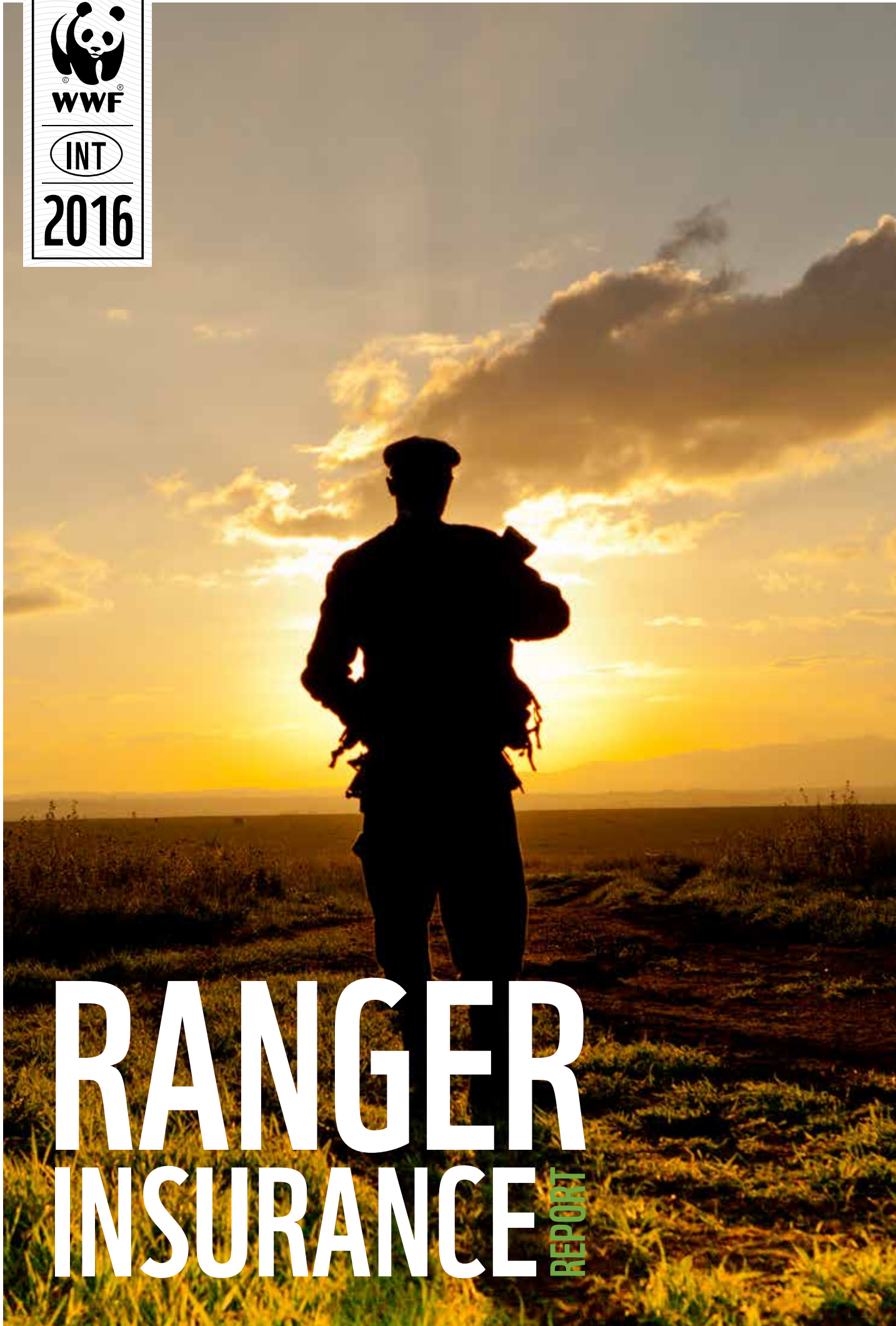




WWF

INT

2016



RANGER INSURANCE REPORT



WWF is one of the world's largest and most respected independent conservation organizations, with over 5 million supporters and a global network active in over 100 countries. WWF's mission is to stop the degradation of the Earth's natural environment and to build a future in which humans live in harmony with nature, by conserving the world's biological diversity, ensuring that the use of renewable natural resources is sustainable, and promoting the reduction of pollution and wasteful consumption. panda.org



The Ranger Federation of Asia (RFA) is a group of conservation-focused individuals who want to further the standards of the profession and vocation of rangers throughout Asia. RFA promotes and provides opportunities for members to gain and share their knowledge and experience in all aspects of wildlife conservation and protection work. The RFA is a platform for discussions on matters of interest to rangers and provides opportunities for members to interact with other national and international ranger associations. rangerfederationasia.org



Global Tiger Forum (GTF) is an inter-governmental and international body established with members from willing countries to embark on a worldwide campaign, common approach, promotion of appropriate programmes and controls to save the remaining five sub-species of tigers in the wild distributed over 14 tiger range countries. globaltigerforum.com



The International Ranger Federation (IRF) is a non-profit organization established to raise awareness of and support the critical work that the world's park rangers do in conserving our natural and cultural heritage. Founded in 1992, the IRF has a membership of 72 ranger associations from 53 countries, on six of the seven continents. The role of the IRF is to empower rangers by supporting their national or state ranger organizations, or assisting in the establishment of local ranger associations in countries where they do not currently exist. internationalranger.org



Global Wildlife Conservation (GWC) protects endangered species and habitats through science-based field action. GWC is dedicated to ensuring that species on the verge of extinction aren't lost, but prosper well into the future. GWC's three key goals are to: create and manage parks in the most irreplaceable sites worldwide, develop and implement wildlife recovery plans for key threatened species, and engage and empower current and future conservation leaders worldwide. Through these key goals GWC brings together scientists, conservationists, policy makers, industry leaders and civil society to ensure a truly collaborative approach to species conservation. globalwildlife.org



The Thin Green Line Foundation (TGLF) provides vital support to Park Rangers on the frontline of conservation, predominantly in developing nations and conflict zones, and indigenous Rangers within Australia and abroad. Protecting the protectors of the world's wild places – the Park Rangers – along with their families and the communities in which they work, is a critical conservation concern. thingreenline.org.au

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Designed and published by WWF and RFA

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CONTENTS

FOREWORD	05
EXECUTIVE SUMMARY	06
PROJECT BACKGROUND	07
METHODS	08
RESULTS	10
- Insurance Benefits	10
- Perceived Benefits	13
- Cost of Insurance	14
- Insurance Payments	15
RECOMMENDATIONS	16

Report prepared by



Strategic Good is a consulting firm based in Washington, DC that supports mission-driven organizations and initiatives to ensure their work effective, efficient, and aligned to maximize social impact. Consulting nonprofit and for-profit organizations around the themes of social enterprise, social impact, and social innovation, Strategic Good offers services spanning the full spectrum of project-level support from innovative design to implementation and evaluation as well as the organizational strategy that directs those initiatives.

