WILD Cover Q3 Progress Report

JANUARY - MARCH 2026

WILD COVER

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

AB Entheos

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WILD Cover

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

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.

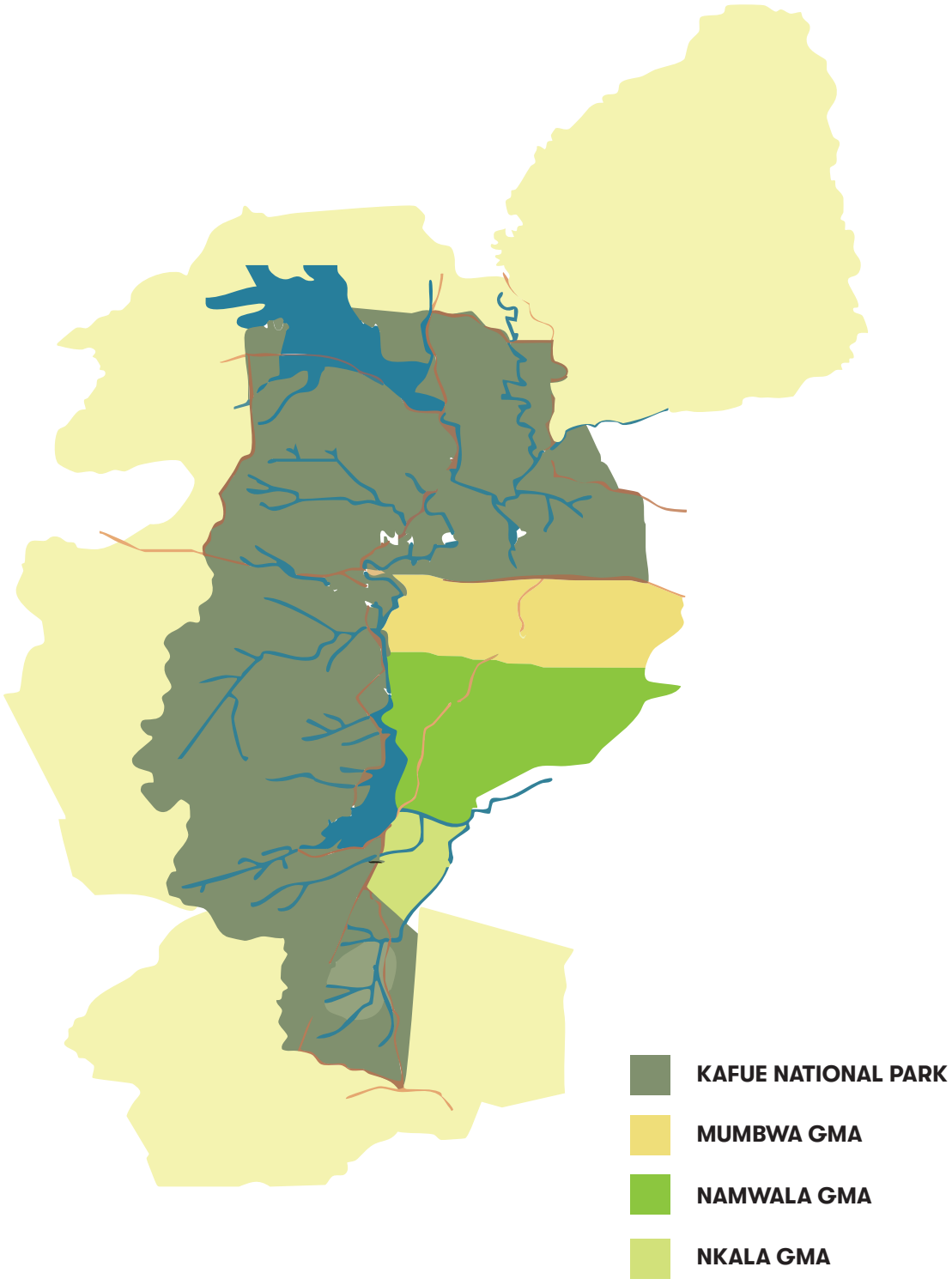
W Wildlife

I Insurance for

L Livelihood

D Development

Pilot Location

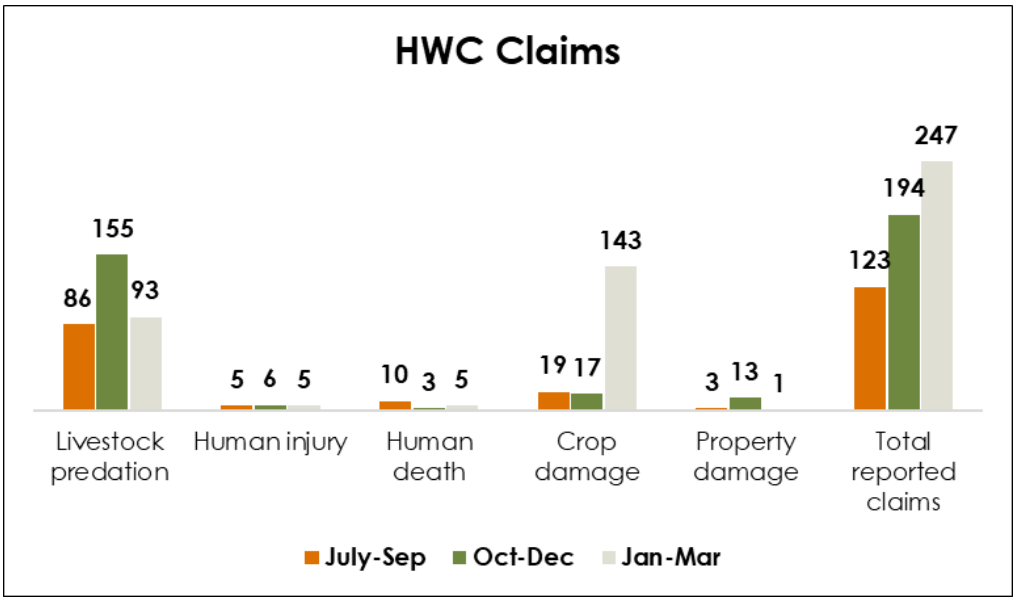


Human-Wildlife Conflict Claims Analysis

The third quarter of the monitoring period (January to March) recorded 247 reported human-wildlife conflict (HWC) claims, representing the highest quarterly total to date and a 27% increase over the preceding quarter (October to December: 194 claims). This continues an upward trend observed across all three quarters of the monitoring period.

The most notable development in Q3 was a dramatic surge in crop damage incidents, which rose from 17 claims in Q2 to 143 claims, an increase of 741%, coinciding with the active harvest season. Livestock predation, while remaining the second most reported category at 93 claims, declined relative to Q2 (155 claims), suggesting a seasonal shift in conflict type rather than a reduction in overall HWC incident pressure. Human safety incidents remained at a persistent baseline, with 5 injuries and 5 deaths recorded during the quarter.

Figure 1: Number of incidents reported



Claims Overview and Analysis

As of 31st March 2026, claims overview was as follows:

- 247 total claims were reported.
- 87 claims were approved for payment.
    - 79 claims were paid (ZMW 165,000)
    - 8 claims were pending payment (ZMW 28,250)
- 130 claims were rejected.
- 30 claims were under review.

Distribution of Verified Claims by Animal and Incident Type

