



INDEX BASED LIVESTOCK  
INSURANCE PROJECT



**INDEX BASED LIVESTOCK INSURANCE  
SALES REPORT  
2009  
PROJECT IMPLEMENTATION UNIT**

Ulaanbaatar  
2009



## I. Activities under IBLI 2009 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 2009.

**Table №1. IBLI 2009 Sales Activities**

Date	Activities
Nov-Dec, 2008	<ul style="list-style-type: none"><li>• Changes and necessary updates on IBLI 2008 Sales season were developed</li><li>• Calculated the percentage of Sukhbaatar aimag’s, additional pilot aimag, BIP premium</li><li>• Developments of IBLI MIS Software version of 2008 was started</li><li>• The current participating insurance companies were selected to remain participating.</li></ul>
Jan, 2009	<ul style="list-style-type: none"><li>• IBLI Software version of 2008 and Sales database was locked;</li><li>• IBLI manual for insurance agents, soum staffs and local governors were updated;</li><li>• IBLI training for the trainers of the participating insurance companies were organized.</li></ul>
Feb,2009	<ul style="list-style-type: none"><li>• The IBLI cooperation agreement has been signed between participating insurance companies and PIU;3</li><li>• The “DRP Rules” and “BIO Standard Agreement” were updated.</li><li>• IBLI 2009 transaction sheets, agents certification, stamps were prepared and published.</li><li>• Insurance agent training and certification to sell IBLI products were organized by PIU in conjunction with MoF and FRC and totally 299 agents were certified to sell IBLI product and 206 agents were certified to sell IBLI product and general insurance product.</li><li>• Transaction sheets, stamps, agent certifications were delivered and given to participating insurance companies.</li></ul>
Marchi, 2009	<ul style="list-style-type: none"><li>• Published advertisement such as poster, brochure, leaflet, and IBLI manual were printed and spread to pilot soums</li><li>• Prepaid GIC from participating insurance companies were deposited on LIIP account for IBLI 2009;</li><li>• The agreement was made to earn the interest on IBLI reserve funds with Khan Bank.</li><li>• IBLI 2009 Sales season was opened in all soums and insurance agents had started to sale IBLI products;</li><li>• Related to the start of new Sales season, necessary guidance and instruction were provided to insurance companies, insurance agents and soum staffs, and training VCD entitled “Meet hundreds of people, to say the right word to them” was delivered.</li><li>• To improve the IBLI sales convenience and produc sales-volume,</li></ul>



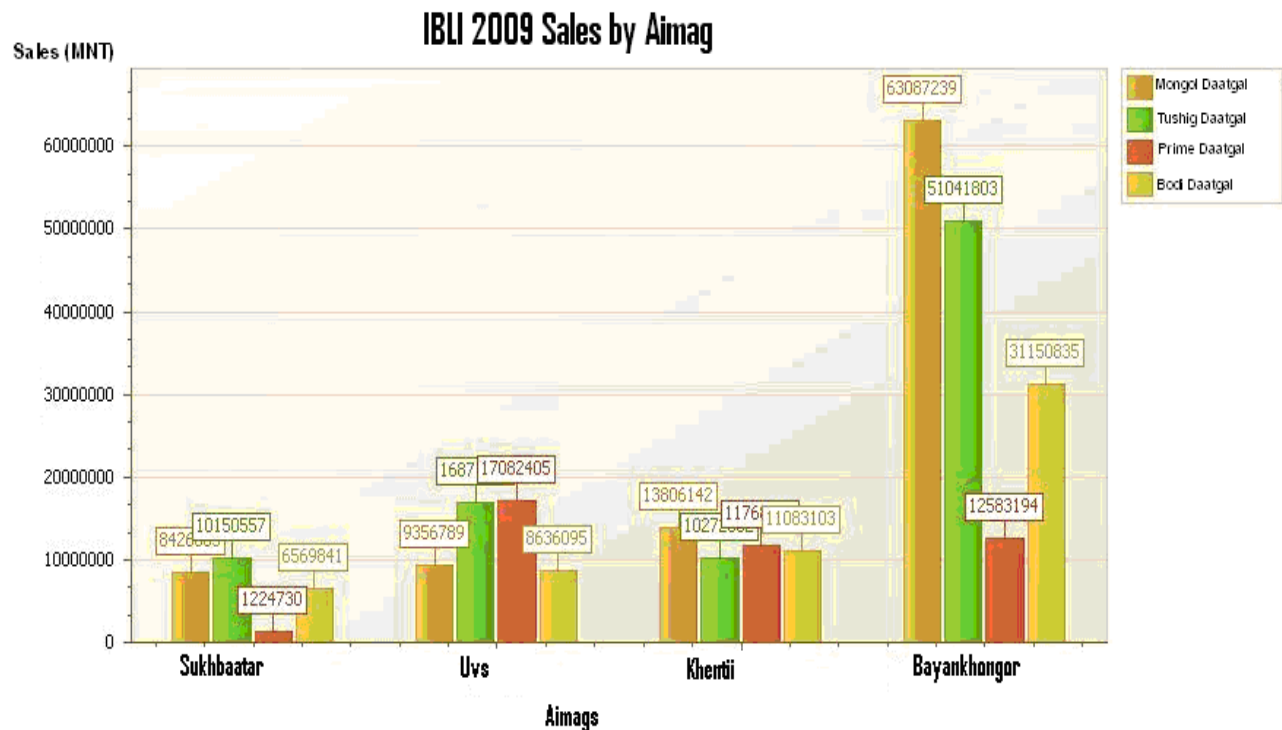
	<p>and to decrease the insurance agencies loss, telephone line, 9100-0770, was opened to the herders who are interested in IBLI products.</p> <ul style="list-style-type: none"><li>• To increase IBLI sales-volume and to monitor the process, PIU had directed the aimags coordinators to report their performance every thuesdays.</li><li>• IBLI MIS Software version of 2009 was developed.</li><li>• IBLI 2009 premium accounts were opened in all pilot soums through Khan Bank.</li></ul>
Apr, 2009	<ul style="list-style-type: none"><li>• IBLI MIS Software version of 2009 was installed PIU and the aimag branches of all participating insurance companies.</li><li>• Face to face promotion started in all pilot aimags;</li></ul>
May, 2009	<ul style="list-style-type: none"><li>• Training on IBLI MIS Software was held for specialists of Interactive Company.</li></ul>
June, 2009	<ul style="list-style-type: none"><li>• World Bank Team had mission on IBLI 2009 Sale;</li><li>• The Mid-year livestock census satrted in pilot aimags;</li><li>• 2009 Mid-year livestock census result and sample survey results were received.</li></ul>
July, 2009	<ul style="list-style-type: none"><li>• IBLI 2008 indemnity payment calculation was done by each herders;</li><li>• LIIP account for IBLI 2008 was closed and interest income of LIIP account was refunded to the participating insurance companies.</li><li>• IBLI 2008 Sales season was closed;</li><li>• The Sales data software at pilot aimags were keypunched and locked.</li></ul>
Aug, 2009	<ul style="list-style-type: none"><li>• IBLI 2008 indemnity payments were distributed to herders;</li><li>• PIU has started collecting IBLI 2009 premiums, and depositing in LIIP account.</li></ul>
Sep, 2009	<ul style="list-style-type: none"><li>• PIU is reconciling adjusted premium accounts, transaction sheets with participating insurance companies.</li></ul>