Acknowledgements

Many conservation organizations, ranger associations and individual rangers have contributed to this survey. We would like to thank Latin America Ranger Association, Assam Ranger Association, German Ranger Association, Tanzania Ranger Association, Protected Areas Workers Association, NSW, Ranger Association Nepal, Swiss Rangers Association, Mongolia Ranger Association, Korea Ranger Association, Department of Conservation, New Zealand, Israel Nature & Park Authority, PAMS Foundation, Wildlife Trust of India and United for Rangers. We would like to extend our thank to sincere gratitude to Game Ranger Association of Africa, Latin America Ranger Association and European Ranger Association for their support in reaching out to ranger associations in their regions. We would also like to extend our gratitude to the Global Tiger Forum for providing support in tiger range countries. The survey team is also grateful to all WWF Offices involved for coordinating the surveys.

Dedicated to all **RANGERS** who have lost their **LIVES** in the line of duty.

FOREWORD

When we think of wildlife protection we often skip to the statistics on animal numbers, the percentage of areas under protection, the newest high tech solutions, and important international agreements to secure biodiversity. While these are all very important aspects to consider and support, little thought has been given until recently to the brave women and men entrusted to stand on the frontlines of wildlife protection – often directly between animals and poachers: the park ranger.

As we approach World Ranger Day on July 31st we know that at least 107 rangers have lost their lives in the line of duty in the last year. Sadly, in the days that it takes for this to go to print, more will be added to this list. In fact we know of more than 1000 rangers who have paid the ultimate sacrifice for wildlife in the past 10 years. The majority of these rangers are murdered by poachers; followed by deaths in work related accidents involving the terrain they operate in; and sometimes via the very animals they protect.

It is not just the rangers who are killed that deserve and need our attention. Many rangers in the field today still lack basic equipment such as uniforms, boots, mosquito nets, wet weather gear, and rations to undertake their work. They receive low salaries and support and are regularly isolated from their families for long periods of time (in some cases an entire year). Often when a ranger dies or is severely injured in the line of duty, there is also little or no financial support for the grieving families left behind, aside from those we have now started to fund.

We do not ask for anything more than the world as a collective, to simply respect these rangers and the dangerous task we entrust them to undertake. A respect that takes the form of increased critical training and the supply of essential equipment to both protect themselves and the wildlife. A respect that shows these brave men and women that if anything does happen to them in the line of duty, whether it be injury, illness or death, that we as the world have their back, and that of their families left behind.

So it is with this in mind and heart, that we welcome this study and its findings, so that we can all collectively advocate for our rangers, and hopefully help direct any support raised to effect meaningful change that further protects nature and its protectors – the park rangers.



Sean Willmore

President
International Ranger Federation

Director and Founder
The Thin Green Line Foundation

EXECUTIVE SUMMARY



Around the world, wildlife rangers work under a wide range of conditions. This includes, of course, the astounding diversity of climates, flora, and fauna found on our planet. It also includes a range of other working conditions – salary, access to healthcare, job stress, isolation, and potential dangers – that are unique to each context and either promote or inhibit the welfare of these brave men and women, who risk their lives to protect our natural resources.

This survey, commissioned by WWF and the Ranger Federation of Asia (RFA) with support from Global Wildlife Conservation (GWC), International Ranger Federation (IRF), Global Tiger Forum (GTF) and Thin Green Line Foundation (TGLF), is believed to be the first study to look at the insurance schemes available to rangers and how rangers perceive their coverage. This research will be used to support a global campaign to improve the health, long-term disability and life insurance provided to frontline rangers; initiate dialogue with national governments to provide or improve ranger insurance schemes; and open discussions with private sector actors on the potential for developing supplemental insurance schemes for rangers where feasible.

Data was sourced from government representatives with help from WWF country offices, ranger associations and individual rangers. In total, responses were obtained from 40 countries. For this report, data was analyzed over three main groups related to region – Africa, Asia, and Latin America. A fourth grouping of countries with more developed insurance systems from North America, Europe, Oceania, and the Middle East was also analyzed for comparison.

KEY FINDINGS

- Rangers have **no health insurance coverage in 20% of the countries** surveyed. This included **40%** of countries surveyed in Africa and **20%** in Asia. All of the countries in other regions had insurance coverage through universal healthcare, employment-related health insurance, or a combination of both.
- Rangers have **no life insurance coverage in 35% of the countries** surveyed. This included **50%** of countries surveyed in Africa and **47%** in Asia. Life insurance payouts varied widely across continents.
- Rangers have **no long-term disability coverage in 45% of the countries** surveyed. This included **60%** of countries surveyed in both Africa and Asia.
- **38%** of countries surveyed employed rangers on temporary contracts without providing insurance coverage. This trend was most prevalent in Asia (50%) and Africa (50%).
- **59%** of individuals surveyed thought that insurance coverage for rangers in their country was less than that available to those with similar jobs such as police, military, coast guard, fire brigade, etc.
- Of the countries with health insurance coverage: **50%** of rangers in Africa, **10%** in Asia, **14%** in Latin America, and **47%** in all other countries had to pay a deductible.
- The average estimated time it takes to process insurance payments varies between 1 and 5 months across the regions surveyed. These payments are made in various ways across the world, including cash (**15%** of countries), cheque (**35%**), and wire transfer or other means of direct deposit to a bank account (**38%**).

PROJECT BACKGROUND



Large-scale protection of the precious biodiversity of our planet is a complex undertaking, involving many different stakeholders collaborating on local, national, and international levels. This survey is part of a larger project headed by WWF and the RFA that focuses on one key group, government rangers, who are on the frontline in the fight against many ecologically harmful activities, and enforce conservation policies at the local level. For the purpose of this survey, a ranger was defined as a government employee entrusted with protecting and preserving parklands, including range officers, wildlife wardens, forest guards, foresters, scouts, watchers and other frontline field staff.

Rangers work under extremely difficult conditions ranging from remarkably difficult terrain to life threatening encounters with wild animals and poachers. The employment conditions of rangers such as salary, access to healthcare, job stress, isolation, and potential dangers can have a negative impact on their performance.

