



INDEX BASED LIVESTOCK  
INSURANCE PROJECT



**INDEX BASED LIVESTOCK INSURANCE PRELIMINARY  
SALES REPORT  
2010  
PROJECT IMPLEMENTATION UNIT**

Ulaanbaatar  
2010



### I. Activities under IBLI 2010 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 2010.

**Table №1. IBLI 2010 Sales Activities**

Date	Activities
Nov-Dec, 2009	<ul style="list-style-type: none"><li>• Changes and necessary updates on IBLI 2010 Sales season were developed</li><li>• New project implementation aimags (Bulgan, Darkhan-Uul, Selenge, Gobi-Altai, and Zavkhan) were selected.</li><li>• Calculated the percentage of new implementing and pilot aimags', LRI premium</li><li>• Developments of IBLI MIS Software version of 2010 was started</li><li>• The selection of participating insurance companies, and Practical Daatgal Co., LLC was, an additional company, selected to participate in IBLI.</li><li>• The Tushig Daatgal LLC has notified their request to terminate the participation in IBLI 2010 sales season, and other participating insurance companies were selected to remain participating.</li><li>• IBLI Software version of 2009 and Sales database was locked.</li></ul>
Jan, 2010	<ul style="list-style-type: none"><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><li>• The agreement was made to earn the interest on IBLI reserve funds with Khan Bank</li></ul>
Feb,2010	<ul style="list-style-type: none"><li>• 2010 Lunar calendar for 2009 insured herders were printed and distributed</li><li>• The IBLI cooperation agreement has been signed between participating insurance companies and PIU;3</li><li>• The “LRI Agreement” was updated</li><li>• IBLI 2010 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 676 agents were certified to sell IBLI product</li><li>• Transaction sheets, stamps, agent certifications were delivered and given to participating insurance companies.</li></ul>
Marchi, 2010	<ul style="list-style-type: none"><li>• The IBLI cooperation agreement has been signed between participating insurance companies and PIU</li><li>• Published advertisement such as poster, prochure, leaflet, and IBLI manual were printed and spread to pilot soums</li><li>• Prepaid IPF from participating insurance companies were deposited on LIIP account for IBLI 2010;</li><li>• IBLI 2010 Sales season was opened in all soums and insurance agents had started to sale IBLI product;</li><li>• To improve the IBLI sales convenience and product sale, and to decrease the insurance agencies loss, telephone line, 9100-0770, was opened to the</li></ul>



	<p>herders who are interested in IBLI product</p> <ul style="list-style-type: none"><li>• To increase IBLI sale and to monitor the process, PIU had directed the aimags coordinators to report their performance in every 2 weeks.</li><li>• IBLI MIS Software version of 2010 was developed.</li><li>• IBLI 2010 premium accounts were opened in all soums of project implementing aimags through Khan Bank.</li></ul>
Apr, 2010	<ul style="list-style-type: none"><li>• In relation with Government Agency decision to include IBLI in job description of soum Deputy Governors and Agricultural Officers, IBLI training was conducted for soum officials</li><li>• In order increase IBLI 2010 sales, aimag coordinator had worked in selected soums.</li><li>• The amendments of “SPL agreement” and “Discount for insured herder’s agreement” have been signed between Khan Bank and PIU.</li></ul>
May, 2010	<ul style="list-style-type: none"><li>• IBLI MIS Software version of 2010 was installed PIU and the aimag branches of all participating insurance companies.</li><li>• Training on IBLI MIS Software was held for specialists of Interactive Company.</li><li>• In order to increase 2010 IBLI sales, PIU aimag staffs had conducted IBLI training in some soums.</li></ul>
June, 2010	<ul style="list-style-type: none"><li>• Face to face promotion started in all participating aimags;</li><li>• The livestock sample survey training was conducted in project implementing aimags with NSO</li><li>• 2010 mid-year livestock sample survey has started.</li></ul>
July, 2010	<ul style="list-style-type: none"><li>• Received 2010 mid-year livestock sample survey result</li><li>• IBLI 2009 indemnity payment calculation was done by each herders;</li><li>• IBLI 2010 Sales season was closed;</li><li>• The sales data of insurance company branches were keypunched and locked.</li><li>• The premium has been transferred to 2010 LIP account from soum accounts.</li></ul>
Aug, 2010	<ul style="list-style-type: none"><li>• LIIP account for IBLI 2009 was closed and interest income of LIIP account was refunded to the participating insurance companies</li><li>• IBLI 2009 indemnity payment distribution process has been started</li><li>• PIU has started collecting IBLI 2010 sales database from aimags.</li></ul>
Sep, 2010	<ul style="list-style-type: none"><li>• PIU is reconciling adjusted premium accounts, transaction sheets with participating insurance companies.</li></ul>



