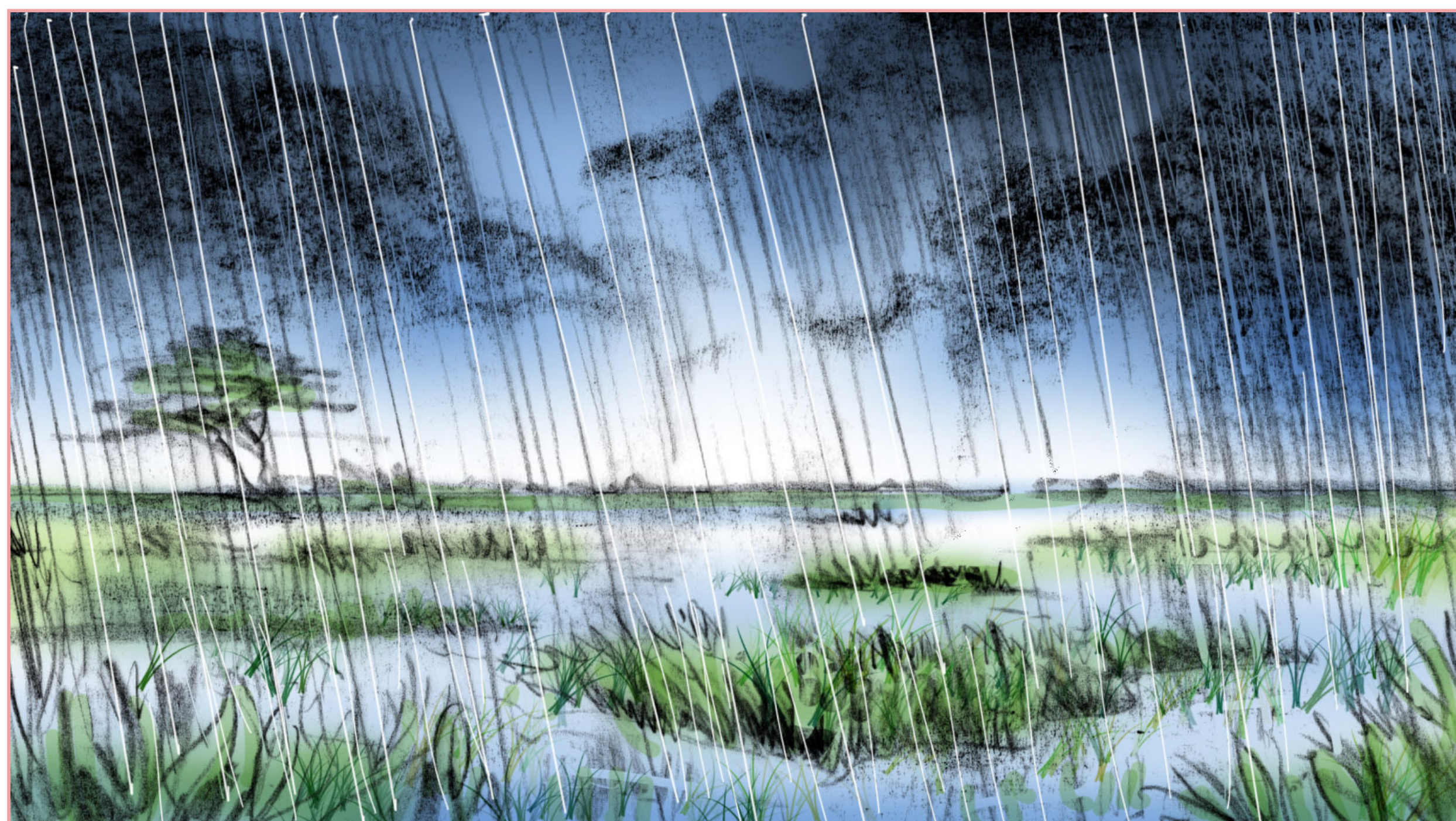