## II. IBLI 2009 Sales Season

From the start of IBLI fourth Sales season in 15<sup>th</sup> of March 2009 and till to the end 10<sup>th</sup> of July 2009 in pilot aimags, total 5628 herders from 69 soums bought IBLI (BIP and DRP) and premium amount reached 191,9 million MNT. Compared to the previous year, premium income has increased by 27% (51,9 million MNT) and number of policyholders by 28.1% ( 1581 herders).

### Graph №1. IBLI Premium Income



As end of 2008, there are 35677 herder households in 4 pilot aimags and out of it 5628 households purchased IBLI which equals to 15.8% coverage. Moreover, under the IBLI, there are 789,038 livestock were insured and it is the 9% of total livestock in 4 aimags (8,82 million) which increased by 38% compared to last year.

### Bayankhongor Aimag

Number of policyholders has reached 2444 herders which is highest among three pilot aimags. This represents 21% of herder household and 43% of total policyholders in 2009. Bodi Daatgal, Mongol Daatgal, Tushig Daatgal, and Prime Daatgal companies operated in Bayankhongor aimag and premium amount totaled with 107,7 million MNT which was 56.1% of IBLI 2009 total premium.



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

№	Soum	Bodi Daatgal		Mongol Daatgal		Prime Daatgal		Tushig Daatgal		Total amount	
		Number of policyhold	Sales amount	Number of policyholder	Sales amount	Number of policyhold	Sales amount	Number of policyhold	Sales amount	Number of policyholde	Sales amount
1	Bayanhongor	15	776,901.40	7	426,355.01	4	241,620.00	0	0	26	1,444,876.41
2	Baatsagaan	14	530,248.00	62	2,214,940.00	0	0	43	632,572.70	119	3,377,760.70
3	Bayanbulag	0	0	62	2,526,130.00	4	35,600.00	0	0	66	2,561,730.00
4	Bayangovi	0	0	92	4,279,410.00	0	0	51	2,539,100.00	143	6,818,510.00
5	Bayanlig	32	511,290.00	45	775,279.90	21	81,609.00	0	0	98	1,368,178.90
6	Bayanovoo	39	1,274,455.00	64	3,538,305.00	0	0	0	0	103	4,812,760.00
7	Bayan Ondor	8	392,600.00	0	0	2	304,200.00	50	2,875,880.00	60	3,572,680.00
8	Bayntsagaan	1	33,750.00	102	2,947,202.50	66	2,515,650.00	35	1,705,372.50	204	7,201,975.00
9	Bogd	10	482,940.00	32	743,292.00	0	0	17	448,260.00	59	1,674,492.00
10	Bombogor	51	1,397,005.00	56	3,640,866.00	23	698,698.00	34	607,307.11	164	6,343,876.11
11	Buutsagaan	13	1,236,895.00	24	1,436,185.00	0	0	59	5,976,483.00	96	8,649,563.00
12	Galaut	14	213,905.00	78	1,578,577.00	0	0	172	4,373,790.00	264	6,166,272.00
13	Gurvanbulag	0	0	7	627,229.00	1	33,350.00	0	0	8	660,579.00
14	Jargalant	0	0	58	2,038,300.00	5	91,000.00	3	104,040.00	66	2,233,340.00
15	Jinst	22	625,105.00	35	1,057,401.60	27	876,652.00	6	322,350.00	90	2,881,508.60
16	Zag	65	4,019,283.75	49	2,875,740.00	0	0	0	0	114	6,895,023.75
17	Olziit	120	6,452,325.00	21	981,446.51	1	67,500.00	5	277,503.66	147	7,778,775.16
18	Khureemaryl	51	3,160,201.00	207	11,061,385.00	44	2,181,855.00	139	9,960,456.33	441	26,363,897.33
19	Shinejinst	2	89,400.00	0	0	46	1,575,129.99	91	3,304,625.00	139	4,969,154.99
20	Erdenetsogt	1	41,599.99	14	337,560.00	0	0	22	1,580,680.00	37	1,959,839.99
	<b>Total</b>	<b>458</b>	<b>21,237,904.14</b>	<b>1015</b>	<b>43,085,604.52</b>	<b>244</b>	<b>8,702,863.99</b>	<b>727</b>	<b>34,708,420.30</b>	<b>2444</b>	<b>107,734,792.94</b>