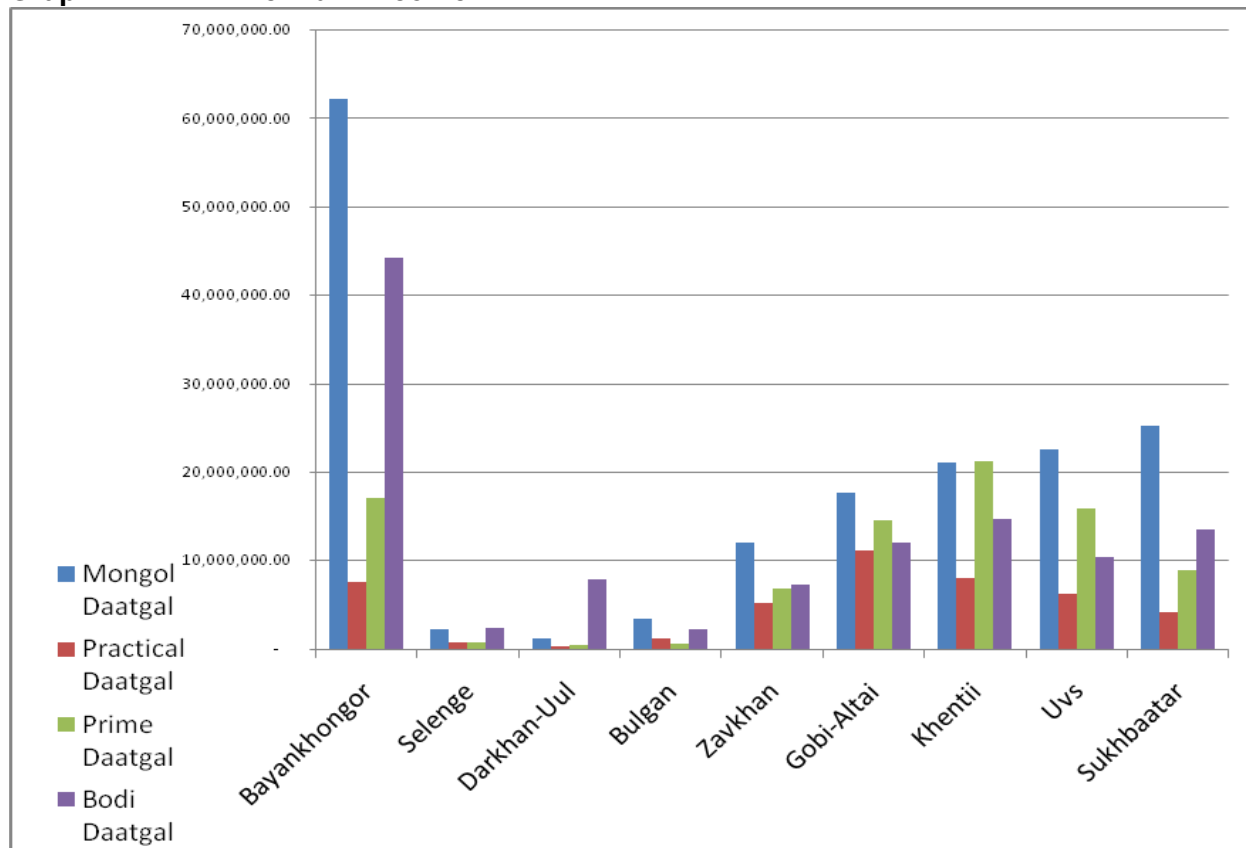
## II. IBLI 2010 Sales Season

2010 IBLI, the fifth, sales season has started in 15<sup>th</sup> of March and ended 15<sup>th</sup> of July 2010 in project implementing aimags. Total 6,947 herders have bought IBLI product and the premium amount has reached 413.5 million MNT. Compared to the previous year, BIP premium income has increased by 232.5 million MNT and number of policyholders by 2,657 herders, and total premium (BIP and DRP) has increased 222.5 million MNT and policyholders increased by 1,319 herders.

**Table №1. IBLI Premium Income**

№	Aimags	Mongol Daatgal		Practical Daatgal		Prime Daatgal		Bodi Daatgal		Total	
		№	Amount	№	Amount	№	Amount	№	Amount	№	Amount
1	Bayankhongor	844	62,257,192.85	155	7,604,394.69	224	17,108,291.01	660	44,286,978.60	1883	131,256,857.15
2	Selenge	42	2,215,783.34	21	821,400.00	12	814,100.00	28	2,467,460.00	103	6,318,743.34
3	Darkhan-Uul	14	1,212,583.33	6	262,500.00	11	462,880.00	81	7,892,810.00	112	9,830,773.33
4	Bulgan	20	3,488,653.96	12	1,153,220.00	8	620,070.00	15	2,249,807.10	55	7,511,751.06
5	Zavkhan	192	11,969,173.44	111	5,253,035.17	123	6,833,136.96	111	7,232,497.00	537	31,287,842.57
6	Gobi-Altai	273	17,641,820.10	206	11,154,720.00	290	14,568,422.24	176	12,061,365.00	945	55,426,327.34
7	Khentii	249	21,042,708.24	112	8,090,252.94	361	21,202,491.39	201	14,696,117.09	923	65,031,569.66
8	Uvs	715	22,513,129.15	216	6,222,806.15	496	15,836,743.91	312	10,411,432.66	1739	54,984,111.87
9	Sukhbaatar	289	25,305,383.91	64	4,199,313.96	153	8,853,255.30	144	13,544,137.01	650	51,902,090.18
	<b>Total</b>	<b>2638</b>	<b>167,646,428.32</b>	<b>903</b>	<b>44,761,642.91</b>	<b>1678</b>	<b>86,299,390.81</b>	<b>1728</b>	<b>114,842,604.46</b>	<b>6947</b>	<b>413,550,066.50</b>

**Graph №1. IBLI Premium Income**





In 2010, 6,947 (10.5%) herders out of 66,438 herder households have purchased the LRI in project implementing 9 aimags. Moreover, the 1,156,168 (6.2%) livestock were insured from project implementing 9 aimags (18.57 million livestock).

**Table №2. Number of Livestock**

Aimags	Number of insured animals					
	Sheep	Goat	Cattle	Horse	Camel	Total
Bayankhongor	62,438	229,947	11,032	7,568	343	311,328
Sukhbaatar	51,435	49,607	10,554	7,407	86	119,089
Uvs	203,716	126,892	6,632	1,039	79	338,358
Khentii	58,045	64,433	17,325	9,606	16	149,425
Bulgan	5,493	3,575	1,308	299	0	10,675
Selenge	5,197	5,016	1,664	159	0	12,036
Darkhan-Uul	2,733	3,471	1,929	169	3	8,305
Gobi-Altai	28,157	82,115	507	717	606	112,102
Zavkhan	50,210	41,730	1,242	1,557	111	94,850
<b>Увс</b>	<b>467,424</b>	<b>606,786</b>	<b>52,193</b>	<b>28,521</b>	<b>1,244</b>	<b>1,156,168</b>

**Bayankhongor Aimag**

The number of policyholders has reached 1883 (16.24%) herders which is highest among the project implementing aimags. This represents 27% of the total policyholders in 2010. Bodi Daatgal, Mongol Daatgal, Practical Daatgal, and Prime Daatgal companies have sold LRI in Bayankhongor aimag and premium amount has totaled 131.2 (32%) million MNT.

