



AGRIBIMA

KEITH KIPTUI KENDAGOR, TASK APPRENTEE

29 SEPT - 2 OCT 2026 · SAROVA WHITESANDS, MOMBASA

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In this March Edition:

FEATURE

Lets talk About Pension Annuitisation

Gym Rat Insurance

What Could A Generative Actuarial Education System Look Like

Katlego Thaba,
Partner at Deloitte

Protecting Your Fitness Investment

Beyond Price Wars

How Sequential Analysis can transform Motor Profitability in Kenya

Passion, Proactivity and the Future

Feature

From Risk to Resilience: How Two Students Are Revolutionizing Livestock Insurance in Africa (AGRIBIMA AI)

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over 80% of Kenya's dairy cattle and accounting for over 70-80% of the dairy market, they are often excluded from formal insurance covers. Unfortunately, despite their vital role, they remain the most exposed and least protected. Traditional insurance products favor large-scale farms because of their lower risk and better livestock management systems. This leaves the backbone of Africa's food system vulnerable and unsupported. For many farmers, a cow in the village is more than just a milk producer, its hopes in four legs. It's a mother's pride, a child's school fee, a family's survival and a lifeline. A single outbreak of diseases can wipe out years of hard work and income gained. It is in this gap that AgriBima AI steps in not just as a derisking product, but also provide financial inclusion and accessibility of essential services. This is the problem AgriBima AI has been tailored to solve. We believe that you don't build solutions and take them to the farmers but you build with them. We sat with them. We listened. We co-created. And out of those conversations came a product that speaks their

language, understands their needs, and protects what matters most to them. AgriBima AI is an AI enabled, mobile livestock insurance platform specifically for smallholder dairy farmers in Kenya. Our goal is to offer affordable protection against the three most common and devastating dairy cattle diseases Foot and Mouth Disease, Lumpy Skin Disease, and Mastitis. These diseases are visual and the Kenya Dairy Board statistics show that they affect farmers in over 20+ counties, posing a huge risk to millions of farmers' livelihoods and often resulting in the loss of income, reduced milk productivity, and financial instability.

...this product's innovation lies in the utilization of advanced actuarial modeling and artificial intelligence to effectively assess risk and price affordable premiums with great accuracy. Each cattle on the AgriBima AI platform is assigned a unique digital identifier known as the AgriBima Muzzle, which is a digital identification tool that tracks the animal's medical history, disease risk, and its ownership (supported by our KYC). The data, paired with external factors like location, breed, and weather conditions, majorly allows AgriBima AI to offer more personalized pricing that is both fair and affordable. More importantly, the system ensures transparency, while it simplifies the claiming verification process, and as well reduces fraud cases that have historically plagued livestock insurance. The AgriBima AI has been designed with accessibility in mind by making the process online and by combining the actuarial models with real-

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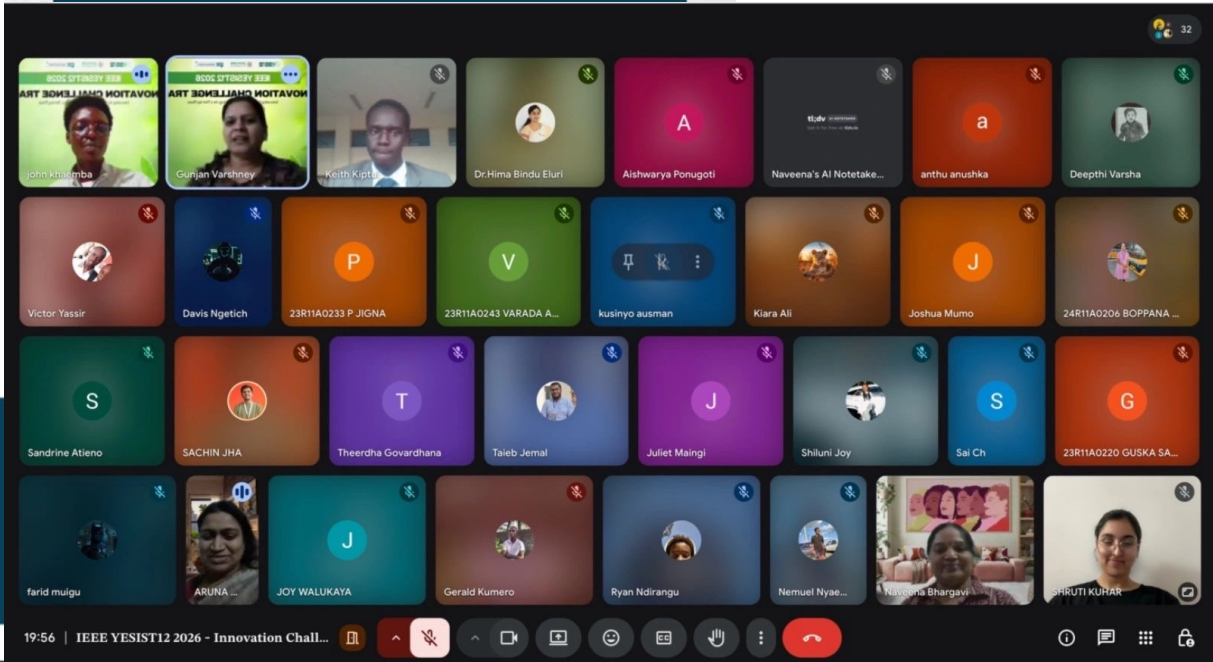


