

Educational Cartoon Series on Index Based Livestock Insurance



A New Dimension in Insurance



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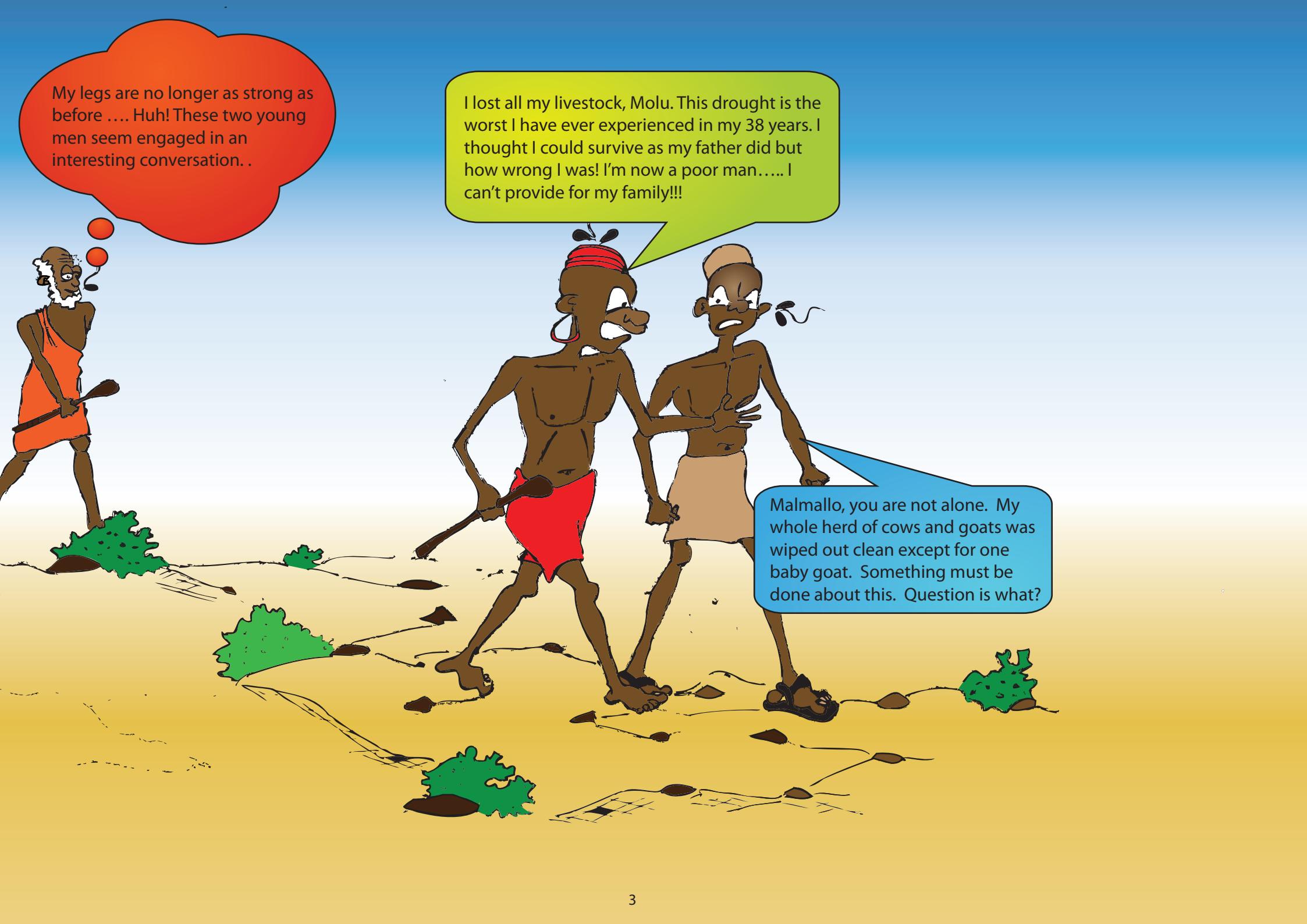
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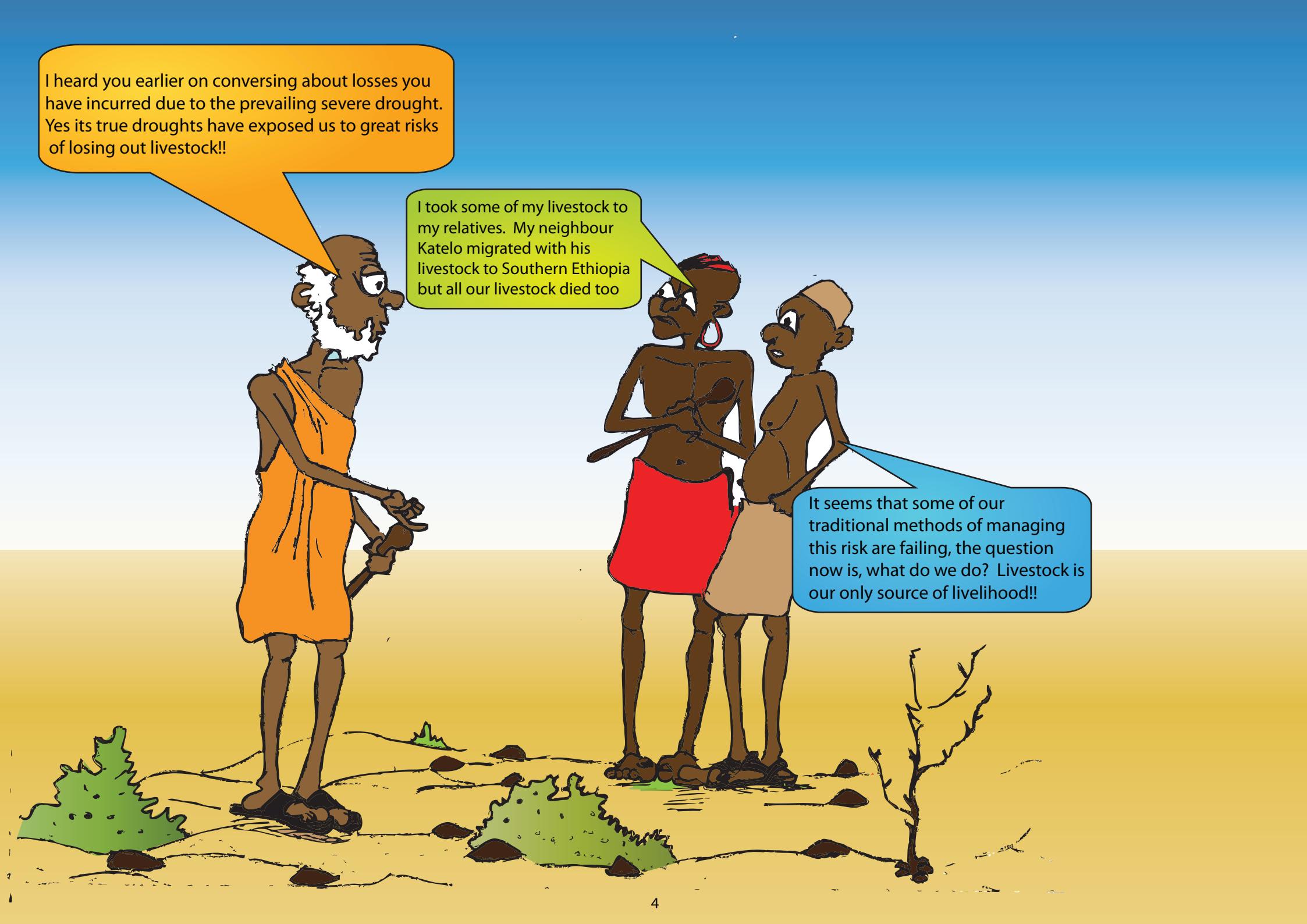
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My legs are no longer as strong as before Huh! These two young men seem engaged in an interesting conversation.. .

