



ibisa

**Scaling mutual
protection
in Kenya**



PROBLEM

- ／ **Crop micro-insurance today is expensive, cumbersome and hardly available.**
The current business model does not scale-down well to micro-insurance.
- ／ **500+ million farmers worldwide are exposed to weather risks and there is no sustainable solution for them.**

SOLUTION

IBISA is a scalable alternative to insurance for crop protection, where risk is mutualized.

IBISA is based on a peer-to-peer risk-sharing system supported by **blockchain** and **Earth Observation** technologies to enable profitable crop protection products and drastically reduce costs typically incurred by traditional insurer-centric paradigms.





Partners

16 Strategic Partnerships Worldwide



Customers

2600 Farmers enrolled for pilot phase through our local partners in India, Niger, Bangladesh and Kenya

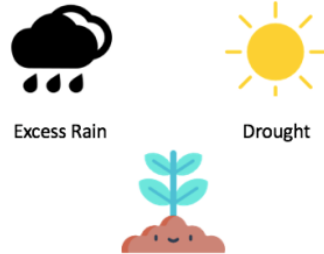


PRODUCT



Affordable Protection

Value for money thanks to low overheads



Transparent Product

Modelled according to the real demands of farmers



Mobile and Instant

Premium payments in small instalments



Easy, no claims!

Automatic and fast indemnification without the need to file a claim

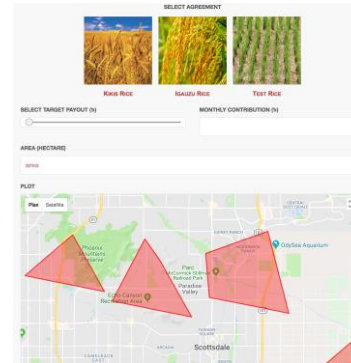
PRODUCT



Farmers are on-boarded in IBISA with the support of our local partners



Farmer contributes flexibly to her membership using mobile money. She will be protected proportionally to her contribution.



Farmer's plot is added and she adheres to a coverage, for example 'excess rain' or 'drought'



Every month IBISA assesses the loss in the communities using satellite earth observation data



Membership and maximum payout are calculated



The assessment triggers the payout, proportional to the loss, without need to file a claim and she receives it in her mobile money wallet



QUESTIONS

1. Does the Kenyan Insurance Regulatory Authority regulate and supervise mutuals in a separate way concerning capital requirements?

2. Kenya has a well diversified economy and telecommunications are well developed. What is the state of affairs with respect to Financial and Insurance technological developments?

3. Do you know about Peer2Peer risk sharing experiments in Kenya?

4. Are there NGO's or SACCO's sharing risks and benefits based on mutual solidarity?

5. We were informed that smallholder farmers and entrepreneurs suffer because they have taken up loans from a digital lender that charges 15% per month.

a) Are those entities regulated?

b) Would it be of help to protect the individual loans with IBISA so the risk exposure is less and interest may be lower?

THANK / YOU



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