 Keith Kendagor
Founder - AgriBima AI, IC Track Finalist (Hon'ble Mention-2)
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SECTION 01

PROBLEM



INTRODUCTION

What-is AGRIBIMA AI?

- Who are we and what do we do.
- Why our product is unique and the value it provides to customers

Our Vision:

Empowering Africa's farmers through smart, inclusive livestock protection.

Mission :

Delivering affordable AI-powered insurance and veterinary services to smallholder farmers.

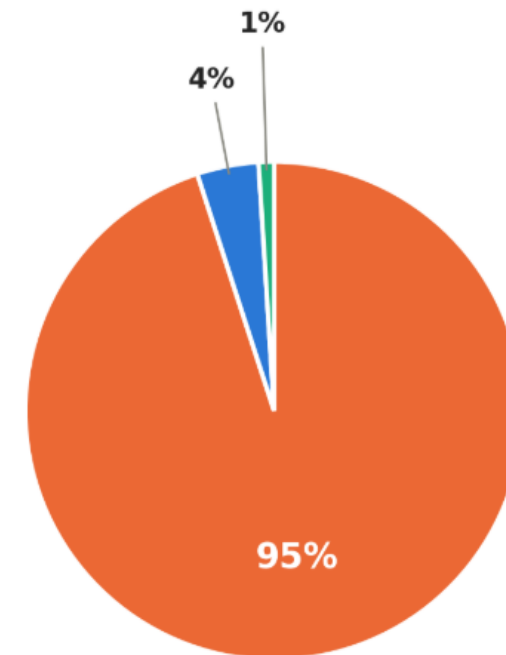


SECTION 02

MARKET ANALYSIS

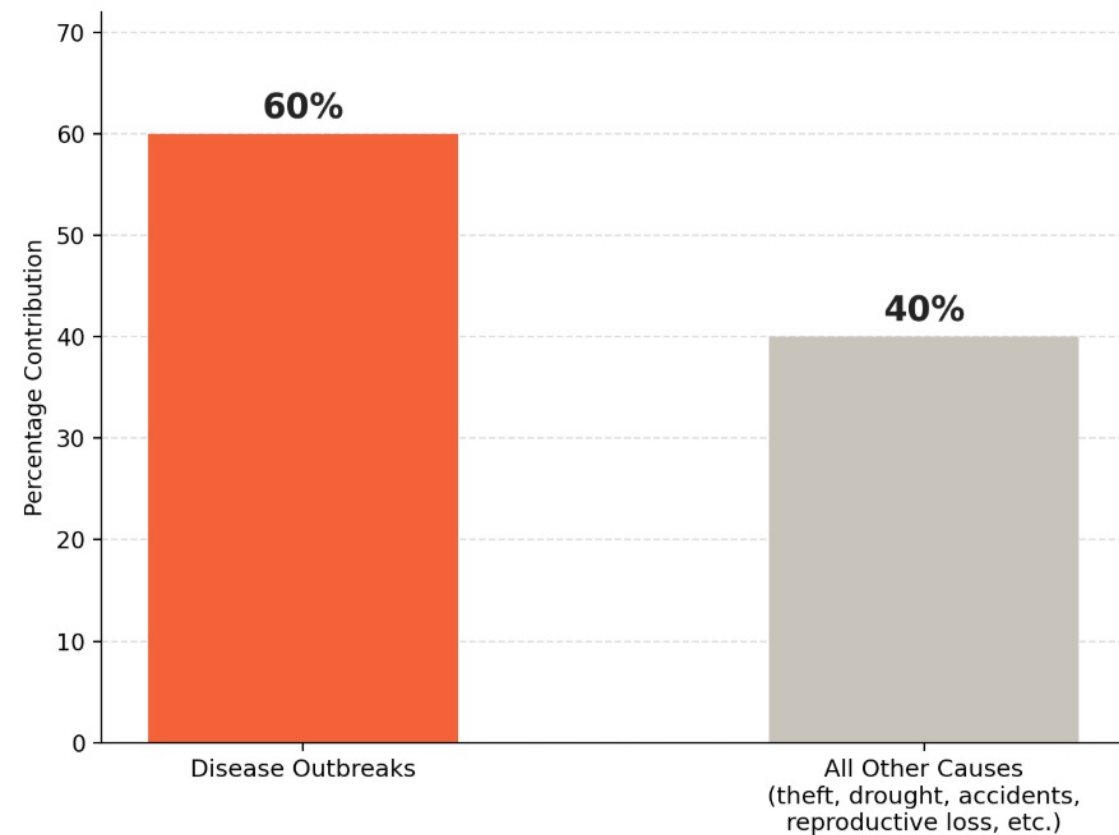
Over **33 million smallholder farms** exist across Africa — representing **80% of all farms**. These farmers are the backbone of the continent's food system, yet they operate under high risk and low protection. Insurance companies primarily focus on large-scale farms, leaving smallholders vulnerable.