Of the six wildlife species recorded across the monitoring period, three, elephant, hyena, and hippopotamus account for most incidents and present the most significant and distinct conflict profiles in Q3.

Elephant incidents were recorded as the highest in the quarter. Having contributed only 3 crop damage claims in Q1 and 7 in Q2, elephants were responsible for 89 crop damage incidents in Q3. This increase coincides with the harvest season, when elephants are known to move into cultivated areas in search of food.

While elephants dominated Q3, hyenas have been the most consistently active species across the entire monitoring period. Recording 18 incidents in Q1, 68 in Q2, and 33 in Q3, they account for 119 claims in total, more than any other species in the dataset. The decline in Q3 may reflect a seasonal withdrawal as conditions change, though hyena activity remains well above Q1 levels.

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

Animal	Type of Incident	Number of Incidents		
		June - Sept	Oct - Dec	Jan - Mar
Hyena	Livestock predation	18	68	33
Lion	Livestock predation	7	3	0
	Human Injury	1	0	0
Hippo	Crop Damage	0	4	0
	Human Injury	0	0	1
	Human death	4	2	2
Crocodile	Livestock predation	3	3	0
Elephant	Crop damage	3	7	89
	Human injury	1	0	0
	Property damage	0	10	0
	Human death	1	0	0
Leopard	Livestock predation	1	4	0
Snake	Livestock predation	0	0	2
Total		**39**	**101**	**129**

Hippo incidents resulted in 2 human deaths and 1 injury in Q3. Across the full monitoring period, hippos account for 8 of the 11 human deaths recorded, the highest of any species. Despite relatively low incident frequency, each encounter carries a high likelihood of fatal outcome. Snakes were recorded for the first time this quarter, with 2 livestock predation incidents.