Two important pieces of occupational welfare are the ability to afford short-term and long-term healthcare if needed, and the ability to ensure that one's family will be taken care of should unfortunate events occur. These benefits – generally provided through health and life insurance – are particularly important for occupations like rangers, who face a wide variety of potential risks in their day-to-day work. In 2016, WWF and RFA conducted two studies^{1,2} on the perceptions of rangers in Asia and Africa toward their jobs and how they are supported by their employers, which underlined the dangers. Key results included:

- **59%** of rangers said that they had been threatened by people because of their work;
- **72.5%** said that they had faced a life-threatening situation; and
- **66.5%** said that they did not feel that they are provided with proper equipment and amenities to ensure their safety.

This insurance study was commissioned by WWF and RFA to provide a broad overview of the insurance schemes offered by governments to frontline rangers around the world. It is believed to be the first study to look at the insurance schemes available to rangers and how rangers perceive their coverage.

This research will help the report collaborators (WWF, RFA, IRF, GTF, GWC and TGLF) and other stakeholders around the world to better understand the current health and life insurance opportunities available to rangers. It will also inform the strategic direction and priorities of both government and non-government organizations pertinent to ranger working conditions. The research will also help in designing the global campaign to improve the working condition of rangers.

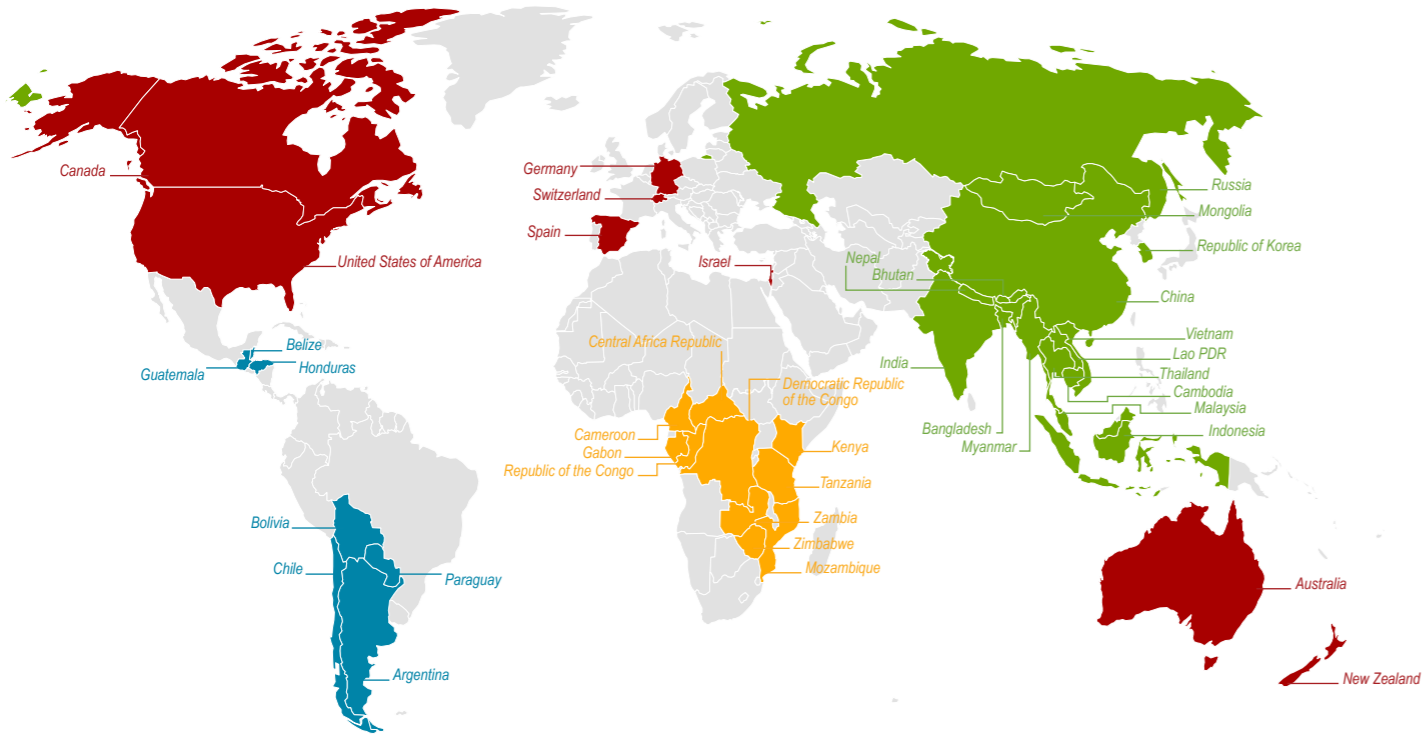
It should be noted that this study focuses only on the rangers hired by governments. We fully acknowledge that other types of frontline protection staff, such as indigenous rangers, community game scouts, and private security, are widespread, numerous and deserve the same sort of analyses. The report collaborators intend to gather data on these other groups in the future, but in the interest of starting the research and wider debate, this initial study focuses only on government rangers.

¹ Ranger Perceptions: Asia. WWF and the Ranger Federation of Asia Report, 2016

² Ranger Perceptions: Africa. WWF Report, 2016

METHODS

Data collection took place over the course of one month, beginning on March 18 and ending on April 18, 2016. The primary method of data collection involved a set of survey questions made available in English, Spanish and Chinese. Data were collected from the following 40 countries:



Surveys were sent via email or delivered in person to sources in each country who would be knowledgeable about insurance benefits available to rangers. Government sources were preferred, but the data collection included the following sources: ranger associations, individual rangers, WWF staff working closely with rangers, government representatives who would be knowledgeable about the insurance schemes currently utilized by rangers in their countries, and other conservation organization staff who are working closely with rangers.

Within the survey, mostly quantitative data were collected through closed-ended questions to facilitate measurement and comparison with future surveys. Qualitative data were also collected through open-ended questions, included in the survey and individual interviews. The survey focused on answering the following research questions:

1. Do rangers receive financial support for healthcare either through universal healthcare systems, health insurance, or a combination of both?
2. Do rangers have financial support for their families in case of an accident?
3. Who are the main providers of insurance schemes to rangers?
4. How does the amount that rangers must pay into the insurance scheme in order to be eligible compare to their salaries?
5. How are insurance payments made to rangers? How long does it take to receive payments?

