



INDEX BASED LIVESTOCK
INSURANCE PROJECT



**INDEX BASED LIVESTOCK INSURANCE
SALES REPORT
2008**

THE PROJECT IMPLEMENTATION UNIT

**Ulaanbaatar
2008**



I. Activities under IBLI 2008 Sales season

The Project Implementation Unit had implemented following activities in accordance with the “Development Credit Agreement” and “Project Implementation Manual” for the period of Sales Season of IBLI in 2008.

Table №1. IBLI 2008 Sales Activities

Date	Activities
September, 2007	<ul style="list-style-type: none"> • Requirements to participate IBLI 2008 Sales season and project background were introduced to domestic insurance companies; • National Workshop on IBLI to discuss facing issues that were raised during implementation of pilot project through providing lessons learned and perspectives of IBLI pilot program to the stakeholders, policymakers and donor organizations and develop possible solutions were organized.
November, 2007	<ul style="list-style-type: none"> • Changes and necessary updates on IBLI 2008 Sales season were developed; • The selection of participating insurance companies for the IBLI 2008 Sales season was conducted and Mongol Daatgal, Tushig Daatgal, Prime Daatgal and Bodi Daatgal companies were awarded.
December, 2007	<ul style="list-style-type: none"> • Premium rates for the BIP’s with 6% and 10% thresholds were developed by all species; • Developments of IBLI Software version of 2007 was started;
January, 2008	<ul style="list-style-type: none"> • IBLI Software version of 2007 and Sales database was locked; • IBLI manual for insurance agents, soum staffs and local governors were updated; • IBLI training for the trainers of the participating insurance companies were organized.
February, 2008	<ul style="list-style-type: none"> • The IBLI cooperation agreement has been signed between participating insurance companies (Mongol Daatgal, Tushig Daatgal, Prime Daatgal and Bodi Daatgal) and PIU; • The updated “DRP Rules” and “Procedures for certifying insurance agents” were prepared and approved by the Project Steering Committee (PSC); • Transaction sheets, agents certification, stamps were prepared and published; • Insurance agent training and certification to sell IBLI products in pilot soums were organized by PIU in conjunction with MoF and FRC and totally 183 agents were certified. • IBLI Transaction sheets, stamps, agent certifications were delivered and given to participating insurance companies.
March, 2008	<ul style="list-style-type: none"> • Published advertisement such as Poster, brochure, leaflet and IBLI Manual were printed and spread to pilot soums; • Prepaid GIC from participating insurance companies were deposited on LIIP account for IBLI 2008; • Interest on IBLI reserve funds were earned; • IBLI 2008 Sales season was opened in all 56 pilot soums and insurance agents had started to sale IBLI products; • Related to the start of new Sales season, necessary guidance and instruction were provided to insurance companies, insurance agents and soum staffs; • IBLI Software version of 2008 was developed.



