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# Pasture production parametric insurance

Our new solution, based on biological indicators processed from satellite imagery, quantifies pasture production losses for livestock farmers.

## How does it work?

The livestock and dairy industry is a key component of the agriculture sector. Grasslands represent an important source of an animal's diet and so cattle breeders' outcomes are dependent on pasture yield variation.

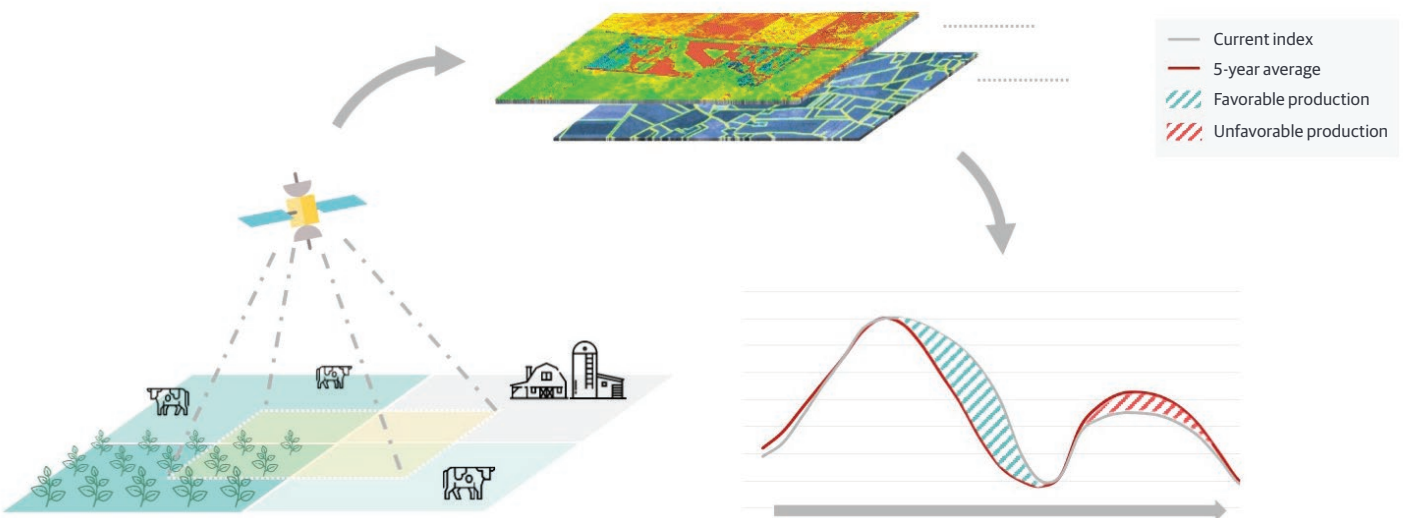
Climate hazards and adverse weather conditions are the main risk for fluctuation in pasture production. Due to the nature of the production cycle, and the difficulty of loss assessment, covering these risks with traditional insurance is complex.

This is why we have designed an index based solution to estimate and monitor forage production at municipality level. The forage production index is derived from

earth observation data. Low resolution imagery from satellites is processed on a daily basis and generates a vegetation index replicating the grassland production.

We apply an in-house crop layer to the image in order to filter only grassland areas for each municipality. We then produce a yearly time series of grass growth over production period, and compute the daily difference with the 5-year historical average of the pasture production index.

This analysis enables us to produce an annual indicator reflecting the production level. When this indicator drops below a defined threshold, we compensate the policyholder.



For more information, please visit: [libertymutualre.com](https://libertymutualre.com)



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### Our solution:

- We have 10 years of experience developing pasture index products adapted to local vegetation and environments in Europe, North America and Latin America
- Offers a significant correlation of the index to actual damage. This is due to the sophistication of agrometeorological and statistical-mathematical models
- The index is observable, easily measurable, objective, transparent and independently verifiable
- The index is available in a timely, time-stamped manner and verified over a wide area
- No damage assessment on field



### Information we require:

- Location, surface and variety of the insured grasslands
- Policy conditions (deductible, sum insured, etc.)

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### Product contact:

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