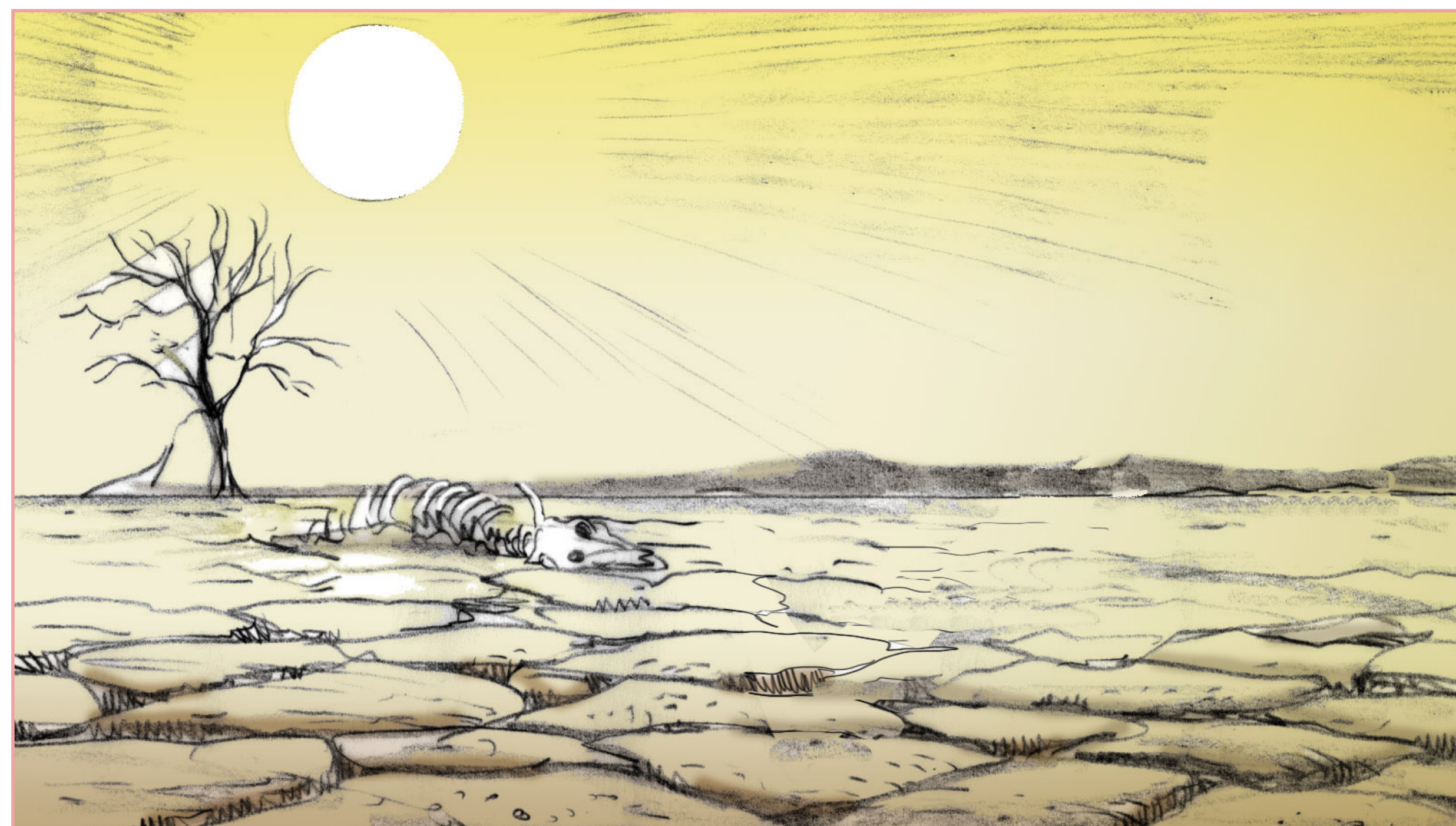


