

### What are the weather data sources used for the LPP?

The rainfall data, called Tropical Rainfall Measuring Mission (TRMM), is Satellite based data, designed to monitor and study tropical rainfall. It is a joint mission between:

- a) NASA, and
- b) The Japan Aerospace Exploration Agency (JAXA)

The wind data is released by the National Hurricane Centre, based in Miami, Florida. The parameters are derived from a range of data sources: satellite, ground radar, dropsonde, weather flights and weather stations. All data used meets the strictest international standards.

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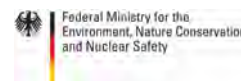


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1st Floor, #2 Bridge Street  
P.O. Box 1862, Castries  
Saint Lucia, W.I.  
Tel: 758-451-3244/456-6270  
Fax: 758-458-1222  
ecglobal@ecfh.com  
www.ecglobalinsurance.com

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## Livelihood Protection Policy



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## What is the Livelihood Protection Policy (LPP)?

- LPP is a parametric index micro insurance policy that provides protection for the livelihoods of vulnerable persons, from perilous weather such as heavy rainfall and high wind speeds.
- Payouts under this policy are based upon the occurrence of a perilous weather event which triggers a payment.
- Once predetermined parameters have been met in terms of the windspeed and the amount of rainfall, a payout is triggered, whether there is a loss or not - hence the term 'parametric index.'

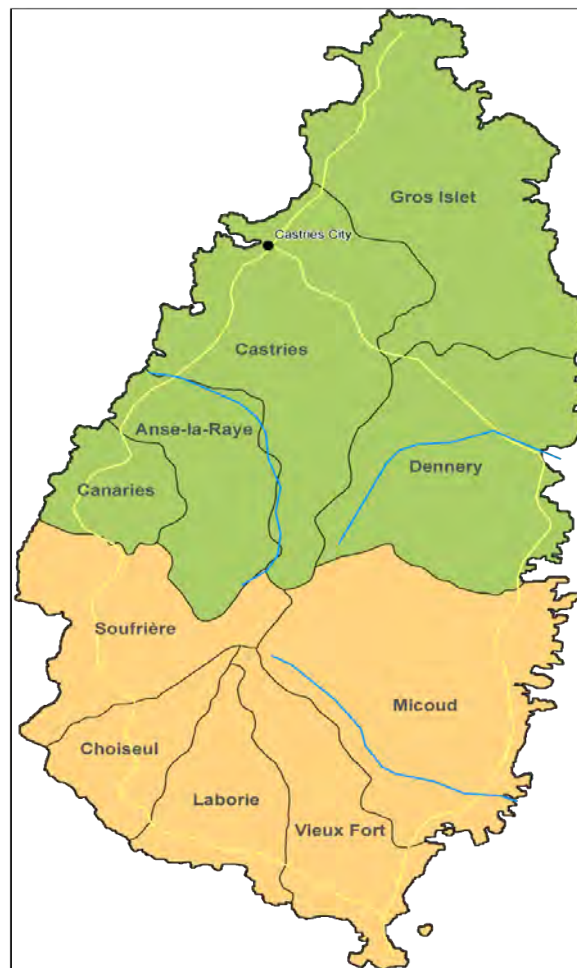
## How is weather index insurance different to traditional insurance?

- With LPP, the payout is based on a weather index, i.e. rainfall measured in (mm) and wind speed measured in (mph) and is NOT based on damage or actual loss.
- LPP is not linked to property; the payout is irrelevant to the actual loss.
- Payout is based on weather data which is measured and reported by an independent third party.
- There is no loss adjustment process and no claim process. LPP is therefore cost effective as a result of this which reduces the price of the product.

- Payout is timely (within 14 days) and automatically transferred to the clients' bank accounts.

## How is the Payout Calculated?

Saint Lucia is divided into two zones: North & South. The North Zone includes: Gros Islet, Castries, Anse-La-Raye, Canaries and Dennery, and the South Zone includes: Soufriere, Choiseul, Laborie, Micoud and Vieux Fort.



Contract Terms North			
Return Period (in Years)	Wind Trigger (in mph)	Rain Trigger (in mm)	Payout (% of Sum Insured)
10	62	207	20%
30	86	241	40%
75	104	269	75%
100	110	278	100%

Contract Terms South			
Return Period (in Years)	Wind Trigger (in mph)	Rain Trigger (in mm)	Payout (% of Sum Insured)
10	59	186	20%
30	84	216	40%
75	105	240	75%
100	111	248	100%

Payout is based on the weather index (Excess rainfall and high wind speed) measured and reported in the two zones.

Each zone has pre-defined thresholds, called trigger values, corresponding to different trigger levels and amount of payout (see the table above).

Once a trigger value is reached, the payout will be "triggered" automatically and be transferred to the client's bank account.