

Agriculture

INNOVATIVE AND INCLUSIVE SOCIAL ENTERPRISE MODELS

Index-based Agricultural Microinsurance

HIGHLIGHTS

- Linking agricultural insurance to an index rather than to actual incurred losses is more cost-effective and, if communicated effectively, can foster trust between insurers and the insured.
- Mobile banking can make agricultural insurance more affordable and simultaneously increase its availability and quick payouts.
- This type of insurance allows farmers to invest more confidently and manage losses better, which helps smallholders to improve their productivity and grow their business.

[Read more](#) [1]

[Read more at Inclusive Innovation Business Models community](#) [2]

Files:  [Agri_Agri Microinsurance 2-pager_July11.pdf](#) [1]

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Links

[1] https://www.innovationpolicyplatform.org/sites/default/files/Agri_%20Agri%20Microinsurance%202-pager_July11.pdf

[2] <https://www.innovationpolicyplatform.org/inclusive-innovation-business-models>