

Tailored Solutions for Sustainability

Agriculture Production Business context

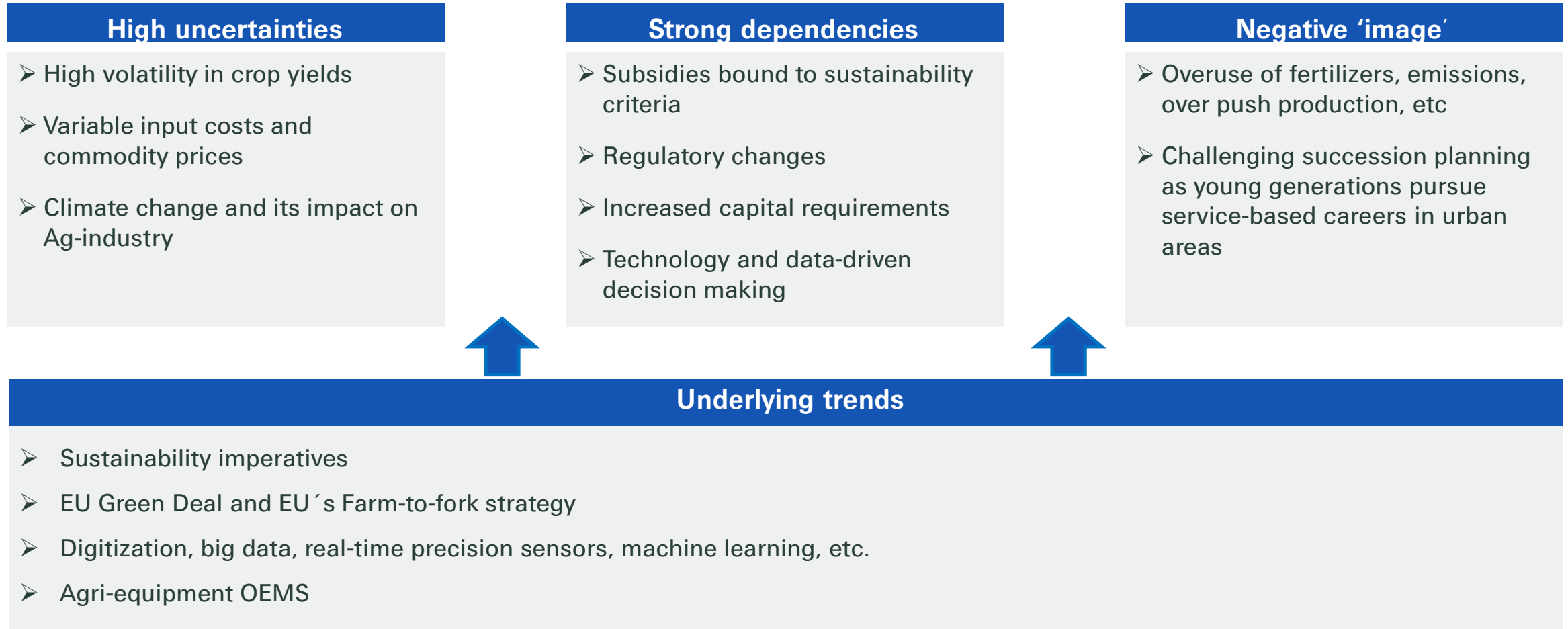
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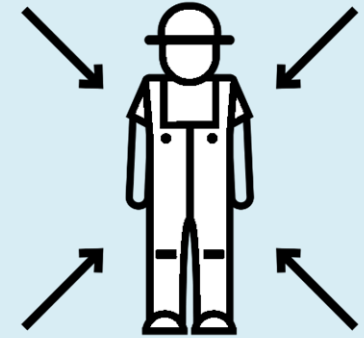


Farming today : a complex business in a rapidly changing environment



Focus is shifting from climate to farm. Need to reward good farming practices.

- Neighboring farms with the **same type of soil** and facing the **same weather** can achieve dramatically **different yield results**
- A **relevant insurance product** for farmers needs to account for such a difference and **reward good farmers**



How can we protect farmers with optimum economic outcome guarantee?



Custom-made Crop Nutrition Plan

- Yield risk mitigation
- Reward for good farming practices



Field Level Accurate Crop Growth Model

- Comprehensive risk (yield, commodity input cost) coverage
- Pricing tailored to individual risk profile



Tech Driven Field Level Data

- Fact based payout
- Remote loss adjustment

Case: Insurance cover in Brazil today is not tailored to demand

Prevailing huge protection gap is a result of age-old industry practises



- Weather events are the main cause for crop-failure in the Brazilian production, yet **78% of the soybean planted area in Brazil remains uninsured**
- **Lack of data** for tailored Insurance products for specific crops/regions/farmers
- **One-size-fits-all insurance products** resulting in **adverse selection** for farmers