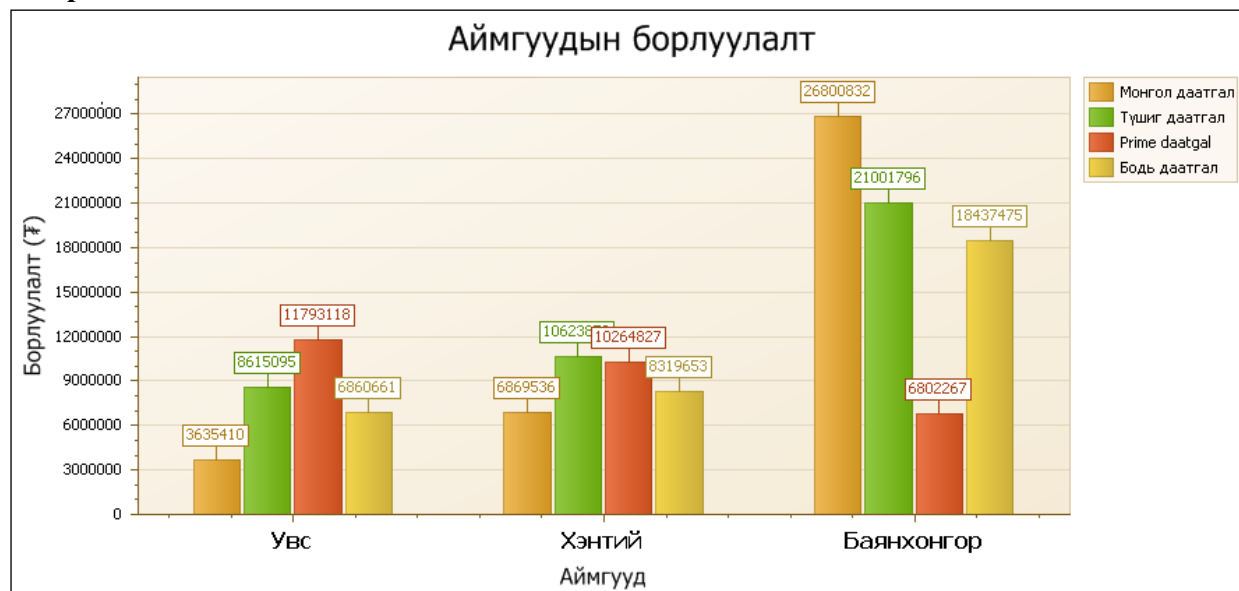
April. 2008	<ul style="list-style-type: none">• IBLI Software version of 2008 was installed all insurance companies and their aimag branches;• Face to face promotion started in all pilot aimags;• IBLI 2008 premium accounts were opened in all pilot soums through Khaan Bank.
May. 2008	<ul style="list-style-type: none">• Training on IBLI Software was held for specialists of Interactive Company.
June, 2008	<ul style="list-style-type: none">• World Bank Team had mission on IBLI 2008 Sale;• The Mid-year livestock census result and pilot sample survey results were received.
July, 2008	<ul style="list-style-type: none">• IBLI 2007 indemnity payment calculation was done by each herders;• LIIP account for IBLI 2007 were closed and interest income of LIIP account was refunded to the participating insurance companies (Mongol Daatgal, Tushig Daatgal and Prime Daatgal);• IBLI 2008 Sales season was closed;• Sales data keypunching software at pilot aimags were locked.
August, 2008	<ul style="list-style-type: none">• IBLI 2007 indemnity payments were distributed to herders through Khaan Bank;• IBLI 2008 premiums are collecting and depositing in LIIP account.
September, 2008	<ul style="list-style-type: none">• PIU is reconciling premium accounts, transaction sheets with participating insurance companies.



II. IBLI 2008 Sales Season

From the start of IBLI third Sales season in 15th of March 2008 and till to the end 10th of July 2008, totally 4047 herders bought IBLI (BIP and DRP) and premium amount reached **140,024,541** MNT. Compared to the previous year, premium income increased by 9% and number of policyholders by 9%.

Graph №1. IBLI Premium Income



As end of 2007, there are **28948** herder households in 3 pilot aimags and out of it 4047 households purchased IBLI which equals to 14% coverage. Moreover, under the IBLI, there are **493623** livestock were insured and it is the **7%** of total livestock in 3 aimags (7.12 million) which increased by 11% compared to last year.

Table №2. Number of Livestock

Aimag	Livestock number covered by BIP (by head)						Livestock number covered by DRP (by head)					
	Cattle	Sheep	Goat	Horse	Camel	Total	Cattle	Sheep	Goat	Horse	Camel	Total
Bayankhongor	8114	29789	84785	4333	0	127134	2595	33865	102052	4642	285	143326
Uvs	4150	31433	92415	1411	0	129415	1151	4562	6492	937	56	13192
Khentii	9495	15214	19225	8521	0	52458	3808	12725	8930	2638	0	28098
Total	21759	76436	196425	14265	0	309007	7554	51152	117474	8217	341	184616

Bayankhongor Aimag

Number of policyholders has reached 1903 herders which is highest among three pilot aimags. This represents 16% of herder household, **14%** of households with livestock and 47% of total policyholders in 2008.

Bodi Daatgal, Mongol Daatgal and Tushig Daatgal companies operated in Bayankhongor aimag and premium amount totaled with 73,042,369.4 MNT which was 52% of IBLI 2008 total premium.



