



Parametric Yield Cover



We offer an innovative program for monitoring fields and predicting crop yields, enabling you to subscribe to a parametric insurance product anytime during the season.

How does it work?

By using historical farm data and our custom model, we are able to determine the yield potential, by crop, for the upcoming season.

The growth season is split into different periods representing the phenological stages of the crop. At the beginning of each period, our algorithm will calculate updated crop yield potential based on weather conditions and the vegetative state of the crop. We will provide an insurance proposal at each period for the whole farm, or by crop.

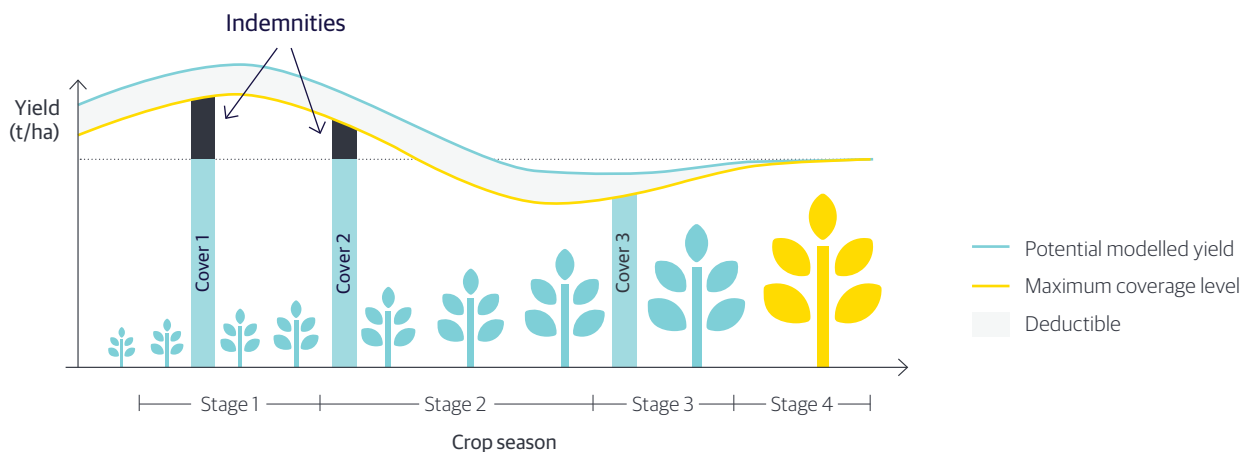
Our product is 100% tailor-made giving farmers the opportunity to select different deductibles and price levels, for each period. We also provide farmers with the ability to purchase additional cover during the season (in the limit of the current market price level), even if they have already subscribed to a coverage.

Our model calculates a final yield at harvest using the pre-agreed methodology and machine learning algorithms. Final indemnity, for each period, will then be calculated as the difference between the trigger yield level, minus the deductible, and the final modeled yield for the selected coverage level.



Keep track of your fields using our crop monitoring tool:

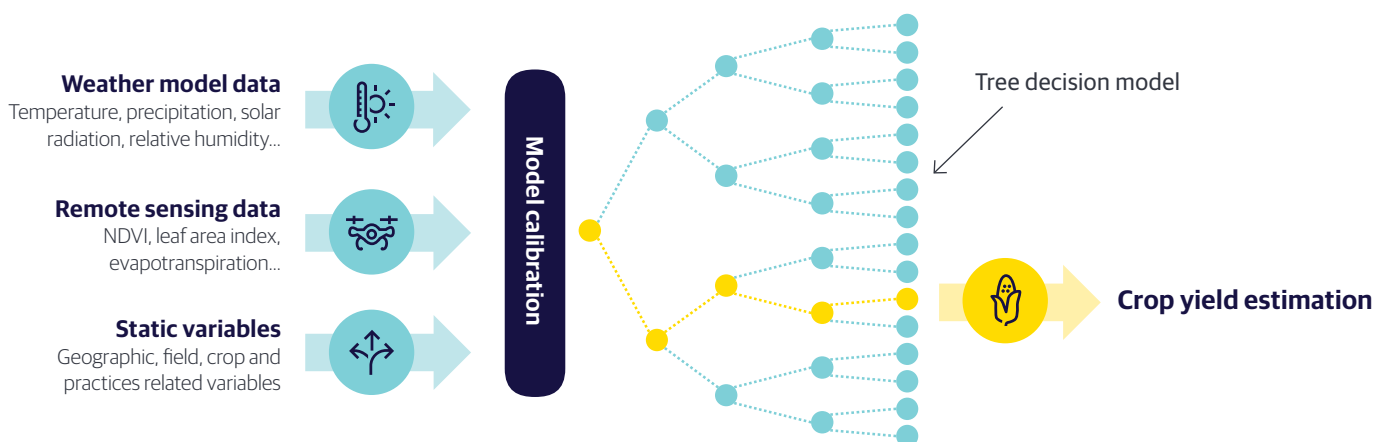
- Intra-field variability maps
- Evolution of the vegetation index
- Weather data (grid < 2km)
- 10 years of historical data at field level





Our solution

We use Big Data and machine learning to accurately predict field-level crop yield and offer index based insurance.



Information we require:



Historical farm data at field level
(at least 3 years)



Expected crop plan

Our expert underwriters, supported by an experienced team of actuaries, claims and administration professionals, provide a high quality of service. We write Agriculture & Parametric covers on a worldwide basis, all backed by 'A' rated security.

Contact us

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Liberty Mutual
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