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

№	Soum	Bodi Daatgal		Mongol Daatgal		Prime Daatgal		Tushig Daatgal		Total amount	
		BIP	DRP	BIP	DRP	BIP	DRP	BIP	DRP	BIP	DRP
1	Bayanhongor	632,741.40	144,160.00	423,755.01	2,600.00	-	-	241,620.00	-	1,298,116.41	146,760.00
2	Baatsagaan	513,728.00	16,520.00	1,997,300.00	217,640.00	566,332.70	66,240.00	-	-	3,077,360.70	300,400.00
3	Bayanbulag	-	-	2,419,650.00	106,480.00	-	-	29,600.00	6,000.00	2,449,250.00	112,480.00
4	Bayangovi	-	-	3,934,610.00	344,800.00	2,493,900.00	45,200.00	-	-	6,428,510.00	390,000.00
5	Bayanlig	271,290.00	240,000.00	714,959.90	60,320.00	-	-	73,809.00	7,800.00	1,060,058.90	308,120.00
6	Bayanovoo	1,240,135.00	34,320.00	3,538,305.00	-	-	-	-	-	4,778,440.00	34,320.00
7	Bayan Ondor	392,600.00	-	-	-	2,875,880.00	-	304,200.00	-	3,572,680.00	-
8	Bayntsagaan	33,750.00	-	2,521,122.50	426,080.00	1,570,492.50	134,880.00	2,365,650.00	150,000.00	6,491,015.00	710,960.00
9	Bogd	449,340.00	33,600.00	673,452.00	69,840.00	351,140.00	97,120.00	-	-	1,473,932.00	200,560.00
10	Bombogor	1,393,525.00	3,480.00	3,617,586.00	23,280.00	607,307.11	-	698,698.00	-	6,317,116.11	26,760.00
11	Buutsagaan	1,236,895.00	-	1,382,225.00	53,960.00	5,916,603.00	59,880.00	-	-	8,535,723.00	113,840.00
12	Galaut	184,905.00	29,000.00	1,431,217.00	147,360.00	3,914,750.00	459,040.00	-	-	5,530,872.00	635,400.00
13	Gurvanbulag	-	-	619,629.00	7,600.00	-	-	33,350.00	-	652,979.00	7,600.00
14	Jargalant	-	-	1,963,700.00	74,600.00	104,040.00	-	49,600.00	41,400.00	2,117,340.00	116,000.00
15	Jinst	477,225.00	147,880.00	845,121.60	212,280.00	322,350.00	-	735,372.00	141,280.00	2,380,068.60	501,440.00
16	Zag	3,843,123.75	176,160.00	2,828,300.00	47,440.00	-	-	-	-	6,671,423.75	223,600.00
17	Olziit	6,007,485.00	444,840.00	978,886.51	2,560.00	277,503.66	-	67,500.00	-	7,331,375.16	447,400.00
18	Khureemaryl	3,023,921.00	136,280.00	9,871,065.00	1,190,320.00	8,893,576.33	1,066,880.00	1,758,015.00	423,840.00	23,546,577.33	2,817,320.00
19	Shinejinst	89,400.00	-	-	-	3,202,225.00	102,400.00	1,403,249.99	171,880.00	4,694,874.99	274,280.00
20	Erdenetsogt	41,599.99	-	337,560.00	-	1,580,680.00	-	-	-	1,959,839.99	-
	<b>Total</b>	<b>19,831,664.14</b>	<b>1,406,240.00</b>	<b>40,098,444.52</b>	<b>2,987,160.00</b>	<b>32,676,780.30</b>	<b>2,031,640.00</b>	<b>7,760,663.99</b>	<b>942,200.00</b>	<b>100,367,552.94</b>	<b>7,367,240.00</b>

In Bayankhongor aimag, BIP premium amount totaled 100,4 million MNT and DRP premium amount totaled 7,4 million MNT. Both products sale increased by 32,3 million MNT (BIP) and 34,6 million MNT (DRP) compare to the previous year.

There was 286582 (10,8%) livestock were insured under the BIP and 158351 (6%) livestock were insured under the DRP this year.

There were 15 agents from Bodi Daatgal, 25 agents from Mongol Daatgal, 18 agents from Tushig Daatgal and 12 agents from Prime Daatgal covering all soums.