Table №3. Number of Policyholders and Premium amount (Bayankhongor aimag)

Number of Policyholders and Premium amount (Bayankhongor aimag)												
№	Code	Soum	Mongol Daatgal		Tushig Daatgal		Prime Daatgal		Bodi Daatgal		Total amount	
			Number of policyholders	Sales amount	Number of policyholders	Sales amount	Number of policyholders	Sales amount	Number of policyholders	Sales amount	Number of policyholders	Sales amount
1	300	Bayankhongor	3	176,755.00	5	297,381.00	1	25,344.00	12	768,474.80	21	1,267,954.80
2	301	Baatsagaan	26	678,470.00	0	-	20	153,024.00	26	456,537.00	72	1,288,031.00
3	302	Bayanbulag	55	2,503,848.00	0	-	0	0	10	282,150.00	65	2,785,998.00
4	303	Bayangovi	0	-	49	1,099,298.00	0	0	10	343,760.00	59	1,443,058.00
5	304	Bayanlig	68	2,326,283.00	0	-	0	0	38	810,828.00	106	3,137,111.00
6	305	Bayanovoo	34	2,230,175.00	0	-	0	0	11	247,760.00	45	2,477,935.00
7	306	Bayan_Ondor	0	-	40	1,585,713.60	0	0	0	-	40	1,585,713.60
8	307	Bayntsagaan	70	2,237,601.00	0	-	0	0	118	1,873,053.00	188	4,110,654.00
9	308	Bogd	63	1,516,433.00	16	270,856.00	1	85,500.00	8	307,954.00	88	2,180,743.00
10	309	Bombogor	61	2,082,135.80	29	996,974.60	19	635,490.00	51	1,302,010.00	160	5,016,610.40
11	310	Buutsagaan	4	244,236.00	9	580,424.00	21	1,379,324.00	0	0	34	2,203,984.00
12	311	Galuit	11	515,820.00	142	4,542,920.00	0	0	4	184,036.00	157	5,242,776.00
13	312	Gurvanbulag	5	167,415.00	4	46,530.00	0	0	0	-	9	213,945.00
14	313	Jargalant	35	1,210,442.00	2	31,680.00	0	0	6	441,480.00	43	1,683,602.00
15	314	Jinst	37	702,795.00	0	-	0	0	19	394,966.00	56	1,097,761.00
16	315	Zag	76	2,525,394.00	0	-	0	0	32	1,838,060.00	108	4,363,454.00
17	316	Olzhit	91	4,688,165.40	6	234,885.00	0	0	123	5,344,899.00	220	10,267,949.40
18	317	Khureemeral	50	2,792,156.00	88	6,816,379.50	47	4,023,394.50	26	2,438,230.00	211	16,070,160.00
19	318	Shinejinst	22	119,360.00	76	2,920,860.00	22	400,140.00	33	563,317.20	153	4,003,677.20
20	319	Erdenetsogt	3	83,348.00	26	1,577,894.00	1	100,050.00	38	839,960.00	68	2,601,252.00
		Total	714	26,800,832.20	492	21,001,795.70	132	6,802,266.50	565	18,437,475.00	1903	73,042,369.40

Table №4. BIP Premium and DRP fee amount (Bayankhongor aimag)

