.** As reflected in the table of critical actions, increasing the respective grants and non-concessional funding is a top priority for losses and damages. There is a need to identify a wide range of potential sources of public and private funds to address climate losses and damages. In this section a set of options for mobilising finance that non-state actors have proposed is presented.
- **Distribution and allocation.** When finance has been mobilised from whatever source it will need to be allocated and invested into actions that address the climate losses that the world is experiencing. This is likely to be through a combination of existing public and finance mechanisms and new funds - including any financing mechanism agreed by parties under UNFCCC.

With the increasing climate losses and damages that the world is experiencing the **level of finance needed is increasing significantly**. These **losses are large**. A recent study that estimated the losses solely from heat waves between 1992 to 2013 were USD5 trillion and USD29.3 trillion with the countries in the tropics most impacted⁵⁰. Poorest countries are losing about 6.7% of their Gross Domestic Product per capita per year.

While it is difficult to determine the **level of public and private finance** needed to address climate losses and damages OECD report⁵¹ provides an initial review, as does the Climate Policy Initiative⁵² on levels of public and private finance. IFRC⁵³ identified in 2019 the cost of doing nothing is that humanitarian assistance could double by 2050 with financial costs increasing to USD20 billion per year. Others estimates ^{5455 5657} agree that the levels of **both public and private finance are largely inadequate** (Figure 3) and that public finance alone will not be able to fill the gap.



Figure 3 Levels of climate finance for adaptation and estimated finance needs to address climate losses and damages⁵⁸



One striking thing heard in the dialogues, and backed up by stories from frontline communities, is that **much of the finance to address climate losses and damages is coming from those who are experiencing these losses**. It is not coming from those who have caused them through their past emissions. This contribution needs to be recognised and valued alongside mobilising increased public and private finance in their support.

During the dialogues non-state actors identified potential options to mobilise public and private finance to address climate losses and damages. These, and examples from others and a literature review, produced a list (Table 3) of potential options. These are in addition to any actions on public financing on Loss and Damage Parties agreed under the UNFCCC.



Table 3 Options to mobilise finance for climate losses and damages⁵⁹

Option	Description
Philanthropy, Grants and Voluntary contributions	
Philanthropic funds	Investments into take innovative approaches and to leverage funding from others to address climate losses and damages.
Contributions from businesses	When climate losses and damages hit and affect a business supply chains, employees and customers provide funds for them to recover from these losses and damages.
Contributions for historical emissions	Non-state actors from civil society organisations to businesses making voluntary contributions based on their historical emissions to help people and communities address the climate losses and damages they are facing.
Humanitarian and disaster risk reduction	
Development agencies	Joined up funding between humanitarian, climate and development communities, so that funds are more effectively used (and levels increased) to address climate losses and damages.
Charities and public	Appeals for specific climate related disasters to support and address the immediate climate losses and damages communities are experiencing.
Taxes, Levies and Subsidies	
Aviation levy	This would be a levy on flights that could be used to fund actions to address climate losses and damages. Several approaches have been proposed including: the International Air Passenger Adaptation Levy ; and, Corporate Air Passenger Solidarity programme.
Shipping levy	Shipping emissions are a major contributor to global emissions. A 'bunkers' tax would levy a carbon price per tonne of emissions produced which could then be allocated for climate actions including to address climate losses and damages.
Financial transaction tax	This would be a tax on (international) financial transactions tax and part or all of this could be allocated to climate actions including on supporting actions to address climate losses and damages.
Climate damages tax	A charge on the extraction of coal, oil and gas based and allocated to finance actions to address climate losses and damages equivalent is embedded.
Carbon Markets	Emissions and carbon trading System allows companies to buy (and sell) permits to produce CO ₂ . The majority of funds from these schemes, such as the EU Emissions Trading System, have been spent on energy and climate-related activities ⁶⁰ . This could be changed to allocate some of these funds to address climate losses and damages.



Repurposing fossil fuel subsidies	These generally take the form of tax breaks and direct payments for producers or subsidies to reduce the price of fossil fuels for consumers. Finance spent on subsidies could be shifted to address climate losses and damages.
Regional government taxes	Regional taxes and levies used to support actions to address loss and damage in their regions, and for those that are able to support regions in developing countries to address climate losses and damages.
City taxes and rates	Local authority taxes and taxes used to support actions to address loss and damage in their areas, and for those that are able to support cities in developing countries to address climate losses and damages.
Restructuring of international financial architecture	
Debt for nature swaps	Debt-for-nature swaps involve the purchase of a developing country's debt at a discounted value in the secondary debt market and cancelling the debt in return for environment-related action on the part of the debtor nation – this could be directed to action to address climate losses and damages.
Sovereign and private debt relief	Debt relief would then allow national governments to decide to use the budgets they save from interest payments to be allocated to support action on addressing climate losses and damages. It is not however straightforward as it does not automatically mobilise additional resources.
Repayment holidays	Not the same as debt relief but a suspension of interest payments on debts after a significant climate extreme event that leads to major losses and damages. For example, a hurricane hitting a small island state, or a major national flood event. This could be mainstreaming the use and acceptance of natural disaster and pandemic clauses in sovereign debt or bond contracts.
Allocation of Special Drawing Rights (SDRs)	Many of the SDRs managed by the International Monetary Fund remain uncommitted. These could be allocated to developing nations to help them address loss and damage.
Risk finance and insurance	
Regional risk pools	Expand on the three existing regional risk pools have been developed to provide sovereign parametric insurance to developing countries: Caribbean Catastrophe Risk Insurance Facility ⁶¹ (CCRIF), the African Risk Capacity (ARC) ⁶² , and the Pacific Catastrophe Risk Insurance Company (PCRIC) ⁶³ .
Catastrophic bonds ⁶⁴	Catastrophe bonds are a mechanism designed to transfer these types of risks to the capital market. They work as an insurance policy in which the holder of the policy receives a pay-out when either a disaster happens or reaches a predetermined threshold. Thus they do not directly benefit communities impacted by losses and damages.