### Sukhbaatar Aimag

About the new pilot aimag, Sukhbaatar, 273 (6%) herders has purchased the IBLI from total herder households. All 4 participating insurance companies operated in Sukhbaatar aimag and premium amount totaled with 17,9 million MNT which was 9.3% of IBLI 2009 total premium.

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

№	Soum	Bodi Daatgal		Mongol Daatgal		Prime Daatgal		Tushig Daatgal		Total amount	
		Number of policyhold	Sales amount	Number of policyholder	Sales amount	Number of policyhold	Sales amount	Number of policyhold	Sales amount	Number of policyholde	Sales amount
1	Baruun Urt	7	876,280.00	11	373,320.00	4	242,400.00	4	275,360.00	26	1,767,360.00
2	Asgat	1	24,560.00	10	494,420.00	0	-	0	0	11	518,980.00
3	Bayandelger	3	612,000.00	6	271,560.00	0	-	12	387,120.00	21	1,270,680.00
4	Dariganga	0	0	12	569,786.66	18	525,673.33	5	187,635.00	35	1,283,094.99
5	Monkhkhaan	6	831,400.00	10	725,881.00	0	-	3	479,370.00	19	2,036,651.00
6	Naran	1	401,520.00	1	132,640.00	0	-	1	244,000.00	3	778,160.00
7	Ongon	2	258,032.25	0	0	0	-	0	0	2	258,032.25
8	Sukhbaatar	1	210,000.00	9	478,334.60	0	-	2	142,030.00	12	830,364.60
9	Tuvshinshiree	1	2,600.00	14	936,250.00	0	-	10	1,349,010.00	25	2,287,860.00
10	Tumentsogt	12	449,875.00	23	401,145.00	0	-	13	381,448.33	48	1,232,468.33
11	Uulbayan	2	127,040.00	18	939,853.00	0	-	4	113,440.00	24	1,180,333.00
12	Khalzan	0	0	3	48,480.00	3	72,840.00	1	63,450.00	7	184,770.00
13	Erdenetsagaan	5	627,440.00	10	440,680.00	0	-	25	3,179,281.29	40	4,247,401.29
	<b>Total</b>	<b>41</b>	<b>4,420,747.25</b>	<b>127</b>	<b>5,812,350.26</b>	<b>25</b>	<b>840,913.33</b>	<b>80</b>	<b>6,802,144.62</b>	<b>273</b>	<b>17,876,155.46</b>

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

№	Soum	Bodi Daatgal		Mongol Daatgal		Prime Daatgal		Tushig Daatgal		Total amount	
		BIP	DRP	BIP	DRP	BIP	DRP	BIP	DRP	BIP	DRP
1	Baruun Urt	807,520.00	68,760.00	294,200.00	79,120.00	271,200.00	4,160.00	226,000.00	16,400.00	1,598,920.00	168,440.00
2	Asgat	-	24,560.00	484,100.00	10,320.00	-	-	-	-	484,100.00	34,880.00
3	Bayandelger	612,000.00	-	252,000.00	19,560.00	319,000.00	68,120.00	-	-	1,183,000.00	87,680.00
4	Dariganga	-	-	411,666.66	158,120.00	187,635.00	-	487,633.33	38,040.00	1,086,934.99	196,160.00
5	Monkhkhaan	807,640.00	23,760.00	719,681.00	6,200.00	479,370.00	-	-	-	2,006,691.00	29,960.00
6	Naran	401,520.00	-	132,640.00	-	244,000.00	-	-	-	778,160.00	-
7	Ongon	258,032.25	-	-	-	-	-	-	-	258,032.25	-
8	Sukhbaatar	210,000.00	-	466,174.60	12,160.00	142,030.00	-	-	-	818,204.60	12,160.00
9	Tuvshinshiree	-	2,600.00	860,810.00	75,440.00	1,349,010.00	-	-	-	2,209,820.00	78,040.00
10	Tumentsogt	446,995.00	2,880.00	236,825.00	164,320.00	363,448.33	18,000.00	-	-	1,047,268.33	185,200.00
11	Uulbayan	127,040.00	-	920,653.00	19,200.00	99,600.00	13,840.00	-	-	1,147,293.00	33,040.00
12	Khalzan	-	-	30,000.00	18,480.00	63,450.00	-	54,000.00	18,840.00	147,450.00	37,320.00
13	Erdenetsagaan	627,440.00	-	418,680.00	22,000.00	3,179,281.29	-	-	-	4,225,401.29	22,000.00
	<b>Total</b>	<b>4,298,187.25</b>	<b>122,560.00</b>	<b>5,227,430.26</b>	<b>584,920.00</b>	<b>6,698,024.62</b>	<b>104,120.00</b>	<b>767,633.33</b>	<b>73,280.00</b>	<b>16,991,275.46</b>	<b>884,880.00</b>

There were 12 agents from Bodi Daatgal, 17 agents from Mongol Daatgal, 3 agents from Prime Daatgal and 13 agents from Tushig Daatgal covering all soums.





## Uvs Aimag

Number of policyholders was 1835 herders in Uvs aimag. This represents 18,5% of herder households and 32,6% of total policyholders in 2009. The premium amount totaled with 34,2 million MNT which was 18% of IBLI 2009 total premium.

In Uvs aimag, 181840 (7,3%) livestock's were insured under the BIP and 5333 (0,2%) livestock were insured under the DRP this year..

There number of policyholders increases by 444 (32%) herders, and the premium amount increased by 3.3 million MNT (11%) in Uvs aimag.