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

№	Soum	Mongol Daatgal		Practical Daatgal		Prime Daatgal		Bodi Daatgal		Total	
		Herder	Premium	Herder	Premium	Herder	Premium	Herder	Premium	Herder	Premium
1	Galut	31	1,362,226.50	14	599,090.00	22	578,160.00	126	5,627,733.44	193	8,167,209.94
2	Bayan-Ovoo	4	264,206.00	7	347,455.00	0		14	426,057.00	25	1,037,718.00
3	Eredenetsogt	41	3,805,407.50	0		0		28	1,359,159.00	69	5,164,566.50
4	Oizit	42	4,502,418.00	23	1,333,054.94	23	2,779,400.00	114	6,280,898.50	202	14,895,771.44
5	Jinst	25	1,181,020.00	26	1,076,434.00	2	17,500.00	14	520,142.50	67	2,795,096.50
6	Bogd	70	3,705,337.00	7	179,820.00					77	3,885,157.00
7	Bayanlig	20	503,750.00	10	189,450.00			68	1,001,806.00	98	1,695,006.00
8	Bayangobi	147	9,858,350.00	10	573,500.00	32	2,606,130.06	0		189	13,037,980.06
9	Shinejinst	106	5,771,725.00	17	448,945.00	29	1,600,654.00	17	520,220.00	169	8,341,544.00
10	Bayan-Ondor	24	2,199,109.62			4	332,500.00	5	247,010.00	33	2,778,619.62
11	Bayantsagaan	23	832,276.00	7	140,220.00	30	1,759,400.00			60	2,731,896.00
12	Baatsagaan	18	524,710.00							18	524,710.00
13	Bombogor	49	2,701,418.75	0		5	133,151.25	34	1,004,000.00	88	3,838,570.00
14	Buutsagaan	56	4,924,773.00	5	454,900.00	7	931,000.00	21	2,790,270.00	89	9,100,943.00
15	Khureemara	102	14,302,658.79	11	667,168.00	42	4,495,867.50	127	17,614,889.00	282	37,080,583.29
16	Bayanbulag	40	2,522,030.00	4	347,187.75	5	188,000.00			49	3,057,217.75
17	Gurvanbulag	3	171,990.00	6	566,670.00	9	890,370.00			18	1,629,030.00
18	Zag	20	1,769,841.69	8	680,500.00			80	5,493,685.00	108	7,944,026.69
19	Jargalant	22	1,344,540.00			13	703,758.20	3	192,050.00	38	2,240,348.20
20	Bayankhongor	1	9,405.00			1	92,400.00	9	1,209,058.16	11	1,310,863.16
	Total	844	62,257,192.85	155	7,604,394.69	224	17,108,291.01	660	44,286,978.60	1883	131,256,857.15

Compared to previous year's total amount (BIP and DRP) premium has increased by 23.5 million MNT (21.8%).

311,328 (11%) livestock have insured under the LRI for this year.

There were 16 agents from Bodi Daatgal, 30 agents from Mongol Daatgal, 22 agents from Practical Daatgal and 16 agents from Prime Daatgal operating in all soums.



### Sukhbaatar Aimag

In Sukhbaatar aimag, 650 (9.2%) herders have purchased the IBLI from total herder households. All 4 participating insurance companies operated in Sukhbaatar aimag and premium amount have totaled with 51.9 million MNT which was 12.5% of IBLI 2010 total premium. The 119089 (6.6%) livestock have insured under the IBLI in 2010.

**Table №4. Number of Policyholders and Premium amount (Sukhbaatar aimag)**

№	Aimags	Mongol Daatgal		Practical Daatgal		Prime Daatgal		Bodi Daatgal		Total	
		Herder	Premium	Herder	Premium	Herder	Premium	Herder	Premium	Herder	Premium
1	Asgat	16	1,022,481.00	4	442,804.00	7	254,700.00	10	704,550.00	37	2,424,535.00
2	Bayandelger	8	607,883.30	6	224,300.00	18	1,728,900.00	17	2,422,000.00	49	4,983,083.30
3	Baruun-Urt	4	339,950.00	6	215,350.00	2	63,000.00	7	1,592,018.00	19	2,210,318.00
4	Dariganga	18	705,658.74	1	97,125.00	12	400,042.00	2	544,916.68	33	1,747,742.42
5	Munkhhaan	17	1,532,300.00	1	11,500.00	29	1,282,415.00	12	1,213,770.00	59	4,039,985.00
6	Naran	14	1,968,034.00			5	736,340.00	16	898,066.88	35	3,602,440.88
7	Ongon	25	2,000,490.00	1	42,120.00			2	466,500.00	28	2,509,110.00
8	Sukhbaatar	14	803,767.50	4	323,655.00	10	759,700.00	1	13,500.00	29	1,900,622.50
9	Tuvshinshiree	55	8,110,314.00	16	1,159,900.00			2	74,800.00	73	9,345,014.00
10	Tumentsogt	40	1,936,388.00	4	278,240.00	17	328,053.37	55	2,670,092.00	116	5,212,773.37
11	Uulbayan	27	2,162,633.35	13	743,820.00	1	16,000.00	8	1,275,840.00	49	4,198,293.35
12	Khalzan	35	2,820,384.02	7	527,499.96	12	464,490.00			54	3,812,373.98
13	Eredentsagaan	16	1,295,100.00	1	133,000.00	40	2,819,614.93	12	1,668,083.45	69	5,915,798.38
	<b>Total</b>	<b>289</b>	<b>25,305,383.91</b>	<b>64</b>	<b>4,199,313.96</b>	<b>153</b>	<b>8,853,255.30</b>	<b>144</b>	<b>13,544,137.01</b>	<b>650</b>	<b>51,902,090.18</b>

Compared to the 2009, premium amount has increased by 34 million MNT.