Lion, crocodile, and leopard recorded no incidents in Q3 following activity in earlier quarters. This likely reflects seasonal movement patterns, though their return in subsequent quarters cannot be ruled out.

Breakdown of Paid Claims

A total of ZMW 165,000 (USD 8,680) was disbursed to 79 beneficiaries during the quarter. An additional ZMW 28,250 (USD 1,486), covering 8 approved claims, remained pending at the end of the quarter and was settled in April.

Table 2: Summary of paid claims by type of incident

Type of reported incident	No. of Claims	Amount Paid
Livestock Predation	28	74,000
Property Damage	2	30,000
Crop damage	49	61,000
Total	**79**	**165,000**

Crop damage recorded 49 incidents totalling ZMW 61,000 in consolation. Livestock predation followed with 28 claims and the highest total payout of ZMW 74,000. Human death recorded 2 claims with a combined payout of ZMW 30,000. Property damage and human injury recorded no payouts during the quarter.

Analysis of Rejected Claims

The rejection data shows both a high volume of declined claims and clear patterns in the underlying causes, pointing to eligibility challenges within the claims process.

In total, 130 claims were rejected, with the largest share coming from crop damage (67) and livestock predation (55). Together, these two categories account for most rejections, suggesting that these incident types not only occur more frequently but also face the greatest scrutiny or difficulty in meeting verification and eligibility requirements.

Table 3: Summary of rejected claims

Type of reported incident	No. of Claims
Property Damage	1
Livestock Predation	55
Human Death	3
Crop Damange	67
Human Injury	4
Total	**130**

The most common reason for rejection was insufficient or unclear evidence, including lack of proof of loss, negligible damage, or documentation that did not confirm the claimed incident. Duplication also contributed, with some claims being repeated. In addition, several claims were rejected due to data and technical issues, where information was missing, incorrect, or not captured in the checklist. Some claims were deemed ineligible, particularly those occurring outside the project area, within protected areas, or involving losses that did not meet compensation criteria. Timing was another factor, as late reporting or delayed submission led to disqualification. Operational challenges, including instances where claimants could not be reached, further affected the process. Finally, some claims were declined due to a lack of mitigation efforts, where required preventive measures were not demonstrated.

Community Education and Engagement

During the reporting period, community education and engagement efforts continued to play a central role in strengthening awareness, trust, and participation in the WILD Cover programme. Unlike previous quarters, radio programming was discontinued, and therefore no coverage was achieved through this platform.

In its place, Community Verification Officers (CVOs) intensified in-person engagement efforts, conducting awareness sessions at political rallies, community gatherings, and schools, among other local platforms. These approaches enabled the programme to maintain strong visibility on the ground and reach a broad audience through direct interaction.

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

Across all areas, community members expressed strong appreciation for the WILD Cover initiative, noting that it has provided meaningful relief from the losses associated with HWC. Many emphasized the tangible difference the programme has made in their lives, with some communities expressing a desire for the initiative to continue indefinitely, citing its importance in supporting livelihoods despite ongoing challenges.

