



Wild Cover Q2 Progress Report



OCTOBER - DECEMBER 2025



WILD COVER

*Protecting people, preserving wildlife,
and promoting co-existence.*



AB Entheos

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WILD Cover



WILD COVER

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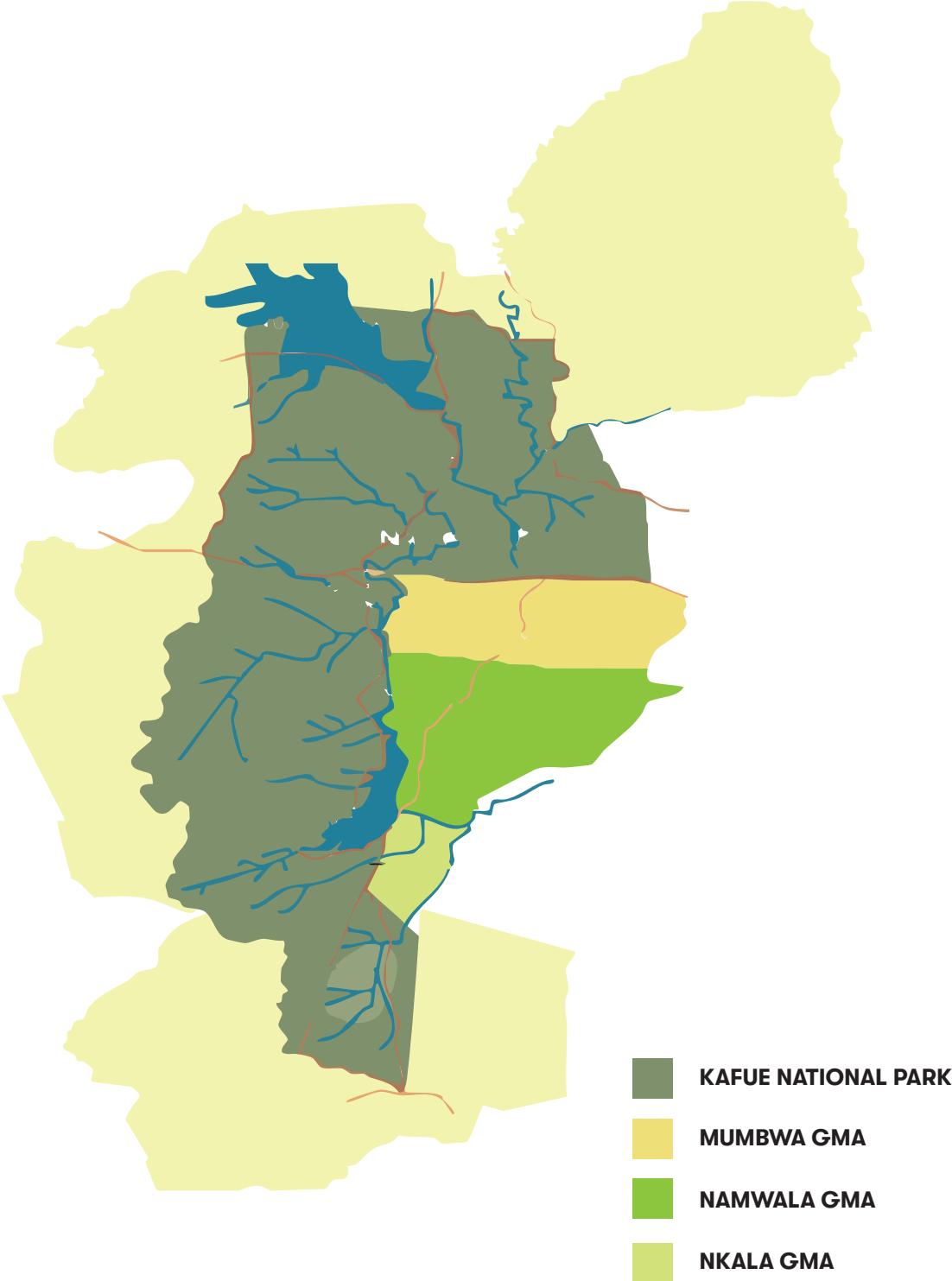
WILD (Wildlife Insurance for Livelihood Development) Cover is an initiative designed to offer financial relief to individuals, families, and communities that have experienced losses due to encounters with wildlife.