AGRICULTURE — 29 Jul 2021 | 16:08 UTC — Insight Blog

Deja vu for Brazilian soybean and corn farmers amid historic drought

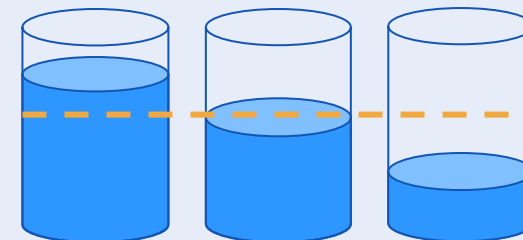
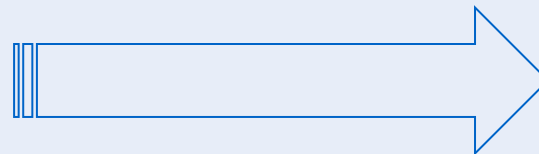
Unique Opportunity

- Heat wave causes historical losses in the south of Brazil
- Many SR competitors are being forced to reduce capacity due to high exposure to current losses
- Insurance terms and conditions are hardening
- Macro scenario (subsidies and tight credit) can increase the need from farmers to close insurance protection gap

Existing insurance product state in Brazil

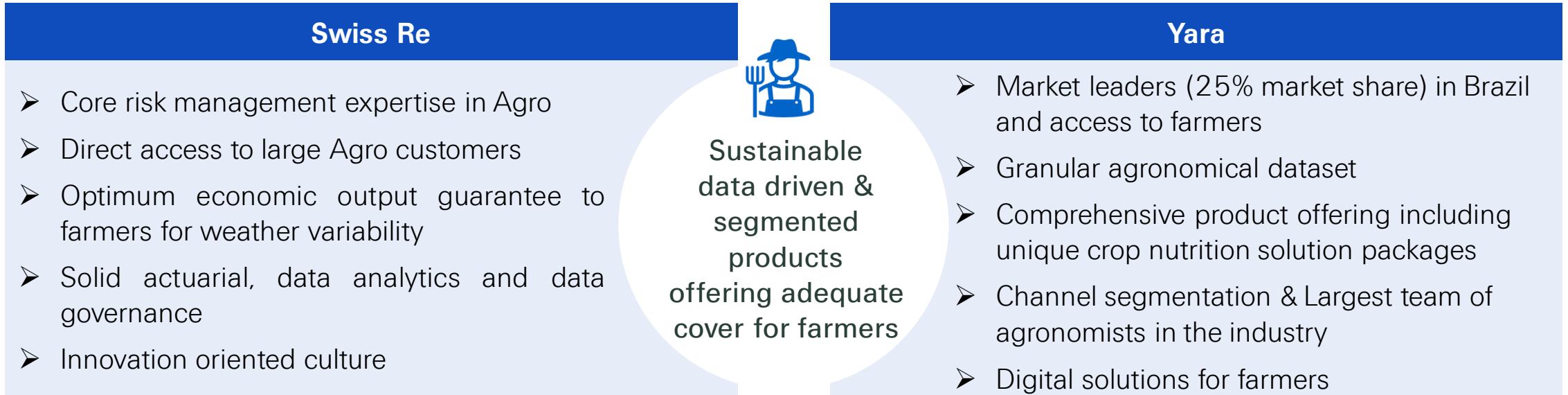


One-size-fits-all products

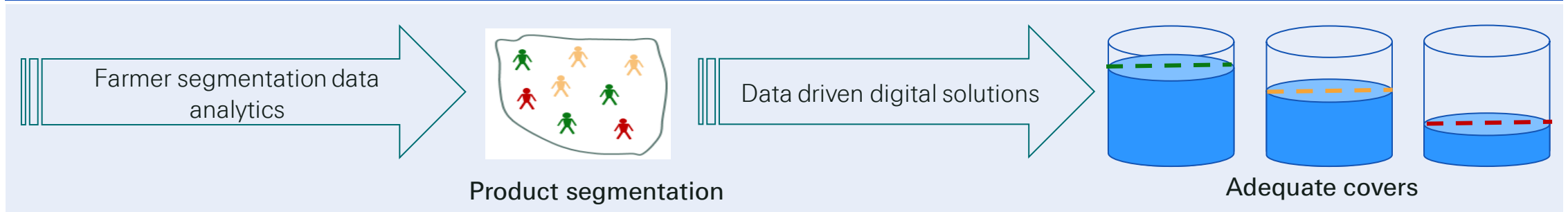


Adverse selection

Farmers' Delight: Tailored offerings as a critical pillar for a successful harvest



Complementary strengths + Innovation culture = Sustainable solutions



Risk insights determine the nature/type of the tailored product



Risk insights

- **Analyze** datasets for model development purposes
- **Derive risk insights**
- **Legal framework to processing of data**



Differentiated product

- Translate risk **insights into product differentiation**
- **Bespoke** product at farm level
- **Define MVP** and target regions/customers



Market acceptance

- Develop a contract for commercialization/ IP development
- Lead generation; execute plan to acquire consent from farmers
- Establish evidence of customer need
- Launch sales campaign

Developing an ecosystem to encompass sustainability demands of the future



Q&A

Thank you!

Contact us



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