

The Agricultural Inclusive Insurance Business Model in Mozambique

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OUR REPERTOIRE OF STORIES

- The missing link of risk mitigation in the national development policy framework
- How you can embed insurance without adding cost to the original price for the end-beneficiary
- The contentious issues in the legal aspects of insurance contracts and how we have tried to avoid the pitfalls of traditional insurance models
- The punitive impact of risk in “carrot and stick” approaches of smallholder agricultural schemes



How the Whole Story Started

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HOW THE WHOLE STORY STARTED

- Seed Shopping Experience
- The Sales Pitch of the Agro-Dealer
- The Regional Seeds Regulations Framework
- Enhancing Guarantees of Seed Suppliers
- Embedded Index Model
 - Evapotranspiration Index
 - Precipitation Index



Year	Type of Product	Type of Index	Key Aggregators	Number of Farmers	Total Sum Insured (US\$)	Gross Written Premium (GWP) inclu. Taxes (US\$)	Payouts US\$	Loss Ratio
2018/19	WII	Precipitation Index	Inova/ Bayer, Sustenta, Mutiana	5,733	\$203,691	\$20,248	\$572	3%
2019/20	WII	Evapotranspiration/ Precipitation	Phoenix/Portucel, ECA, Sustenta	11,426	\$332,181	\$17,261	\$14,348	83%
2020/21	WII	Evapotranspiration/ Precipitation	Phoenix/NCBA CLUSA, Phoenix & various, Sustenta	34,378	\$999,451	\$51,934.39	TBA	TBA
	WII	Blended Indices	WFP					

Traditional Written History of Insurance

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ANCIENT HISTORY OF INSURANCE: 3,000 B.C.



MODERN HISTORY OF INSURANCE



Introduction to Risk through an Ancient African Oral Story (Ngano)

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BASEADO EM CONTOS TRADICIONAIS MOÇAMBICANOS,
ADAPTADO POR HOLLARD MOÇAMBIQUE

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Moral of the Story



1. Learn from Past Experiences of Natural Disasters



2. Plan for the Future

“**Safety is born of caution**”.



3. Take Steps to Protect Yourself

“**O seguro morreu de velho**”, “It is better to be safe than sorry”



4. Joining Forces is Crucial to Combat the Threat of Natural Disasters

“**A safe friend reveals himself in adversity**”.



5. The Importance of Monitoring

Para mais informações, por favor contacte a Hollard Moçambique Companhia de Seguros, S.A

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Parceiros do Projecto



Patrocinadores de Seguro Indexado



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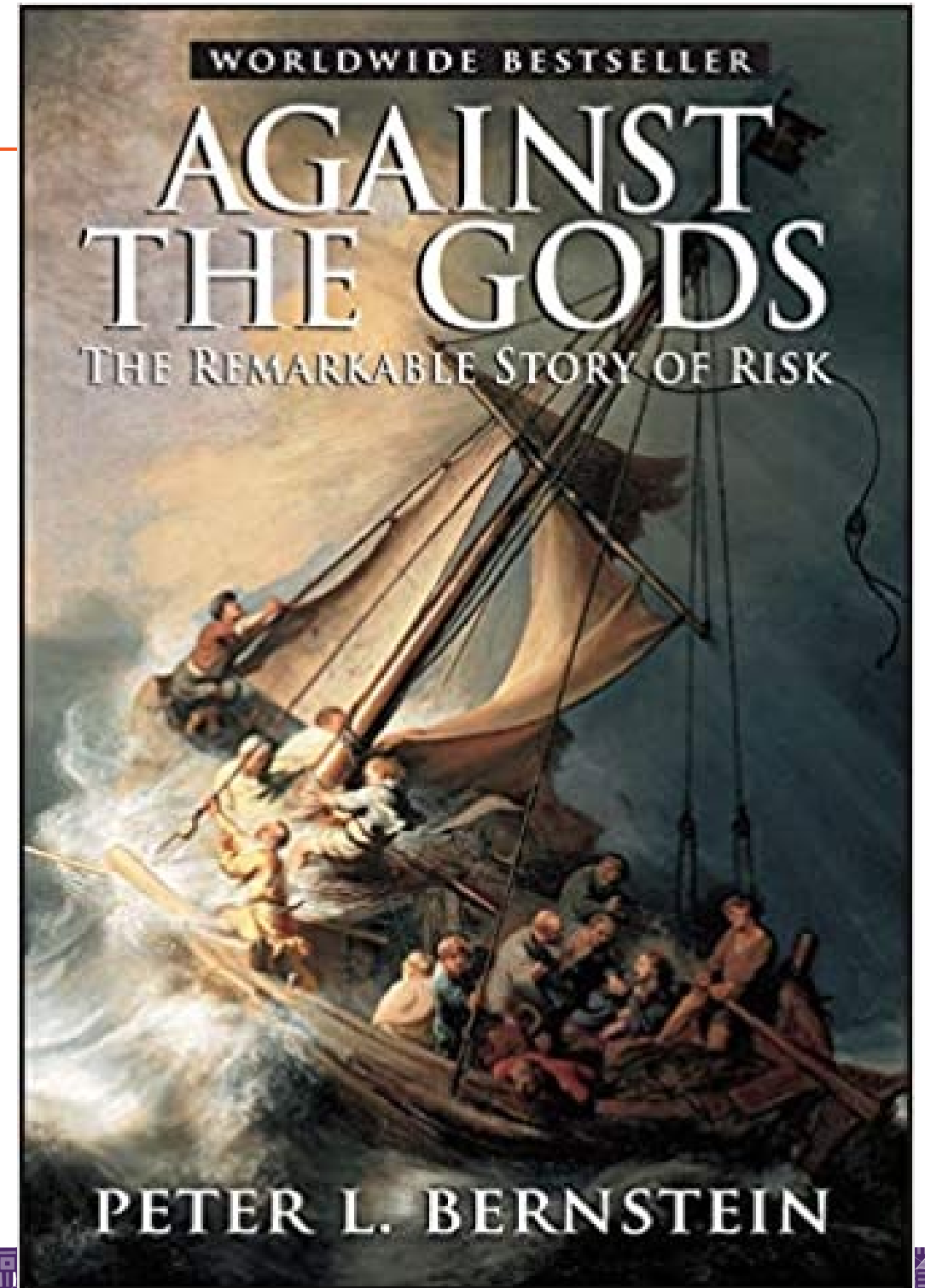
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