WILD further provides a layer of protection for these communities when there is drought through a parametric drought insurance cover.



W **Wildlife**
I **Insurance for**
L **Livelihood**
D **Development**

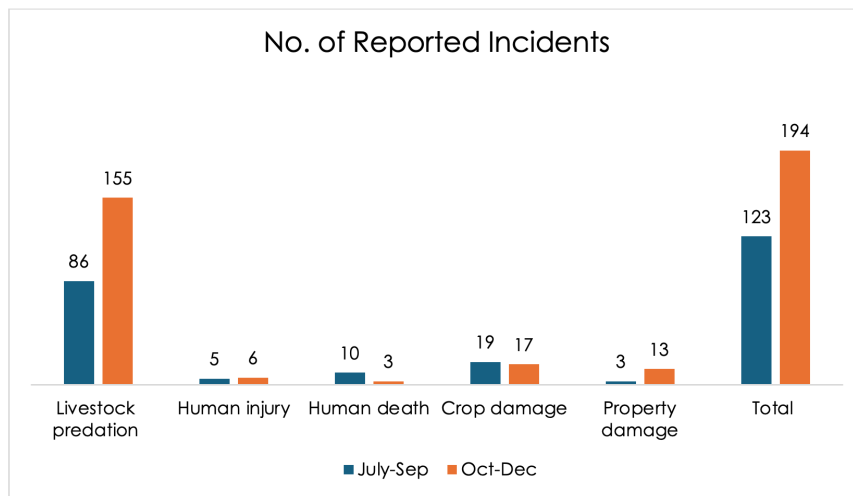
Pilot Location



Human-Wildlife Conflict Claims Analysis

The total number of reported incidents increased by 58%, from 123 in the previous quarter to 194 in the October–December reporting window. This upward trend is primarily driven by a substantial surge in livestock predation cases, which grew by 80%, alongside a notable rise in property damage by 333%. Conversely, while incidents of human death showed a marked decline, the overall frequency and diversification of conflicts highlight an increasing social burden on the community.

Figure 1: Number of incidents reported



Claims Overview and Analysis

As of end of December, claims in the quarter were as follows:

- 80 claims were approved and paid.
- 28 claims were approved pending payment.
- 75 claims were rejected.
 - Incidents reported outside Nkala, Namwala, and Mumbwa GMAs
 - Incidents reported post the required timeframe (24 hours for livestock, crop, or property damage and 48 hours for human death or injury).
 - Duplicated claims.
 - Incidents that did not have any evidence.
- 11 claims were still under review.

Livestock Predation: This remains the most dominant form of conflict, increasing sharply from 86 to 155 cases. This 80% increase suggests a heightened seasonal vulnerability for pastoralists, due to shifting weather patterns from the dry season to rainy season. This pattern, which has also been observed in Kenya, perhaps needs a scientific investigation to understand the behavioural factors behind the seasonal spike in hyena predation during the rainy season.

Property Damage: While the absolute numbers are lower, this category saw the most relative growth, quadrupling from 3 incidents to 13. This indicates an expansion of wildlife incursions into human settlements or storage facilities.

Human Fatalities: Human injuries remained relatively stable (increasing from 5 to 6), while human deaths decreased from 10 to 3. Despite the rise in general conflict, the reduction in fatalities suggests more effective localized deterrents or community vigilance during the quarter.

Crop Damage: This category saw a slight decline, moving from 19 to 17 incidents, reflecting the transition from the harvesting season to the planting season. However, the continued reports of crop damage indicate that risks persist and may increase again as crops mature later in the growing cycle.

While intensive community outreach was conducted during the quarter, a significant volume of rejected cases persists. Although these ineligible cases decreased from 84 to 75 compared to the previous quarter, the continued influx underscores the need for continuous engagement to align community expectations with policy parameters.