ETHICS AND CONSENT

The questions included in this survey were related to insurance benefits in general for each country and did not ask questions specific to any individual's insurance, health, or employment status. In order to encourage the most accurate data reporting, it was made clear in advance that the government officials and conservation experts who consented to provide information for this survey would remain anonymous, and the information they provided about ranger insurance in their countries would be released publically in a format that only compares data at the regional level (Asia, Africa, Latin America, etc.) and does not highlight the strengths or weaknesses of any specific countries. Access to country level data can be made by request to WWF and RFA.

Finally, as this study relied on third-party sources to gather data on complex insurance systems, it should be acknowledged that there may be information gaps in the resulting data despite our best efforts to ensure comprehensive and accurate reporting.

KEY DEFINITIONS

To standardize answers, the following definitions of key terms were included with each survey:

“Ranger”	A government employee entrusted with protecting and preserving parklands, including ranger officers, wildlife wardens, forest guards, foresters, scouts, watchers and other frontline field staff
“Permanent”	Working under a contract without a fixed end date
“Temporary”	Working under a contract with a fixed end date
“Universal Healthcare”	A system used by some countries in which the government provides healthcare to all citizens of that country
“Life Insurance”	A contractual agreement that pays out a sum of money either on the death of the insured person or after a set period
“Health Insurance”	A contractual agreement that pays for medical and surgical expenses that are incurred by a person covered by health insurance. Health insurance can either reimburse the insured person for expenses incurred from illness or injury or pay the healthcare provider directly
“Long-term Disability Insurance”	A contractual agreement that pays the insured person in the event that he or she is unable to work due to illness, injury, or accident for a long period of time
“Deductible”	A specified amount of money that a person covered by insurance must pay before an insurance company will pay a claim

STRENGTHS AND LIMITATIONS

This survey sought to collect objective data based on current insurance benefits and options offered to rangers around the world. The study benefited from being able to leverage the vast global network of WWF offices and staff to facilitate data collection as well as connections to ranger associations through organizations such as RFA and GWC.

One potential limitation was a lack of local third-party experts with whom to verify survey responses. The survey, therefore, relied on national government representatives, conservation experts and rangers themselves, which could have introduced potential bias to the data or reporting without full information on available benefits. In order to encourage accurate reporting, participants were assured that their identities would remain anonymous and that the data trends would be reported at a regional level so as not to highlight specific countries offering less insurance benefits to rangers.

Another potential limitation relates to the project's attempt to create a broad simple-to-understand overview of the complex subject of insurance, which is based on a variety of structures and processes, which vary significantly from country to country. The survey made all possible attempts to collect and represent this data accurately, balancing complexity with usability. In one specific case, the survey was unable to capture sufficient reliable data on the maximum payout per year by insurance providers.

Due to the complexity of insurance systems, many respondents were unable to accurately submit maximum payout figures for health insurance and long-term disability insurance. The data that were submitted can be used for further country-specific studies but was not included in this broader report. Most country representatives were able to submit figures for life insurance payouts, which are presented below.

RESULTS

The primary focus of this survey was to collect and share basic data on government insurance schemes for rangers around the world. The survey focused on three types of insurance: health insurance, life insurance, and long-term disability insurance. The data collected during the survey are laid out below over three categories: Insurance Benefits, Cost of Insurance, and Insurance Payments. As discussed in the previous section, data were analyzed over three main groups related to region – Africa, Asia, and Latin America. A fourth grouping of countries, referred to throughout the report as ‘Other’, was analyzed for comparison and contains countries with more developed insurance systems from North America, Europe, Oceania, and the Middle East.

INSURANCE BENEFITS



HEALTH INSURANCE

Key questions:

- Do rangers receive financial support for healthcare either through universal healthcare systems, health insurance, or a combination of both?
- Who are the main providers of insurance schemes to rangers?

In order to investigate whether rangers have financial support for healthcare, the survey began by asking about universal healthcare in each country, defined as a system in which the government provides healthcare to all citizens of that country. The survey then asked whether or not rangers on a permanent contract receive health insurance (or extra health insurance coverage) specifically as a benefit of their employment as a ranger. Combining this data, the charts below display the percentages of countries having systems that financially support access to healthcare for rangers through a universal healthcare system, health insurance benefits, or a combination of both.

Countries that indicated that rangers received health insurance coverage as a benefit of employment were asked to indicate the provider of that coverage. For this question, countries were allowed to choose more than one option to take into consideration that countries or individual rangers may be using multiple types of providers for coverage.

YES PROVIDER	47%	Government Insurance
	27%	Private Company on behalf of Government
	15%	Insurance purchased by Ranger
	12%	Nonprofit/NGO Insurance

Key findings:

- In 20% of countries surveyed, rangers have no health insurance coverage. This included 40% of countries surveyed in Africa and 20% in Asia. All of the countries in other regions surveyed had insurance coverage through universal healthcare, employment-related health insurance, or a combination of both.
- In 47% of countries surveyed, the government provides employment-related health insurance (not including universal healthcare). This trend was most prevalent in Asia (67%).
- In 27% of countries surveyed, employment-related health insurance is provided by private companies on behalf of the government. This trend was most prevalent in the grouping of countries labeled as ‘Other’ (63%).
- In 12% of countries surveyed, employment-related health insurance is provided by non-profits/NGOs. This trend was most prevalent in Asia (20%).



LIFE INSURANCE

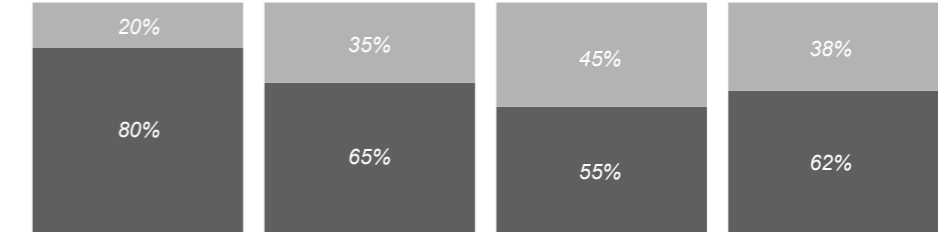
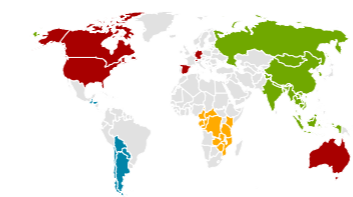
Key questions:

- Do rangers have financial support for their families in case of an accident?
- Who are the main providers of insurance schemes to rangers?