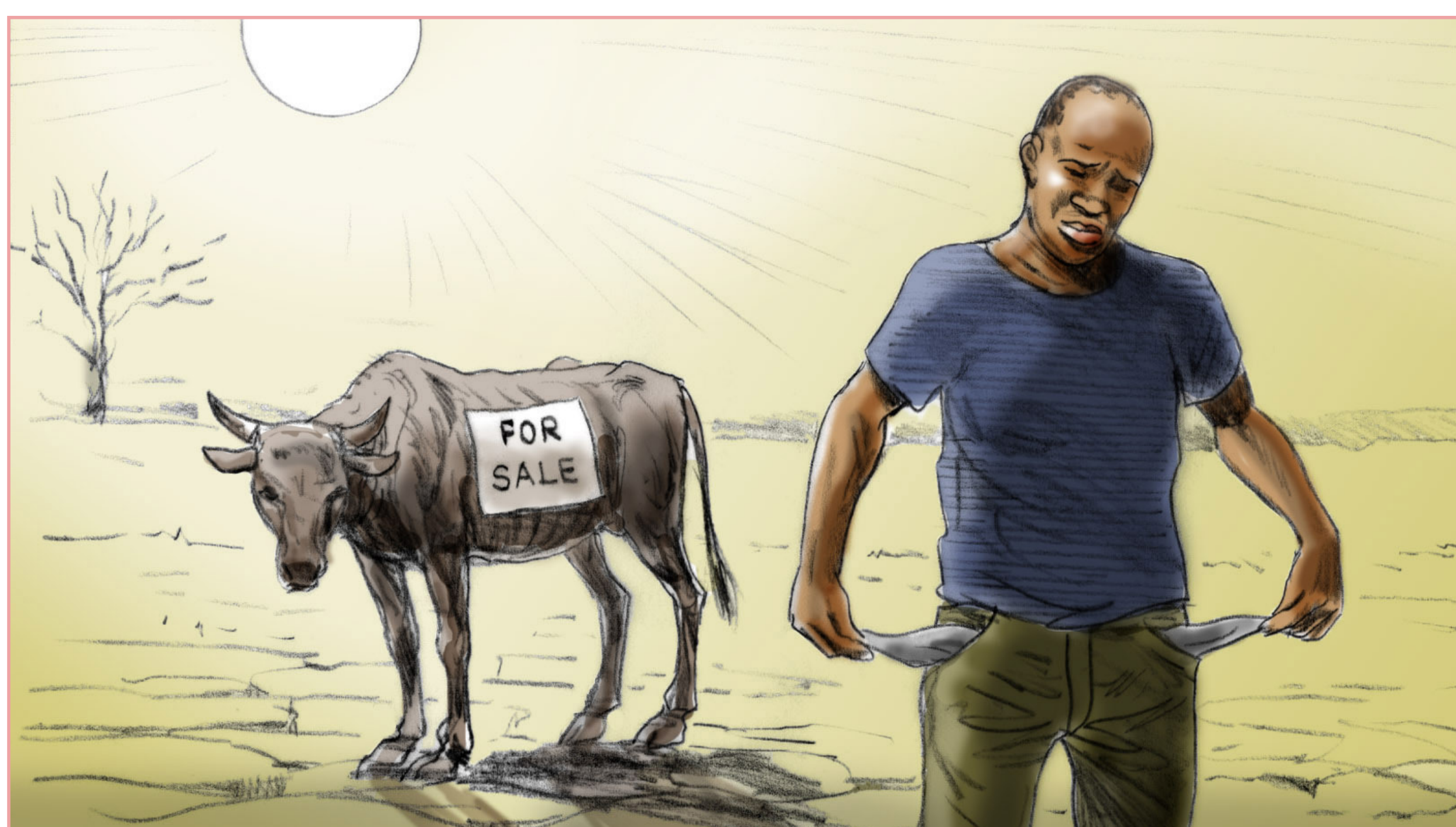
# EXTREME WEATHER INDEX INSURANCE: HERE IS WHY