I lost all my livestock, Molu. This drought is the worst I have ever experienced in my 38 years. I thought I could survive as my father did but how wrong I was! I'm now a poor man.....I can't provide for my family!!!

Malmallo, you are not alone. My whole herd of cows and goats was wiped out clean except for one baby goat. Something must be done about this. Question is what?



I heard you earlier on conversing about losses you have incurred due to the prevailing severe drought. Yes its true droughts have exposed us to great risks of losing our livestock!!

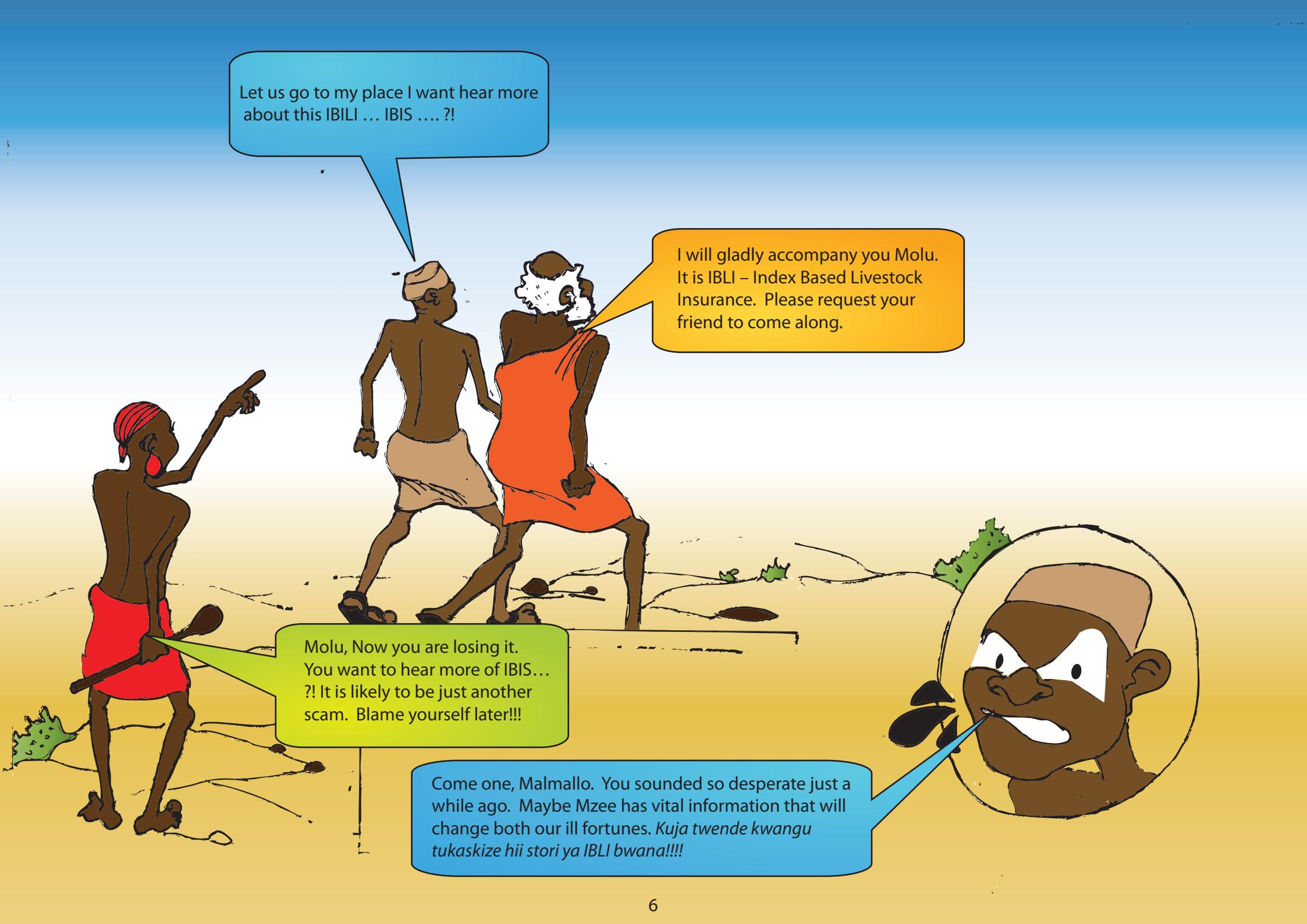
I took some of my livestock to my relatives. My neighbour Katelo migrated with his livestock to Southern Ethiopia but all our livestock died too

It seems that some of our traditional methods of managing this risk are failing, the question now is, what do we do? Livestock is our only source of livelihood!!

These days you can actually insure your livestock against the risk of drought. Infact I insured my livestock after undergoing training about livestock insurance.

Tell me more about it.....

This insurance is called Index Based Livestock Insurance or IBLI in short. It uses forage availability to predict livestock deaths.....