Resilience bonds ⁶⁵	Resilience Bonds create incentives for cities to invest in resilience to reduce the human and financial cost of disasters, including from climate events, catastrophes when they strike. Resilience Bonds are designed to fund risk reduction projects. Could these be developed to support actions after losses and damages.
Parametric insurance	Expansion of parametric insurance, also known as event-based insurance or index-based insurance, is to cover natural disasters including from climate change. When the insured event occurs, payment is triggered by a pre-determined threshold and not by the actual event.
Business and private investment	
Business investment.	Into their supply changes to address climate losses and damages they face, and to benefit SMEs in their supply chains especially in developing countries. This is likely to be part of wider investments to build resilience.
Private investment.	Add risk of climate losses and damages into investment decisions and only invest into businesses and projects that are taking steps to address climate losses and damages they face.
Blended finance	Expand on existing blended finance (public and private) so these can invest into actions that address climate losses and damages.
Accessing finance	
Fintech	Increasing fast direct access to funding, such as enhanced fintech/digital tools (e.g. PayPal, Mpesa ⁶⁶) to distribute money faster especially when it is needed after climate losses and damages has happened.
Micro financing	Expand existing micro finance schemes so that they can support actions to address climate losses and damages/loans for SMEs
Getting finance to where it matters	Developing and operationalising local led adaptation principles ⁶⁷ for loss and damage finance. This can build on the development of principles by SEI with the support of the Scottish Government. ⁶⁸
Social protection	Expanding existing schemes that provide social safety nets when climate losses and damages happen.

All of these options will have pros and cons which will need to be determined. There is a real urgency to do this and to move forwards with the most promising options. Non-state actors will have varying roles in the different options. They can play a leading and innovative role in mobilising finance at the scale needed. This will need a radical reform of the global financial architecture to better reflect today's realities. Making it easier for climate-stricken countries to access finance to address climate losses and



damages. Potential criteria in determining best options for mobilising finance would include:

- Practicality and feasibility of the option.
- Level of finance the option could deliver.
- How soon will the option mobilise finance.

For the most promising that offer more immediate value non-state actors in collaboration could work to further these into implementable solutions.

Distributing Funding. It is one thing to mobilise and increase funds to address climate losses and damages. The next step is to have processes and mechanisms that channel these funds into the actions highlighted in this paper, and getting them to where it matters – the local level and frontline communities.

While many non-state actors have explored what a finance mechanism might look like under UNFCCC⁶⁹, to date little has been undertaken on any wider delivery of the finance that will be needed to address the actual costs of the losses and damages climate change is causing. This is changing with a recent report⁷⁰ considering mechanisms inside and outside of UNFCCC.

Radical and innovative collaboration is going to be needed. This is an opportunity for non-state actors to step up and work, with states, to develop new and innovative finance mechanisms and deliver the volume of funds required.

DISCUSSION QUESTION 5: What do you consider to be the most promising source(s) to mobilise finance and increase access for non-state actors to address climate losses and damages?



FUTURE PLANS

At COP 26, parties urged **“non-governmental organisations and private sources, to provide enhanced and additional support for activities addressing loss and damage associated with the adverse effects of climate change.”**

In response to this request, during 2022 the UN Climate Change High-Level Champions, worked with the [Marrakech Partnership](#) convening the community of non-state Actors to identify best practices, amplify actions already happening and identify ways to accelerate action in the future.

Substantive progress has been made identifying the key challenges and barriers for non-state actors to address the losses and damages they are suffering; an in-depth comprehension of the type of losses and damages have been presented accompanied with a detailed typology of actions under way with concrete examples. Finally, a series of diverse financial mechanisms and tools have been presented.

This discussion paper makes explicit the urgency to accelerate action on losses and damages **supporting those who have not caused these impacts.**

The UN Climate Change High Level Champions will complete this round of dialogues during COP 27 and expect to receive additional inputs to this discussion paper to develop their 2023 workplan. Some initial options on the way forward could be around the following objectives:

- To identify the most **likely options to mobilise finance** at scale involving non-state actors to address loss and damage, and help catalyse action to facilitate these funding streams, and identify options for how finance can be spent and invested.
- To **deepen understanding** and share the actions that non-state actors are taking to address climate losses and damages, especially actions by businesses and on addressing economic and non-economic losses from extreme events and slow onset changes. To sharpen the focus of how these actions can benefit and empower women and girls, and indigenous communities.
- To facilitate increased action by **all non-state actors, including businesses and private sector**, to increase the actions they are taking to address climate losses and damages. This will include the development of principles and guidance on actions on climate losses and damages with knowledge partners and practitioners.