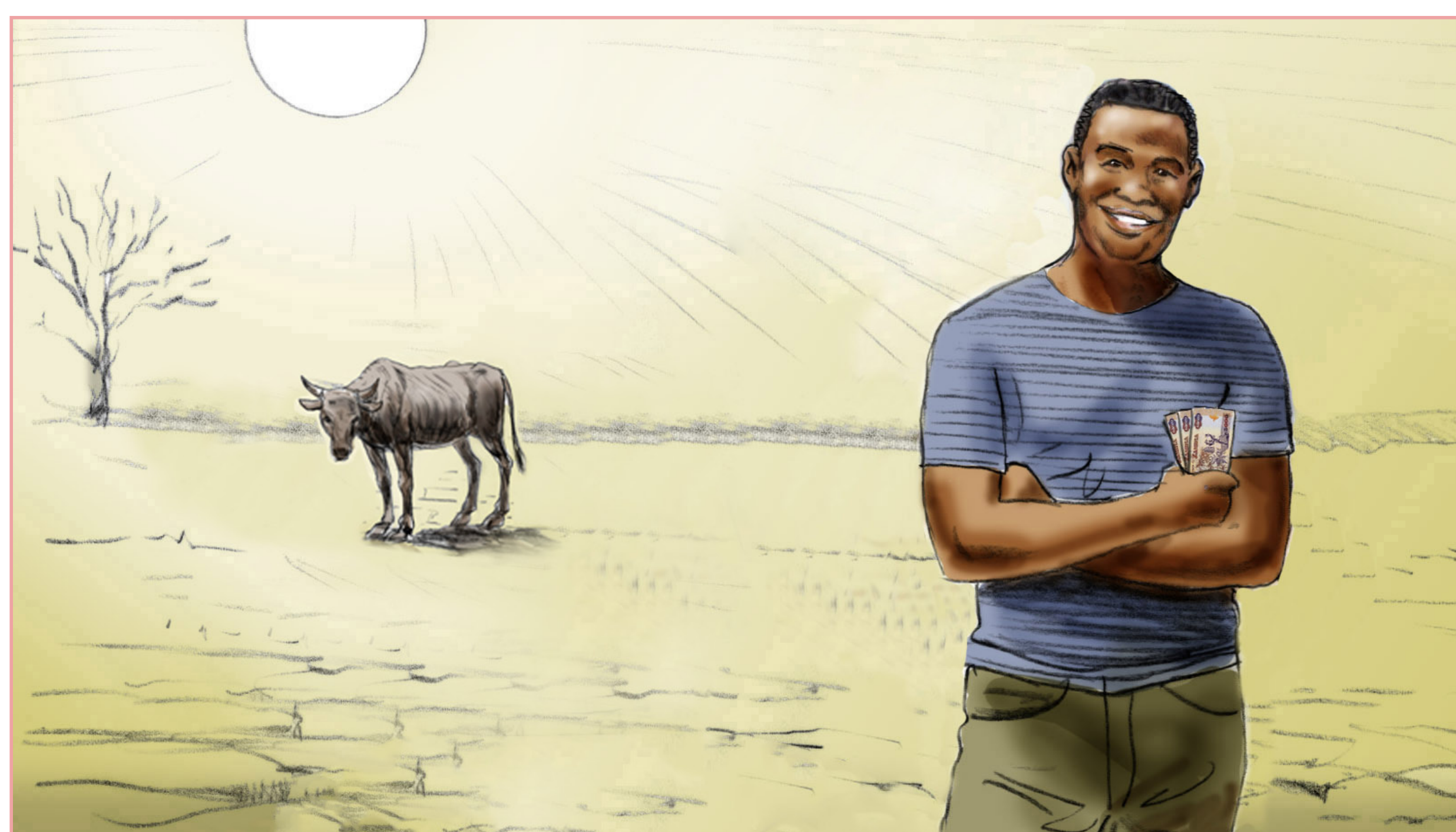
How your field looks after excessive rainfall