Figure 3: Community engagement through ResilientME! game

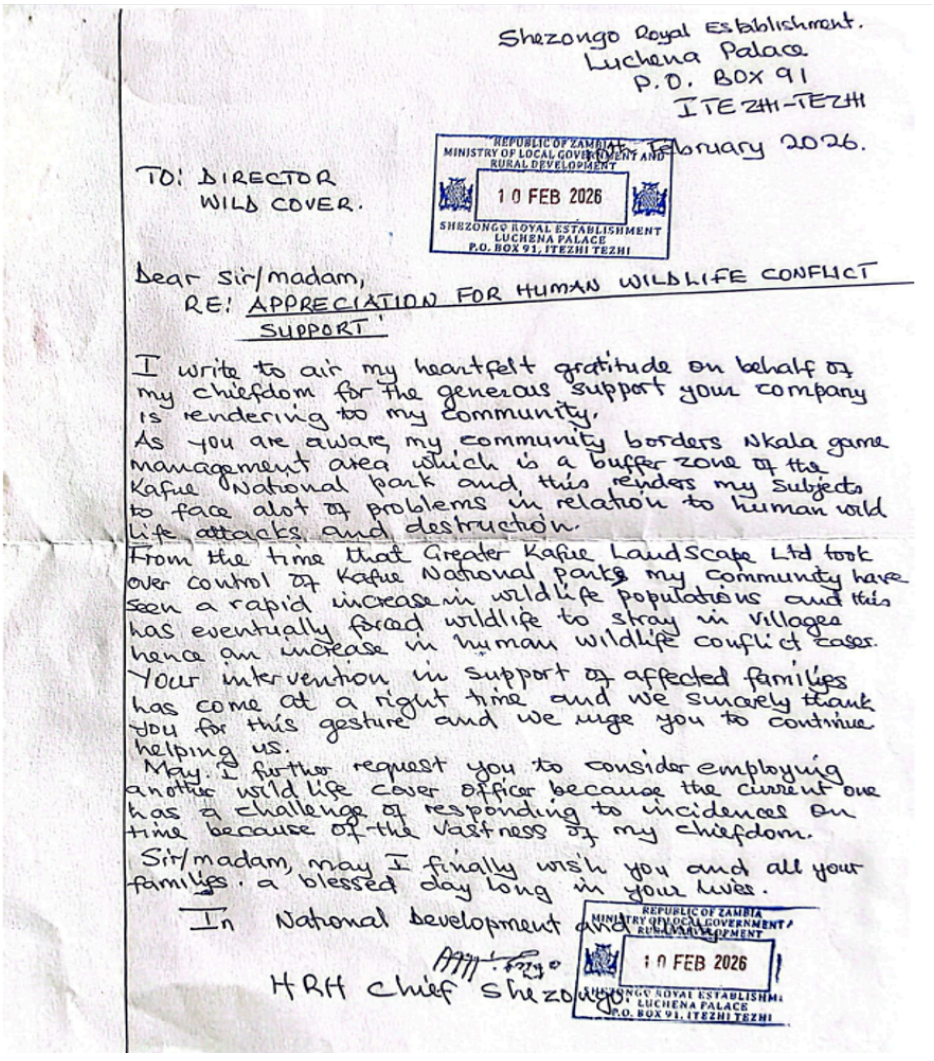
Community Perspectives and Lived Experiences

Community testimonies continue to highlight the tangible impact of WILD Cover on household resilience and recovery.

Charity Muzoka, a beneficiary of the programme, shared her experience after losing two goats to a hyena attack. Following the incident, she received a consolation payment of K1,000 from WILD Cover, which she used to purchase four young goats, effectively rebuilding and even growing her livestock assets. Her experience illustrates how timely support not only helps households recover from losses but can also strengthen their livelihoods beyond pre-incident levels.

At the leadership level, traditional authorities have also recognized the value of the programme. In a formal letter of appreciation, HRH Chief Shezhongo of Itezhi-Tezhi expressed gratitude for the intervention, noting that communities bordering Nkala GMA continue to face increasing human–wildlife conflict due to rising wildlife populations. He emphasized that WILD Cover support has come "at a right time" for affected families and has brought meaningful assistance to the chiefdom. The Chief further encouraged continued support and highlighted the need for expanded presence to adequately respond to incidents across the area.

Figure 5: Letter from HRH Chief Shezongo



Shezongo Royal Establishment.
Luchena Palace
P.O. BOX 91
ITEZHI-TEZHI

February 2026.

REPUBLIC OF ZAMBIA
MINISTRY OF LOCAL GOVERNMENT AND RURAL DEVELOPMENT
10 FEB 2026
SHEZONGO ROYAL ESTABLISHMENT
LUCHENA PALACE
P.O. BOX 91, ITEZHI TEZHI

TO: DIRECTOR
WILD COVER.

Dear Sir/madam,

RE: APPRECIATION FOR HUMAN WILDLIFE CONFLICT SUPPORT

I write to air my heartfelt gratitude on behalf of my chiefdom for the generous support your company is rendering to my community.

As you are aware, my community borders Nkala game management area which is a buffer zone of the Kafue National park and, this renders my subjects to face alot of problems in relation to human wild life attacks and destruction.

