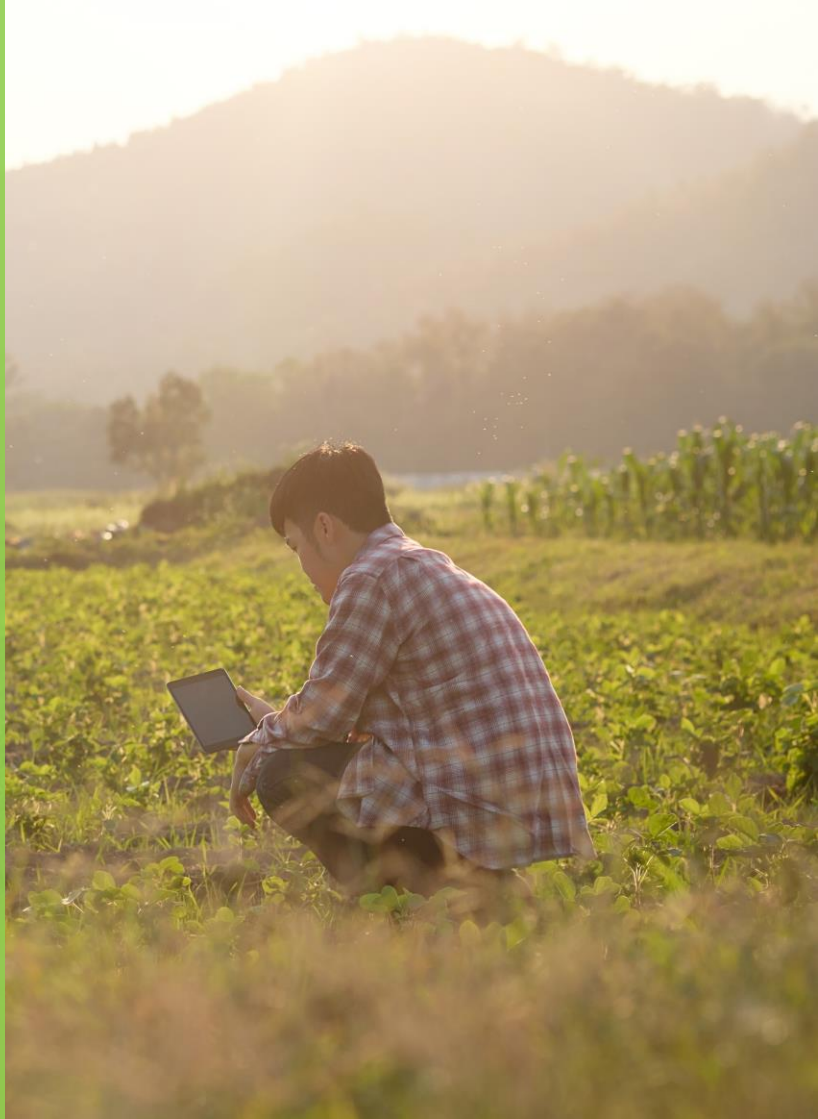


Agro Suite



Facing global risks

Two-thirds of global losses are uninsured

Road safety

There are 1.2 million road casualties a year. Driver and vehicle scoring, as well as technologies like driver assistance (ADAS), can help us dramatically reduce road casualties and develop a safer mobility future.

Cyber risk

The annual cost of cyber crime to the global economy exceeds USD 600 billion. Cyber solutions help us better manage and mitigate risks.

Natural catastrophes

The natural catastrophe protection gap totalled USD 193 billion in 2017. Parametric solutions can make insurance more accessible, affordable and provide immediate pay out for individuals and businesses to bounce back quickly.

Food security

With only 25% of the agricultural market insured, the market is full of opportunities to grow. Agricultural re/insurance solutions leverage latest technologies to help farmers best manage crops and recover from losses faster.

Solutions for a more resilient world

We help you grow your business and improve your profitability

By leveraging our risk expertise, strong capital base and new technology, we help you **grow your business** and **improve your profitability** by developing innovative solutions and by sharing the risk.