There were 17 agents from Bodi Daatgal, 28 agents from Mongol Daatgal, 14 agents from Prime Daatgal and 18 agents from Practical Daatgal covering all soums.

### Uvs Aimag

The number of policyholders was 1739 herders in Uvs aimag. This represents 18,5% of herder households of Uvs aimag and 25% of total policyholders of 2010 sales season. The premium amount has totaled with 54.9 million MNT which was 13% of IBLI 2010 total premium.

In Uvs aimag, 338,358 (14%) livestock have insured under the LRI this year.

The premium amount has increased by 20.7 million MNT (60%) in Uvs aimag.

**Table №4. Number of Policyholders and Premium amount (Uvs aimag)**

№	Aimags	Mongol Daatgal		Practical Daatgal		Prime Daatgal		Bodi Daatgal		Total	
		Herder	Premium	Herder	Premium	Herder	Premium	Herder	Premium	Herder	Premium
1	Ulaangom	17	583,770.00	1	20,000.17	6	102,648.50			24	706,418.67
2	Baruunturuun	55	1,209,881.00	17	186,126.00	25	554,442.50	18	480,310.00	115	2,430,759.50
3	Bukhmurun					120	2,254,380.00	27	666,880.00	147	2,921,260.00
4	Davst	39	638,500.00	7	81,000.00	14	418,950.00	7	146,900.00	67	1,285,350.00
5	Zavkhan	30	1,138,200.00							30	1,138,200.00
6	Zuungobi	10	151,539.00	10	170,530.00	37	818,127.00			57	1,140,196.00
7	Zuunkhangai	14	628,080.00	20	626,450.00			10	216,966.66	44	1,471,496.66
8	Malchin	19	423,850.03	11	143,310.00			30	785,100.00	60	1,352,260.03
9	Naranbulag	10	683,545.00	3	153,160.00	101	5,344,618.58	2	72,700.00	116	6,254,023.58
10	Ulgii	32	907,546.07					12	570,954.00	44	1,478,500.07
11	Umnugobi	73	1,750,020.00	16	365,332.00	34	1,382,194.00	38	1,057,780.00	161	4,555,326.00
12	Ondorkhangai	250	10,503,208.35	101	3,725,988.00	35	1,358,900.00	29	830,340.00	415	16,418,436.35
13	Sagil	17	343,911.20			21	462,090.00			38	806,001.20
14	Tarialan	59	1,744,834.00	3	38,740.00	17	494,993.33	63	2,653,270.00	142	4,931,837.33
15	Turgen	9	313,884.50			37	1,131,860.00	11	219,880.00	57	1,665,624.50
16	Tes	41	290,928.00							41	290,928.00
17	Khovd	11	238,650.00	21	630,769.98	25	774,230.00	35	1,878,840.00	92	3,522,489.98
18	Khyargas	12	429,480.00							12	429,480.00
19	Tsagaan-khairhar	17	533,302.00	6	81,400.00	24	739,310.00	30	831,512.00	77	2,185,524.00
	<b>Total</b>	<b>715</b>	<b>22,513,129.15</b>	<b>216</b>	<b>6,222,806.15</b>	<b>496</b>	<b>15,836,743.91</b>	<b>312</b>	<b>10,411,432.66</b>	<b>1739</b>	<b>54,984,111.87</b>

There were 16 agents from Bodi Daatgal, 24 agents from Mongol Daatgal, 18 agents from Prime Daatgal and 19 agents from Practical Daatgal covering all soums.



### Khentii Aimag

The number of policyholders was 923 herders in Khentii aimag. It represents 13.5% of herder households in Khentii aimag and 13% of total policyholders of 2010. The premium amount has totaled with 65 million MNT which was 16% of IBLI 2010 total premium.

In Khentii aimag, 149,425 (6.6%) livestock were insured under the LRI this year, and the average premium has increased by 31 thousand MNT in Khentii aimag.

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

№	ᠠᠶᠢᠨᠠᠨᠠᠭ	Mongol Daatgal		Practical Daatgal		Prime Daatgal		Bodi Daatgal		Total	
		Herder	Premium	Herder	Premium	Herder	Premium	Herder	Premium	Herder	Premium
1	Bathorov	62	7,038,270.00	15	1,171,030.00	73	6,425,605.00			150	14,634,905.00
2	Batshireet	19	140,753.94	9	172,000.00			15	405412.5	43	718,166.44
3	Bayan-Adraga	13	1,386,450.00	8	690,000.00	5	250,320.00	21	1392570	47	3,719,340.00
4	Bayan-Ovoo	48	3,169,695.00			42	4,041,866.67	46	4,596,105.00	136	11,807,666.67
5	Bayanmunkh					6	509,599.99	2	39,000.00	8	548,599.99
6	Bayankhutag	18	3,260,800.00	10	888,500.00	9	619,490.52	13	1117900	50	5,886,690.52
7	Binder			2	330,599.90			6	1035855	8	1,366,454.90
8	Galshir	7	946,950.00	5	278,170.00	11	434,600.02	25	1,902,989.68	48	3,562,709.70
9	Dadal			1	33,550.00			7	32,300.11	8	65,850.11
10	Darkhan	10	679,875.00	4	202,500.00	15	167000	1	83,250.00	30	1,132,625.00
11	Delgerkhaan	27	1319220	3	125,000.00	50	2,838,936.55	20	976,545.00	100	5,259,701.55
12	Jargaltkhaan	27	1814587.3	13	1,734,953.00	25	2,353,740.00	15	1,087,719.21	80	6,990,999.51
13	Murun			5	564,600.00	4	102,000.00	12	866,015.99	21	1,532,615.99
14	Norovlin	11	450842	2	17,000.00	3	86,500.00			16	554,342.00
15	Kherlen	6	720,265.00	4	178,550.00	68	2,125,945.64	4	269,054.60	82	3,293,815.24
16	Umnudelger			18	1,012,900.04	50	1246887			68	2,259,787.04
17	Tsenkhermandal	1	115000	13	690,900.00			14	891,400.00	28	1,697,300.00
	<b>Total</b>	<b>249</b>	<b>21,042,708.24</b>	<b>112</b>	<b>8,090,252.94</b>	<b>361</b>	<b>21,202,491.39</b>	<b>201</b>	<b>14,696,117.09</b>	<b>923</b>	<b>65,031,569.66</b>