BIP Premium and DRP fee amount (Bayankhongor aimag)												
№	Code	Soum	Mongol Daatgal		Tushig Daatgal		Prime Daatgal		Bodi Daatgal		Total amount	
			BIP	DRP	BIP	DRP	BIP	DRP	BIP	DRP	BIP	DRP
1	300	Bayankhongor	169,155.00	7,600.00	283,261.00	14,120.00	25,344.00	0.00	749,994.80	18,480.00	1,227,754.80	40,200.00
2	301	Baatsagaan	605,830.00	72,640.00	-	-	36,144.00	116,880.00	361,377.00	95,160.00	1,003,351.00	284,680.00
3	302	Bayanbulag	2,354,848.00	149,000.00	-	-	-	-	272,350.00	9,800.00	2,627,198.00	158,800.00
4	303	Bayangovi	-	-	947,058.00	152,240.00	-	-	315,120.00	28,640.00	1,262,178.00	180,880.00
5	304	Bayanlig	2,145,163.00	181,120.00	-	-	-	-	447,708.00	363,120.00	2,592,871.00	544,240.00
6	305	Bayanovoo	2,226,175.00	4,000.00	-	-	-	-	118,320.00	129,440.00	2,344,495.00	133,440.00
7	306	Bayan_Ondor	-	-	1,585,713.60	0.00	-	-	-	-	1,585,713.60	-
8	307	Bayntsagaan	2,152,801.00	84,800.00	-	-	-	-	1,216,373.00	656,680.00	3,369,174.00	741,480.00
9	308	Bogd	1,310,673.00	205,760.00	210,376.00	60,480.00	85,500.00	0.00	307,954.00	0.00	1,914,503.00	266,240.00
10	309	Bombogor	2,062,855.80	19,280.00	994,414.60	2,560.00	633,490.00	2,000.00	1,268,010.00	34,000.00	4,958,770.40	57,840.00
11	310	Buutsagaan	244,236.00	0.00	544,424.00	36,000.00	1,319,324.00	60,000.00	-	-	2,107,984.00	96,000.00
12	311	Galuit	515,820.00	0.00	3,871,320.00	671,600.00	-	-	165,276.00	18,760.00	4,552,416.00	690,360.00
13	312	Gurvanbulag	158,815.00	8,600.00	46,530.00	0.00	-	-	-	-	205,345.00	8,600.00
14	313	Jargalant	1,157,642.00	52,800.00	0.00	31,680.00	-	-	427,760.00	13,720.00	1,585,402.00	98,200.00
15	314	Jinst	559,795.00	143,000.00	-	-	-	-	280,966.00	114,000.00	840,761.00	257,000.00
16	315	Zag	2,208,754.00	316,640.00	-	-	-	-	1,815,180.00	22,880.00	4,023,934.00	339,520.00
17	316	Olzhit	4,102,925.40	585,240.00	200,405.00	34,480.00	-	-	4,854,779.00	490,120.00	9,158,109.40	1,109,840.00
18	317	Khureemeral	2,657,236.00	134,920.00	6,299,819.50	516,560.00	3,698,554.50	324,840.00	2,398,950.00	39,280.00	15,054,560.00	1,015,600.00
19	318	Shinejinst	6,480.00	112,880.00	2,813,460.00	107,400.00	328,020.00	72,120.00	430,957.20	132,360.00	3,578,917.20	424,760.00
20	319	Erdenetsogt	61,948.00	21,400.00	1,577,894.00	0.00	100,050.00	0.00	839,960.00	0.00	2,579,852.00	21,400.00
		Total	24,701,152.20	2,099,680.00	19,374,675.70	1,627,120.00	6,226,426.50	575,840.00	16,271,035.00	2,166,440.00	66,573,289.40	6,469,080.00

In Bayankhongor aimag, 127134 (5.6%) livestock were insured under the BIP and 143326 (6.3%) livestock were insured under the DRP this year.

The percentage of DRP fee and BIP premium in total Sale increased by 4% (2 million MNT).

There were 15 agents from Bodi Daatgal, 20 agents from Mongol Daatgal, 13 agents from Tushig Daatgal and 7 agents from Prime Daatgal covering all soums.

Uvs Aimag

Number of policyholders was 1391 herders in Uvs aimag. And this represents 14% of herder household, 10% of households with livestock and 34.5% of total policyholders in 2008.



All four insurance companies operated in Uvs aimag and the Sales amount has reached 30,904,283 MNT which was 22% of total Sales of IBLI in 2008.

In Uvs aimag, 129415 (4.9%) livestock were insured under the BIP and 13192 (0.5%) livestock were insured under the DRP this year.

There was a decrease in number of policyholders, however, the Sales amount increased by 3.5 million MNT in Uvs aimag.

Table №5. Number of Policyholders and Premium amount (Uvs aimag)

Number of Policyholders and Premium amount (Uvs aimag)												
№	Code	Soum	Mongol Daatgal		Tushig Daatgal		Prime Daatgal		Bodi Daatgal		Total amount	
			Number of policyholders	Sales amount	Number of policyholders	Sales amount	Number of policyholders	Sales amount	Number of policyholders	Sales amount	Number of policyholders	Sales amount
1	1500	Ulaangom	0	0	1	42,930.00	39	1,102,866.00	8	237,578.00	48	1,383,374.00
2	1501	Baruunturuun	0	0	0	-	30	565,366.00	42	626,711.00	72	1,192,077.00
3	1502	Bohmoron	0	0	0	-	0	-	65	1,161,210.00	65	1,161,210.00
4	1503	Davst	0	0	28	372,920.00	16	91,040.00	0	-	44	463,960.00
5	1504	Zavkhan	0	0	30	804,189.00	0	-	44	212,045.00	74	1,016,234.00
6	1505	Zuungovi	19	480,276.00	34	608,404.00	55	1,041,415.00	6	111,870.00	114	2,241,965.00
7	1506	Zuunkhangai	23	488,065.00	20	489,520.00	17	597,900.00	0	-	60	1,575,485.00
8	1507	Malchin	23	280,085.00	22	396,490.00	22	840,110.00	57	946,479.00	124	2,463,164.00
9	1508	Naranbulag	15	633,927.00	0	-	47	2,234,398.00	13	403,985.00	75	3,272,310.00
10	1509	Olgii	0	-	28	215,889.00	7	219,911.00	0	-	35	435,800.00
11	1510	Omnogovi	26	483,886.60	33	592,297.50	91	2,581,099.60	83	1,379,043.50	233	5,036,327.20
12	1511	Ondorkhangai	16	325,168.00	122	4,050,203.40	29	1,103,120.00	6	121,300.00	173	5,599,791.40
13	1512	Sagil	0	0	0	0	21	156,877.00	0	-	21	156,877.00
14	1513	Tarialan	21	351,160.00	30	494,711.00	0	-	0	-	51	845,871.00
15	1514	Turgen	0	-	0	0	29	287,626.00	0	-	29	287,626.00
16	1515	Tes	0	-	0	0	0	-	30	70,000.00	30	70,000.00
17	1517	Khovd	8	240,886.20	9	170,165.00	30	761,865.00	28	1,118,570.00	75	2,291,486.20
18	1518	Hyargas	10	11,520.00	18	377,376.00	0	-	14	258,300.00	42	647,196.00
19	1519	Tsagaankhairkhan	12	340,436.00	0	0	4	209,523.00	10	213,569.00	26	763,528.00
		Total	173	3,635,409.80	375	8,615,094.90	437	11,793,116.60	406	6,860,660.50	1391	30,904,281.80