Kenya Agricultural Insurance Market



- Uninsured — 95%
- Crop insurance — 4%
- Livestock insurance — 1%

Causes of Dairy Cattle Loss in Kenya (%)



Source: [sciencedirect.com/science/article/abs/pii/S0301622603000137](https://www.sciencedirect.com/science/article/abs/pii/S0301622603000137)

Diseases analysis & how we help

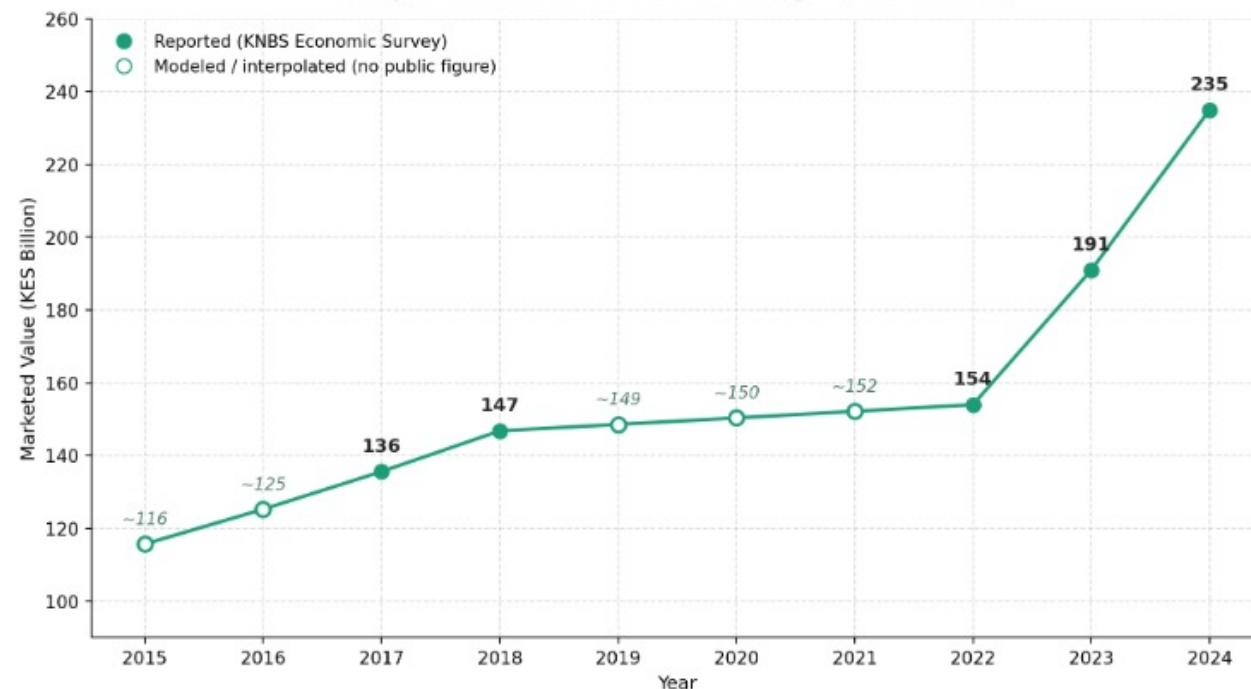
Empowering smallholder farmers with **accessible, AI-powered livestock insurance** creates a unique opportunity to:

- Stabilize farmer incomes
- Reduce disease-driven losses
- Drive inclusive economic growth

This shows how the value of dairy livestock

Smallholder farms produce **up to 70% of Africa's food supply** and are critical to **rural employment, nutrition, and poverty reduction** — yet remain structurally under-supported.