Distribution of Verified Claims by Animal and Incident Type

HWC incidents were driven primarily by a small number of wildlife species, with a clear increase in October–December. Hyenas were the main cause of livestock predation, with incidents rising sharply from 18 to 68, making them the dominant source of conflict. Elephant-related incidents also increased, particularly crop damage (from 3 to 7) and property damage, which rose from 0 to 10 incidents, indicating growing economic impacts on communities.

Table 1: Verified Claims by Animal and Type of Incident (July–September 2025)

Animal	Type of Incident	Number of Incidents	
		June - Sept	Oct - Dec
Hyena	Livestock predation	18	68
Lion	Livestock predation	7	3
	Human Injury	1	0
Hippo	Crop Damage	0	4
	Human death	4	2
Crocodile	Livestock predation	3	3
Elephant	Crop damage	3	7
	Human injury	1	0
	Property damage	0	10
	Human death	1	0
Leopard	Livestock predation	1	4

Leopard-related livestock predation increased modestly, while lion-related incidents declined across both livestock predation and human injury. Hippo-related incidents showed increased crop damage but a reduction in human fatalities, while crocodile-related livestock predation remained constant across both periods. Overall, the escalation in incidents during the quarter was driven mainly by hyena and elephant activity, with impacts concentrated on livelihoods rather than direct human harm.

Breakdown of Paid Claims

A total of ZMW 298,100 (USD 15,700) was disbursed to claimants during the quarter, with an additional ZMW 114,000 (USD 6,000) pending payment at the end of the quarter for 28 approved claims.

Table 2: Summary of paid claims by type of incident

Type of reported incident	No. of Claims	Amount Paid
Livestock Predation	66	274,000
Property Damage	8	15,000
Crop damage	6	8,100
Total	80	298,100

Livestock predation accounted for the majority of claims and compensation, with 66 claims representing over 80% of all cases and a total payout of ZMW 274,500. Property damage and crop damage contributed a much smaller share, with 8 and 6 claims respectively, and combined payouts of ZMW 23,600. This distribution indicates that livestock losses remain the primary driver of compensation costs, highlighting the importance of targeted mitigation and risk management measures focused on livestock protection.

Community Education and Engagement

Community education and engagement remained a core pillar of the WILD Cover programme, supporting awareness, trust building, and dialogue around human-wildlife coexistence. During this period, Community Verification Officers (CVOs) continued to engage communities across the GMAs through in-person meetings, existing community structures, and radio outreach. In total, approximately 5,800 community members were directly reached through face-to-face engagements during the reporting period.

Radio programming remained unchanged from the previous quarter, with weekly broadcasts continuing to reach an estimated 30,000 listeners. The radio platform remains a critical engagement tool, particularly for more remote communities, allowing listeners to call in, ask questions, seek clarification on claims processes, and share feedback on their experiences with human-wildlife conflict.

Figure 2: CVO Onely Sikota educating school children on WILD Cover



Figure 3: CVO Mungwala Shangula conducting a home visit



Figure 4: CVO Scaver Chiluka traveling to claimant via Ox-Cart



Community Perspectives and Lived Experiences

Engagements during the period highlighted the diversity and complexity of community experiences with wildlife. Interviews with beneficiaries highlighted both positive and challenging perceptions, reflecting the realities of living alongside wildlife in high-conflict landscapes.

Mr. Victor Muteka, a livestock farmer from Batunga VAG in Chikazamunyama Chiefdom, Namwala GMA, described his relationship with wildlife as a “blessing,” noting benefits such as tourism and access to game meat. However, he also emphasized the severe toll of human-wildlife conflict, particularly livestock predation by crocodiles. Over the years, he has reportedly lost more than fifty cattle to such incidents. Reflecting on his experience with WILD Cover, Mr. Muteka expressed deep appreciation for the consolation received, highlighting that it enabled him to replace a cow, an opportunity that had never existed before. Importantly, he noted that the presence of WILD Cover has strengthened his commitment to coexistence, stating that going forward, his community would avoid harming wildlife and would instead focus on implementing mitigation measures to protect livestock.