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

№	Soum	Bodi Daatgal		Mongol Daatgal		Prime Daatgal		Tushig Daatgal		Total amount	
		Number of policyhold	Sales amount	Number of policyholder	Sales amount	Number of policyhold	Sales amount	Number of policyhold	Sales amount	Number of policyholde	Sales amount
1	Ulaangom	5	129,340.00	0	0	140	993,140.25	8	130,600.00	153	1,253,080.25
2	Baruunturuun	28	448,680.01	67	735,878.00	15	68,992.50	0	0	110	1,253,550.51
3	Bohmoron	80	1,143,000.00	11	242,300.00	0	0	0	0	91	1,385,300.00
4	Davst	25	133,700.00	12	154,359.00	24	294,100.00	31	370,300.00	92	952,459.00
5	Zavkhan	1	33,500.00	3	74,325.00	0	0	18	550,901.40	22	658,726.40
6	Zuungovi	0	0	30	281,088.00	34	471,652.00	38	378,626.00	102	1,131,366.00
7	Zuunkhangai	10	129,600.00	10	201,000.00	30	451,500.00	6	80,700.00	56	862,800.00
8	Malchin	0	0	19	238,810.00	27	545,200.00	56	850,727.50	102	1,634,737.50
9	Naranbulag	25	231,980.50	1	80,465.00	71	2,231,868.99	0	0	97	2,544,314.49
10	Olgii	3	57,330.00	0	0	0	0	25	264,482.50	28	321,812.50
11	Omnogovi	49	856,927.99	50	1,254,779.15	48	1,539,884.67	68	991,586.50	215	4,643,178.31
12	Ondorkhangai	17	445,360.00	62	2,538,960.00	96	1,885,308.00	160	4,892,259.75	335	9,761,887.75
13	Sagil	0	0	0	0	40	248,883.00	0	0	40	248,883.00
14	Tarialan	15	342,840.00	0	0	1	21,644.66	68	1,492,067.50	84	1,856,552.16
15	Turgen	24	163,150.00	0	0	7	232,666.20	10	271,789.00	41	667,605.20
16	Tes	55	317,880.00	0	0	3	50,351.05	10	66,000.00	68	434,231.05
17	Khovd	26	1,122,260.00	0	0	35	1,040,694.00	26	484,040.00	87	2,646,994.00
18	Hyargas	10	157,400.00	9	205,360.00	10	89,640.00	23	445,600.00	52	898,000.00
19	Tsagaankhairkha	11	59,810.00	14	194,672.50	35	795,688.00	0	0	60	1,050,170.50
	<b>Total</b>	<b>384</b>	<b>5,772,758.50</b>	<b>288</b>	<b>6,201,996.65</b>	<b>616</b>	<b>10,961,213.32</b>	<b>547</b>	<b>11,269,680.15</b>	<b>1835</b>	<b>34,205,648.62</b>

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

№	Soum	Bodi Daatgal		Mongol Daatgal		Prime Daatgal		Tushig Daatgal		Total amount	
		BIP	DRP	BIP	DRP	BIP	DRP	BIP	DRP	BIP	DRP
1	Ulaangom	129,340.00	-	-	-	130,600.00	-	961,220.25	31,920.00	1,221,160.25	31,920.00
2	Baruunturuun	443,800.01	4,880.00	690,078.00	45,800.00	-	-	68,992.50	-	1,202,870.51	50,680.00
3	Bohmoron	1,143,000.00	-	242,300.00	-	-	-	-	-	1,385,300.00	-
4	Davst	133,700.00	-	154,359.00	-	366,300.00	4,000.00	294,100.00	-	948,459.00	4,000.00
5	Zavkhan	33,500.00	-	74,325.00	-	550,901.40	-	-	-	658,726.40	-
6	Zuungovi	-	-	281,088.00	-	369,066.00	9,560.00	471,652.00	-	1,121,806.00	9,560.00
7	Zuunkhangai	129,600.00	-	201,000.00	-	80,700.00	-	451,500.00	-	862,800.00	-
8	Malchin	-	-	238,810.00	-	844,887.50	5,840.00	545,200.00	-	1,628,897.50	5,840.00
9	Naranbulag	231,980.50	-	80,465.00	-	-	-	2,231,868.99	-	2,544,314.49	-
10	Olgii	57,330.00	-	-	-	227,322.50	37,160.00	-	-	284,652.50	37,160.00
11	Omnogovi	856,927.99	-	1,249,419.15	5,360.00	991,586.50	-	1,539,884.67	-	4,637,818.31	5,360.00
12	Ondorkhangai	445,360.00	-	2,538,960.00	-	4,892,259.75	-	1,796,228.00	89,080.00	9,672,807.75	89,080.00
13	Sagil	-	-	-	-	-	-	231,883.00	17,000.00	231,883.00	17,000.00
14	Tarialan	342,840.00	-	-	-	1,475,747.50	16,320.00	21,644.66	-	1,840,232.16	16,320.00
15	Turgen	163,150.00	-	-	-	271,789.00	-	232,666.20	-	667,605.20	-
16	Tes	305,880.00	12,000.00	-	-	66,000.00	-	50,351.05	-	422,231.05	12,000.00
17	Khovd	1,117,020.00	5,240.00	-	-	479,920.00	4,120.00	1,040,694.00	-	2,637,634.00	9,360.00
18	Hyargas	157,400.00	-	200,000.00	5,360.00	445,600.00	-	89,640.00	-	892,640.00	5,360.00
19	Tsagaankhairkhan	54,810.00	5,000.00	187,472.50	7,200.00	-	-	795,688.00	-	1,037,970.50	12,200.00
	<b>Total</b>	<b>5,745,638.50</b>	<b>27,120.00</b>	<b>6,138,276.65</b>	<b>63,720.00</b>	<b>11,192,680.15</b>	<b>77,000.00</b>	<b>10,823,213.32</b>	<b>138,000.00</b>	<b>33,899,808.62</b>	<b>305,840.00</b>

In Uvs aimag, BIP premium amount totaled 34,2 million MNT and DRP premium amount totaled 306 thousand MNT.



