

Property

Property insurance is currently a new frontier in microinsurance. The need is clear: destruction or damage to homes, business inventory, farming equipment, or livestock is devastating for low-income people. Without these assets, it is difficult for people to recover and to continue to make a living. Identifying the extent of loss efficiently is one of the main challenges. Innovations, such as identifying livestock with RFID devices or using satellite data to verify homes and damage are promising, but more needs to be done to improve efficiency to make these products viable.

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