Earth Observation for Agro-Insurance

Heat waves, droughts, frost, hail, storms – such extreme weather events strongly affect agriculture and are more likely to occur due to climate change. The damages left behind affect large areas and leave an enormous monetary harm. In 2018 a total loss of 270 million euros was recorded in Austria.

There is a need for insurances to obtain objective information for large areas and remote fields, to record crop development and distinguish crop damages and to quickly estimate the impacts and process insurance indemnity payouts in a timely manner.

The **ESA Earth Observation Best Practice for Agro-Insurance (EO4I)** project will assemble functionality for both, the **Agro-Insurance and EO industry** sector, to assess the current requirements and future needs. A **best practice roadmap** will be provided in 2020, highlighting how exactly remote sensing can help to tackle the challenges of agricultural insurance industry.