Kenya Livestock Sector Earnings (KES Billion)



Source: capitalfm.africa/kenya-expands-livestock-markets-to-boost-jobs-exports-and-incomes

Top African Countries by Cattle Population

Source: World Population Review — 2024 data (FAO / USDA estimates)

Rank	Country	Cattle Population
1	Ethiopia	71.9M
2	Chad	39.6M
3	Tanzania	39.1M
4	Sudan	31.3M
5	Kenya	22.4M
6	Nigeria	20.9M
7	Niger	20.4M
8	Uganda	14.7M
9	South Sudan	14.3M
10	Mali	14.0M



SECTION 03

BUSINESS MODEL

7.6litres

Average milk production per day

770

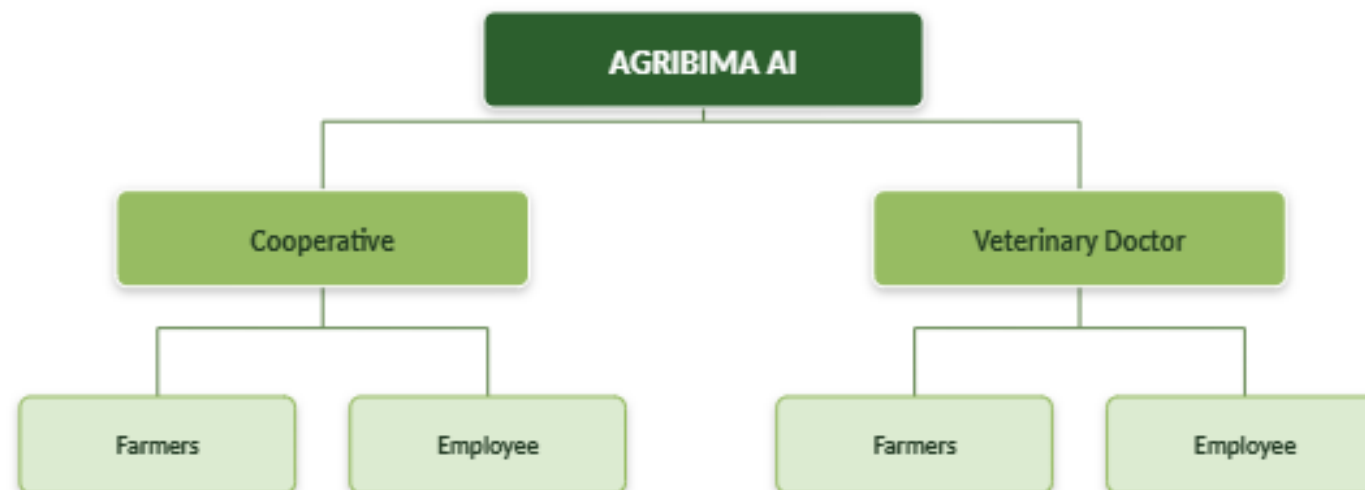
Total number of corpratives in kenya

1.8M

Population of smallholder Dairy farmers.

Organizational Structure

AGRIBIMA AI



SECTION 04

IDEATION

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Animal Identification: Comparing Muzzle Prints and Fingerprints



Muzzle Prints



Fingerprints



Why the diseases?



