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## HARNESSING INSURANCE TO FORGE COMMON GROUND IN HUMAN-WILDLIFE CONFLICT RESOLUTION

March 19<sup>th</sup>, 2024



Addressing human-wildlife conflict (HWC) has been a problem in Kenya for years and has posed a significant challenge to Kenya’s conservation efforts and socio-economic development. With an expanding population encroaching upon wildlife habitats, conflicts arise, leading to economic losses, property damage, and even loss of life.

The situation is poised to worsen as climate change takes its toll and more land formerly occupied by wild animals is transformed into human settlement areas. With pastures depleted, wild animals have been known to invade private farms where elephants break into food stores adversely affecting livelihoods.

Just last month, a man died, and two others were injured, by a cackle of marauding hyenas near Multimedia University of Kenya. This tool is nonfinancial and threatens the delicate ecological balance of one of Africa’s biodiversity hotspots.

Addressing Human-Wildlife Conflicts in Kenya requires a multifaceted approach that prioritizes the needs of both communities and ecosystems. To make it sustainable, concerted efforts by private and public sector players are needed to address the challenges of managing risk, compensation, and creating a harmonious solution for human-wildlife coexistence.

A 2021 joint report by the Worldwide Fund for Nature (WWF) and the UN Environment Programme (UNEP) titled ‘A future for all – the need for human-wildlife coexistence’, highlights that one crucial aspect of this approach is the implementation of an effective Human-Wildlife Conflict compensation scheme. The report further says that if the world is to achieve the Sustainable Development Goals (SDGs) by 2030, human-wildlife conflict must be included in SDG implementation plans.

Locally, the recent launch of the Human-Wildlife Coexistence Strategy (2024-2033) by the Ministry of Tourism and Wildlife in collaboration with the Kenya Wildlife Service, Wildlife Research and



Training Institute, and The Nature Conservancy, signals a crucial step towards mitigating these conflicts. However, the cornerstone of this strategy lies in its innovative approach to compensation through a technology-driven scheme.

Introducing an improved compensation scheme, leveraging technology and community involvement, holds promise in addressing the economic pains inflicted by HWC.

First, this strategy aims to increase protected areas, enhance connectivity, and recognize wildlife conservation as a viable land use option.

Secondly, by streamlining the process of reporting, verification, and settlement of claims, this scheme offers affected communities a lifeline in times of distress.

Furthermore, by involving private claims administrators like AB Entheos, Minet Kenya, and PULA Advisors, the scheme ensures efficiency and accountability in compensating losses incurred due to HWC.

As highlighted in a 2020 report by the Task Force on Human-Wildlife Compensation Schemes in Kenya, incidents of HWC disproportionately affect dryland areas, where the majority of Kenya's wildlife population resides. Counties such as Taita Taveta, Narok, and Laikipia bear the brunt of these conflicts, suffering losses in livelihoods, crops, and property.

However, amidst these challenges lies an opportunity to foster harmony between humans and wildlife through effective intervention. Insurance, as exemplified by Kenya's innovative compensation scheme, can catalyze promoting coexistence as it provides tangible support to affected communities, it not only alleviates immediate financial burdens but also incentivizes proactive measures for conflict prevention and mitigation.

Moreover, insurance facilitates shared responsibility, involving stakeholders across sectors in conservation efforts. By spreading the risks associated with HWC, insurance encourages collaborative action, fostering a sense of collective ownership over wildlife conservation. This, in turn, paves the way for sustainable development practices that prioritize both human well-being and ecological integrity.

In conclusion, the economic pains of human-wildlife conflict underscore the urgent need for innovative solutions that promote coexistence and mitigate conflicts effectively. Kenya's pioneering approach to compensation, driven by technology and community involvement, exemplifies the transformative potential of insurance in fostering human-wildlife harmony.

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