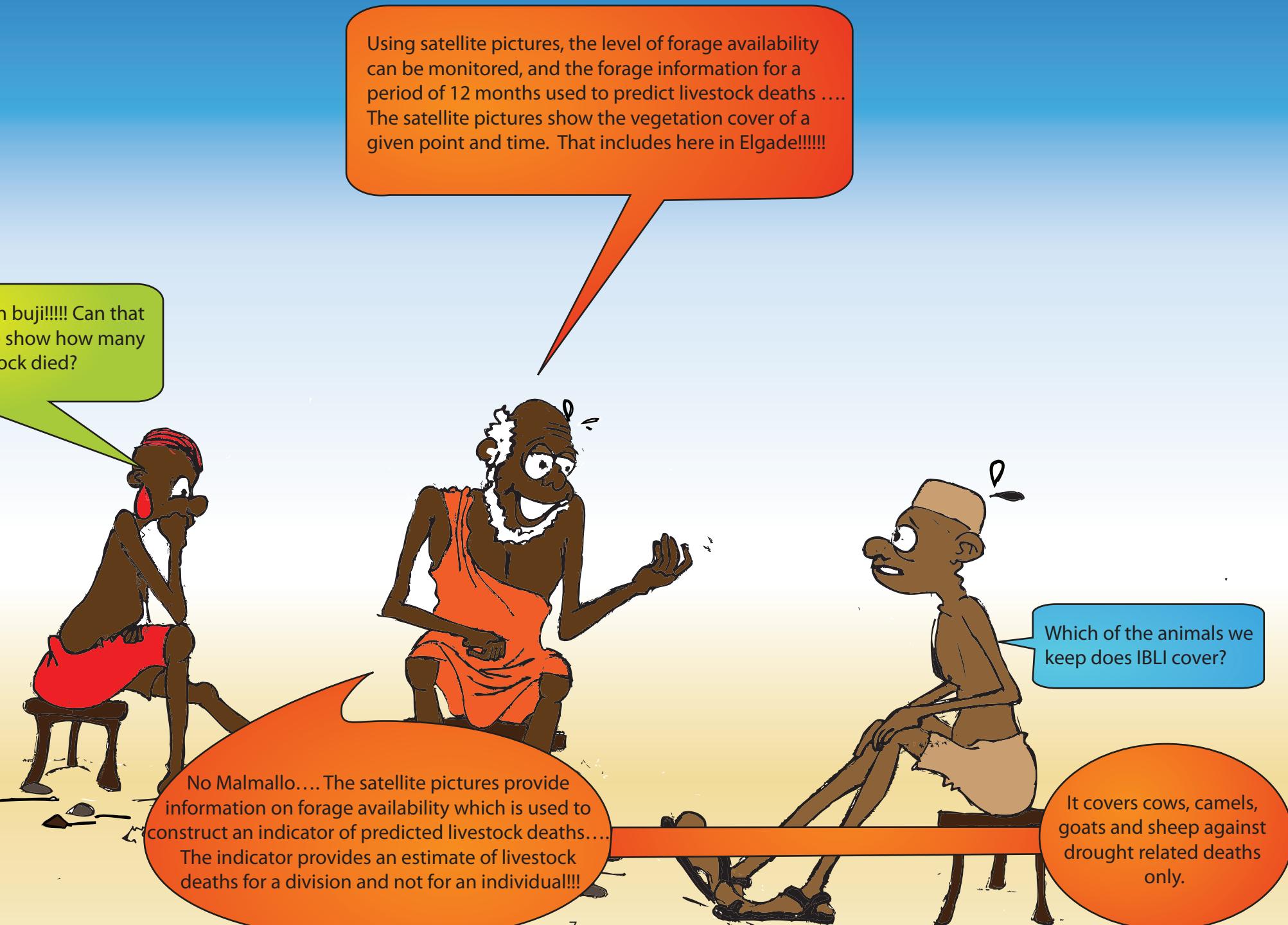


Let us go to my place I want hear more about this IBILI ... IBIS ?!

I will gladly accompany you Molu. It is IBLI – Index Based Livestock Insurance. Please request your friend to come along.

Molu, Now you are losing it. You want to hear more of IBIS...?! It is likely to be just another scam. Blame yourself later!!!

Come one, Malmallo. You sounded so desperate just a while ago. Maybe Mzee has vital information that will change both our ill fortunes. *Kuja twende kwangu tukaskize hii stori ya IBLI bwana!!!!*