There were 17 agents from Bodi Daatgal, 12 agents from Mongol Daatgal, 18 agents from Prime Daatgal and 23 agents from Practical Daatgal covering all soums.

The total premium amount in pilot 4 aimags has reached 303 million MNT (73%), and compared to 2009 it has increased by 111 million MNT.

### Bulgan Aimag

In bulgan aimag, 55 herders have bought the LRI which is lowest among the project implementing aimags. This represents 0.7% of the total herders in Bulgan aimag, and 0.079% of total policyholders. Bodi Daatgal, Mongol Daatgal, Practical Daatgal, and Prime Daatgal companies have sold LRI in Bayankhongor aimag and premium amount has totaled 7.5 (1.8%) million MNT.

**Table №6. Number of Policyholders and Premium amount (Bulgan aimag)**

№	ᠠᠶᠢᠨᠠᠨᠠᠭ	Mongol Daatgal		Practical Daatgal		Prime Daatgal		Bodi Daatgal		Total	
		Herder	Premium	Herder	Premium	Herder	Premium	Herder	Premium	Herder	Premium
1	Bayannuur	1	132,450.00	2	160,800.00					3	293,250.00
2	Bugat							2	239,700.00	2	239,700.00
3	Dashinchilen	7	1,105,873.96	1	19,200.00	1	102,750.00	1	26,000.00	10	1,253,823.96
4	Mogod	8	1,499,130.00	1	76,000.00			3	576,100.10	12	2,151,230.10
5	Orkhon							2	920,000.00	2	920,000.00
6	Rashaant			3	544,620.00					3	544,620.00
7	Khangal					5	411,120.00			5	411,120.00
8	Khishig-Undur	1	205,200.00	2	151,560.00					3	356,760.00
9	Gurvanbulag	3	546,000.00							3	546,000.00
10	Bayan-Agt			1	42,000.00	2	106,200.00	7	488,007.00	10	636,207.00
11	Selenge			1	121,440.00					1	121,440.00
12	Bulgan			1	37,600.00					1	37,600.00
	<b>Total</b>	<b>20</b>	<b>3,488,653.96</b>	<b>12</b>	<b>1,153,220.00</b>	<b>8</b>	<b>620,070.00</b>	<b>15</b>	<b>2,249,807.10</b>	<b>55</b>	<b>7,511,751.06</b>

10,675 (0.4%) livestock have insured under the LRI for this year.



There were 20 agents from Bodi Daatgal, 19 agents from Mongol Daatgal, 16 agents from Practical Daatgal and 13 agents from Prime Daatgal operating in all soums.

### Gobi-Altai Aimag

In Gobi-Altai aimag, 945 (13.6%) herders has purchased the IBLI from total herder households. All 4 participating insurance companies operated in Gobi-Altai aimag and premium amount have totaled with 55.4 million MNT which was 13.4% of IBLI 2010 total premium. The 112,102 (5.1%) livestock have insured under the IBLI in 2010.

**Table №7. Number of Policyholders and Premium amount (Gobi-Altai aimag)**

№	Аймаг / Province	Mongol Daatgal		Practical Daatgal		Prime Daatgal		Bodi Daatgal		Total	
		Herder	Premium	Herder	Premium	Herder	Premium	Herder	Premium	Herder	Premium
1	Altai	3	180,450.00	10	570,300.00	10	613,310.00	11	739,180.00	34	2,103,240.00
2	Bayanuuл	10	290,500.00	12	1,275,395.00	23	893,365.00	15	944,550.00	60	3,403,810.00
3	Bugat	40	1,489,750.00	1	39,200.00	3	169,600.00	38	2,204,250.00	82	3,902,800.00
4	Biger	6	262,200.00	11	313,450.00	11	197,025.00			28	772,675.00
5	Darvi	2	95,700.00	1	69,600.00	12	629,257.50	4	232,890.00	19	1,027,447.50
6	Delger	17	672,900.00	10	611,820.00	25	1,242,248.82	13	771,000.00	65	3,297,968.82
7	Jargalant	11	826,290.00	39	1,758,065.00	37	2,063,975.00	6	142,650.00	93	4,790,980.00
8	Taishir			4	84,060.00	17	716,260.00			21	800,320.00
9	Tonkhil	43	3,343,115.00	13	944,700.00	21	824,500.00	55	5,022,600.00	132	10,134,915.00
10	Togrog	7	385,560.00	4	175,050.00	2	56,880.00	2	139,800.00	15	757,290.00
11	Khaliun	10	622,450.10	5	188,880.00	10	324,450.00			25	1,135,780.10
12	Tsogt	18	867,000.00	17	915,990.00	16	838,098.41	11	747,790.00	62	3,368,878.41
13	Tseel	4	292,325.00	12	581,600.00	24	1,283,275.00	14	849,105.00	54	3,006,305.00
14	Chandmana	28	2,816,550.00	5	741,240.00	22	2,893,550.00			55	6,451,340.00
15	Sharga	23	2,733,375.00	5	233,125.00	12	415,062.50	6	229,750.00	46	3,611,312.50
16	Erdene	16	939,825.00	26	1,245,565.00	11	328,875.01			53	2,514,265.01
17	Yusunbulag	7	611,730.00			16	422,025.00	1	37,800.00	24	1,071,555.00
18	Khuhmorit	28	1,212,100.00	31	1,406,680.00	18	656,665.00			77	3,275,445.00
	Total	273	17,641,820.10	206	11,154,720.00	290	14,568,422.24	176	12,061,365.00	945	55,426,327.34

