

Logistical Challenges Identified in Maize Pilot

Aniceto Matias & Jonathan Malacarne

**Index-Based Agricultural Insurance in Mozambique:
Recent Experience and Paving the Way Forward**

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Maputo**

13:15 – 14:15 pm

Index design in new areas

- Definition of insurance zones
- Goal is find index that best correlates with farmer losses
- Complicated, includes:
 - Which index/indices to use
 - Statistically modeling correlation between index and yields
 - Etc.
- Option 1: Use existing indices/model
- Option 2: Collect retrospective yield data from new regions to design higher quality contract

Monitoring of Indices

- Who will be the “calculating agent” to determine index value and whether index is triggered?

Registration & Payments

- How will clients be assigned and registered to the appropriate contract zone?
- If insurance only covers seed, will insurance be bundled or unbundled?
- Will insurance coverage beyond the seeds be offered?
- How will farmers be notified about whether or not insurance payout will be made?
- When will insurance payment be made?
 - In-season, immediately after season, next season?
- What form will insurance payments be made?
 - Cash, in-kind

Education and Marketing

- Who will design and implement insurance education campaigns?
- Who will design and implement marketing?
- Who will be point of sales agent?
 - Seed company?
 - Village agents?
 - Agro-dealers?
- Who will train these agents?