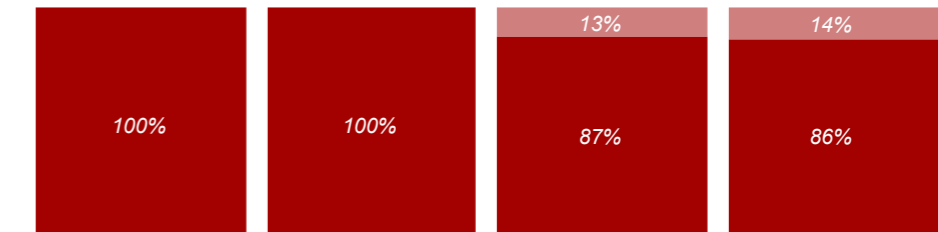
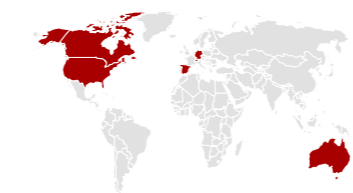
In order to investigate if rangers have financial support for their families in case of an accident, questions were asked about universal coverage and supplemental insurance availability for both life insurance (in case of death) and long-term disability (in case of inability to work). The survey began by asking whether or not governments provided life insurance to all of their citizens. The survey then asked whether or not rangers on a permanent contract receive life insurance (or extra life insurance coverage) specifically as a benefit of their employment as a ranger. Similar to health insurance, combining this data with the data on universal life insurance provided a picture of rangers’ access to family financial support in case of death.



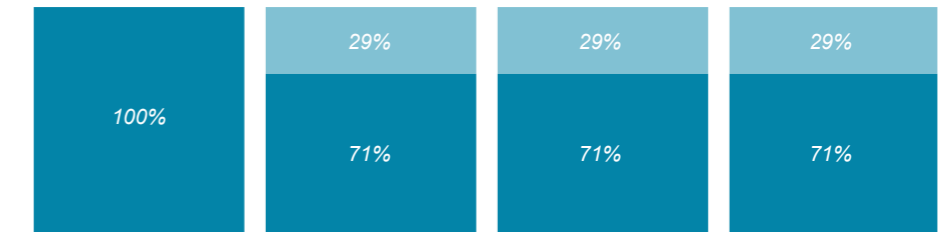
GLOBAL



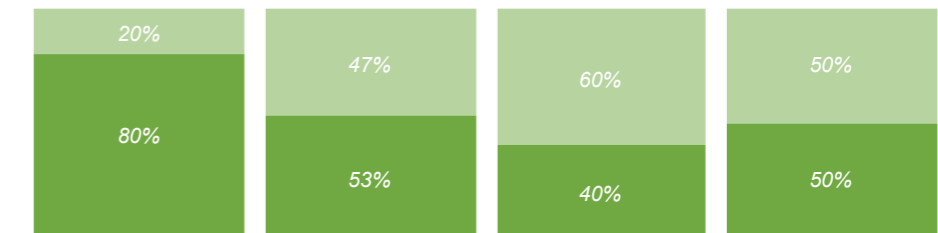
OTHER



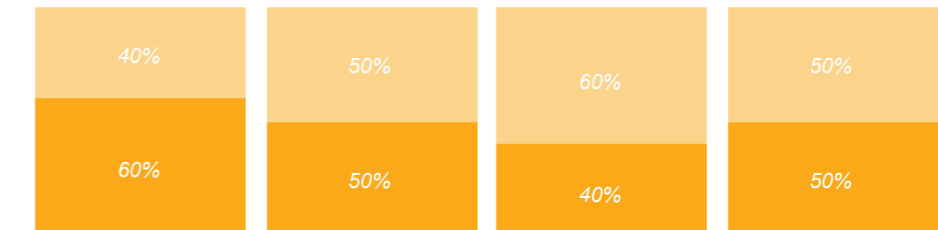
LATIN AMERICA



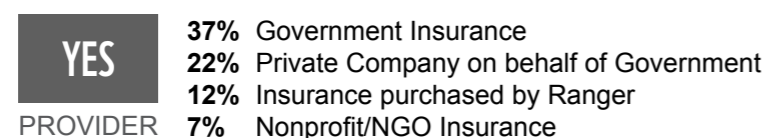
ASIA



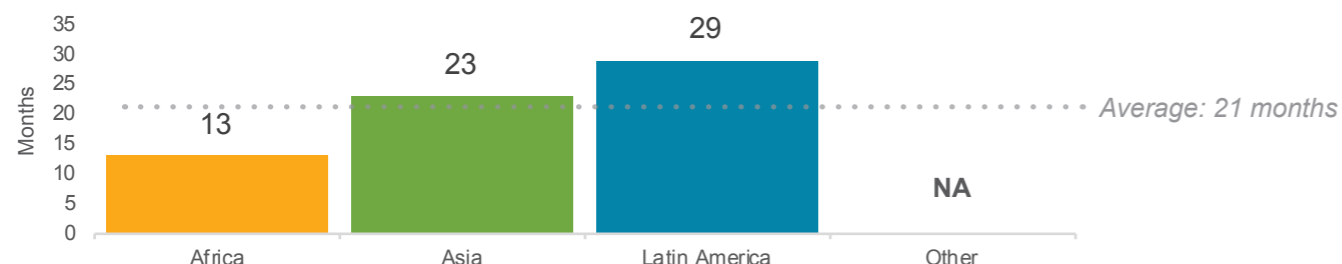
AFRICA



Countries that indicated that rangers received life insurance coverage as a benefit of employment were then asked who provided that coverage. Again, respondents were allowed to choose more than one option to take into consideration that rangers may be using multiple providers.



Further questions gathered data on the monetary amount of life insurance payouts in the case of work-related death as well as average starting salaries of rangers. Combined, these two measurements allow for a calculation of the maximum payout for a work-related death in terms of number of months of salary.



Key findings:

- In 35% of countries surveyed, rangers have no life insurance coverage. This included 50% of countries surveyed in Africa and 47% in Asia.
- In 37% of countries surveyed, the government provides employment-related life insurance. This trend was least prevalent in Latin America (14%).
- In 22% of countries surveyed, employment-related life insurance is provided by private companies on behalf of the government. This trend was most prevalent in Latin America (57%).
- In 7% of countries surveyed, employment-related life insurance is provided by non-profits/NGOs. This trend was only seen in Africa (20%) and Asia (7%).
- The average life insurance payout measured in months of salary varied between 13 to 29 months across the different regions, with Africa having the lowest average.

