

How to address data gaps to develop better livestock insurance for smallholder farmers

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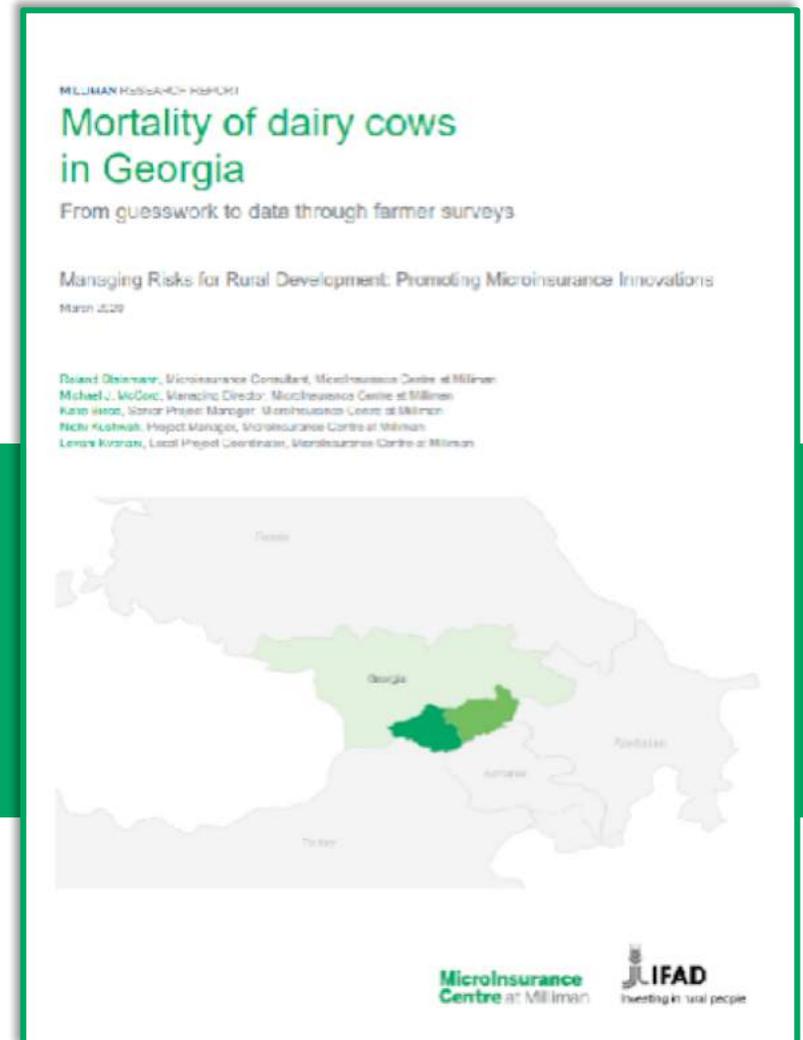
Briefing Note: How to address data gaps to develop better livestock insurance for smallholder farmers

Context

Problem: In Georgia, a lack of data on dairy cow mortality led to unnecessarily high premiums for livestock insurance, which smallholders could not afford

Solution: Get the data! The MRRD grant organized a simple mortality study to enable insurers to develop an affordable pilot product for smallholders

Source: [Mortality of dairy cows in Georgia: Understanding death and risk management in the Kakheti region](#)



Purpose of the Briefing Note

The briefing note shares with project designers and implementers:

The benefits and opportunities for collecting data to fill in gaps in data sparse environments

An example and lessons for how this can be done in a practical way



Source: *Filling in the blanks: How to address data gaps to develop better livestock insurance for smallholder farmers*

Lessons / tips for gathering mortality data to support livestock insurance

Lessons learned from our pilot in the Republic of Georgia



Ask the right questions, but keep it short

(Checklist of sample questions is provided in the tool)