P&C Solutions: Support across your entire value chain

From innovative design to claims optimisation



P&C Solutions for your every need

Increase efficiency, steer portfolios and grow into new markets and segments



P&C Analytics

- Portfolio Insights interactive risk visualisation for steering and growth
- Tailored P&C Analytics consultancy services to solve your every need
- Behavioural Economics solutions to boost client conversion & retention



Property & Specialty

- CatNet® natural hazard risk analyser
- CatServer: NatCat modelling and expertise for your tools
- Sophisticated engineering underwriting with PUMA
- **Agro Suite** modular, end-to-end agriculture solutions



Cyber

- Cyber Product Suite for cyber insurance product development
- Cyber Analytics Platform: Score and manage portfolios & accumulation
- Identify and manage silent cyber exposures with Decrypt



Liability

- Analyse and model liability portfolios with Forward-Looking Modelling (FLM) to grow into new markets and segments
- Manage Casualty Accumulation risks



Parametric

- End-to-end pricing, risk monitoring, policy administration, automated claims pay out and real-time reporting for:
 - Flight delay
 - Earthquake
 - Tropical cyclone



Automotive & Mobility

- Insurance-relevant driver scoring with end-to-end telematics solution
- Grow strategically and steer portfolios with Motor Market Analyser
- Assess vehicle safety features with the ADAS Risk Score



SwiftRe®

- Online risk placement, claims and accounting platform
- Cost-effective risk management
- Full transparency into entire portfolio



Innovation

- Agile (co-)creation of next generation solutions
- Access to new risk pools and markets
- Fast development and time-to-market via Swiss Re's partner ecosystem

01

Opportunity



75% of agricultural risks remain uninsured

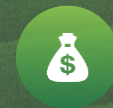
Agriculture insurance penetration remains low



The agricultural insurance landscape is complex and ever-changing. To ensure success, insurers require:



Expertise



Scalable, affordable products



Trust and transparency



Efficient operations

Agro Suite provides you with all the elements to succeed

Develop indemnity and parametric agricultural insurance solutions. Agro Suite's modular offering helps you enter new markets, steer your portfolio and grow your business.

What is it?

Full-stack insurance offering with embedded **product design** in a **lean, cloud-based, modular ecosystem**. Features include real-time reporting, pricing, portfolio steering, claims management and policy administration.

How do you benefit?

Grow your agriculture book and efficiently manage your portfolio. **Build trust to a broader customer base** through innovative and transparent products. Expand your offering and grow **new revenue streams**. Become the **technology leader in the market** and explore **new areas of growth**.

02

Value Proposition



End-to-end support along your entire value chain

A dynamic, easy-to-integrate and modular solution to meet all your needs



Agro Suite gives you a competitive advantage

Be the insurer that farmers trust. Be the agro tech leader in the market

Swiss Re Agro Suite

opti-crop



- Full information transparency in underwriting and loss assessment
- Real-time crop health updates to strengthen your relationship with clients

Index Pricer



- Automated pricing tool for parametric solutions
- Global product design and pricing expertise
- Enable your customers to get a parametric quote in 5 simple steps

Index Tracker



- Daily update of indices and pay out calculation enables faster pay out to customers
- Reduce information asymmetry along the parametric value chain, boosting trust
- Grow attractiveness of parametric insurance among policyholders



Client
engagement



Product
design



Quote/
pricing



Season
monitoring



Claims
settlement



End-to-end modular offering covering your entire value chain

Agro Suite capabilities

Joint product development to grow and steer your agricultural book



o p t i - c r o p



Weather

Historical data and forecasts of precipitation and temperature



Crop Growth

- Global weekly plant greenness map and graphs for individual fields to track crop growth throughout the cycle
- Visualise intra field differences to assess and compare field development



Soil Moisture

- Unique high resolution daily measurements
- 38 years of global data based on advanced satellite technology

Index Pricer



Modelling and pricing

Price agricultural parametric insurance products in 5 steps

Index Tracker



Portfolio steering and loss adjustment

Real-time monitoring in parametric insurance

A client story: Efficient growth of new parametric book of business

How we helped a Chinese client compete by growing a book of innovative index products



The client

Chinese insurance company
Ambition to grow agriculture insurance portfolio
Strong branch network with proximity to clients



The challenge

Headquarter mandate to develop and launch new products. In China's dynamic market, turn-around time is a key differentiator and success factor

Strategic goal to coordinate and steer sales, underwriting and reinsurance approval process among client headquarters, branch offices and reinsurer



Our support

End-to-end parametric pricing platform that includes quotation, event tracking and policy administration

Flexible product design options enabling innovation in a highly dynamic market environment

Streamlined processes allowing for fast review and acceptance of parametric products into reinsurance facility



The result

End-to-end parametric pricing platform

New

Clearly defined reinsurer appetite and processes



New product development time reduced from 5 days to 1 day



A client story: Development of a new parametric agriculture insurance product

How we doubled a client's agriculture insurance portfolio and cut claims processing times in half



