



**SOMPO
INTERNATIONAL**



WeatherLock®

Bespoke weather protection products tailored to the agricultural industry

Expertise. Agility. Innovation.

AgriSompo, Sompo International's global agricultural platform, offers bespoke parametric weather risk management solutions for the agricultural industry through our WeatherLock® suite of products. Our experienced team works closely with clients to develop innovative and flexible weather protection products that vary in duration. Products can range from very simple to highly customized programs depending on client's specific requirements.

Our weather protection products are structured using local data and information that is familiar to the farmer. Coverage can be tailored to supplement U.S. Government Multi-Peril Crop Insurance (MPCI) programs or on a stand-alone basis, for example crops not covered by the MPCI program.

Our ability to execute within a short timeframe enables our clients to move quickly on opportunities that require speed and precision in a dynamic marketplace.

The WeatherLock® Suite Of Products.

WeatherLock® suite of products includes RainLock® and TempLock®. WeatherLock® products are typically single weather trigger protection with a fixed payout per weather unit (e.g., inch of rain or degree of temperature) which cover a range of adverse weather conditions from critical events such as freeze to seasonal variations like cumulative rainfall.

The following example illustrates a potential contract structure.

The Challenge

A farmer is concerned about a lack of consistent rainfall in July leading to a depressed yield on his bean crop.

AgriSompo's Solution

We work with the farmer to structure a RainLock® policy customized for his growing conditions, cost variables and risk exposures. In this case, the policy is indexed to cumulative "key rainfall" struck at 50% of the historic average rainfall with a cap on daily rainfall of one inch to eliminate the contribution to the index of "run off water" during heavy storms.

Location	McPherson, KS
Term	1 Jul 2019 through 31 Jul 2019
Index	Cumulative Key Rainfall, defined as the sum of daily rainfall over the period subject to a 1" daily cap
Rainfall Attachment	2.5" (AgriSompo pays below strike price)
Payout Amount	\$50 per inch per acre
Contract Limit	\$125 per acre

This risk scenarios are examples and actual coverage is subject to the specifics of each issued product.

FOR MORE INFORMATION, PLEASE CONTACT:

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