Table №6. BIP Premium and DRP fee amount (Uvs aimag)

BIP Premium and DRP fee amount (Uvs aimag)												
№	Code	Soum	Mongol Daatgal		Tushig Daatgal		Prime Daatgal		Bodi Daatgal		Total amount	
			BIP	DRP	BIP	DRP	BIP	DRP	BIP	DRP	BIP	DRP
1	1500	Ulaangom	-	-	42,930.00	0.00	1,102,866.00	0.00	237,578.00	0.00	1,383,374.00	-
2	1501	Baruunturuun	-	-	-	-	532,866.00	32,480.00	583,191.00	43,520.00	1,116,077.00	76,000.00
3	1502	Bohmoron	-	-	-	-	-	-	1,161,210.00	0.00	1,161,210.00	-
4	1503	Davst	-	-	372,920.00	0.00	-	-	91,040.00	0.00	463,960.00	-
5	1504	Zavkhan	-	-	781,509.00	22,680.00	-	-	42,525.00	169,520.00	824,034.00	192,200.00
6	1505	Zuungovi	447,236.00	33,040.00	592,724.00	15,680.00	1,027,775.00	13,640.00	68,670.00	43,200.00	2,136,405.00	105,560.00
7	1506	Zuunkhangai	486,465.00	1,600.00	489,520.00	0.00	597,900.00	0.00	-	-	1,573,885.00	1,600.00
8	1507	Malchin	280,085.00	0.00	396,490.00	0.00	840,110.00	0.00	946,479.00	0.00	2,463,164.00	-
9	1508	Naranbulag	605,927.00	28,000.00	-	-	2,234,398.00	0.00	403,985.00	0.00	3,244,310.00	28,000.00
10	1509	Olgii	-	-	139,329.00	76,560.00	219,911.00	0.00	-	-	359,240.00	76,560.00
11	1510	Omnogovi	483,886.60	0.00	592,297.50	0.00	2,581,099.60	0.00	1,354,443.50	24,600.00	5,011,727.20	24,600.00
12	1511	Ondorkhangai	271,248.00	53,920.00	4,050,203.40	0.00	1,103,120.00	0.00	121,300.00	0.00	5,545,871.40	53,920.00
13	1512	Sagil	-	-	-	-	129,357.00	27,520.00	-	-	129,357.00	27,520.00
14	1513	Tarialan	282,760.00	68,400.00	481,871.00	12,840.00	-	-	-	-	764,831.00	81,240.00
15	1514	Turgen	-	-	-	-	262,706.00	24,920.00	-	-	262,706.00	24,920.00
16	1515	Tes	-	-	-	-	-	-	50,000.00	20,000.00	50,000.00	20,000.00
17	1517	Khovd	240,886.20	0.00	165,485.00	4,680.00	757,465.00	4,400.00	1,105,730.00	12,840.00	2,269,566.20	21,920.00
18	1518	Hyargas	0.00	11,520.00	371,456.00	5,920.00	-	-	258,300.00	0.00	629,756.00	17,440.00
19	1519	Tsagaankhairkhan	340,436.00	0.00	-	-	209,523.00	0.00	213,569.00	0.00	763,528.00	-
		Total	3,438,929.80	196,480.00	8,476,734.90	138,360.00	11,599,116.60	102,960.00	6,638,020.50	313,680.00	30,152,801.80	751,480.00

There were 14 agents from Bodi Daatgal, 11 agents from Mongol Daatgal, 13 agents from Prime Daatgal and 12 agents from Tushig Daatgal covering all soums.