How your field looks after a dry spell

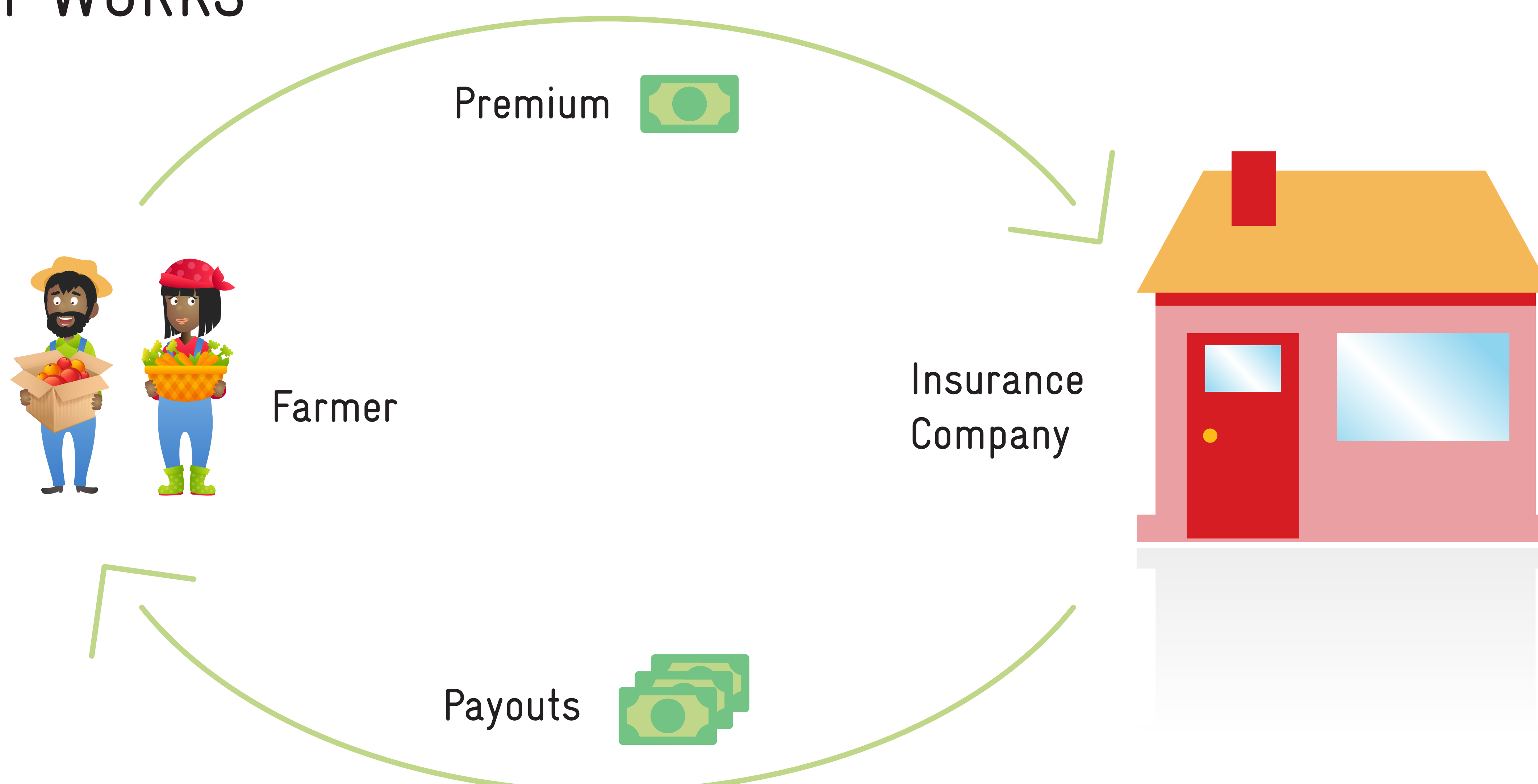


Situation without insurance



Situation with insurance