There were 16 agents from Bodi Daatgal, 12 agents from Mongol Daatgal, 12 agents from Prime Daatgal and 14 agents from Tushig Daatgal covering all soums.

### Khentii Aimag

Number of policyholders was 1076 herders in Khentii aimag. It represents 14% of herder households and 19% of total policyholders in 2009. The premium amount totaled with 32,1 million MNT which was 16,7% of IBLI 2009 total premium.

In Khentii aimag, 69730 (3,3%) livestock were insured under the BIP and 39945 (1,9%) livestock were insured under the DRP this year..

The number of policyholders increased by 327 herders (30%), however, the Sales amount decreased by 9 million MNT (11%) in Khentii aimag.

**Table №9. Number of Policyholders and Premium amount (Khentii aimag)**

№	Soum	Bodi Daatgal		Mongol Daatgal		Prime Daatgal		Tushig Daatgal		Total amount	
		Number of policyhold	Sales amount	Number of policyholder	Sales amount	Number of policyhold	Sales amount	Number of policyhold	Sales amount	Number of policyhold	Sales amount
1	Batnorov	4	59,668.00	30	2,234,340.00	47	1,793,091.00	11	82,498.00	92	4,169,597.00
2	Batshireet	20	382,148.00	18	271,995.00	0	0	0	0	38	654,143.00
3	Bayanadruga	11	583,750.00	37	519,570.00	2	21,210.00	0	0	50	1,124,530.00
4	Bayanovoo	101	3,507,870.00	34	1,405,258.79	10	210,060.00	40	2,076,734.66	185	7,199,923.45
5	Bayanmonkh	0	0	1	38,400.00	54	1,973,915.01	4	103,075.00	59	2,115,390.01
6	Bayankhutag	17	350,786.00	10	562,030.00	3	60,147.11	31	2,079,139.00	61	3,052,102.11
7	Binder	16	672,898.00	12	138,260.00	1	17,952.00	0	0	29	829,110.00
8	Galshir	30	1,509,500.00	9	516,920.00	17	206,360.90	0	0	56	2,232,780.90
9	Dadal	0	0	3	49,000.00	2	67,360.00	15	51,259.80	20	167,619.80
10	Darkhan	3	205,620.00	48	972,850.00	0	0	18	92,800.00	69	1,271,270.00
11	Delgerkhaan	0	0	21	462,820.00	10	424,190.00	30	481,370.00	61	1,368,380.00
12	Jargaltkhaan	0	0	32	618,020.00	27	1,407,920.00	9	309,598.00	68	2,335,538.00
13	Moron	2	237,152.00	15	415,400.00	8	61,967.60	10	14,440.00	35	728,959.60
14	Norovlin	0	0	20	567,360.00	7	351,540.00	10	105,276.75	37	1,024,176.75
15	Kherlen	3	123,410.00	3	139,360.00	101	1,386,166.34	44	542,035.60	151	2,190,971.94
16	Omnodelger	0	0	6	123,884.00	0	0	20	300,754.00	26	424,638.00
17	Tsenkhermandal	0	0	9	460,000.00	0	0	30	734,386.64	39	1,194,386.64
	<b>Total</b>	<b>207</b>	<b>7,632,802.00</b>	<b>308</b>	<b>9,495,467.79</b>	<b>289</b>	<b>7,981,879.96</b>	<b>272</b>	<b>6,973,367.45</b>	<b>1076</b>	<b>32,083,517.20</b>

