

# WEATHER-AUTOMATED AGROINSURANCE

DEFINING THE NEW ERA  
OF AGROINSURANCE



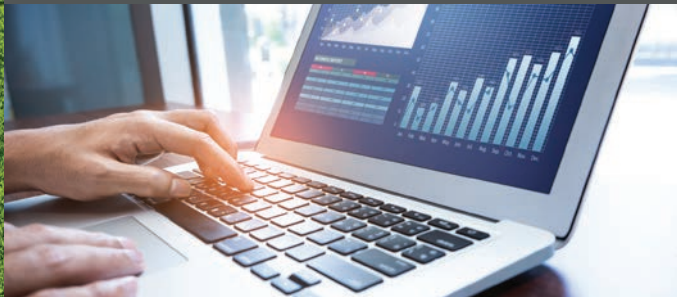


## YOUR CHALLENGES

### EVALUATE RISK TO AVOID PRODUCTIVITY LOSSES



### CALCULATE RISK-ADJUSTED AND RESPONSIVE PREMIUMS



### MANAGE EMBARGOES



### OPTIMISE TIMING OF AGRICULTURAL ACTIVITIES



## OUR SOLUTION



### WEATHER-AUTOMATED AGROINSURANCE

- Unlock new market potential
- Global turnkey solution
- Weather-relevant embargo planning
- Enable concluding agroinsurance contracts during crop cycles
- Weather-driven dynamic pricing models

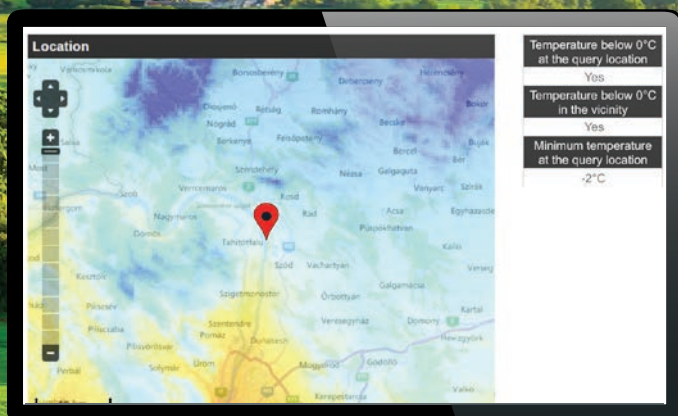


### WEATHER COCKPIT® AND SEVERE WEATHER WARNINGS

- Intuitive map-based web portal with forecasts, special agricultural parameters and archive
- Real-time weather data monitoring
- Overview of agricultural weather parameters e.g. saturation deficit, fire index, Growing Season Index (GSI), probability of frost/thunderstorm/hail...
- Insurance branded SMS and email warnings with different impact related warning levels
- Issued for wind, snowfall, rain, freezing rain, thunderstorms/hail etc.

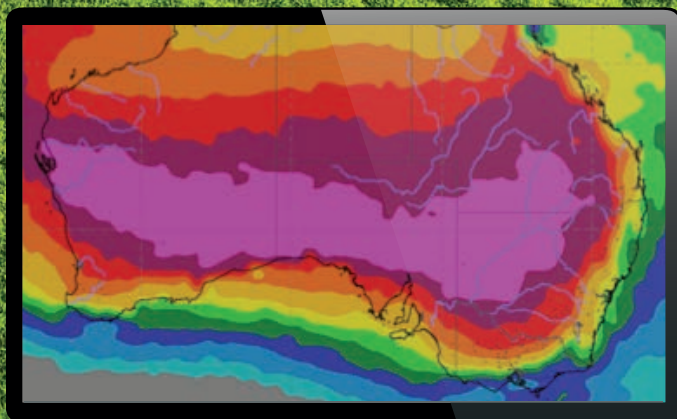


# SOLUTIONS



## CLAIMS INFORMATION SYSTEM

- Accurate verification of weather-related losses
- Faster processing of individual claims
- Reduced costs for technical experts
- All parameters available including: lightning, wind, hail, rain, frost, drought
- Available via portal solution or RESTfulAPI



## REANALYSIS

- Based on long-term weather data
- Map-based tool with risk information
- Wind, rain, snow, thunderstorm, hail, frost and drought indices etc.
- Visualises areas with statistically high/low weather risk in high resolution
- Short- and long-term risk reanalysis

# YOUR BENEFITS

## EVALUATE RISK



- Assess risk based on long-term historical weather data
- Continuously monitor weather data to gauge risk
- Alert agroinsurance to high-risk clients
- Establish long-term competitive advantage

## INCREASE EFFICIENCY



- Automate underwriting and claims handling
- Improve claims processing through weather-smart contracts
- Enable customers to increase efficiency with more precise planning
- Accurate weather claims forecast
- Efficient operational planning / staffing

## REDUCE COSTS



- Prevent fraud by blockchain verifying contracts with integrated weather data
- Ensure only valid claims are paid out based on highly precise weather information
- Prevent property damage and reduction of crop loss due to severe weather events
- Minimise losses or, ideally, avoid them entirely
- Evaluate faster, save time
- Reduce organisational and process costs

## MAXIMISE SALES



- Estimate crop yield by monitoring growing parameters
- Swiftly verify claims with clear results
- Reduce loss payment
- Optimise rejection rate and Combined-Ratio
- Create dynamic pricing based on actual risk

## INCREASE CUSTOMER LOYALTY



- Easy access to agroinsurance via smartphone
- Positively perceived by the insured and strengthens customer loyalty



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## ABOUT UBIMET

UBIMET is a leading commercial provider of precise meteorology services and severe weather warnings. The global company headquartered in Vienna, Austria has offices in Karlsruhe, Melbourne, Munich, New York and Zurich employing 200 staff from 25 nations. UBIMET provides high-quality meteorological data, forecasts and alerts enabling weather-dependent industries around the globe to increase safety and efficiency.

UBIMET's expertise and reliable weather solutions have convinced customers from industries such as aviation and rail, construction, energy, insurance, media as well as event organizers. UBIMET has delivered accurate weather data for Formula 1 since 2014.

As market and innovation leader with a proven track record in insurance and one-stop shop, UBIMET has been providing highly precise weather data to over 170 insurers for more than ten years. UBIMET agroinsurance products and services support damage prevention, operational readiness and claims management and benefit insurers with digital solutions by improving the damage-cost-ratio and generating positive touchpoints with regular customer interaction.

[www.ubimet.com](http://www.ubimet.com)

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