Non-state actors are invited to be part of this journey to deliver a climate just world by taking action to address climate losses and damages, and to be part of Race to Zero and Race to Resilience campaigns.

Non-state actors are asked to respond to the questions (Box 6) by 14 January 2023. These will be used to inform the UN Climate Change High-Level Champions and its team plans on advancing action on climate losses and damages in 2023.

Box 6 Questions to non-state actors

- 1. How would you improve and/or amend the six themes identified as the priorities for action by non-state actors to address climate losses and damages?**
- 2. What is missing from the roles presented for non-state actors to address climate losses and damages?**
- 3. How can this typology of actions (Table 1) to address climate losses and damages in all its forms be improved? Please share examples of actions via this [survey](#)?**
- 4. What do you think are the priority areas of support non-state actors need do to accelerate actions to address climate losses and damages in all its forms?**
- 5. What do you consider to be the most promising source(s) to mobilise finance and increase access for non-state actors to address climate losses and damages?**
- 6. What plans do you have for 2023 to address climate losses and damages, and what would you like the UN Climate Change High Level Champions do to help non-state actors accelerate these actions?**

Please submit answers to these questions by 14 January 2023 using this link <https://forms.gle/ozD3bz1Z7NB1T9ma7>



NOTES AND REFERENCES

- ¹ The term non-state actors includes non-party stakeholders in this paper.
- ² The UN Climate Change High-Level Champions, with their [campaigns Race to Zero](#) and [Race to Resilience](#) are helping achieve these imperatives.
- ³ <https://unfccc.int/topics/action-on-climate-and-sdgs/action-on-climate-and-sdgs>
- ⁴ https://en.wikipedia.org/wiki/2022_KwaZulu-Natal_floods
- ⁵ Pakistan floods 2022 Post-Disaster Needs Assessment <https://thedocs.worldbank.org/en/doc/4a0114eb7d1cecbbf2f65c5ce0789db-0310012022/original/Pakistan-Floods-2022-PDNA-Main-Report.pdf>
- ⁶ <https://reliefweb.int/report/somalia/somalia-food-security-alert-september-5-2022#:~:text=Without%20urgent%2C%20Somalia%20is%20projected%20to%20face,in%20the%20absence%20of%20urgent%2C%20multi-sectoral%20humanitarian%20assistance.>
- ⁷ <https://www.savethechildren.org/us/where-we-work/somalia#:~:text=Somalia%20is%20facing%20one%20of%20the%20most%20severe,forms%20of%20malnutrition%20by%20October%20without%20immediate%20action.>
- ⁸ <https://appliedsciences.nasa.gov/what-we-do/disasters/disasters-activations/australia-floods-2022>
- ⁹ Lancet Countdown on health and climate change: health at the mercy of fossil fuels. 2021. <https://www.thelancet.com/action/showPdf?pii=S0140-6736%2822%2901540-9>
- ¹⁰ <https://www.axios.com/2022/10/07/hurricane-ian-damage-estimate-costliest-storm-florida>
- ¹¹ <https://reliefweb.int/report/nigeria/acaps-briefing-note-nigeria-country-wide-flooding-21-october-2022>
- ¹² <https://www.dw.com/en/europe-set-for-record-wildfire-destruction-in-2022/a-62802068>
- ¹³ <https://disasterphilanthropy.org/disasters/2022-northeastern-brazil-floods/>
- ¹⁴ <https://floodlist.com/america/argentina-chile-mudslide-floods-june-2022>
- ¹⁵ <https://news.gov.bc.ca/releases/2022FOR0062-001320#:~:text=Since%20April%201%2C%202022%2C%20there%20have%20been%201%2C355,the%20fire%20starts%20can%20be%20attributed%20to%20lightning.>
- ¹⁶ <https://edition.cnn.com/2022/06/20/world/southern-china-southern-severe-flood-rain-climate-crisis-intl-hnk/index.html>
- ¹⁷ <https://reliefweb.int/report/mozambique/mozambique-floods-and-cyclones-operations-update-n-3-mdrmz016>
- ¹⁸ Sixth Assessment Report. IPCC. <https://www.ipcc.ch/assessment-report/ar6/>
- ¹⁹ Emission Gap Report. 2022. UNEP. <https://www.unep.org/resources/emissions-gap-report-2022>
- ²⁰ Zurich Flood Resilience Alliance (2022) Closing the gaps: A framework for understanding. policies and actions to address Loss and Damage., Policy Brief. October, 2022.
- ²¹ Sixth Assessment Report. IPCC. <https://www.ipcc.ch/assessment-report/ar6/>
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- ²³ <https://unfccc.int/topics/action-on-climate-and-sdgs/action-on-climate-and-sdgs>
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