**Table №10. BIP Premium and DRP fee amount (Khentii aimag)**

№	Soum	Bodi Daatgal		Mongol Daatgal		Prime Daatgal		Tushig Daatgal		Total amount	
		BIP	DRP	BIP	DRP	BIP	DRP	BIP	DRP	BIP	DRP
1	Batnorov	29,748.00	29,920.00	2,115,100.00	119,240.00	76,658.00	5,840.00	1,688,211.00	104,880.00	3,909,717.00	259,880.00
2	Batshireet	380,108.00	2,040.00	231,755.00	40,240.00	-	-	-	-	611,863.00	42,280.00
3	Bayanadruga	583,750.00	-	322,570.00	197,000.00	-	-	14,850.00	6,360.00	921,170.00	203,360.00
4	Bayanovoo	2,815,950.00	691,920.00	1,261,618.79	143,640.00	1,924,054.66	152,680.00	187,580.00	22,480.00	6,189,203.45	1,010,720.00
5	Bayanmonkh	-	-	38,400.00	-	100,075.00	3,000.00	1,867,555.01	106,360.00	2,006,030.01	109,360.00
6	Bayankhutag	350,786.00	-	562,030.00	-	2,079,139.00	-	46,667.11	13,480.00	3,038,622.11	13,480.00
7	Binder	664,578.00	8,320.00	106,020.00	32,240.00	-	-	17,952.00	-	788,550.00	40,560.00
8	Galshir	1,509,500.00	-	504,800.00	12,120.00	-	-	197,040.90	9,320.00	2,211,340.90	21,440.00
9	Dadal	-	-	49,000.00	-	38,779.80	12,480.00	67,360.00	-	155,139.80	12,480.00
10	Darkhan	205,620.00	-	789,450.00	183,400.00	72,600.00	20,200.00	-	-	1,067,670.00	203,600.00
11	Delgerkhaan	-	-	435,100.00	27,720.00	430,290.00	51,080.00	361,110.00	63,080.00	1,226,500.00	141,880.00
12	Jargaltkhaan	-	-	590,700.00	27,320.00	287,478.00	22,120.00	1,370,160.00	37,760.00	2,248,338.00	87,200.00
13	Moron	237,152.00	-	399,400.00	16,000.00	6,600.00	7,840.00	61,967.60	-	705,119.60	23,840.00
14	Norovlin	-	-	546,320.00	21,040.00	105,276.75	-	348,660.00	2,880.00	1,000,256.75	23,920.00
15	Kherlen	123,410.00	-	133,200.00	6,160.00	442,395.60	99,640.00	1,344,646.34	41,520.00	2,043,651.94	147,320.00
16	Omnodelger	-	-	123,884.00	-	300,754.00	-	-	-	424,638.00	-
17	Tsenkhermandal	-	-	412,000.00	48,000.00	734,386.64	-	-	-	1,146,386.64	48,000.00
	<b>Total</b>	<b>6,900,602.00</b>	<b>732,200.00</b>	<b>8,621,347.79</b>	<b>874,120.00</b>	<b>6,598,487.45</b>	<b>374,880.00</b>	<b>7,573,759.96</b>	<b>408,120.00</b>	<b>29,694,197.20</b>	<b>2,389,320.00</b>



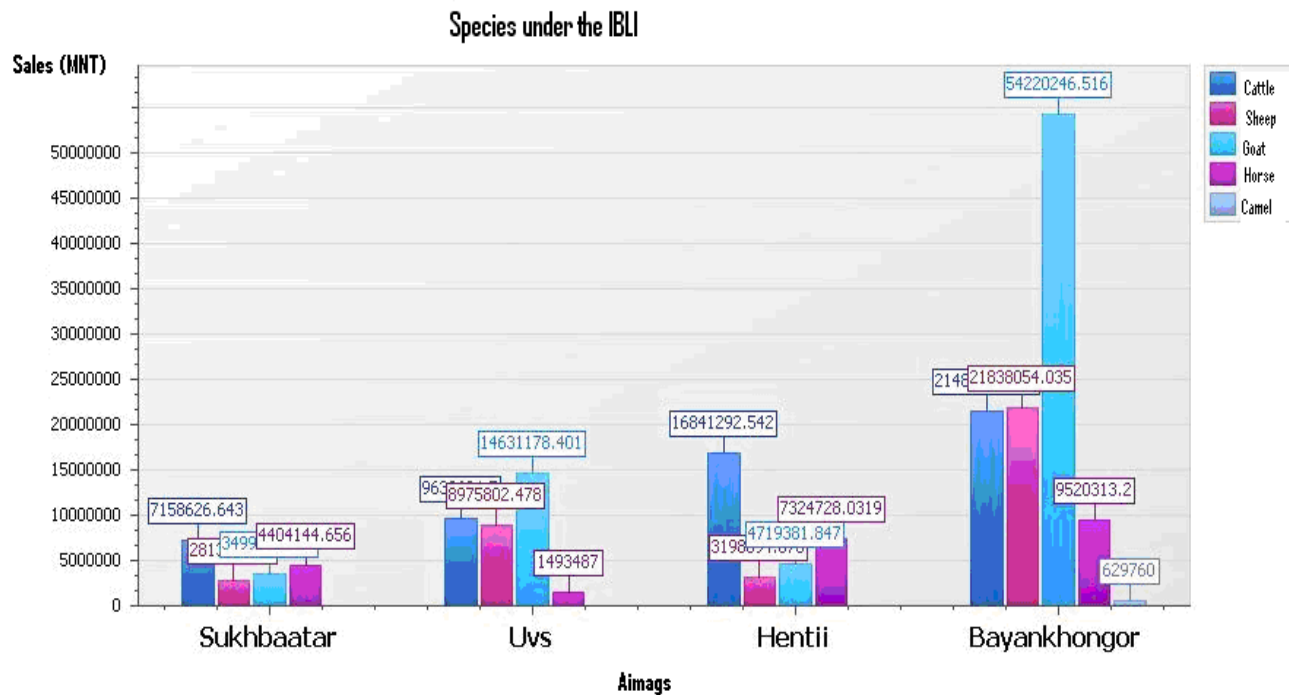


In Khentii aimag, BIP premium amount totaled 34,3 million MNT and DRP premium amount totaled 1,8 million MNT.

There were 10 agents from Bodi Daatgal, 19 agents from Mongol Daatgal, 14 agents from Prime Daatgal and 13 agents from Tushig Daatgal covering all soums.