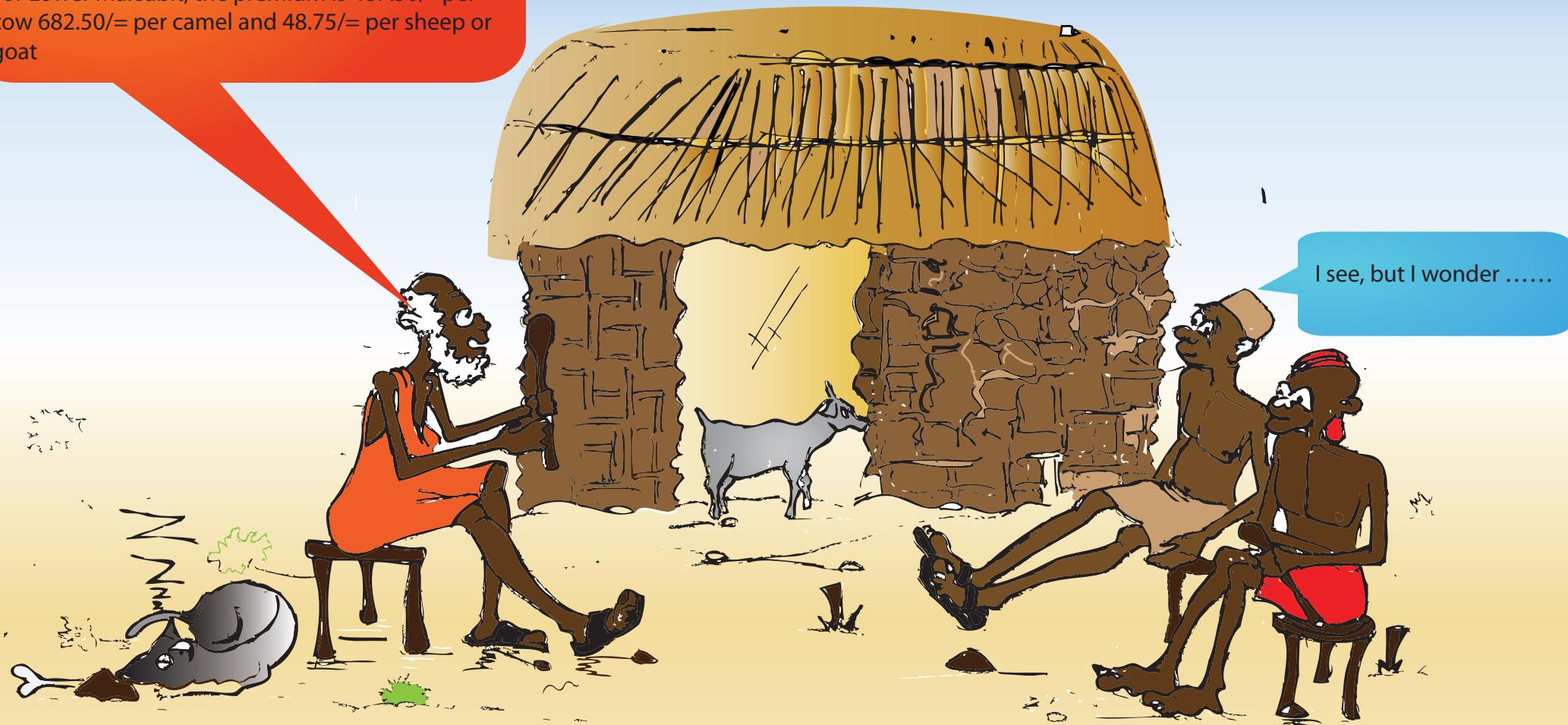


Is IBLI cover for free?

Arda!!!! Molu, are you serious??? In life good things come at a price. Is it not so, Malmallo? The insurance cover is provided at a small fee.

You are right Mzee "*mtaka cha mvunguni sharti ainame*". But, the small fee you are talking about is it uniform for all livestock.....?!

Good question Malmallo! Those who come from Upper Marsabit divisions such as Maikona will pay a little more than those from Lower Marsabit divisions such as Marsabit Central. For Upper Marsabit, the premium is: 825/= per cow, 1,155/= per camel and 82.50/=per sheep or goat
For Lower Marsabit, the premium is 487.50/=per cow 682.50/= per camel and 48.75/= per sheep or goat

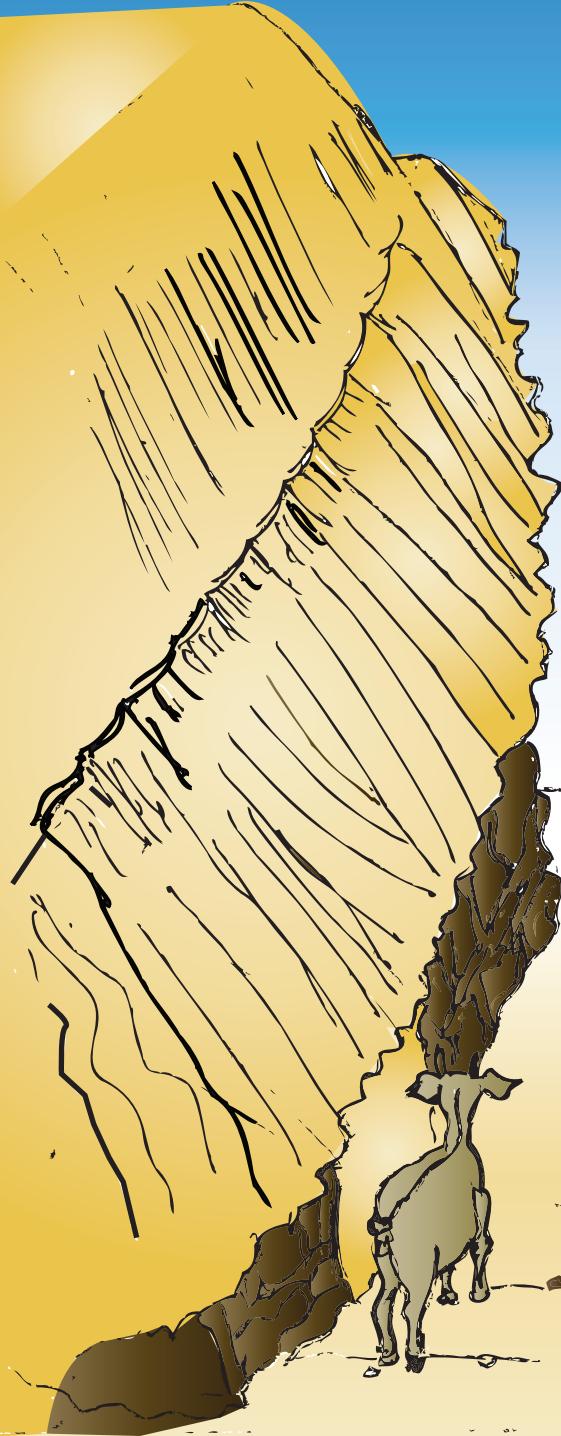




Why are premiums for the same livestock charged differently for upper and lower Marsabit. Aren't they all livestock!!!!

Actually the main reason is that Upper Marsabit is relatively drier than Lower Marsabit.... More livestock die in that area and thus it is more risky. It is so practical, is it not, Malmallo?