Khentii Aimag

Number of policyholders was 753 herders in Khentii aimag. It represents 10.3% of herder household, 8.2% of households with livestock and 18.5% of total policyholders in 2008.



All four insurance companies operated in Khentii aimag and the Sales amount reached 36,077,889 MNT which was 26% of total Sales of IBLI in 2008.

Table №7. Number of Policyholders and Premium amount (Khentii aimag)

Number of Policyholders and Premium amount (Khentii aimag)												
№	Code	Soum	Mongol Daatgal		Tushig Daatgal		Prime Daatgal		Bodi Daatgal		Total amount	
			Number of policyholders	Sales amount	Number of policyholders	Sales amount	Number of policyholders	Sales amount	Number of policyholders	Sales amount	Number of policyholders	Sales amount
1	1801	Batnorov	23	1,364,557.00	3	6,200.00	22	906,416.00	6	208,548.00	54	2,485,721.00
2	1802	Batshireet	0	-	0	-	17	713,815.40	0	-	17	713,815.40
3	1803	Bayanadraga	34	1,122,947.40	0	-	47	1,880,556.20	3	54,320.00	84	3,057,823.60
4	1804	Bayanovoo	2	120,324.00	28	1,743,385.00	1	48,204.00	29	1,444,933.00	60	3,356,846.00
5	1805	Bayanmonkh	4	345,758.00	16	942,463.00	18	1,039,644.00	0	-	38	2,327,865.00
6	1806	Bayankhutag	13	816,528.00	22	2,484,880.00	2	69,088.00	14	961,202.00	51	4,331,698.00
7	1807	Blinder	2	110,592.00	14	65,680.00	9	128,968.00	12	657,650.00	37	962,890.00
8	1808	Galshir	5	366,160.00	0	-	12	257,306.00	25	1,543,560.00	42	2,167,026.00
9	1810	Dadal	0	-	12	650,550.00	5	288,340.00	0	-	17	938,890.00
10	1811	Darkhan	3	101,234.00	0	-	2	200,856.00	47	2,131,082.00	52	2,433,172.00
11	1812	Delgerkhaan	7	42,720.00	11	542,840.00	15	1,001,712.00	0	-	33	1,587,272.00
12	1813	Jargalkhaan	7	377,427.00	29	2,126,090.00	14	1,207,210.00	0	-	50	3,710,727.00
13	1814	Moron	11	1,079,998.00	11	433,884.00	1	80,568.00	5	426,440.00	28	2,020,890.00
14	1815	Norovlin	5	27,480.00	15	429,614.00	0	-	11	402,290.00	31	859,384.00
15	1817	Kherlen	2	78,300.00	13	179,440.00	55	2,081,463.00	9	336,787.00	79	2,675,990.00
16	1818	Omnodelger	6	224,300.00	38	666,607.00	10	360,680.00	1	152,840.00	55	1,404,427.00
17	1819	Tsenkhermandal	13	691,209.40	12	352,240.00	-	-	0	-	25	1,043,449.40
		Total	137	6,869,534.80	224	10,623,873.00	230	10,264,826.60	162	8,319,652.00	753	36,077,886.40

In Khentii aimag, 28098 (2.4%) livestock were insured under the BIP and 28098 (1.3%) livestock were insured under the DRP this year.

The number of policyholder increased by 179 (31%) herder and Sales amount by 9 million MNT (31%).