There were 22 agents from Bodi Daatgal, 25 agents from Mongol Daatgal, 20 agents from Prime Daatgal and 22 agents from Practical Daatgal covering all soums.

### Darkhan-Uul Aimag

The number of policyholders was 112 herders in Darkhan-Uul aimag. This represents 8.5% of herder households of Darkhan-Uul aimag and 1.6% of total policyholders of 2010 sales season. The premium amount has totaled with 9.2 million MNT which was 2.2% of IBLI 2010 total premium. In Darkhan-Uul aimag, 8,305 (2.2%) livestock have insured under the LRI this year.

**Table №8. Number of Policyholders and Premium amount (Darkhan-Uul aimag)**

№	Аймаг / Province	Mongol Daatgal		Practical Daatgal		Prime Daatgal		Bodi Daatgal		Total	
		Herder	Premium	Herder	Premium	Herder	Premium	Herder	Premium	Herder	Premium
1	Darkhan	3	374,500.00					52	4,848,660.00	55	5,223,160.00
2	Khongor			6	262,500.00	3	159,740.00	7	309,500.00	16	731,740.00
3	Orkhon	4	219,750.00					10	2,046,350.00	14	2,266,100.00
4	Shariin-Gol	7	618,333.33			8	303,140.00	12	688,300.00	27	1,609,773.33
	Total	14	1,212,583.33	6	262,500.00	11	462,880.00	81	7,892,810.00	112	9,830,773.33

There were 8 agents from Bodi Daatgal, 12 agents from Mongol Daatgal, 8 agents from Prime Daatgal and 5 agents from Practical Daatgal covering all soums.

### Selenge Aimag

The number of policyholders was 103 herders in Selenge aimag. It represents 12.3% of herder households in Selenge aimag and 1.6% of total policyholders of 2010. The premium amount has totaled with 6.3 million MNT which was 1.5% of IBLI 2010 total premium. In Selenge aimag, 12,036 (0.7%) livestock were insured under the LRI this year.





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

№	Аймаг / Province	Mongol Daatgal		Practical Daatgal		Prime Daatgal		Bodi Daatgal		Total	
		Herder	Premium	Herder	Premium	Herder	Premium	Herder	Premium	Herder	Premium
1	Zuunburen			9	201,000.00			1	48,250.00	10	249,250.00
2	Khuder			4	195,380.00			2	74,720.00	6	270,100.00
3	Bayangol					4	136,600.00			4	136,600.00
4	Khushaat	3	147,750.00	4	359,020.00			11	1,054,100.00	18	1,560,870.00
5	Javkhiant	8	255,600.00			8	677,500.00	2	148,520.00	18	1,081,620.00
6	Sant	2	75,800.00							2	75,800.00
7	Sukhbaatar	12	780,450.00					2	115,900.00	14	896,350.00
8	Altanbulag	2	150,000.00					6	277,000.00	8	427,000.00
9	Yuruu							1	23,250.00	1	23,250.00
10	Shaamar			3	60,000.00			2	53,720.00	5	113,720.00
11	Orkhon	7	188,300.00							7	188,300.00
12	Mandal			1	6,000.00					1	6,000.00
13	Orkhontuul							1	672,000.00	1	672,000.00
14	Tsagaannuur	8	617,883.34							8	617,883.34
	Total	42	2,215,783.34	21	821,400.00	12	814,100.00	28	2,467,460.00	103	6,318,743.34

There were 20 agents from Bodi Daatgal, 14 agents from Mongol Daatgal, 11 agents from Prime Daatgal and 19 agents from Practical Daatgal covering all soums.

**Zavkhan Aimag**

The number of policyholders was 537 herders in Selenge aimag. It represents 5.3% of herder households in Zavkhan aimag and 7.7% of total policyholders of 2010. The premium amount has totaled with 31.2 million MNT which was 7.5% of IBLI 2010 total premium.

In Selenge aimag, 94.850 (3.3%) livestock were insured under the LRI this year.