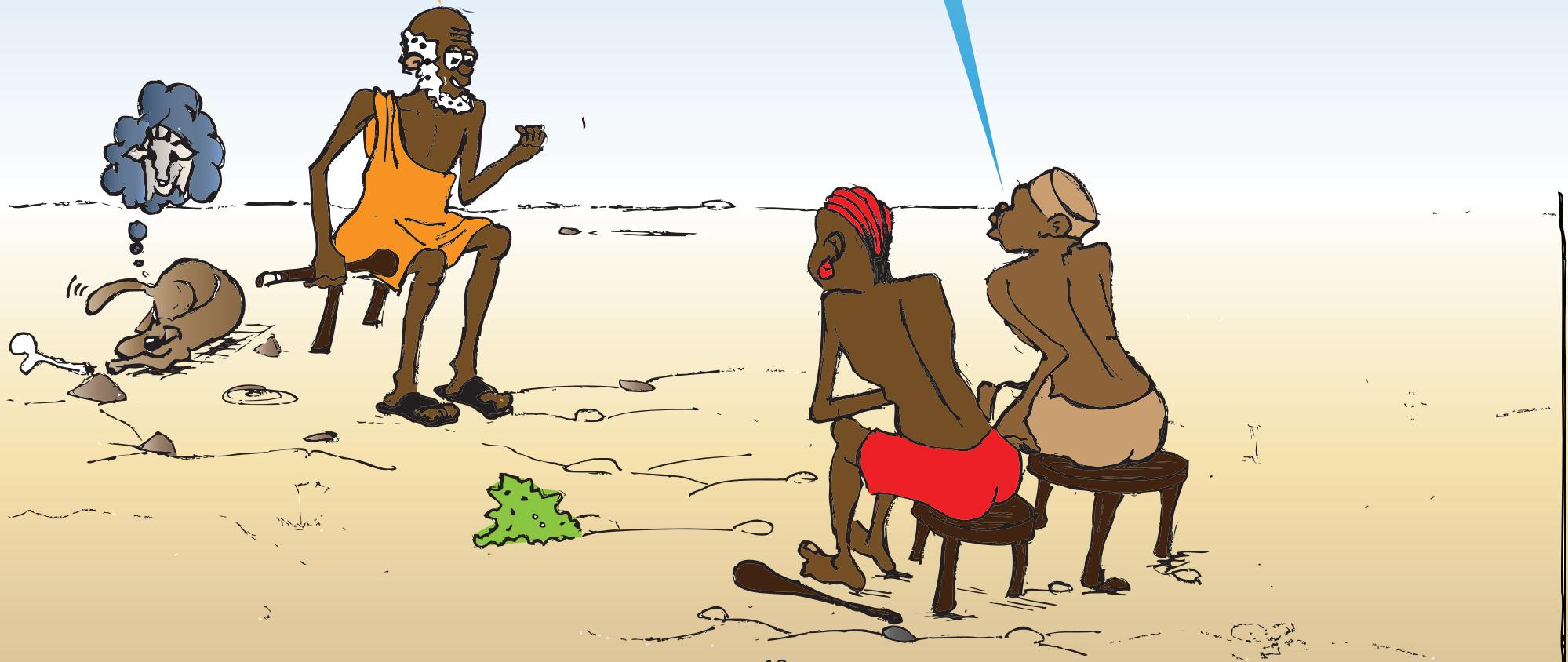
I think that makes a lot of sense!!!



I live in Maikona, I presume I will pay higher premiums than Malmallo. My question is: Will our compensation be equal?



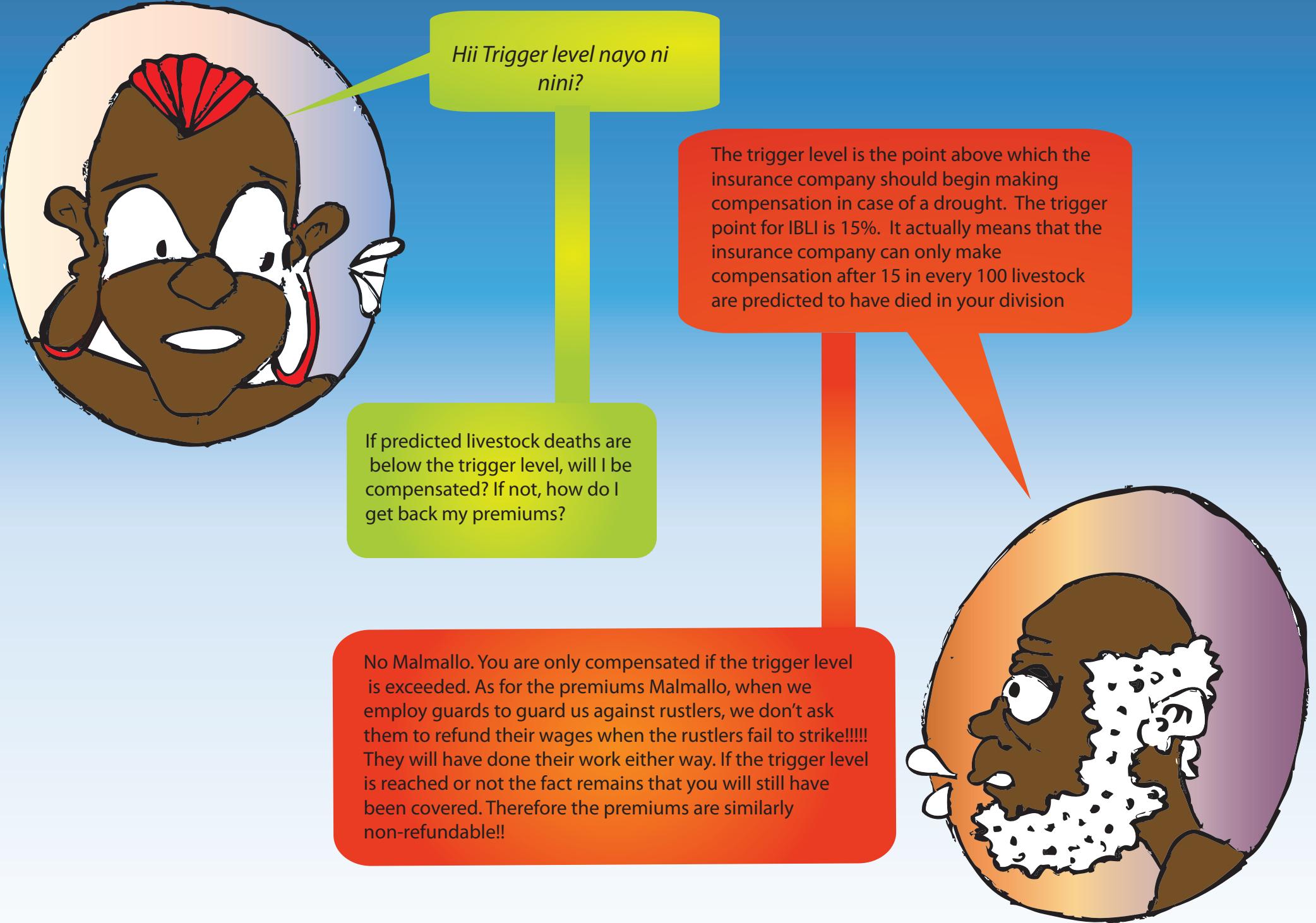
My uncle lives in Dirib a village in Marsabit Central. I want to know too, Will our compensation be equal?