Figure 5: CVO Samuel Naluminyo having a conversation with Mr. Muteka at his home



Another livestock farmer from Lubana in Chikazamunyama Chiefdom, **Christine Shapeela**, shared her experience of living alongside wildlife, particularly crocodiles, which she identified as a major cause of livestock losses in her area. She recounted the distressing loss of a cow to a crocodile attack, noting the challenges faced in caring for the remaining calf.

Despite these difficulties, she described feeling very happy and relieved upon receiving consolation from WILD Cover. The funds enabled her to purchase veterinary drugs for her remaining cattle during a disease outbreak, helping to safeguard her herd at a critical time. She recounted the distressing loss of a cow to a crocodile attack, noting the challenges of caring for the calf left behind.

Reflecting on the programme, she acknowledged that while wildlife-related challenges persist, the availability of consolation has provided reassurance and a sense of support that did not previously exist. She noted that knowing assistance is available after losses has eased some of the anger and frustration associated with wildlife conflict, and she expressed appreciation for the initiative and its role in supporting affected livestock farmers.

Figure 6: CVO Samuel Naluminyo and Moivia Sakalezhi visiting with the family of Christine Shapeela



Community Feedback and Emerging Priorities

Feedback gathered through community engagements and radio platforms revealed several recurring themes. Communities expressed strong appreciation for the WILD Cover initiative, emphasizing that it has provided much-needed relief following losses that were previously uncompensated. Many beneficiaries reported satisfaction with the consolation funds received and acknowledged the programme's role in easing household recovery.

At the same time, communities articulated clear priorities and expectations for improvement. Preventive measures featured prominently, with repeated requests for wire fencing and other protective infrastructure to reduce wildlife incursions. Communities also emphasized the urgent need for boreholes, noting that reliance on rivers particularly the Kafue River has led to multiple human fatalities linked to crocodile and hippo attacks.

There was also strong interest in expanding coverage to include additional species such as monkeys and wild pigs, with community members questioning why certain animals remain out of scope despite causing significant damage to crops and livelihoods.

Encouragingly, communities demonstrated a high level of readiness to engage in mitigation and prevention strategies, expressing willingness to learn practical measures to protect livestock and fields from wildlife.

Parametric Drought Insurance

The parametric drought insurance examines vegetation conditions in three GMAs, Nkala, Namwala, and Mumbwa using the Normalized Difference Vegetation Index (NDVI) as the sole monitoring parameter. NDVI, derived from satellite imagery, serves as a reliable proxy for green vegetation biomass and overall forage availability. It enables objective, repeatable, and spatially comprehensive assessments of vegetation conditions across large landscapes, making it an ideal metric for index-based insurance triggers. The analysis presented in this report focuses on NDVI performance during the September to November period, assessing how current vegetation conditions compare with long-term averages, and evaluating their implications for wildlife movement patterns, human-wildlife conflict risk, and potential insurance payouts under the WILD Cover parametric drought insurance framework.