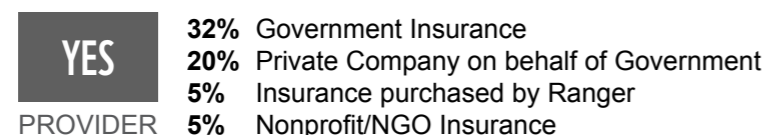
LONG-TERM DISABILITY INSURANCE

Key questions:

- Do rangers receive financial support for healthcare either through universal healthcare systems, health insurance, or a combination of both?
- Do rangers have financial support for their families in case of an accident?
- Who are the main providers of insurance schemes to rangers?

Through a similar set of questions related to universal healthcare and employment-related health insurance, the survey next set out to investigate the prevalence of long-term disability insurance coverage, defined as a contractual agreement that pays the insured person in the event that he or she is unable to work due to illness, injury, or accident for a long period of time. Results for the different regions are shown in the charts on page 11.

Countries that indicated that rangers received long-term disability insurance coverage as a benefit of employment were then asked to indicate who provided that coverage. As with health and life insurance, countries were allowed to choose more than one option to take into consideration that rangers may be using multiple providers.



Key findings:

- In 45% of countries surveyed, rangers have no long-term disability coverage. This included 60% of countries surveyed in both Africa and Asia.
- In 32% of countries surveyed, the government provides employment-related long-term disability insurance. This trend was most prevalent in Asia (40%) and least prevalent in Latin America (14%).
- In 20% of countries surveyed, employment-related long-term disability insurance is provided by private companies on behalf of the government. This trend was most prevalent in Latin America (43%) and the 'Other' group containing countries from North America, Europe, Oceania, and the Middle East (38%).
- In 5% of countries surveyed, employment-related long-term disability insurance is provided by nonprofits/NGOs. This trend was only seen in Africa (10%) and Asia (7%).

TEMPORARY CONTRACT INSURANCE

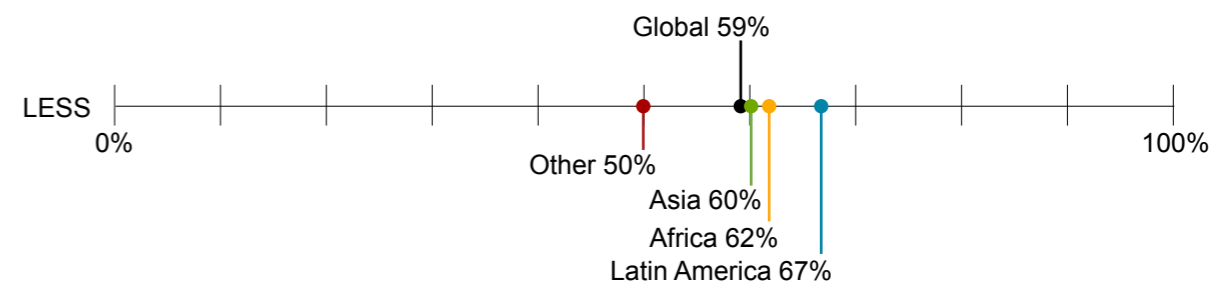
The data presented were specific to rangers on a permanent contract. In order to investigate insurance coverage for rangers on temporary contracts, the survey next asked whether rangers on temporary contracts received insurance benefits and whether those benefits were less than those received by rangers on permanent contracts. Out of 40 countries surveyed, 8 countries do not have temporary rangers, so the following results are based on data from 32 countries.

Key findings:

- 38% of countries surveyed employed rangers on temporary contracts without providing insurance coverage. This trend was most prevalent in Asia (50%) and Africa (50%)
- Of the 62% of countries surveyed that indicated that rangers on a temporary contract do receive employment-related insurance coverage, 50% in Africa and 50% in Asia indicated that those temporary workers receive less benefits than rangers on a permanent contract.

PERCEIVED BENEFITS

In order to investigate how insurance benefits for rangers compare to similar professions, respondents were asked for their opinion on how insurance benefits provided to rangers compare to those of other similar jobs in their country such as police, military, coast guard, fire brigade, etc. This was framed as a perception question since the people who completed the survey were selected based on their expertise regarding ranger insurance schemes and not insurance schemes for other sectors. Out of 40 countries surveyed, 3 countries opted not to answer this question.



Key findings:

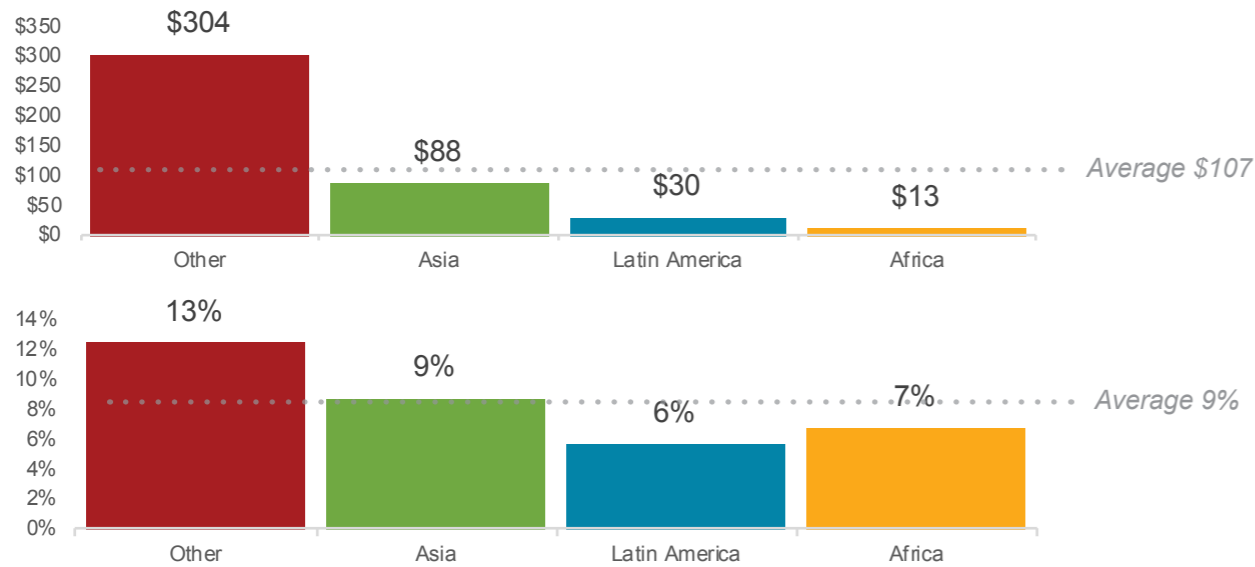
- 59% of individuals surveyed thought that insurance coverage for rangers in their country was less than that available to those with similar jobs such as police, military, coast guard, fire brigade, etc.
- This trend was most prevalent in Latin America (67%) and least prevalent in the 'Other' group containing countries from North America, Europe, Oceania, and the Middle East (50%).