In 2009, 58,9% was goat, 5,2% cattle, 31,9% sheep, 3,9% horse and 0,04% Camel from the total number of livestock insured under the IBLI.

**Graph №2. Species under the IBLI**



**Table №2. Number of Livestock**

Aimag	Livestock number covered by BIP (by head)						Livestock number covered by DRP (by head)					
	Sheep	Goat	Cattle	Horse	Camel	Total	Sheep	Goat	Cattle	Horse	Camel	Total
Bayankhongor	68034	201061	9930	7394	163	286582	49255	98767	4722	5457	150	158351
Sukhbaatar	13200	10727	3188	3282	0	30397	8145	6594	1020	1101	0	16860
Uvs	69368	105512	5986	974	0	181840	1903	2543	539	348	0	5333
Khentii	21189	27663	11577	9301	0	69730	17404	14813	4332	3396	0	39945
<b>Total</b>	<b>171791</b>	<b>344963</b>	<b>30681</b>	<b>20951</b>	<b>163</b>	<b>568549</b>	<b>76707</b>	<b>122717</b>	<b>10613</b>	<b>10302</b>	<b>150</b>	<b>220489</b>

Compared to the previous year, percentage of sheep increased by 6% and goat, horse, and cattle decreased by 4,7%, 0,7%, and 0,7%.



### III. Insurance companies

In 2009, there were 255 certified agents of which 53 agents from Bodi Daatgal, 73 from Mongol Daatgal, 41 from Prime Daatgal and 58 from Tushig Daatgal covering the pilot aimags

Due to the disadvantages of low cash flow on herders hand and transportation, number of participating certified agents has decreased, even tough; the number of certified agents has increased in general.

In 2008, each agent used to sell average number of 32 IBLI in Bayankhongor aimag, 27 IBLI in Uvs aimag, and 17 IBLI in Khentii aimag to the herders.

**Table №.11**

Insurance Companies	Bayankhongor		Uvs		Khentii	
	Num. of Herders	Premuin amount	Num. of Herders	Premuin amount	Num. of Herders	Premuin 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
<b>Average</b>	<b>32</b>	<b>1,289,121</b>	<b>27</b>	<b>611,407</b>	<b>17</b>	<b>854,473</b>

But this year, agents in Bayankhongor aimag had 33, Sukhbaatar aimag 6, Uvs aimag 35, and Khentii aimag 20 average policyholders.

**Table №12**

Insurance Companies	Bayankhongor		Sukhbaatar		Uvs		Khentii	
	Num. of Herders	Premuin amount	Num. of Herders	Premuin amount	Num. of Herders	Premuin amount	Num. of Herders	Premuin amount
Mongol daatgal	41	1,722,155	7	341,903	24	521,592	16	499,761
Tushig Daatgal	40	1,928,044	6	523,211	39	805,240	21	536,411
Prime Daatgal	20	725,239	8	280,304	54	952,856	21	570,134
Bodi Daatgal	31	1,415,669	3	368,396	24	360,402	21	763,280
<b>Average</b>	<b>33</b>	<b>1,447,777</b>	<b>6</b>	<b>378,454</b>	<b>35</b>	<b>660,022</b>	<b>20</b>	<b>592,397</b>

**Table №13 Sales amount by Insurance companies**

Insurance Companies	BIP Premium		DRP Premium		Total Premuin	
	/MNT/	/Percent/	/MNT/	/Percent/	/MNT/	/Percent/
Mongol Daatgal	60,085,499.22	33.21	4,509,920.00	41.20	64,595,419.22	33.66
Tushig Daatgal	57,165,972.52	31.59	2,587,640.00	23.64	59,753,612.52	31.14
Prime Daatgal	26,925,270.60	14.88	1,561,600.00	14.26	28,486,870.60	14.84
Bodi Daatgal	36,776,091.89	20.32	2,288,120.00	20.90	39,064,211.89	20.36
<b>Total</b>	<b>180,952,834.23</b>	<b>100.00</b>	<b>10,947,280.00</b>	<b>100.00</b>	<b>191,900,114.23</b>	<b>100.00</b>



**Table №14 Number of Policyholders by Insurance companies**

Insurance Companies	Bayankhongor		Sukhbaatar		Uvs		Khentii		Total	
	Num	Percent	Num	Percent	Num	Percent	Num	Percent	Num	Percent
Mongol Daatgal	1,015	41.53	127	46.52	288	15.69	308	28.62	1,738	30.88
Tushig Daatgal	727	29.75	80	29.30	547	29.81	272	25.28	1,626	28.89
Prime Daatgal	244	9.98	25	9.16	616	33.57	289	26.86	1,174	20.86
Bodi Daatgal	458	18.74	41	15.02	384	20.93	207	19.24	1,090	19.37
<b>Average</b>	<b>2,444</b>	<b>100.00</b>	<b>273</b>	<b>100.00</b>	<b>1,835</b>	<b>100.00</b>	<b>1,076</b>	<b>100</b>	<b>5,628</b>	<b>100.00</b>

In 2008, Mongol Daatgal had 26,5%, Tushig Daatgal 28,7%, Prime Daatgal 20.6%, and Bodi Daatgal 24% of total percentage sales.

Due to the raw material collecting time difference and weather changes, Bayankhongor and Uvs aimag's sales-volume has increased in June and July, however; Khentii and Sukhbaatar aimag's sales-volume has increased in March and April.