Table №8. BIP Premium and DRP fee amount (Khentii aimag)

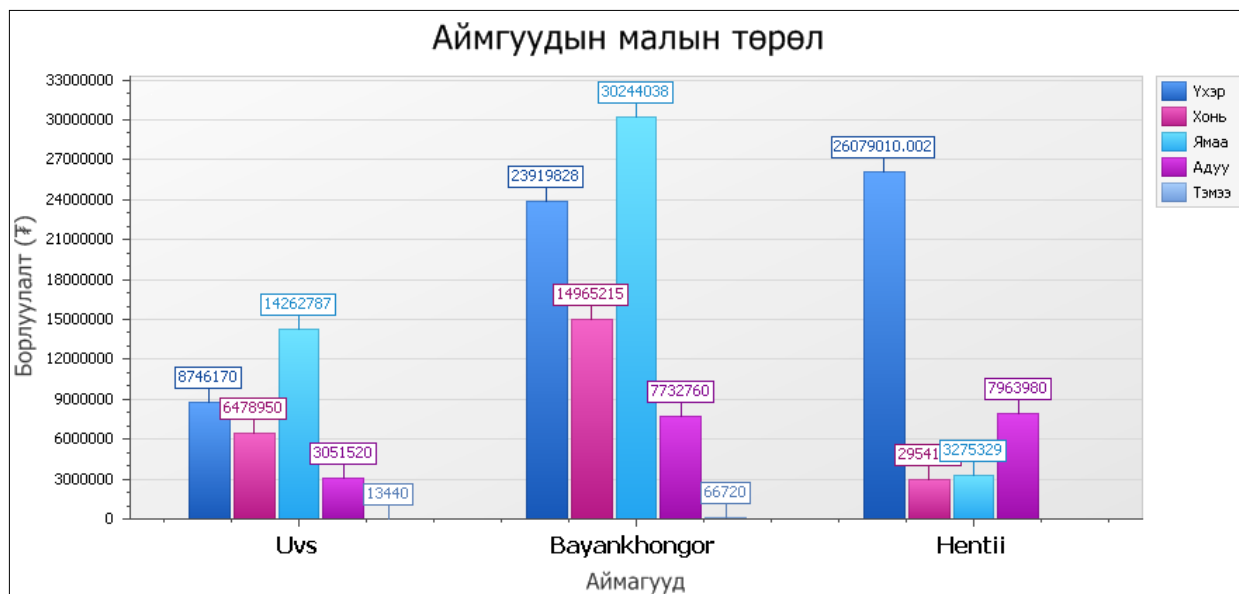
BIP Premium and DRP fee amount (Khentii aimag)												
№	Code	Soum	Mongol Daatgal		Tushig Daatgal		Prime Daatgal		Bodi Daatgal		Total amount	
			BIP	DRP	BIP	DRP	BIP	DRP	BIP	DRP	BIP	DRP
1	1801	Batnorov	1,324,157.00	40,400.00	0.00	6,200.00	898,056.00	8,360.00	208,548.00	0.00	2,430,761.00	54,960.00
2	1802	Batshireet	-	-	-	-	681,695.40	32,120.00	-	-	681,695.40	32,120.00
3	1803	Bayanadraga	1,043,107.40	79,840.00	-	-	1,735,356.20	145,200.00	0.00	54,320.00	2,778,463.60	279,360.00
4	1804	Bayanovoo	120,324.00	0.00	1,741,305.00	2,080.00	48,204.00	0.00	1,339,253.00	105,680.00	3,249,086.00	107,760.00
5	1805	Bayanmonkh	345,758.00	0.00	932,063.00	10,400.00	1,002,764.00	36,880.00	-	-	2,280,585.00	47,280.00
6	1806	Bayankhutag	808,128.00	8,400.00	2,335,520.00	149,360.00	65,968.00	3,120.00	961,202.00	0.00	4,170,818.00	160,880.00
7	1807	Blinder	110,592.00	0.00	0.00	65,680.00	45,528.00	83,440.00	648,690.00	8,960.00	804,810.00	158,080.00
8	1808	Galshir	366,160.00	0.00	-	-	230,946.00	26,360.00	1,543,560.00	0.00	2,140,666.00	26,360.00
9	1810	Dadal	-	-	650,550.00	0.00	286,580.00	1,760.00	-	-	937,130.00	1,760.00
10	1811	Darkhan	101,234.00	0.00	-	-	192,456.00	8,400.00	2,108,082.00	23,000.00	2,401,772.00	31,400.00
11	1812	Delgerkhaan	0.00	42,720.00	457,240.00	85,600.00	872,752.00	128,960.00	-	-	1,329,992.00	257,280.00
12	1813	Jargalkhaan	325,427.00	52,000.00	2,104,650.00	21,440.00	1,189,170.00	18,040.00	-	-	3,619,247.00	91,480.00
13	1814	Moron	1,051,558.00	28,440.00	383,364.00	50,520.00	80,568.00	0.00	377,720.00	48,720.00	1,893,210.00	127,680.00
14	1815	Norovlin	0.00	27,480.00	348,734.00	80,880.00	-	-	380,450.00	21,840.00	729,184.00	130,200.00
15	1817	Kherlen	78,300.00	0.00	169,440.00	10,000.00	1,999,503.00	81,960.00	336,787.00	0	2,584,030.00	91,960.00
16	1818	Omnodelger	222,300.00	2,000.00	530,087.00	136,520.00	338,280.00	22,400.00	152,840.00	0	1,243,507.00	160,920.00
17	1819	Tsenkhermandal	675,849.40	15,360.00	335,520.00	16,720.00	-	-	-	-	1,011,369.40	32,080.00
		Total	6,572,894.80	296,640.00	9,988,473.00	635,400.00	9,667,826.60	597,000.00	8,057,132.00	262,520.00	34,286,326.40	1,791,560.00