Data collection can be done inexpensively by phone

Access to farmer databases is crucial

Involve trusted local stakeholders



Involve insurers before and after data collection

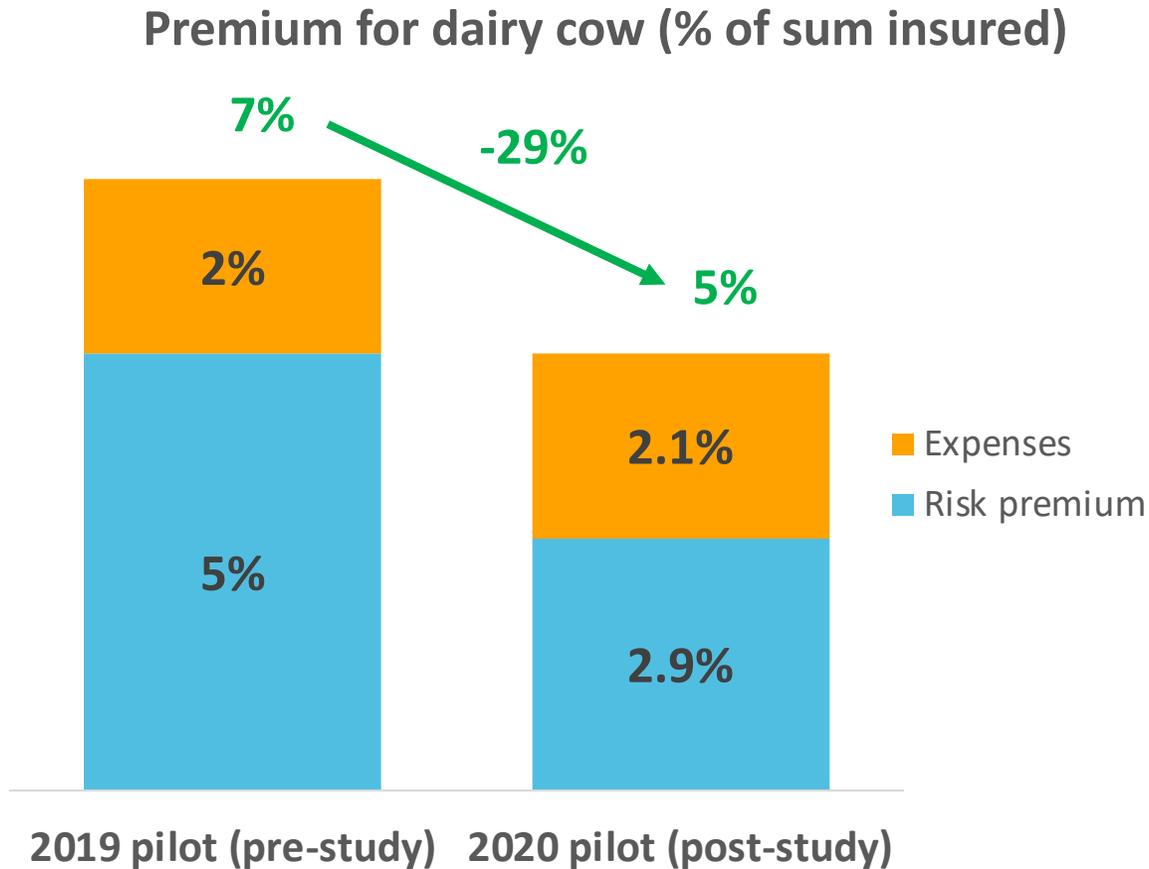


Leverage the results beyond pricing, and beyond insurance



Plan data collection into product design

Results



Findings: 1.6% mortality rate (+0.8% cow sales due to illness or accident, which are likely to be presented as an insurance claim)

Resulting Action: negotiated with insurer to reduce the “fair” premium by 30%

Outcome: coverage moved into the affordable range for farmers, and take-up increased

Source: *Filling in the blanks: How to address data gaps to develop better livestock insurance for smallholder farmers*

Thank you

Katie Biese, Director of Operations, MicroInsurance Centre at Milliman

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