**Table №10. Number of Policyholders and Premium amount (Zavkhan aimag)**

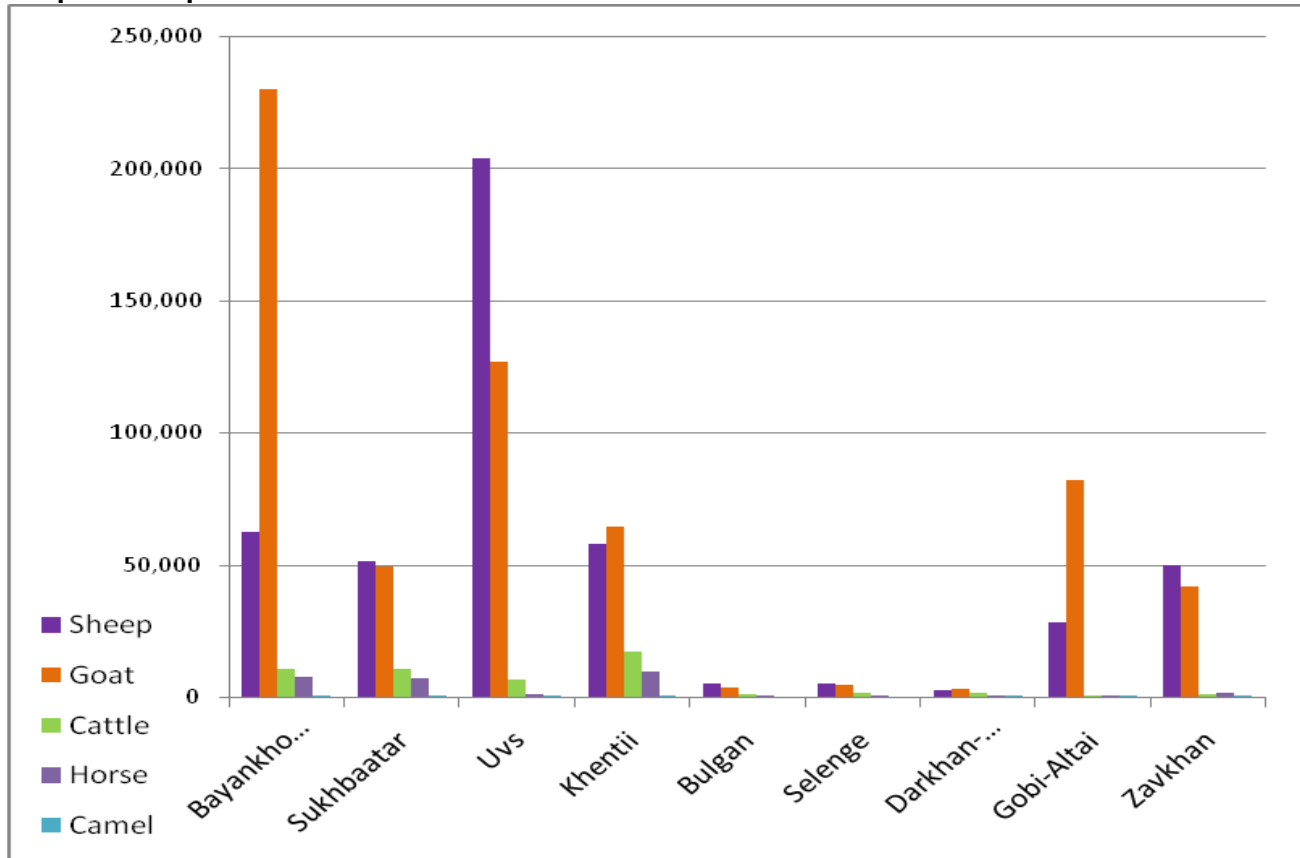
№	Аймаг / Province	Mongol Daatgal		Practical Daatgal		Prime Daatgal		Bodi Daatgal		Total	
		Herder	Premium	Herder	Premium	Herder	Premium	Herder	Premium	Herder	Premium
1	Uliastai	7	277,970.00			4	83,550.00	3	110,170.00	14	471,690.00
2	Aldankhaan	3	280,095.00	4	316,575.00	3	544,950.00	17	1,547,460.00	27	2,689,080.00
3	Asgat	4	153,885.00	14	436,222.50					18	590,107.50
4	Bayankhairkhan	6	220,158.00					12	374,959.50	18	595,117.50
5	Bayantes	2	214,871.00							2	214,871.00
6	Dorvoljin	62	2,964,870.00			40	1,777,440.00			102	4,742,310.00
7	Zavkhanmandal	10	737,066.30	9	372,000.00	14	524,625.00			33	1,633,691.30
8	Ider	12	937,750.00	1	131,355.00	1	70,875.00			14	1,139,980.00
9	Ikh-Uul	8	282,020.00	35	1,450,572.00	6	111,510.00	4	346,030.00	53	2,190,132.00
10	Numrug	2	158,480.00	1	23,445.00	8	354,881.00			11	536,806.00
11	Otgon	3	400,105.00	6	141,364.00	1	59,570.00	1	105,840.00	11	706,879.00
12	Santmargaz	12	1,269,710.00			9	646,950.00			21	1,916,660.00
13	Songino	10	380,754.84					3	54,423.00	13	435,177.84
14	Tosontsengel	4	344,633.15	3	309,230.00	11	752,776.50	6	268,435.00	24	1,675,074.65
15	Tudevtei	2	136,500.00	7	459,680.00	10	838,650.00			19	1,434,830.00
16	Telmen	1	154,750.00	6	839,300.00	7	617,999.46	3	121,400.00	17	1,733,449.46
17	Tes							1	23,333.40	1	23,333.40
18	Urgamal	13	1,069,390.00					37	2,646,175.00	50	3,715,565.00
19	Tsagaankharkha	3	245,410.00	2	52,470.00	2	81,150.00	3	217,950.00	10	596,980.00
20	Tsagaanchuluut	4	196,515.15	13	233,271.67					17	429,786.82
21	Tsetsen-Uul	15	774,620.00	4	215,100.00	2	217,500.00	6	269,510.10	27	1,476,730.10
22	Shiluustei	6	250,747.50	1	15,950.00	2	55,335.00	9	567,396.00	18	889,428.50
23	Eredenekahrkhar	2	504,697.50	5	256,500.00	2	71,975.00	5	392,665.00	14	1,225,837.50
24	Yuruu	1	14,175.00			1	23,400.00	1	186,750.00	3	224,325.00
	Total	192	11,969,173.44	111	5,253,035.17	123	6,833,136.96	111	7,232,497.00	537	31,287,842.57

There were 29 agents from Bodi Daatgal, 30 agents from Mongol Daatgal, 32 agents from Prime Daatgal and 23 agents from Practical Daatgal covering all soums.