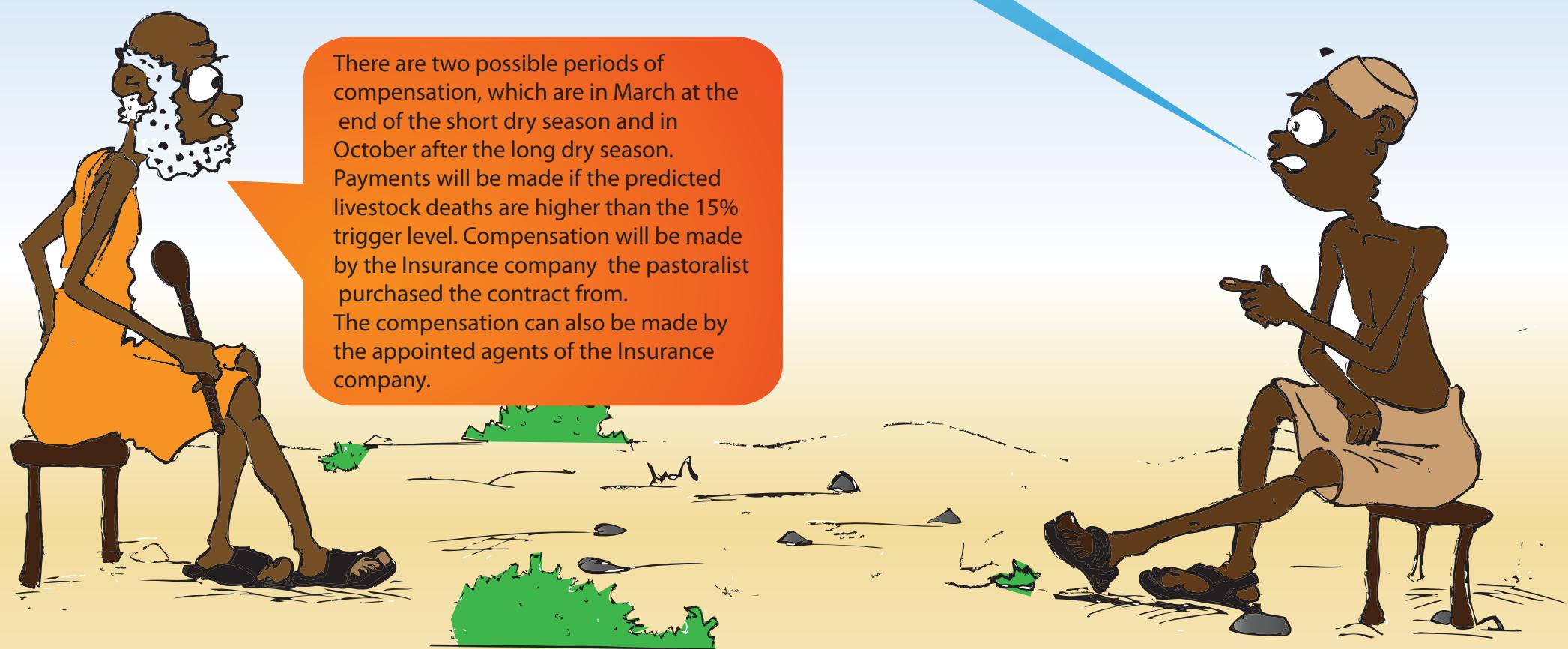


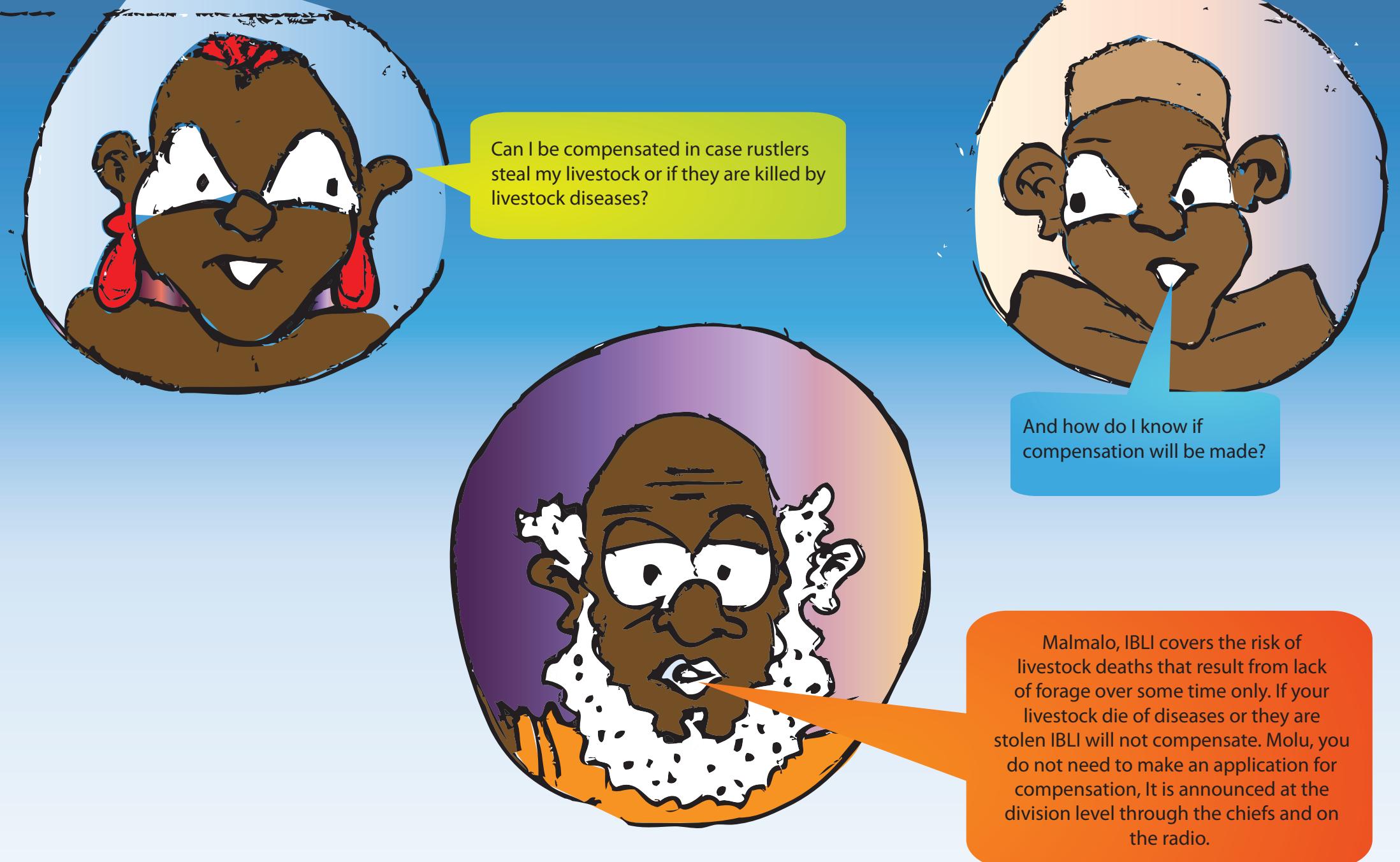
No. Compensation will depend on the number of animals insured and the division you come from..... remember that forage availability is monitored per division and therefore different divisions may therefore receive different compensations