The client

Specialised Mexican insurance company

Market leader with strong focus on innovation



The challenge

Parametric drought insurance product didn't meet insurer's needs of covering non-extreme events

Operational inefficiencies

Lack of transparency for policy holders



Our support

Identification and design of a tailored parametric insurance product

Co-creation of opti-crop™ index tracker to support operations of a growing portfolio



The result

Development of innovative drought parametric product

New

Doubling of client agricultural portfolio



Claims processing time cut by 50%



A client story: Improved risk selection and assessment in indemnity underwriting

How we support the underwriting process of indemnity single or multi-peril crop insurance



The client

Small Eurasian insurer
Expanding portfolio
Depended on reinsurance risk transfer to manage existing portfolio and grow
Shared large exposures in special acceptances under the existing treaty



The challenge

Appetite for large new agricultural investment projects being developed in the country but lacking historical data/experience
Client received late application for agriculture insurance (after the start of the agricultural season), exposing them to potential information asymmetry and unfavourable risk selection



Our support

Swiss Re's opti-crop health map was used to analyse current condition of the insured area
Compared data with similar agricultural production areas in the region (benchmarking of the risk quality)
Performed a historical season analysis of the area
Provided confidence in risk quality despite late submission and maintained healthy loss ratio



The result

Late submission in portfolio led to an expansion in premiums of EUR 0.5 million

New

Great client value delivered by providing cover 2 months into the season



Healthy loss ratio maintained



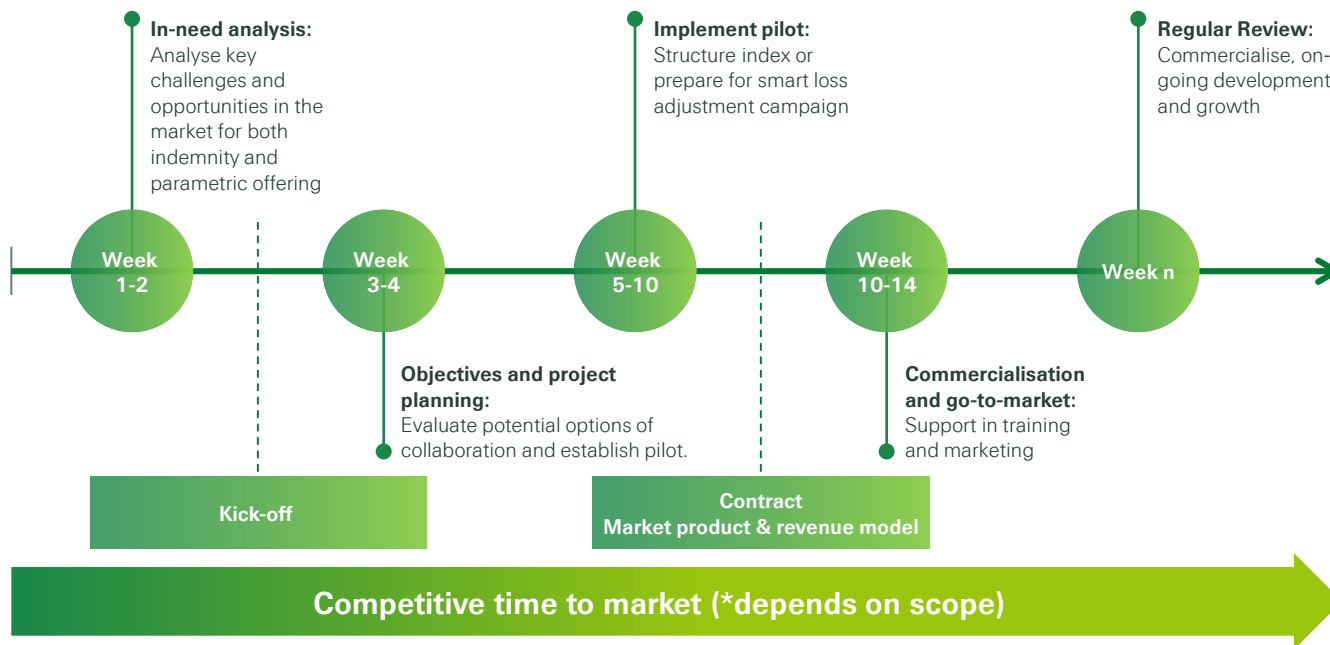
03

Rollout



Project scope and duration flexibly tailored to your needs*

Co-creation to ensure we meet your needs and can develop new solutions in an agile manner







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