Mastitis



Lymph Skin Disease

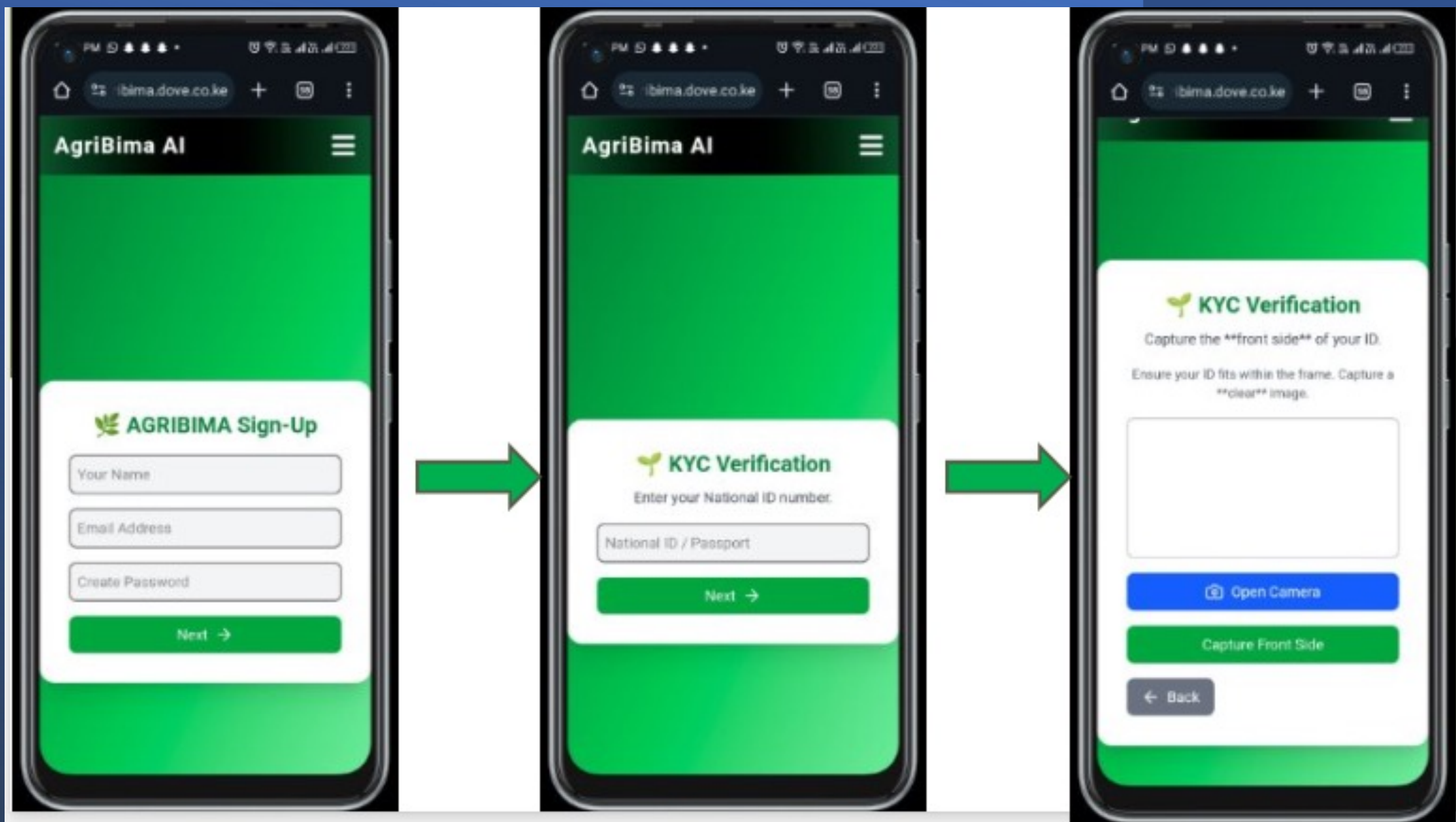