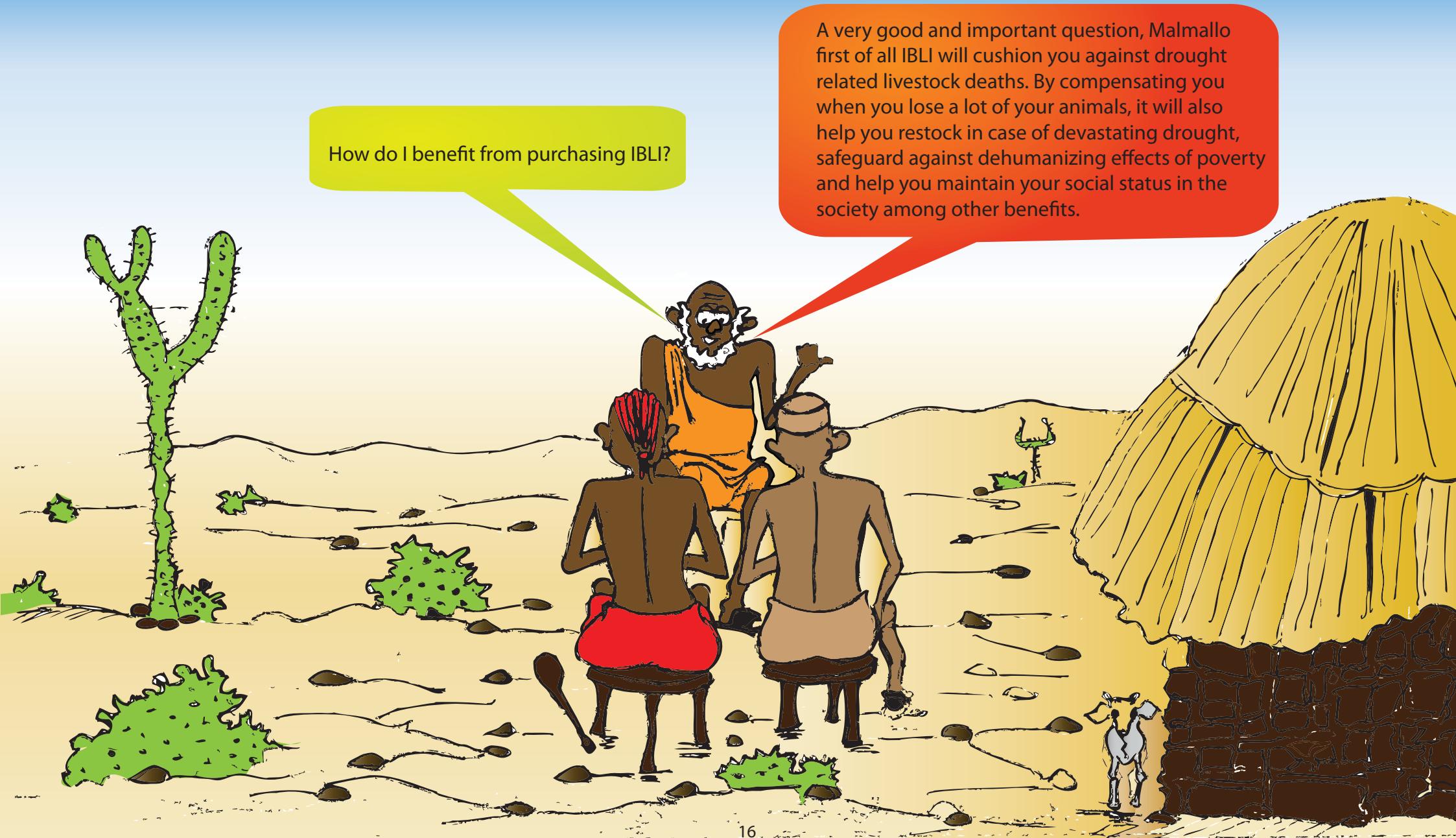
If I pay my premiums, how will I be compensated?

