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WE CANNOT AFFORD TO TREAT CLIMATE DISASTERS AS SURPRISES

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displaced many more.

"Insurance is the Promise; Broking is the Bridge"

In the past five years alone, failed rainy seasons have left over 4 million people across Kenya in need of humanitarian aid, with livestock dying in their thousands. Across the northern counties, children have had to drop out of school as entire communities are displaced in search of water and pasture. On the other extreme, heavy rains just last year led to mudslides that caused the deaths of 48 people and

When such disasters strike, we often respond as though they were unpredictable. But are they? Kenya has one of the most developed climate monitoring systems in the region. Rainfall patterns, temperature shifts, and vegetation cover can all be tracked with increasing accuracy. And judging by recent trends, it is quite clear that extreme weather events, caused by climate change, will continue to grow in frequency and severity. What is less clear is why we continue to treat these events as surprises, when they are recurrent challenges to gauge our capacity for risk management.

As a risk advisory firm working across sectors, we have seen how governments, businesses, and communities are overwhelmed by the scale of climate threats, with emergency appeals coming after resources have been stretched and livelihoods are destroyed, a cycle that unfortunately keeps repeating with every new flood or drought.

However, there is an opportunity for change by embracing tools that can help Kenya move from reacting to planning. One such tool is climate risk insurance. When designed properly, insurance becomes more than just a financial safety net but a solid planning tool that provides certainty in uncertain times. A government with prearranged risk financing is better able to protect its citizens without draining national reserves. Likewise, a farmer who knows they are covered is more likely to invest in their land.

**Kenya has already begun experimenting with this approach.**

The Kenya Livestock Insurance Program, (KLIP), provides drought coverage for vulnerable pastoralists in arid and semi-arid counties. Using satellite data to track pasture conditions, the system triggers payouts when grazing conditions deteriorate. These funds help households buy feed and water or relocate animals before the worst losses occur. Since its launch, KLIP has supported thousands of households in counties like Turkana, Wajir, and Marsabit. While the program has faced some implementation delays, it is a significant step in the right direction, proving that insurance can be part of a national strategy for climate resilience.

Beyond KLIP, Kenya is working with global partners to develop a broader framework for disaster risk financing. The Kenya Program for Sustainable Climate Risk Management, coordinated by the National Treasury, aims to integrate risk financing into the planning and budgeting process. This includes developing contingency funds, expanding insurance coverage, and linking social protection systems with climate forecasts.

Yet despite such efforts, the reach of climate risk insurance in Kenya remains limited with most farmers and pastoralists still relying on their resources to survive climate shocks. Many counties do not have access to rapid funding mechanisms and insurance uptake across the agricultural sector remains very low. A change can, however, be achieved through strong public and private partnerships. The private sector brings innovation, data, and risk modelling expertise, whereas the government brings coordination, policy leadership, and the large-scale ability to target the most vulnerable. Development partners also have a role to play by helping de-risk investments and support capacity building. Together, these actors can create insurance systems that are affordable, transparent, and responsive. A compelling example of such partnerships in action is the De-risking, Inclusion, and Value Enhancement (DRIVE) project in Kenya. Led by the Kenyan government in collaboration with the Kenya Development Corporation, ZEP-RE, and the World Bank, the DRIVE initiative seeks to enhance the livelihoods of pastoralists through drought insurance and linkages to value chains, ultimately de-risking pastoral production and strengthening economic resilience.

Mobile-based insurance platforms are also ideal for increasing farmers' access to insurance. Through these channels, cooperatives and producer groups could serve as distribution networks, helping to scale uptake among smallholder farmers. At the same time, county governments could use their planning tools and local data to pre-finance risk through targeted insurance products, improving resilience to climate shocks. A leading example of this model in action is Safaricom's DigiFarm platform, which offers farmers weather-indexed crop insurance directly through their mobile phones. By enabling enrolment, premium payments, and claims processing via mobile devices, DigiFarm removes logistical and financial barriers to insurance access, particularly for farmers in remote areas. This approach demonstrates how mobile technology can integrate financial services into the daily lives of farmers, while also providing a ready-made channel for government and private sector collaboration in agricultural risk management.

Against this backdrop, this year's World Environment Day, with its focus on land restoration and drought resilience, becomes a timely reminder that we must act fast because climate impacts are already shaping our economy, our food systems, and our national security. In Kenya, over 70 percent of employment is linked to climate-sensitive sectors, and every failed season threatens lives, businesses, and progress. Therefore, we can no longer afford to treat climate risk as someone



else's problem or as a future concern because it is already here. The question is not whether we will face more climate shocks, but whether we will be ready when they come.

Kenya has the tools, the data exists, and the partnerships are within reach to help us shift from reaction to resilience. This is because planning is not just a good policy, it is the only responsible choice.

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