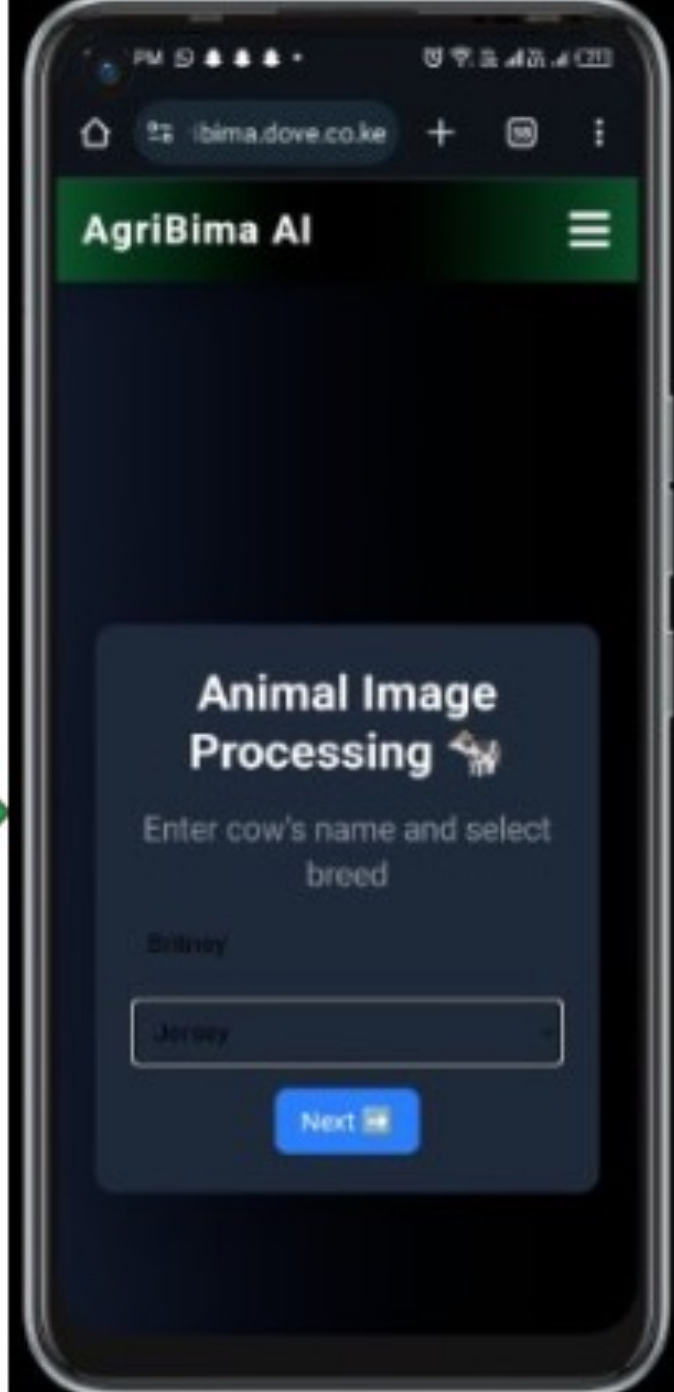
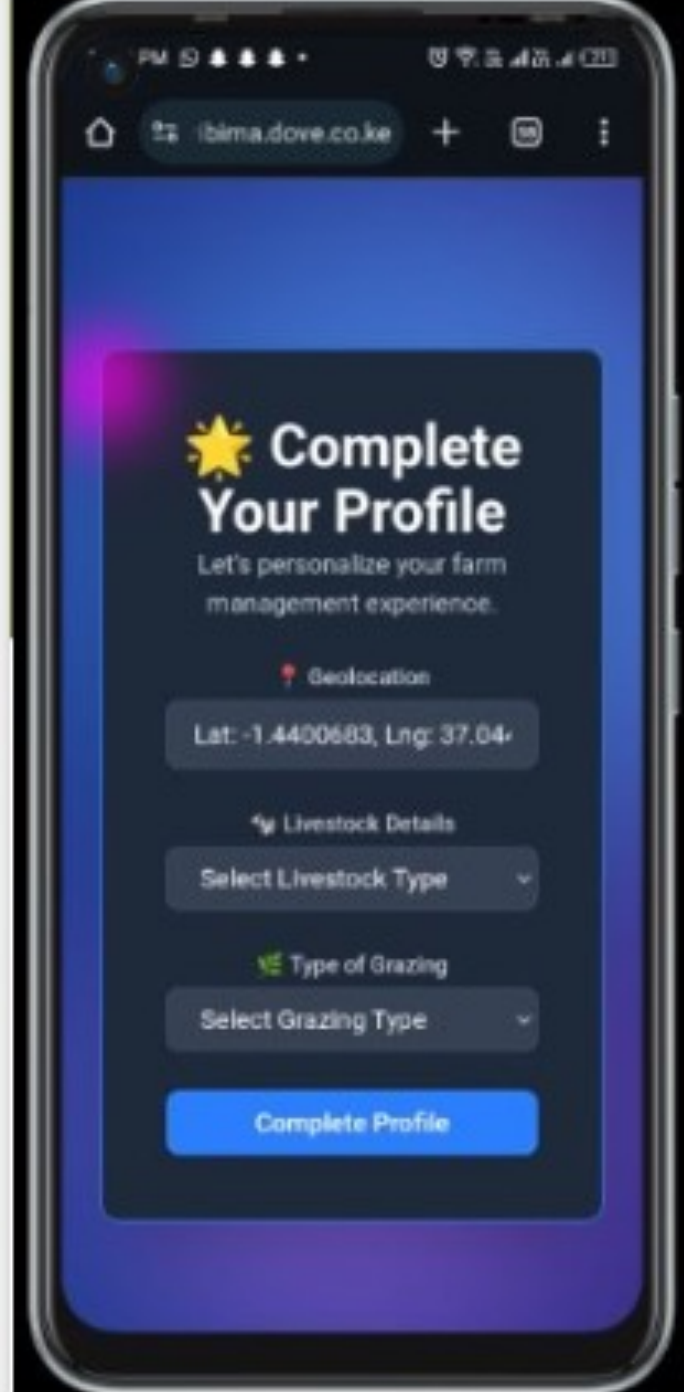
Foot and Mouth Disease