From the time that Greater Kafue Landscape Ltd took over control of Kafue National parks my community have seen a rapid increase in wildlife populations and this has eventually forced wildlife to stray in villages hence an increase in human wildlife conflict cases.

Your intervention in support of affected families has come at a right time and we sincerely thank you for this gesture and we urge you to continue helping us.

May I further request you to consider employing another wild life cover officer because the current one has a challenge of responding to incidences on time because of the vastness of my chiefdom.

Sir/madam, may I finally wish you and all your families a blessed day long in your lives.

In National development and

HRH Chief Shezongo

REPUBLIC OF ZAMBIA
MINISTRY OF LOCAL GOVERNMENT AND RURAL DEVELOPMENT
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LUCHENA PALACE
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Community Feedback and Engagement Challenges

While engagement efforts remained robust, the rainy season presented notable logistical challenges. In several areas, roads became impassable and some villages were temporarily cut off, limiting access for CVOs and reducing the frequency of in-person interactions. Community members in these hard-to-reach areas appealed for the recruitment of additional CVOs within their localities, highlighting the need for more decentralized coverage to ensure continuity of support during periods of restricted access.

Promotion of Mitigation Measures

In addition to awareness-raising, CVOs continued to play an active role in promoting practical mitigation strategies. During engagements, community members were advised on simple, locally applicable measures to reduce the risk of HWC incidents, particularly livestock predation and crop damage. These efforts are contributing to a gradual shift toward proactive risk management, complementing the financial relief provided through the consolation scheme.

Figure 5: CVO Onely responding to an incident together with a DNPW officer

Parametric Drought Insurance

This report analyses vegetation conditions across the three GMAs; Nkala, Namwala, and Mumbwa, between December 2025 and February 2026 using the Normalized Difference Vegetation Index (NDVI) as the primary monitoring parameter. Derived from satellite imagery, NDVI provides a robust proxy for green vegetation biomass and forage availability, enabling objective, repeatable, and spatially comprehensive assessments across large landscapes. These characteristics make it particularly well suited for informing index-based insurance triggers.

The analysis evaluates NDVI trends over the reporting period relative to long-term averages, with a focus on understanding deviations in vegetation conditions. It further examines the implications

of these patterns for wildlife movement, the risk of human–wildlife conflict, and the likelihood of insurance payouts under the WILD Cover parametric drought insurance framework.

Figure 6: GRI team constructing a kraal for a community member from the phase 2 parametric drought insurance payout

NDVI Analysis

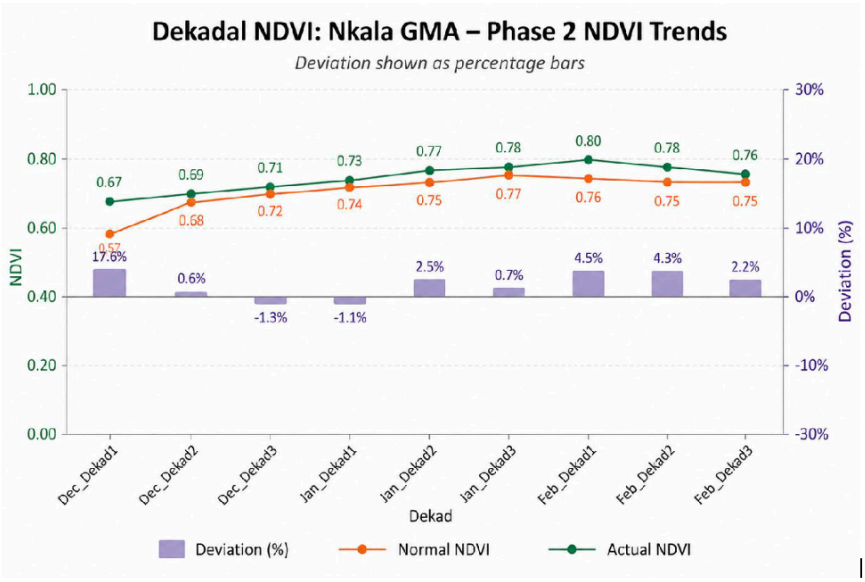
Nkala GMA

December 2025 to February 2026 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 -1% and 17% 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 increased 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 insurance 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, provides a clear visual confirmation of the vegetation conditions in the monitoring period.