## HOW IT WORKS

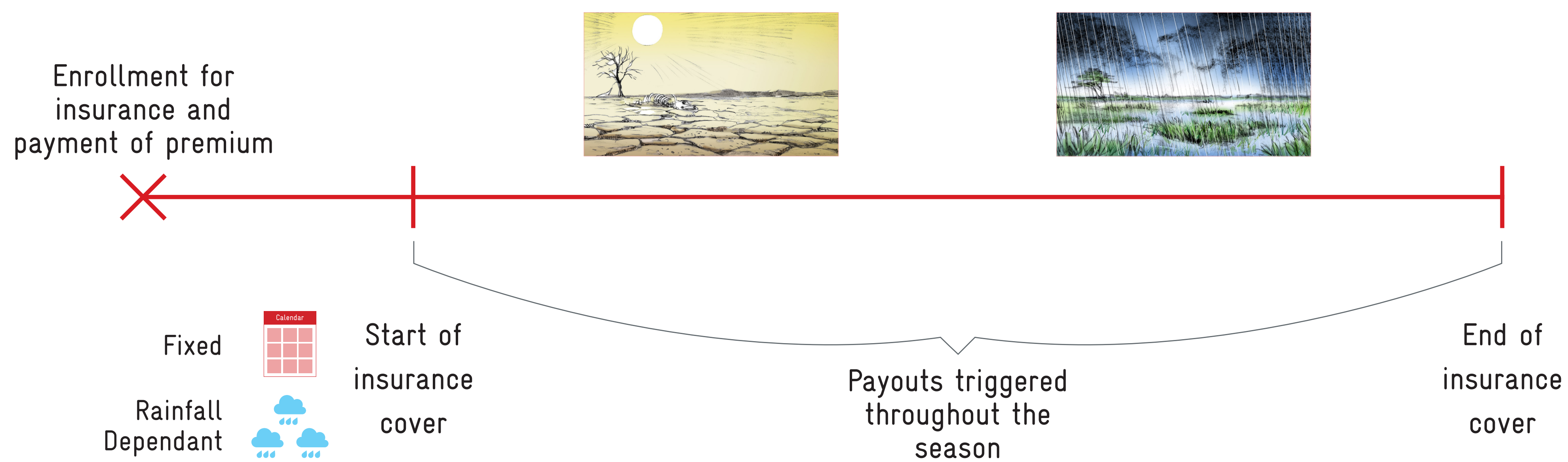


# HOW DOES WEATHER INDEX INSURANCE WORK?

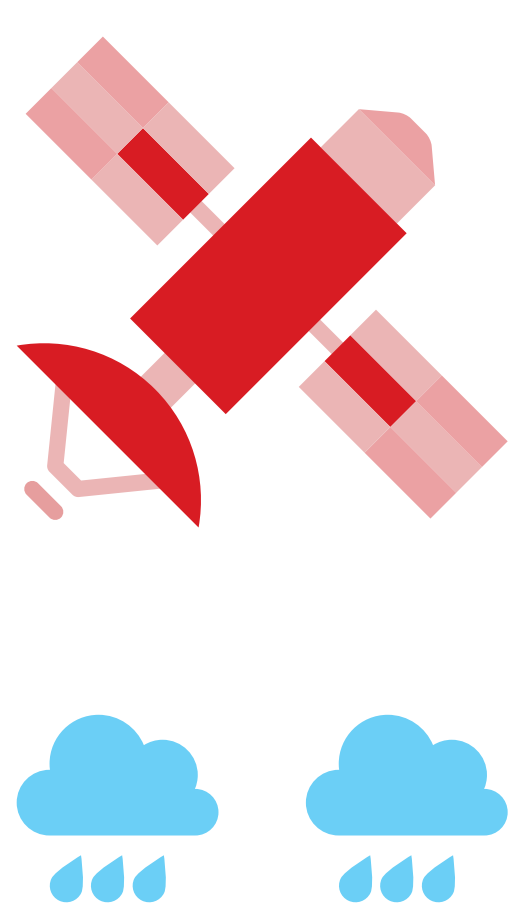
What is covered?