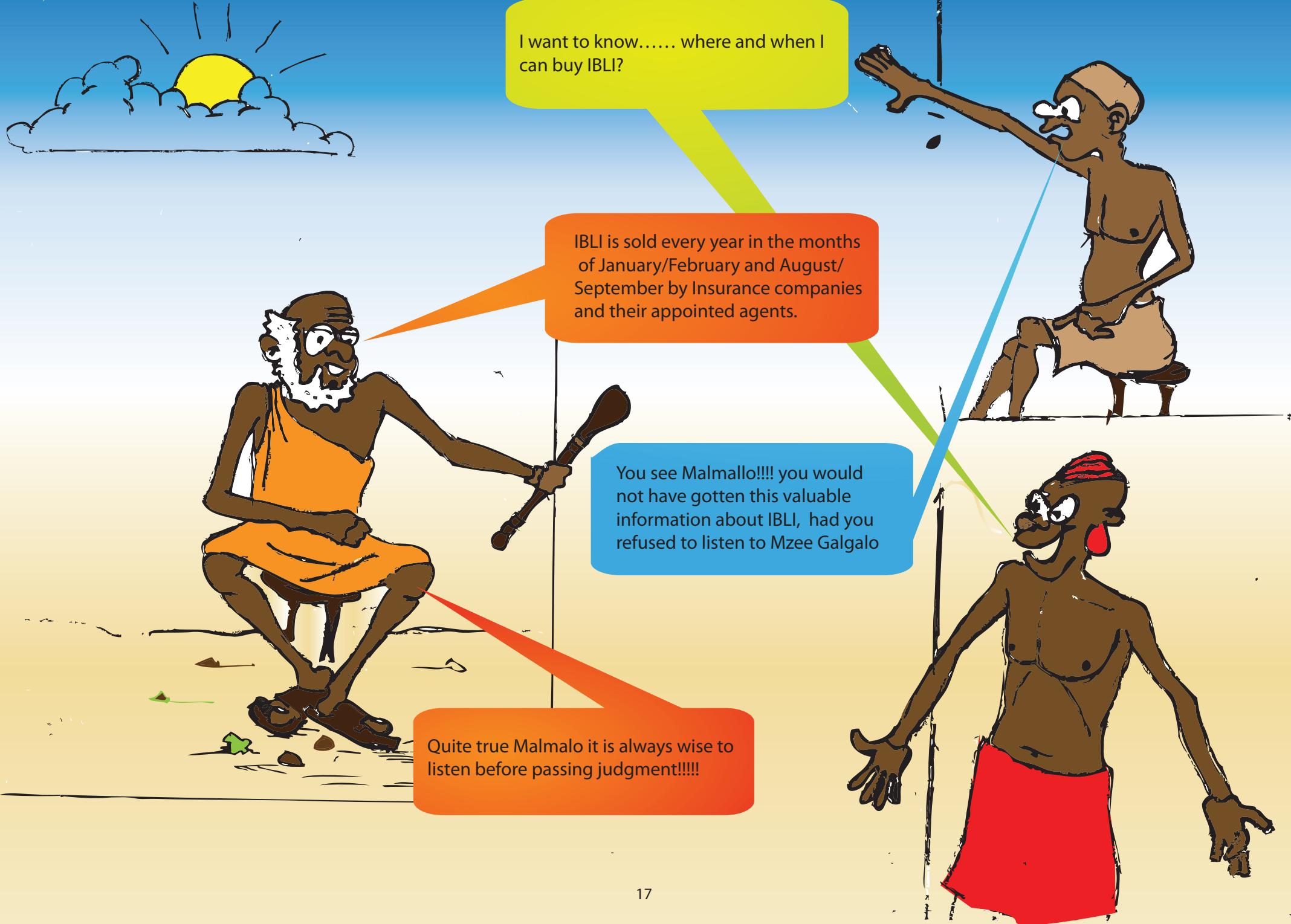
You will be compensated according to the value of animals insured. The average value of livestock across Marsabit has been set at Ksh. 21,000 per camel, Ksh 15,000 per cow and Ksh 1,500 per goat or sheep. You may insure the number of livestock you wish. The compensation will however depend on whether the predicted livestock deaths in your division will exceed the trigger level.

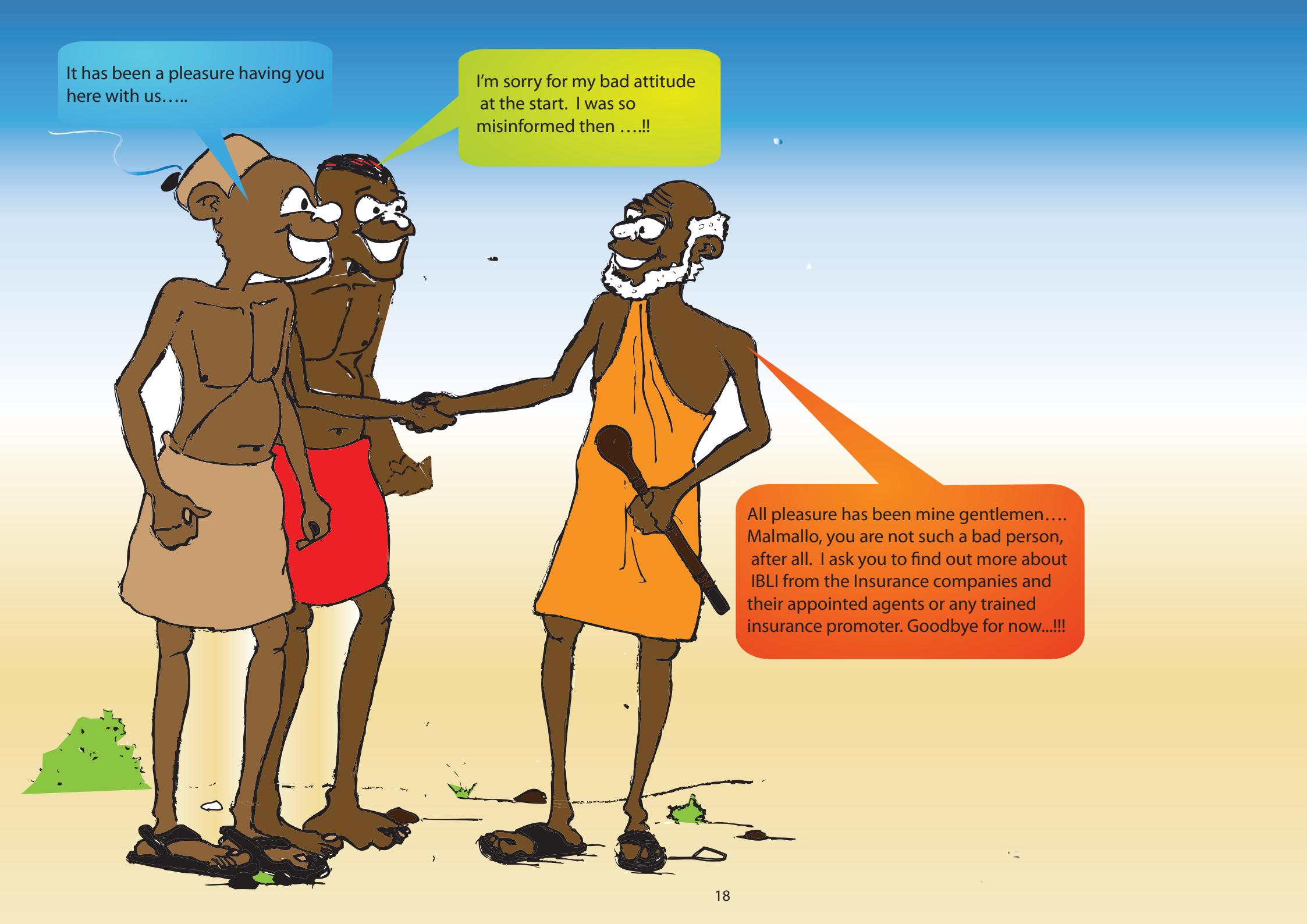












It has been a pleasure having you here with us.....

I'm sorry for my bad attitude at the start. I was so misinformed then!!

All pleasure has been mine gentlemen.... Malmallo, you are not such a bad person, after all. I ask you to find out more about IBLI from the Insurance companies and their appointed agents or any trained insurance promoter. Goodbye for now....!!!



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