Figure 7: Mean vs actual NDVI in Nkala GMA

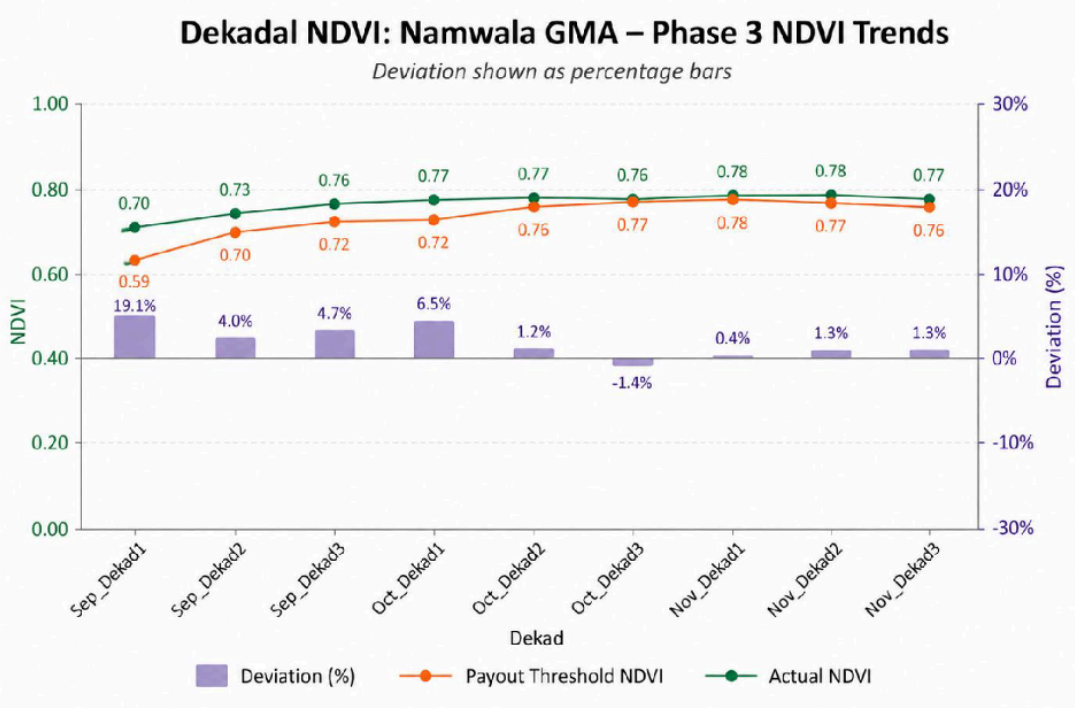


Namwala GMA

During the December 2025 to February 2026 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 reduces 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 vegetation state.

