

## Case Study: Through Rain or Drought, Crop Insurance Provides a Protective Umbrella for Us

Edward and Pauline Mkopi grow maize and sunflower on 15 acres in Kitale, Trans Nzoia County, Kenya. In the past, the Mkopis would do everything in their power to ensure a bountiful harvest of both maize and sunflower; but there were often circumstances beyond their control such as drought and excess rainfall that lead to crop failure.

Once they understood the importance of insurance and how index products worked, the Mkopis took their first cover against drought in 2012 for their maize.



*Edward and Pauline Mkopi, Trans Nzoia Farmers*

“The rains failed and we received compensation,” Edward says. With the payout, the Mkopis bought more inputs, like seed and fertilizer that they used for the subsequent planting season.

In 2013, the Mkopis took weather index and area yield insurance. Although the premiums were higher, the product covered everything including the expected yields. That year, the rains came as expected and the yields were good so there was no need for compensation. 2014 also turned out to be a good year, but the Mkopis has protection for the insurance just in case.

In 2015, the Mkopis took a hybrid cover against pests and diseases, drought, rainfall and hailstorms. They did experience some drought at the flowering stage; however, it did not cause any substantial loss and therefore did not warrant a payout.

The Mkopis say they now confidently invest in their maize and sunflower farm because they know they are insured against all kinds of risk. Pauline says that she feels confident working with ACRE Africa because the product relies on accurate data to determine how to do payouts.