COST OF INSURANCE

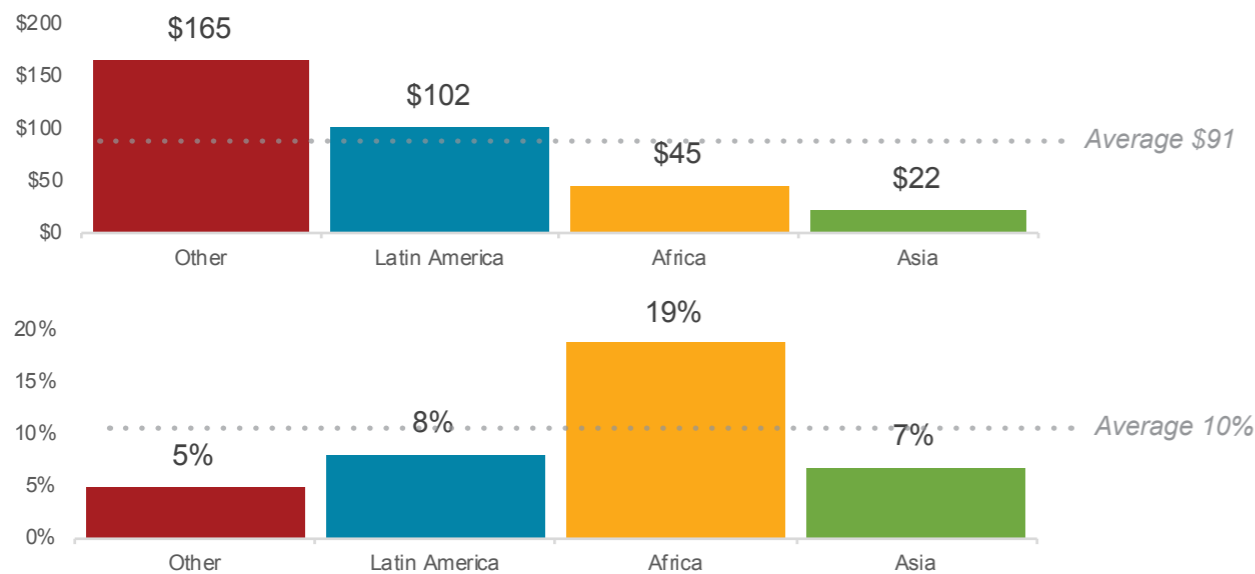
Key question:

- How does the amount that rangers must pay into the insurance scheme in order to be eligible compare to their salaries?

In order to investigate whether the contributions that rangers are required to make to receive insurance benefits are manageable in the context of local salaries, the survey collected data on starting salaries for rangers and the amount that rangers pay per month (or is deducted from their salaries) in order to receive insurance coverage (including the cost of universal health coverage if applicable). The graphs contain the responses shown as the average monthly contribution required (in US\$) and the average cost of insurance as a percentage of salary for all countries combined and each region.



Attempting to capture a more complete picture of insurance costs, the survey also requested information about the existence of deductibles, defined as a specified amount of money that a person covered by insurance must pay before an insurance company will pay a claim.



Key findings:

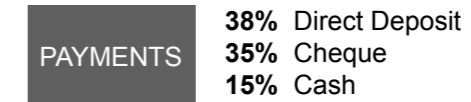
- Of the countries with health insurance coverage: 50% of rangers in Africa, 10% in Asia, 14% in Latin America, and 47% in all other countries had to pay a deductible.
- The average deductible cost ranges from 5% to 19% of the monthly salary with 'Other' having the lowest deductible cost (5%) and Africa the highest (19%).

INSURANCE PAYMENTS

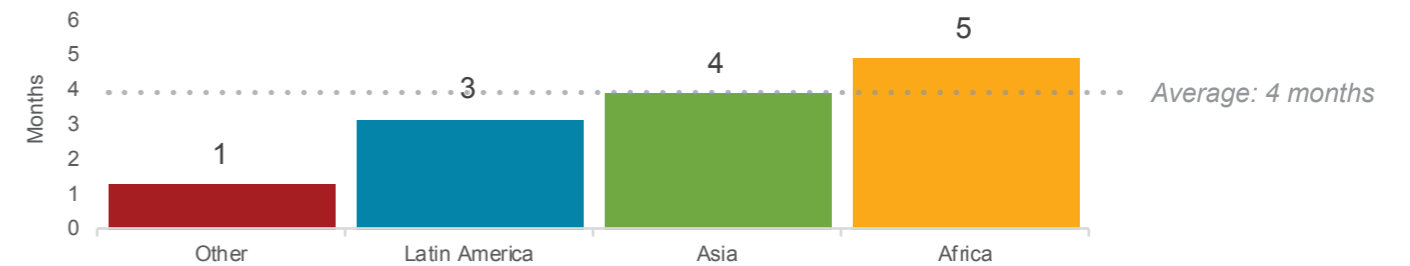
Key questions:

- How are insurance payments made to rangers?
- How long does it take to receive payments?

The survey next sought to investigate how insurance payments are made to rangers, which can be indicative of other trends, such as the potential for corruption in a given system.



In order to investigate the time required to process insurance claims, the survey also asked participants to estimate how many months it takes for rangers or their families to receive the payout from insurance benefits after a request has been made. The results can be seen below in the graph below:



Key findings:

- The average estimated time it takes to process insurance payments varies between 1 and 5 months across the regions surveyed. These payments are made in various ways across the world, including cash (15% of countries), cheque (35%), and wire transfer or other means of direct deposit to a bank account (38%).



RECOMMENDATIONS

The data gathered in this survey is an important first step towards assisting this report's collaborators, other conservation organizations, ranger federations, and government authorities to define priority interventions related to insurance coverage for rangers. The data should also help identify the most promising avenues for delivery of these interventions. For example, the information here might reveal if improved local government insurance schemes, supplemental insurance schemes through corporate partnerships or NGO support might be the most fruitful immediate approach for a given jurisdiction.