NDVI Analysis

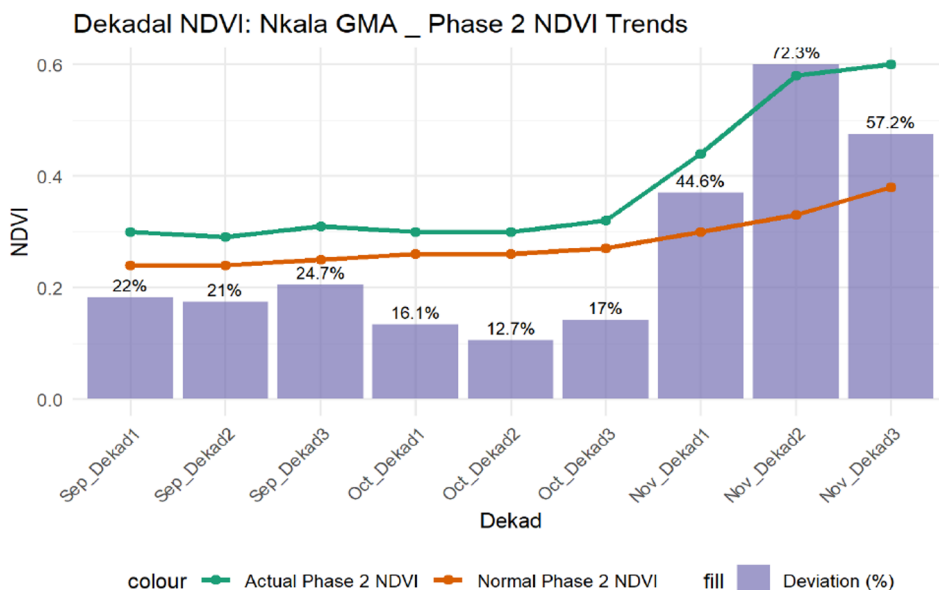
Nkala GMA

During the September to November monitoring period for Nkala GMA, NDVI observations consistently fell above the long-term averages, signalling sustained vegetation growth in the area. Across all nine dekads, actual NDVI values were between 17% and 72% above the historical normal. This persistent vegetation regeneration suggests that the wet season forage base has been stronger than normal from the outset, increasing available grazing resources within the GMA. Given that NDVI is a reliable proxy for green biomass, such excesses point to an increase of food availability for herbivores, which in turn reduces the likelihood of wildlife moving beyond the protected area boundaries in search of forage.

From an insurance risk perspective, these conditions represent a reduced probability of payout triggers for the parametric drought cover. The consistent positive deviations across consecutive dekads meet a key criterion for sustained vegetation growth events.

The chart below, showing Mean vs Actual NDVI alongside deviation percentages, providing a clear visual confirmation of the ongoing vegetation conditions.

Figure 7: Mean vs actual NDVI in Nkala GMA



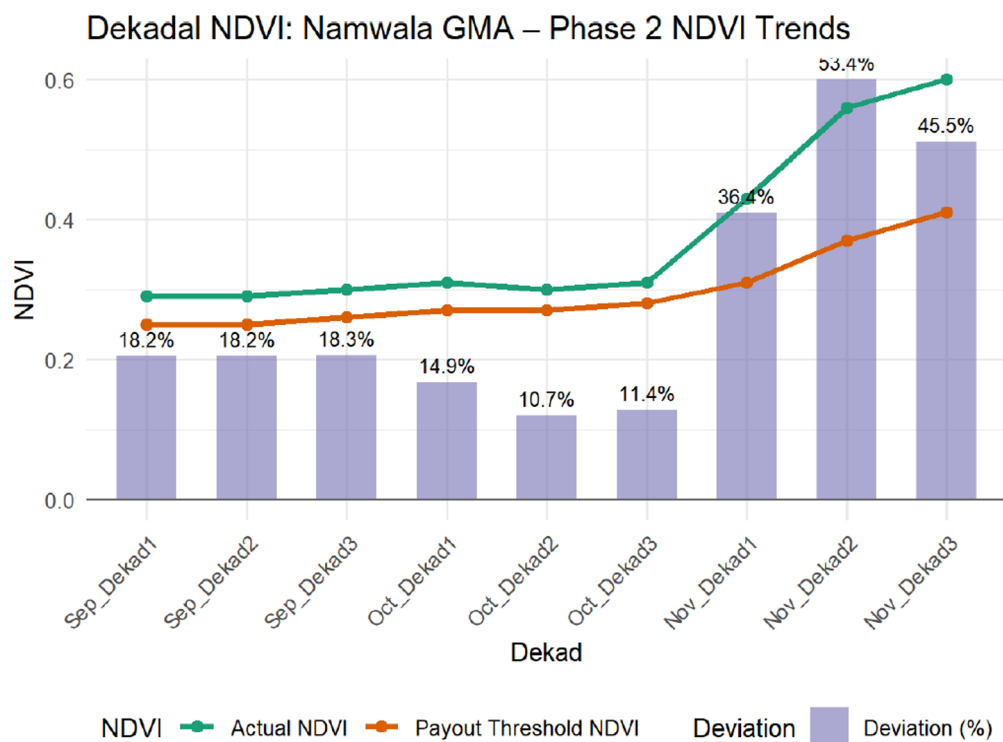
Namwala GMA

During the September to November observation period for Namwala GMA, NDVI readings consistently indicated above-average vegetation conditions. The sustained nature of these deviations points to increased green biomass availability, increasing grazing resources within the GMA. Given the ecological context of Namwala, where wildlife movement is closely tied to forage availability, such positive deviations suggest a lower probability of early wildlife dispersal beyond protected boundaries in search of food. This not only signals ecological optimal conditions but also reduced the potential for increased interactions between wildlife and surrounding communities, lowering human-wildlife conflict risks.