Figure 8: Mean vs actual NDVI in Namwala GMA

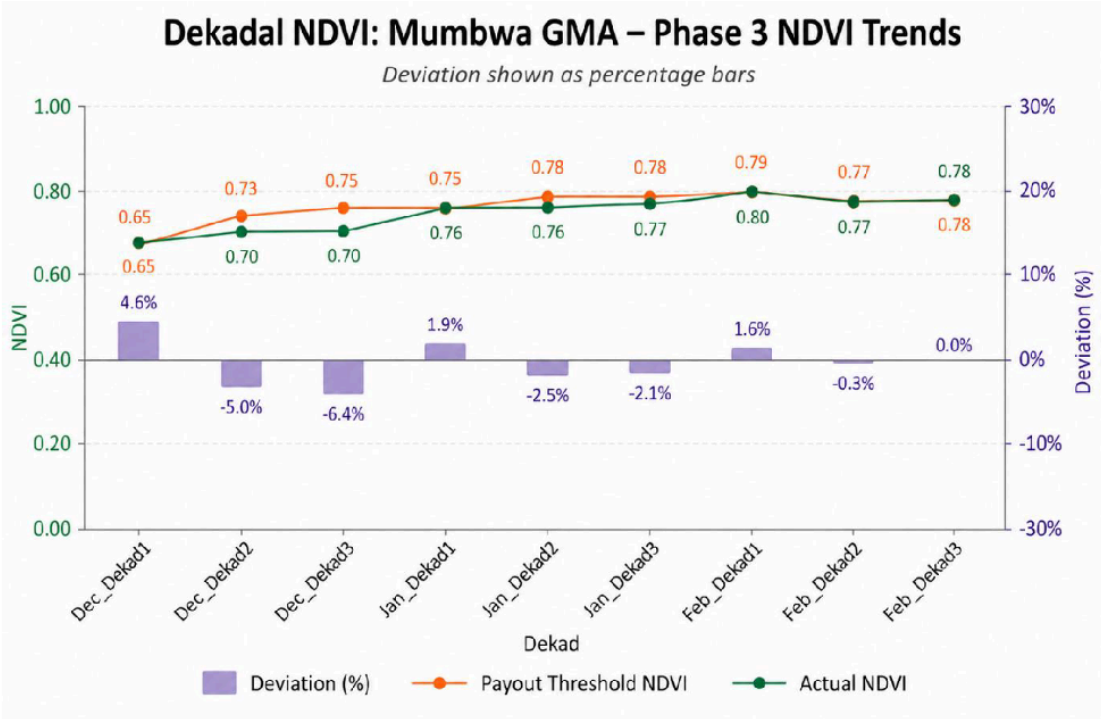


Mumbwa GMA

During the December 2025 to February 2026 monitoring period for Mumbwa Game Management Area (GMA), NDVI observations revealed sustained vegetation deficits. This persistent negative deviation points to below-normal green biomass availability at the start of the wet season with conditions improving.

From an insurance standpoint, the consistency of these deviations over the three dekads of December aligns closely with the type of sustained vegetation stress that can trigger payouts under WILD Cover parametric drought insurance 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 4: Payout analysis

GMA	Phase 3 Total Pay %	Sum Insured (USD)	Phase 3 Claim (USD)
Mumbwa	5.0%	94,280.33	**USD 4,714.02**
Namwala	0.00%	94,280.33	-
Nkala	0.00%	94,280.33	-
Total			**USD 4,714.02**

The above table gives an outline of the actual losses experienced in each GMA with Mumbwa GMA having the highest payout of 5.25% before applying the deductible and minimum payout of 5% which results in a final payout of 5%.

Challenges and Way forward

As WILD Cover continues to scale implementation across project areas, several operational, technical, and community-level challenges have emerged during the quarter. Addressing these challenges is essential to strengthen efficiency, improve beneficiary experience, and enhance the sustainability and impact of the programme. The following section outlines the key challenges encountered during Q3 and the proposed way forward.

Challenges:

- Poor network coverage and periodic outages continued to create challenges in timely claim reporting.
- Community members using non-smartphones experienced frequent USSD code timeouts, which lead to either abandonment of the reporting process or submission of duplicate claims.
- The lengthy playtime of the ResilientMe! game (approximately 1.5 hours) proved challenging for community members, many of whom were unable to commit that amount of time due to competing economic activities.
- Limited road infrastructure and the scarcity of fuelling stations affected the turnaround time for claim verification by delaying access to incident sites.
- Changes in climatic conditions, such as flooding, further hindered access to some areas and delayed verification processes.
- An increase in the number of claims received in Nkala and Namwala GMAs, at times, resulted in delays in CVOs reaching claimants due to limited personnel.
- Limited mobility among some CVOs, due to motorbikes being under repair during the quarter, affected timely incident verification and community outreach in some remote areas.

Way Forward:

- Continue strengthening community sensitization and awareness campaigns on claims requirements, eligibility criteria, and reporting procedures.
- Enhance training and refresher sessions for CVOs to improve consistency and accuracy in data collection.
- Strengthen digital data capture and verification systems to improve efficiency and reduce processing delays.
- Improve coordination with local stakeholders and community leaders to support timely incident reporting and validation.
- To improve field response timelines and strengthen operational coverage in hard-to-reach areas, the project has recruited two additional CVOs, with one deployed in Nkala and the other in Namwala GMA.
- ResilientMe! was restructured to make the sessions shorter and more engaging for participants. The revised format is expected to improve participation, reduce fatigue, and enhance overall learning and retention.
- To improve field mobility and response timelines, new motorbikes were procured to replace those that experienced frequent mechanical faults.

Implementing Partners

MUSEKESE CONSERVATION

GAME RANGERS INTERNATIONAL

Secure Tomorrow Minet

acre AFRICA

Other Partners

Sustainable Finance Coalition

The Nature Conservancy

DEPARTMENT OF NATIONAL PARKS & WILDLIFE DNPW "CONSERVE WILDLIFE"

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AB Entheos

Humanity Insured