There were 10 agents from Bodi Daatgal, 10 agents from Mongol Daatgal 11 agents from Prime Daatgal and 11 agents from Tushig Daatgal covering all soums.

In 2008, total number of livestock insured under the IBLI was 493 thousand of which 63.6% was goat, 5.9% cattle, 25.9% sheep, 4.6% horse and 0.07% Camel.



Graph №2. Species under the IBLI





III. Insurance companies

In 2008, there were 183 certified agents of which 51 agents from Bodi Daatgal, 44 from Mongol Daatgal, 40 from Prime Daatgal and 48 from Tushig Daatgal. In general, insurance companies intended to have small number of “effective” agents rather than massive force in 2008.

In 2007, per agent used to have average number of policyholder of 33 in Bayankhongor, 24 in Uvs and 11 in Khentii aimag.

Table №9.

Insurance Companies	Bayankhongor Aimag		Uvs Aimag		Khentii Aimag	
	Num. of Herders	Premium amount	Num. of Herders	Premium amount	Num. of Herders	Premium amount
Mongol Daatgal	38	1,645,627	19	410,038	15	841,585
Tushig Daatgal	36	1,744,329	25	380,534	15	539,032
Prime Daatgal	-	-	34	610,660	11	446,780
Bodi Daatgal	26	957,940	17	412,113	4	208,848
Average	33	1,449,299	24	453,336	11	509,061

But this year, agents in Bayankhongor aimag had 32, Uvs 27 and Khentii 17 policyholders on average.

Table №10.

Insurance Companies	Bayankhongor Aimag		Uvs Aimag		Khentii Aimag	
	Num. of Herders	Premium amount	Num. of Herders	Premium amount	Num. of Herders	Premium amount
Mongol Daatgal	35	1,340,042	15	330,492	13	686,953
Tushig Daatgal	37	1,615,523	33	717,925	20	965,807
Prime Daatgal	18	971,752	33	907,163	21	933,166
Bodi Daatgal	37	1,229,165	29	490,047	16	831,965
Average	32	1,289,121	27	611,407	17	854,473

Table №11. Sales amount by Insurance companies

Insurance Companies	BIP Premium		DRP Fee		Total Premium	
	/MNT/	/Percent/	/MNT/	/Percent/	/MNT/	/Percent/
Mongol Daatgal	34,712,977	26.5	2,592,800	28.8	37,305,777	26.6
Tushig Daatgal	37,839,884	28.9	2,400,880	26.6	40,240,764	28.7
Prime Daatgal	27,584,410	21.0	1,275,800	14.2	28,860,210	20.6
Bodi Daatgal	30,875,148	23.6	2,742,640	30.4	33,617,788	24.0
Sum	131,012,418	100.0	9,012,120	100.0	140,024,538	100.0

Table №12. Number of Policyholders by Insurance companies

Insurance Companies	Bayankhongor Aimag		Uvs Aimag		Khentii Aimag		Total	
	/Num./	/%/	/Num./	/%/	/Num./	/%/	/Num./	/%/
Mongol Daatgal	714	37.5	173	12.4	137	18.2	1024	25.3
Tushig Daatgal	492	25.9	375	26.9	224	29.8	1091	26.9
Prime Daatgal	132	6.9	437	31.4	230	30.5	799	19.7
Bodi Daatgal	565	29.7	406	29.2	162	21.5	1133	28.0
Sum	1903	100.0	1391	100.0	753	100.0	4047	100.0



Last year, Mongol Daatgal Company had 38.5%, Tushig Daatgal 34.8%, Prime Daatgal 12.7% and Bodi Daatagal 14.6% of total Sales.

Graph №3. IBLI Sales by months