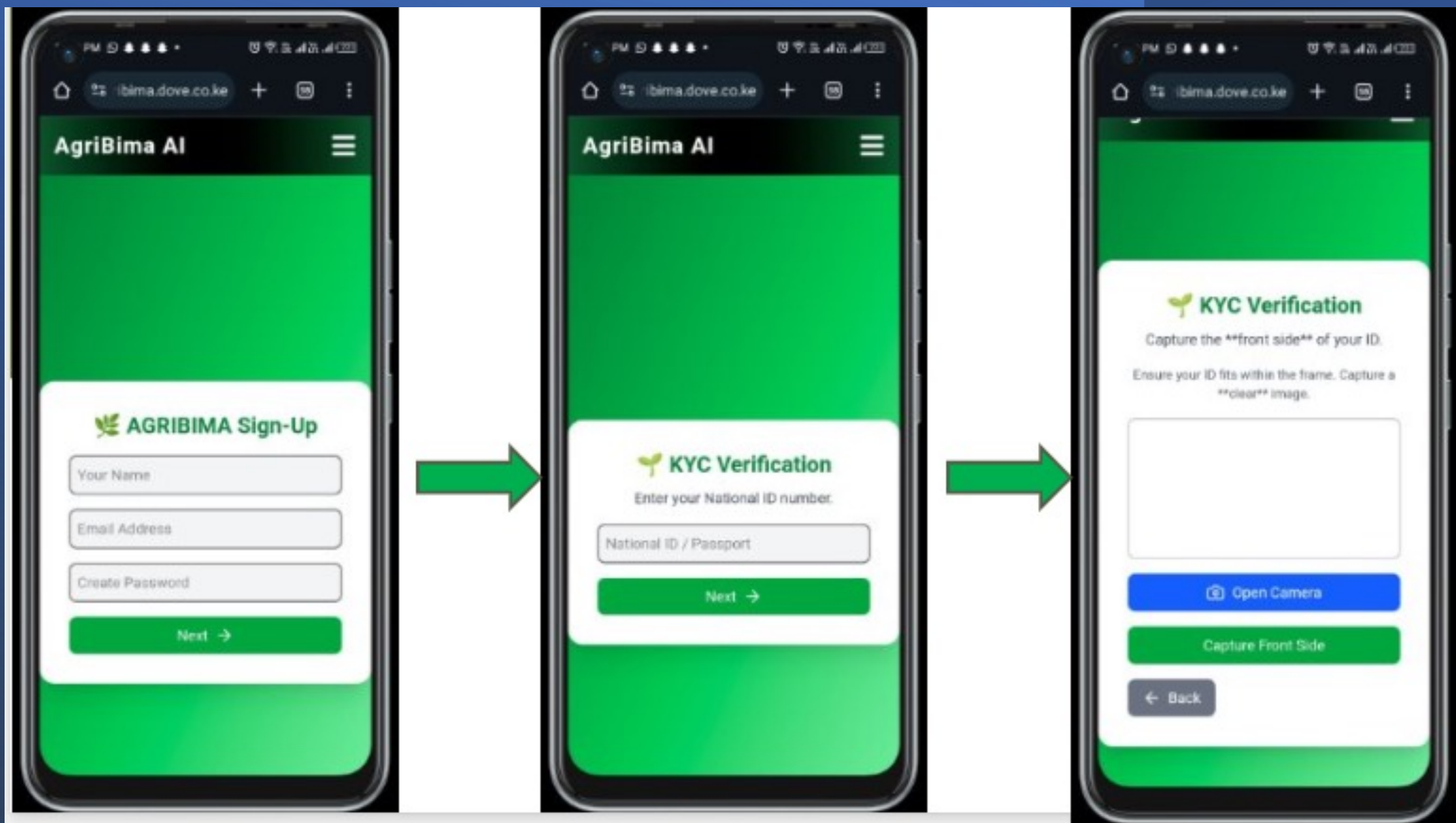
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DEMO SLIDE

