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Index Insurance – getting beyond pilots

Supply side hurdles:

- Technology
- Systems
- Capacity
- Data

Demand side hurdles:

- Affordable
- Valuable
- Meaningful

Innovations are overcoming hurdles

- Integration with larger projects – missing piece – residual risk.
- Democratic farmer driven design.
- Standardization of Capacity Building effort.
- Improve good years by addressing bad years:
 - Good years cover bad years.
 - Improved productivity diminishes vulnerability.

Climate Services -

- Climate change, uncertainty
 - In insurance price
 - Incentivize adaptation
- Advanced analysis
 - Simpler and stronger products
 - Flag dangers, reveal limitations
- Robust even with noisy data
- Better data – merged ground and remote sensed observations.