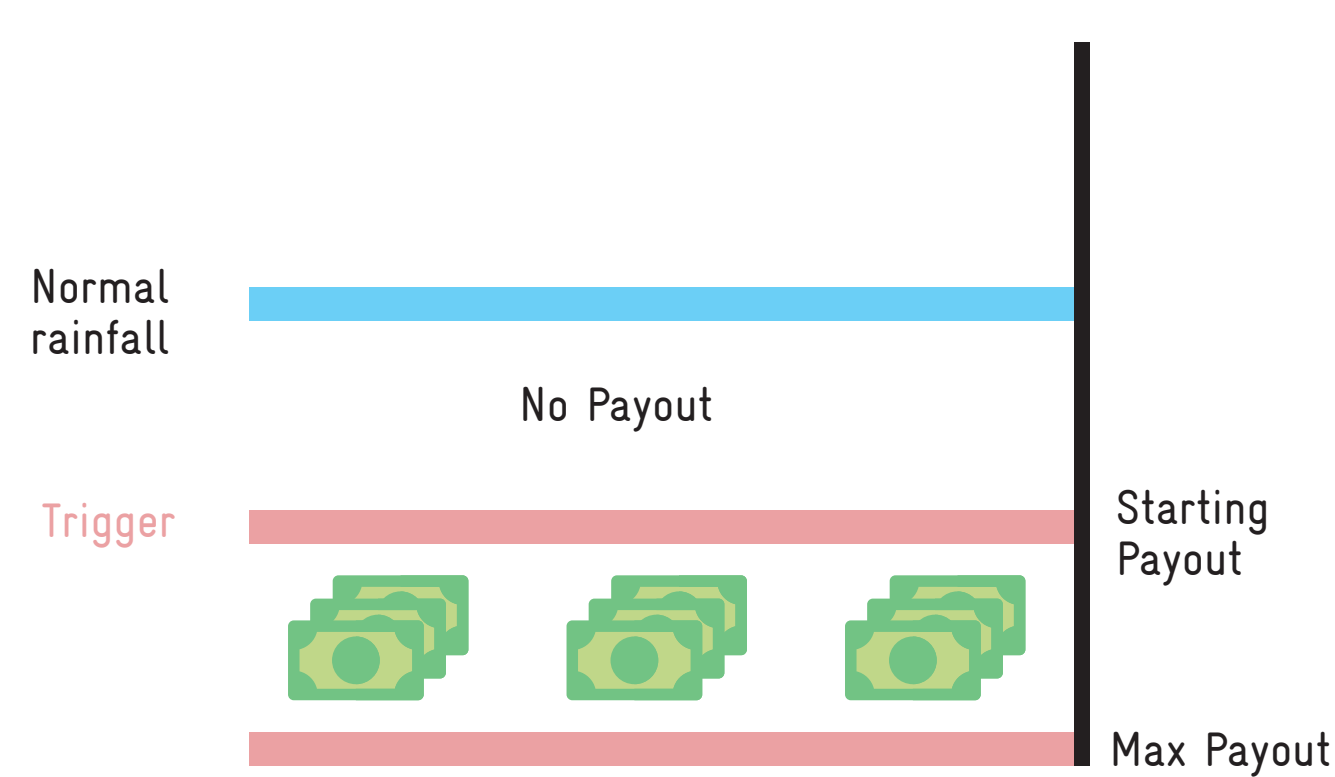
## COVER PERIOD



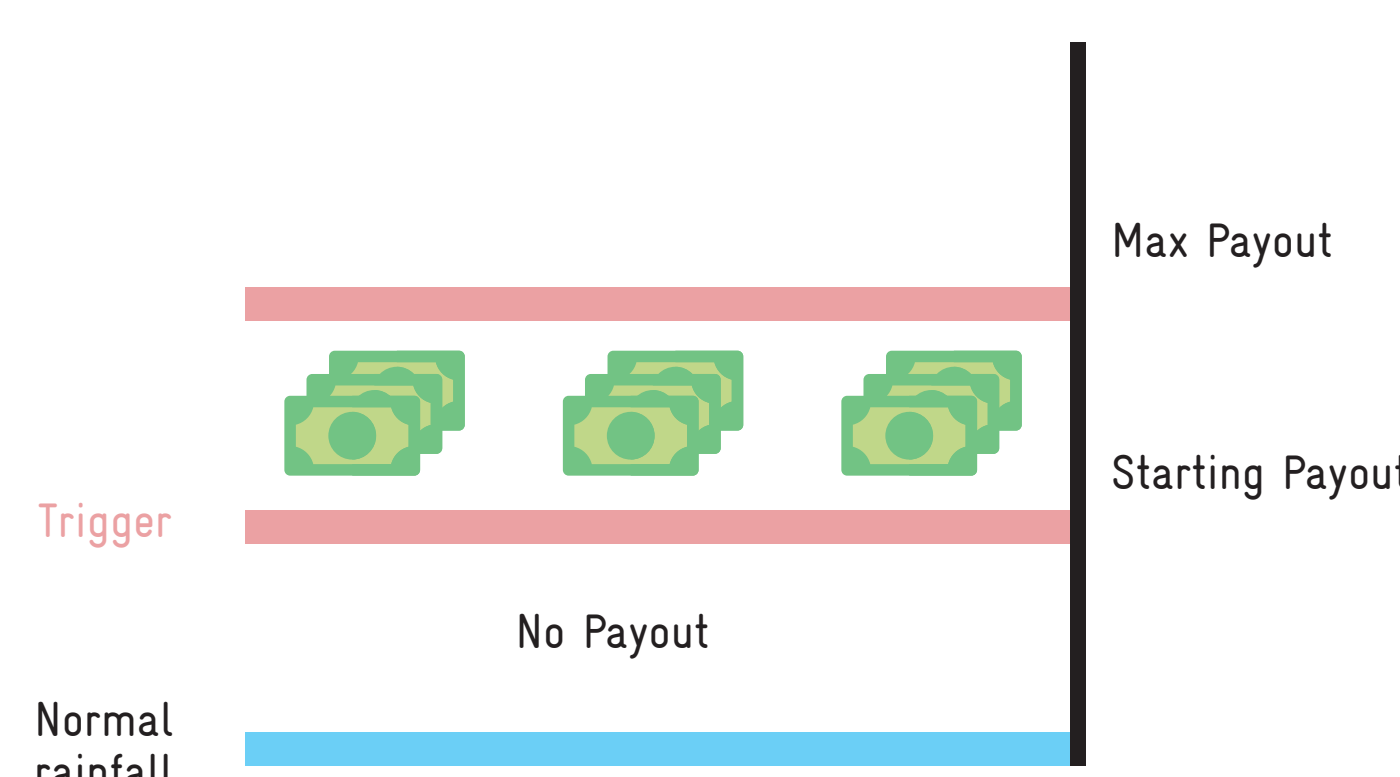
## EXAMPLE PAYOUT CALCULATIONS



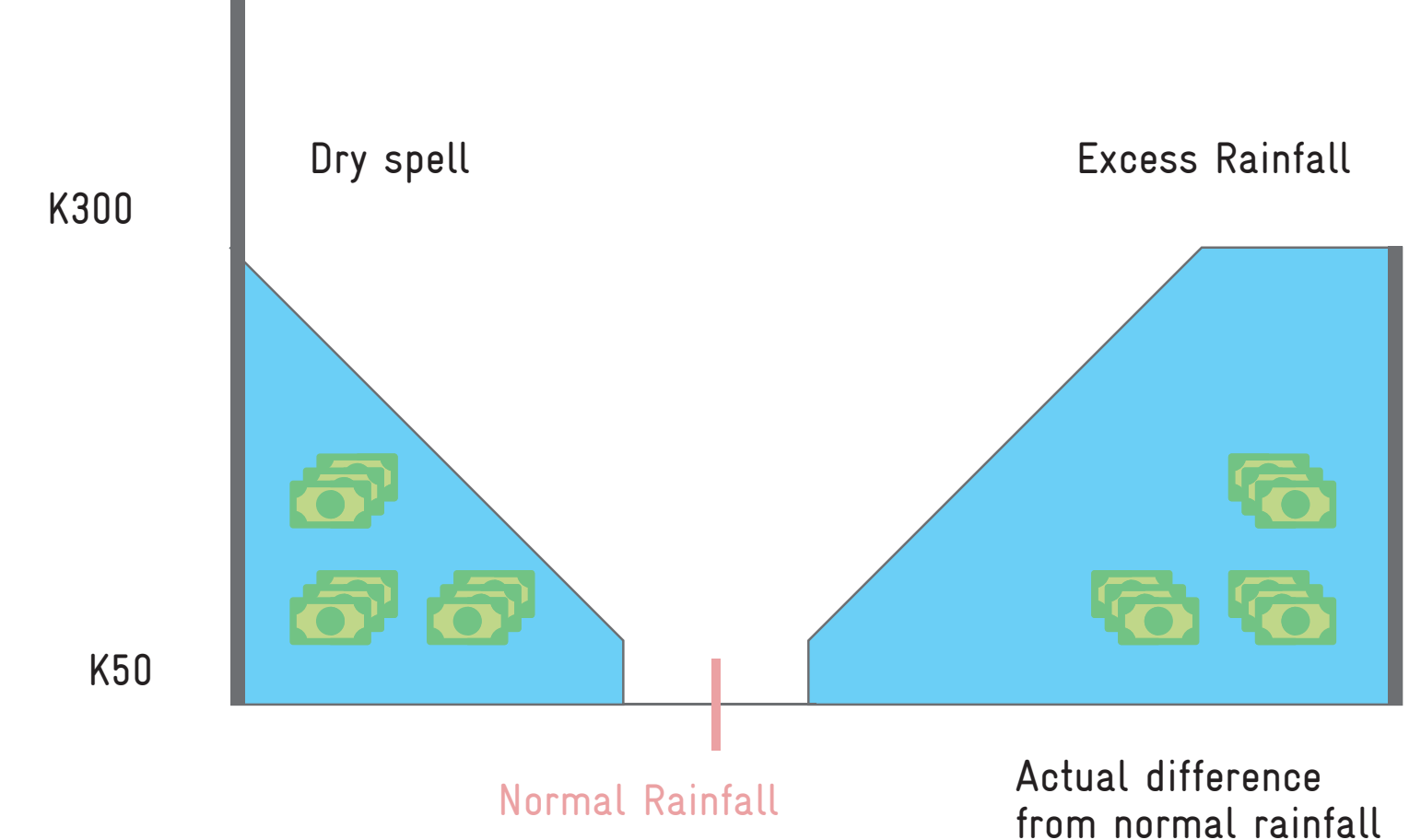
Dry spell payout calculation



Excess rainfall calculations



Payout in Kwacha



### EXAMPLE PAYOUT CALCULATION

Automatic payout based on actual rainfall conditions.  
 Normal rainfall: 100 mm  
 Trigger level: 60 mm  
 Actual rainfall: 40 mm  
 1 mm of rain below trigger = K 5

Difference from the trigger level =  
 Trigger level - Actual rainfall  
 20 mm = 60 mm - 40 mm  
 Payout = Difference from the trigger level x  
 Rate of payout  
 K 100 = 20 mm x K 5