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SECTION 06

TESTING AND FEEDBACK



Testing and feedback

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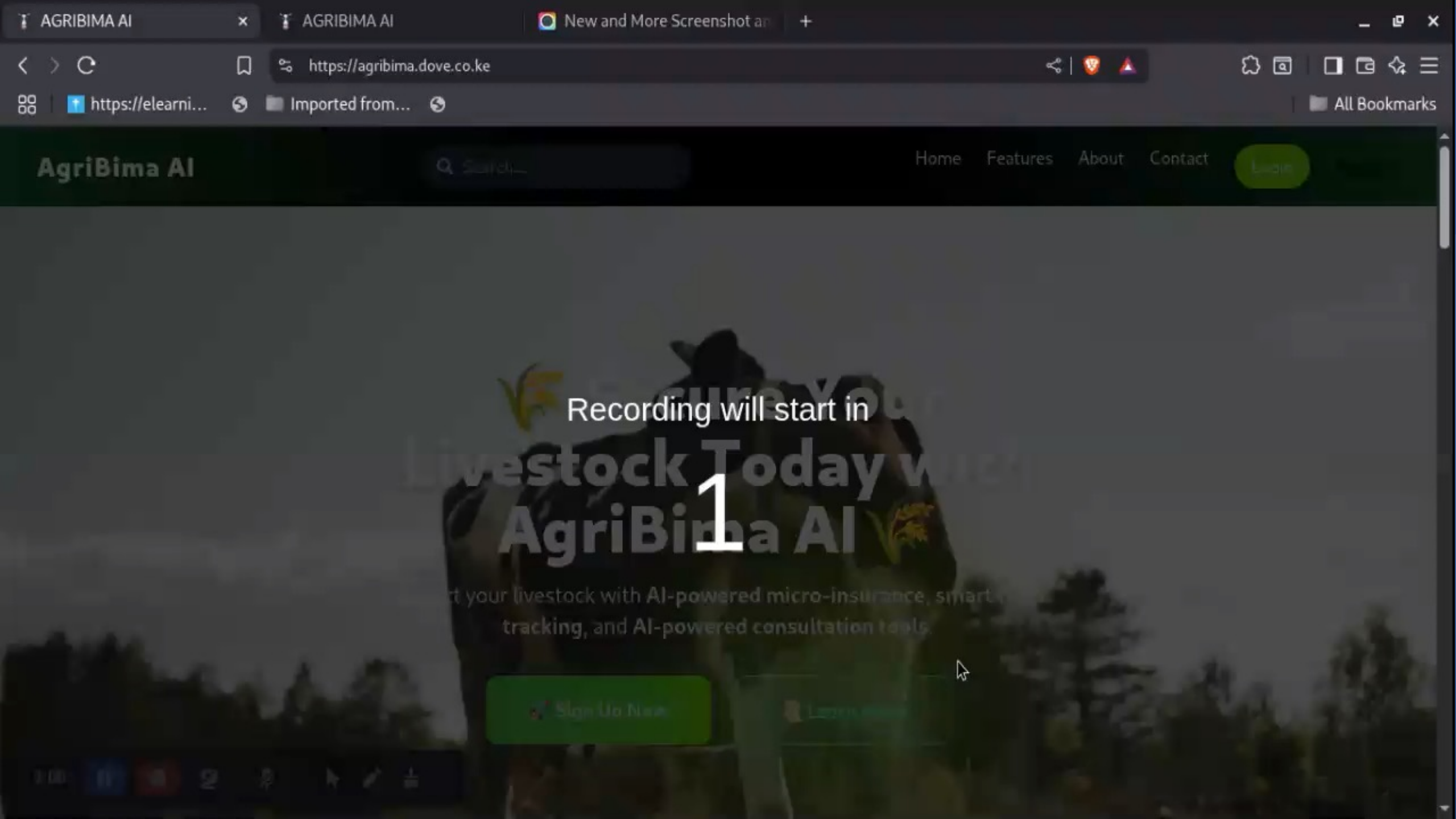
"You don't build solutions and take them to the people, you build with them."



One of our pilot farmers:

Mkulima: Kioko James





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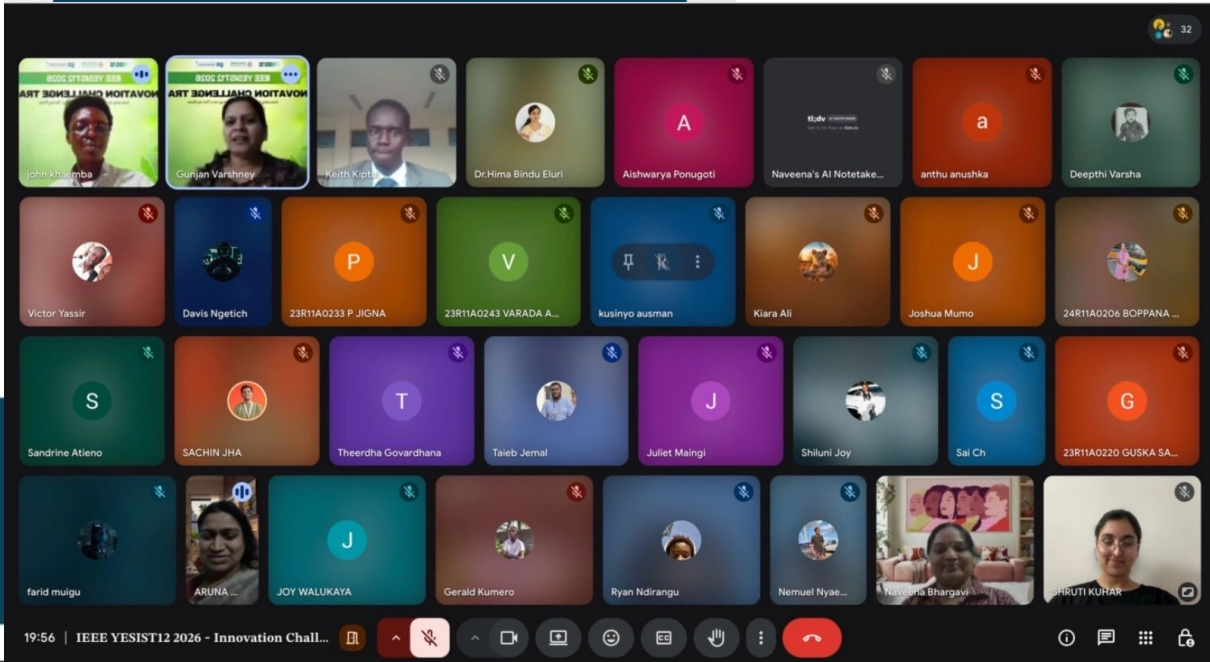
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KEITH KIPTUI KENDAGOR



Thank You.

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