In 2010, 52.5% was goat, 4.5% cattle, 40.4% sheep, 2.5% horse and 0.1% Camel from the total number of livestock insured under the IBLI.



**Graph №2. Species under the IBLI**



### III. Insurance companies

In 2010, the 513 agents (122 agents from Bodi Daatgal, 161 from Mongol Daatgal, 112 from Prime Daatgal and 118 from Practical Daatgal) have sold LRI in project implementing aimags.

Due to the disadvantages of low cash flow on herders hand and transportation, the participating insurance companies and agents were more interested to sell IBLI with higher value.

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

№	Aimags	Mongol Daatgal		Practical Daatgal		Prime Daatgal		Bodi Daatgal		Total	
		Premium	Percent	Premium	Percent	Premium	Percent	Premium	Percent	Premium	Percent
1	Bayankhongor	62,257,192.85	37%	7,604,394.69	17%	17,108,291.01	20%	44,286,978.60	39%	131,256,857.15	32%
2	Selenge	2,215,783.34	1%	821,400.00	2%	814,100.00	1%	2,467,460.00	2%	6,318,743.34	2%
3	Darkhan-Uul	1,212,583.33	1%	262,500.00	1%	462,880.00	1%	7,892,810.00	7%	9,830,773.33	2%
4	Bulgan	3,488,653.96	2%	1,153,220.00	3%	620,070.00	1%	2,249,807.10	2%	7,511,751.06	2%
5	Zavkhan	11,969,173.44	7%	5,253,035.17	12%	6,833,136.96	8%	7,232,497.00	6%	31,287,842.57	8%
6	Gobi-Altai	17,641,820.10	11%	11,154,720.00	25%	14,568,422.24	17%	12,061,365.00	11%	55,426,327.34	13%
7	Khentii	21,042,708.24	13%	8,090,252.94	18%	21,202,491.39	25%	14,696,117.09	13%	65,031,569.66	16%
8	Uvs	22,513,129.15	13%	6,222,806.15	14%	15,836,743.91	18%	10,411,432.66	9%	54,984,111.87	13%
9	Sukhbaatar	25,305,383.91	15%	4,199,313.96	9%	8,853,255.30	10%	13,544,137.01	12%	51,902,090.18	13%
	Total	167646428.3	100%	44761642.91	100%	86299390.81	100%	114842604.5	100%	413,550,066.50	100%

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

№	Aimag	Mongol Daatgal		Practical Daatgal		Prime Daatgal		Bodi Daatgal		Total	
		Herders	Percent	Herders	Percent	Herders	Percent	Herders	Percent	Herders	Percent
1	Bayankhongor	844	32%	155	17%	224	13%	660	38%	1883	27%
2	Selenge	42	2%	21	2%	12	1%	28	2%	103	1%
3	Darkhan-Uul	14	1%	6	1%	11	1%	81	5%	112	2%
4	Bulgan	20	1%	12	1%	8	0%	15	1%	55	1%
5	Zavkhan	192	7%	111	12%	123	7%	111	6%	537	8%
6	Gobi-Altai	273	10%	206	23%	290	17%	176	10%	945	14%
7	Khentii	249	9%	112	12%	361	22%	201	12%	923	13%
8	Uvs	715	27%	216	24%	496	30%	312	18%	1739	25%
9	Sukhbaatar	289	11%	64	7%	153	9%	144	8%	650	9%
	<b>Total</b>	<b>2638</b>	<b>100%</b>	<b>903</b>	<b>100%</b>	<b>1678</b>	<b>100%</b>	<b>1728</b>	<b>100%</b>	<b>6947</b>	<b>100%</b>

**IV. Special Purpose Loan:**

During the period of May 01-July 15, 2010, total of 185 (7%) herders have obtained amount of 29,335,274 MNT Special purpose loan (SPL) from 148 soum branches of Khan Bank in project implementing 9 aimags (Uvs, Khentii, Bayankhongor, Sukhbaatar, Bulgan, Selenge, Darkhan-Uul, Gobi-Altai, and Zavkhan aimags. / see Table 1/

**Table 1**

№	Aimag	# of herders who have received SPLoan	SPL amount	Administration cost /IC/	LIIP Account
1	Darkhan-Uul	2	257,250.00	85,750.00	171,500.00
2	Bayankhongor	7	1,004,380.00	334,793.33	669,586.67
3	Bulgan	8	1,457,125.00	485,708.33	971,416.67
4	Gobi-Altai	12	2,214,850.00	738,283.33	1,476,566.67
5	Zavkhan	10	1,387,032.00	462,344.00	924,688.00
6	Sukhbaatar	23	3,439,239.00	1,146,413.00	2,292,826.00
7	Selenge	25	3,835,455.00	1,278,485.00	2,556,970.00
8	Uvs	2	148,550.00	49,516.67	99,033.33
9	Khentii	96	15,591,393.00	5,197,131.00	10,394,262.00
	<b>Total</b>	<b>185</b>	<b>29,335,274.00</b>	<b>9,778,424.67</b>	<b>19,556,849.33</b>

The average amount of SPL from the Khan Bank that been obtained by herders in all 9 aimags is 158,569 MNT MNT, and average amount of each aimags are shown below:



<b>№</b>	<b>Aimag</b>	<b>SPL Average</b>
1	Darkhan-Uul	128,625.00
2	Bayankhongor	143,482.86
3	Bulgan	182,140.63
4	Gobi-Altai	184,570.83
5	Zavkhan	138,703.20
6	Sukhbaatar	149,532.13
7	Selenge	153,418.20
8	Uvs	74,275.00
9	Khentii	162,410.34
	<b>Average</b>	<b>158,569.05</b>