



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.



**Information we require:**

- Historical farm data at field level (at least 3 years)
- Expected crop plan

# 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?

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.

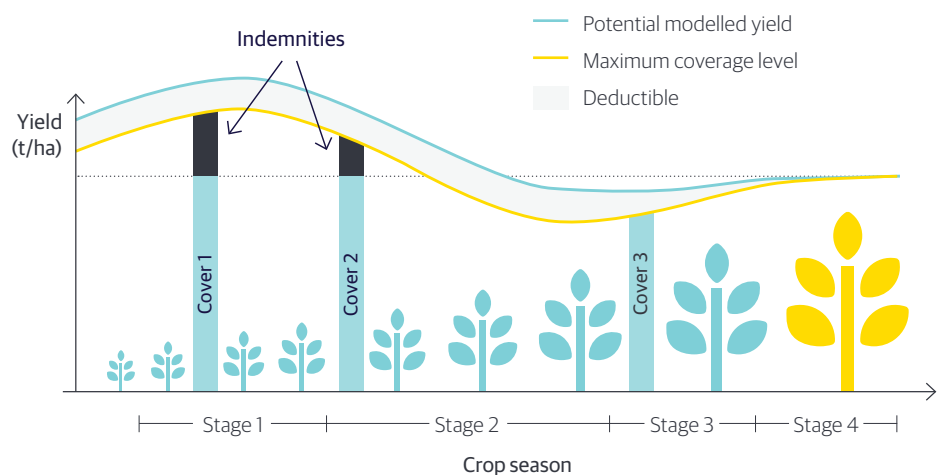
This is why we have designed an index based solution to estimate and monitor forage production at municipality level. The forage production index is derived from earth observation data. Low resolution imagery from satellites is processed on a daily basis and generates a vegetation index replicating the 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.

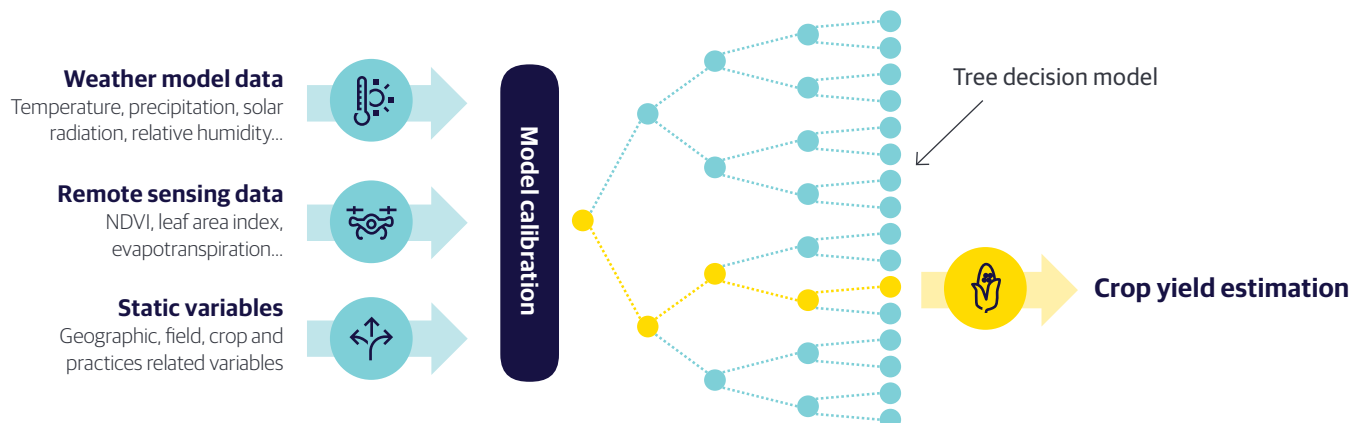
### Keep track of your fields using our crop monitoring tool:

- 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.



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



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REINSURANCE

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