The accompanying chart, which overlays the normal and actual NDVI values with deviation percentages, offers a clear visual confirmation of the ongoing vegetation growth, serving as a vital decision-support tool for both insurers and conservation stakeholders in managing HWC-related risks in Namwala GMA.

Actual NDVI is above mean values across all the dekads. This suggests Namwala vegetation does not face stress.

Figure 8: Mean vs actual NDVI in Namwala GMA

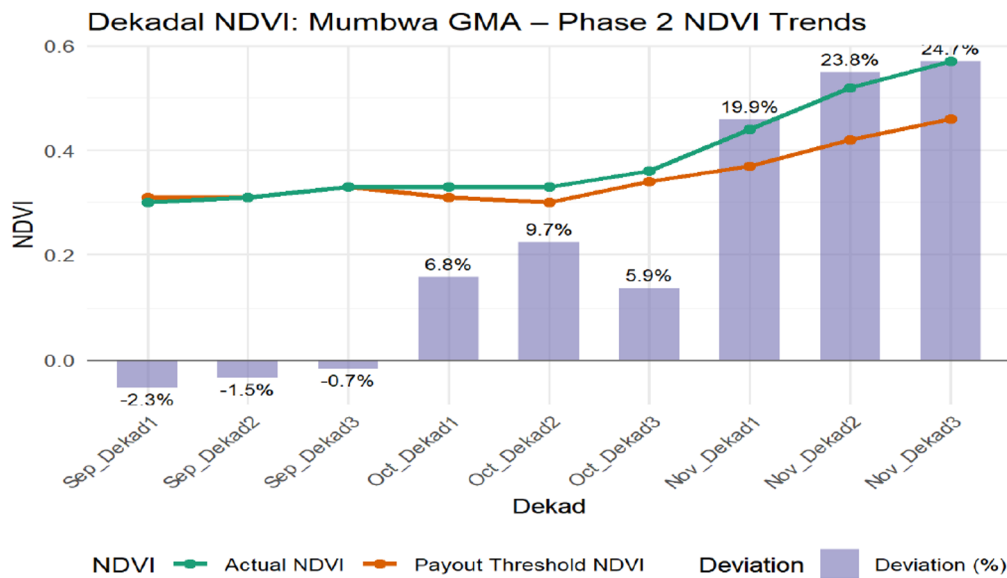


Mumbwa GMA

During the September to November monitoring period for Mumbwa Game Management Area (GMA), NDVI observations revealed sustained vegetation deficits in September 2025 with improving conditions in October and December. This persistent negative deviation points in September points to below-normal green biomass availability at the start of the dry season with conditions improving towards the start of the wet season.

From an insurance standpoint, the consistency of these deviations over the three dekads of September aligns closely with the type of sustained vegetation stress that can trigger payouts under the HWC vegetation scarcity cover. The accompanying chart, showing parallel declines in NDVI values in the first month and improvement in vegetation conditions in subsequent months and elevated deviation percentages, offers a clear and compelling visual of the risk trajectory.

Figure 9: Mean vs actual NDVI in Mumbwa GMA



Actual Payout Analysis

Table 3: Payout analysis

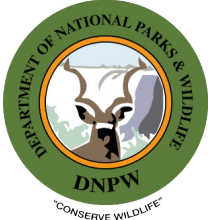
GMA	Phase 2 Total Pay %	Phase 2 Actual Pay %	Sum Insured (USD)	Phase 2 Loss (USD)
Mumbwa	4.20%	4.20%	94,280.33	-
Namwala	0.00%	0.00%	94,280.33	-
Nkala	0.00%	0.00%	94,280.33	-

The above table gives an outline of the actual losses experienced in each GMA with Mumbwa GMA having the highest payout of 4.2% before applying the deductible of 5% which results in a final payout of 0%.

Implementing Partners



Other Partners





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