

Agriculture

The landscape of agriculture insurance has evolved over the last two decades. Governments are increasingly using agricultural insurance as a mechanism to manage catastrophic risks. Satellites and automated weather stations have improved efficiency of loss verification.

Weather-index insurance has spread because of its potential to reduce costs and moral hazard.

To fulfill the potential of agricultural insurance, pilots need to be converted into sustainable schemes. Challenges around basis risk, pricing, and data limitations still need to be addressed.

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