In light of the findings presented in this report, it is clear that governments and conservation organizations will need to take appropriate action:

FOR CONSERVATION ORGANIZATIONS

Recommendation 1:

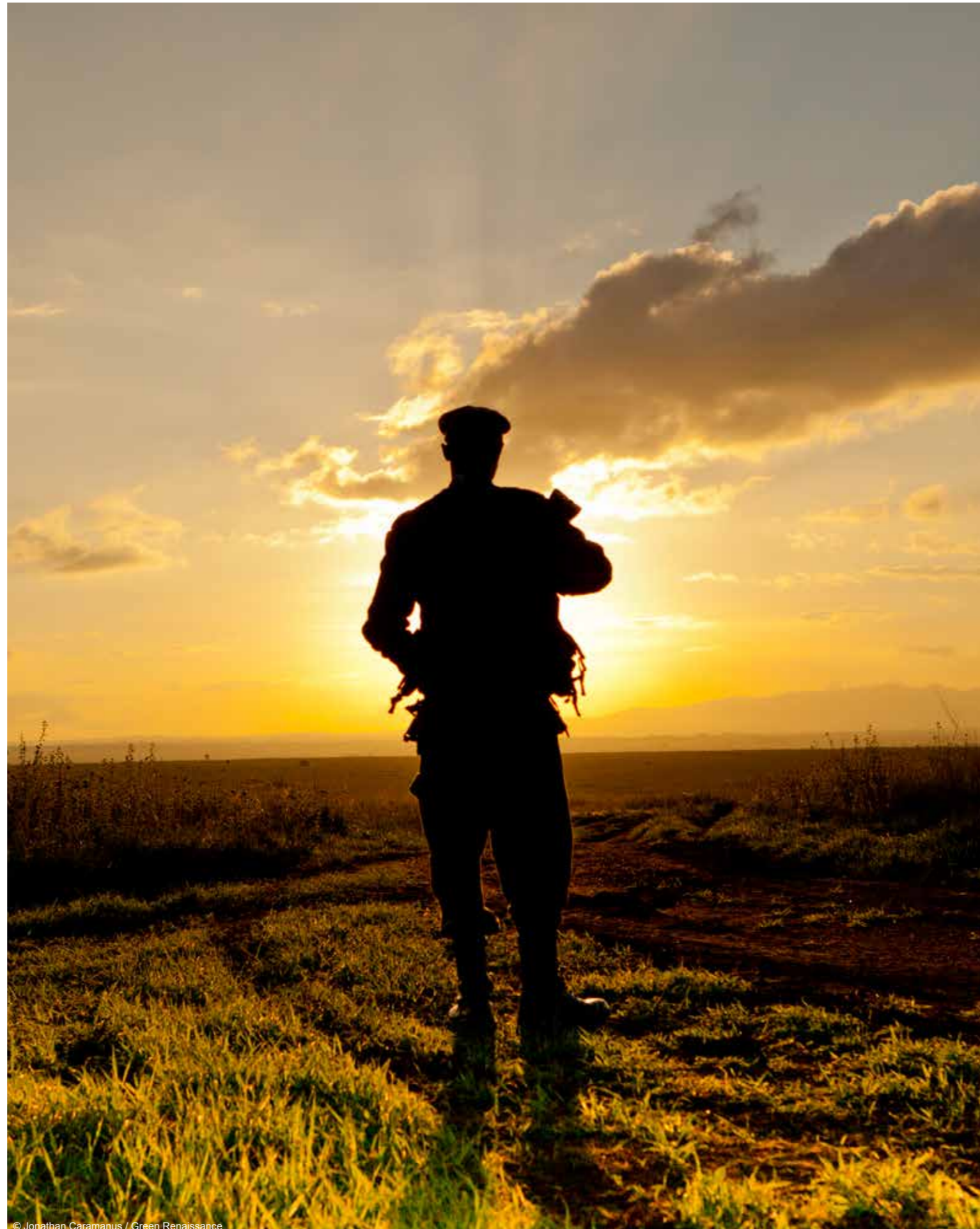
In order to improve future insurance interventions in support of rangers, concerned organizations should conduct additional research, as this will be necessary to more fully understand the context in priority countries. Additional research should also include rangers who are not employed by governments, including other types of frontline protection staff, such as indigenous rangers, community game scouts, and private security. Further research into the insurance coverage of similar professions could also prove useful in supporting better coverage for those charged with protecting wildlife.

Recommendation 2

This report, along with the recently-published *Ranger Perceptions: Asia* and *Ranger Perceptions: Africa*, should be widely distributed to ranger federations around the world so they can take up the issue through in-country channels, and use the data collected to advocate on their own behalf for better access to insurance. This process could be assisted through specific training on advocacy for ranger federations as well as general support to create or strengthen those organizations. International and regional ranger federations can play a crucial role in strengthening ranger associations and federations.

Recommendation 3

In the identified priority countries with no insurance coverage, especially those that lack or have less-developed ranger federations, concerned organizations should assist with lobbying governments to provide basic insurance. Additionally, governments in Asia, Africa, and Latin America that are already providing health insurance but not life insurance should also be lobbied to provide more extensive coverage.



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Recommendation 4

Conservation organizations can conduct further research in partnership with private insurance companies in various countries to better understand and address their inability to meet the market demand for life insurance for rangers. This may be due to lack of knowledge about this niche demand or a lack of statistical data on work-related deaths in wildlife conservation. It may be favourable to collaborate with private health and life insurance companies to create new or cheaper insurance products. In countries that are offering better than average benefits compared to others in their region, it could be useful to look for possible solutions or products that might be replicable in neighboring countries.

FOR GOVERNMENTS

Recommendation 5

Conduct a full review of the insurance regime as it relates to rangers employed in their jurisdiction, and upon completion forward strategic and specific policy recommendations that can be implemented to address any shortcomings, inadequacies, or gaps in coverage revealed by the review.

Recommendation 6

Countries that offer insurance coverage to permanent rangers but not to temporary rangers should look for ways to support those temporary workers, considering that they often operate under the same working conditions as permanent rangers and face similar threats. Solutions to bring temporary rangers into the mainstream will vary from country to country and may need to include policy changes or supplemental insurance support to be provided on an interim basis.

Recommendation 7

Regional governmental forums and networks such as ASEAN Wildlife Enforcement Network (ASEA-WEN), South Asian Wildlife Enforcement Network (SAWEN), Global Tiger Forum (GTF), and the Wildlife Enforcement Network for South Africa (WEN-SA) should adopt the ranger insurance issue within their forums. These networks and forums should also lobby relevant ministries in the member states to improve ranger insurance support and ranger working conditions generally.

Report in Numbers

100%
RECYCLED



20%

Rangers have no health insurance in 20% of surveyed countries

40

Responses came from 40 countries

35%

Rangers have no life insurance in 35% of surveyed countries

45%

Rangers have no long-term disability coverage in 45% of surveyed countries



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