Stellapps is a Bangalore-based Internet-of-Things (IoT) firm serving the dairy industry with a core mission of “significantly increasing the income of dairy farmers by improving milk productivity, ensuring better milk quality, prices and financial inclusiveness” through its end-to-end dairy technology solutions.

**Innovations**

Stellapps digitizes and optimizes milk production, procurement and cold chain management through a full-stack cloud-based platform primarily focusing on data collection via sensors from animal wearables, milking systems and equipment, as well as machine learning over the big data acquired. Its moisture solution includes milkOut (Management Solution), smartAMCU (comprehensive procurement solution), mooPay (customized ERP solution for milk processing companies) and mooPay (FinTech solution for payments and lending). mooPay collects data from multiple sources—farmers, vets and animal wearables—to monitor animal health and better manage risks in the production process. smartAMCU and smartIC enable transparent, traceable and efficient milk procurement at milk collection centers. ConTrak helps keep milk fresh in cold chains through sensors. Over the span of 8 years, Stellapps has empowered 1.5 million farmers and 560,000 cattle with technology.

**Application to Agriculture Insurance**

Stellapps offers data, distribution channel and IT infrastructure that can encourage development of on-demand customized livestock insurance leveraging big data and advanced analytics. The data collected through wearables and app include full historical health data, health check-up, AI through sensors, and big data-driven decision making. The availability of granular real-time data leads to better insurance offerings. Stellapps is increasingly partnering with milk collection centers, where marketing and education activities are taken place, and the collection centers can serve as point of sale. Insurance premium can be paid in multiple ways—policy or sachet insurance. Stellapps is increasingly partnering milk collection centers, where marketing and education activities are taken place, and the collection centers can serve as point of sale. Insurance premium can be paid immediately through mooPay or deducted from the payment for milk due to the farmers whatever matches with availability.

**Partnerships and Next Steps**

Stellapps works with private and cooperative dairy cooperatives and insurers, as well as facilitators—value-added services to dairy farmers that balanc productivity, availability and affordability while making profit. It connects stakeholders on the blockchain to develop smart livestock insurance that is tailored to the dairy farmers' needs especially offering sachet insurance for smallholder farmers.

**About the Agriculture Insurtech Challenge**

The path to unlocking the full potential of agricultural insurance is improving livelihoods of 2.5 billion smallholder farmers, often poor and marginalized, comes with various challenges. Whatever changes the world undergoes in the coming decade towards the realization of SDGs by 2030, our progress can only be meaningfully measured against the welfare of these individuals. Purpose-led entrepreneurs and social enterprises perceive challenges as opportunities to stimulate creativity, productivity and value creation as they envision and create a new reality, leveraging the benefits of technology. To partner with such innovators to advance insurance in rural Asia, GIIF organized an agriculture insurtech innovation challenge in 2015 to boost select and endorse Asian-grown enterprises from 150+ applicants. In 2019, GIIF won the financial support in the three categories: Data & Analytics, Sales & Distribution and Premiums & Claims.

**About the The Global Index Insurance Facility (GIIF)**

The Global Index Insurance Facility (GIIF) is a dedicated World Bank Group’s program that facilitates access to finance for smallholder farmers, micro-enterprises, and microfinance institutions through the provision of catastrophe risk transfer solutions and index-based insurance in developing countries. As of 2019, GIIF’s regional partners have facilitated approximately 9.2 million health drought insurance policies to 11 million beneficiaries, animal health insurance coverage, and livestock insurance. In 2016, Latin America and the Caribbean. GIIF’s objectives are to provide access to financial protection and to strengthen the financial resilience of the poorest end of the risk spectrum, especially in the face of climate change and natural disasters, and to sustain food production for local communities and large markets.