MAKLER S.A.
ASESORES EN SEGUROS

Great **Solutions,**
better ***Results.***

PARAMETRIC


La
ES
LA

PRODUCT FEATURES

PARAMETRIC

Parametric insurance covers performance decline or productive deficit of the insured crop for previously agreed and selected causes between drought, excess rainfall, frost, and hail.

For this, parameters (rates) are established which define when certain events are favorable or unfavorable according to what was analyzed throughout of 20 agricultural campaigns; that is, based on what occurred, we project curves that allow us to visualize the impact of damage at each point analyzed throughout the millennium and generate an action plan with different levels of coverage that adjust to the requirements of each client.

Features:

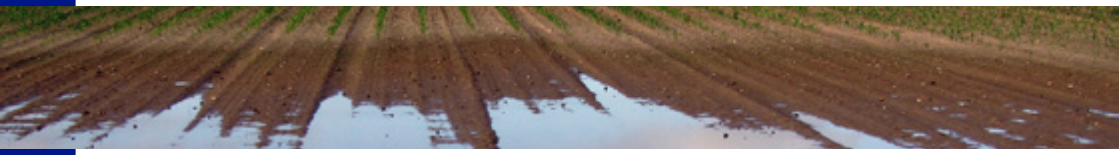
- Without adjustment, nor loss.
- Simple policies that optimize costs and offer fast payments without inconvenience.
- Claim rate agreed with the client.
- Without deductible.
- The client chooses the insured amount (it may include financial losses or fields rental).
- Contracts up to 5 years.
- Verifiable by specialized and independent institutions.
- A settlement process is not required.

How does it work? insurance optimization

Step 1
Together we define your coverage based on predefined parameters and a prearranged compensation.

Step 2
We monitor the evolution of these parameters and if the threshold is exceeded.

Step 3
If activated, you will receive compensation in a few days.



Excess rainfall

Last registration date- 1 month- Risk period

Risk covered:
Excess rainfall.

What we need:
location, crops type, risk period, and historical losses (if existent).

Our product
Index:
cumulative rainfall for 3 days (example).

Data Provider:
weather stations directly installed in the cultivation fields or nearby public weather station.

Insured periods:
for example, during the crop's growth period (flexible).

Indemnity payment (example)
The compensation must be defined and calibrated according to the history of events by region and the food producers needs

accumulated precipitation in 3 days (example)	Compensation in % of the limit
< 200mm	0%
Between 200 and 250mm	10%
Between 250 and 300 mm	25%
> 300 mm	50%

Payment calibrated to reflect losses of historical performance derived from an excess of rainfall.

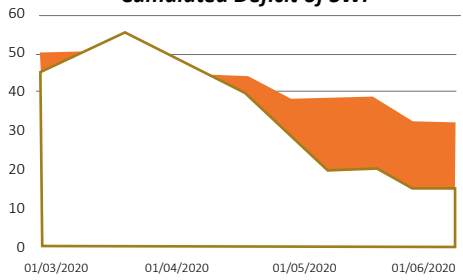
Satellite drought insurance

Last registration date - 3 months- Risk period

Risk covered:
low quality of crops due to drought.

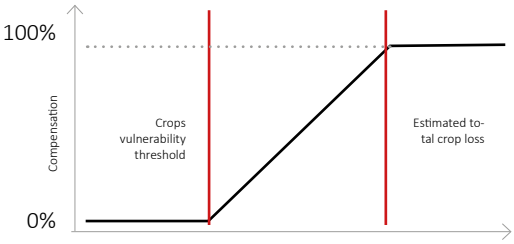
What we need:
location, crops type, risk period, and historical losses (if existent).

Cumulated Deficit of SWI



- SWI 2020

Gráfico: Compensation payment (example)



Our product

Index:

cumulative deficit in humidity index / Soil Water Index) at the location.

Data Provider:

satellite data with a resolution of 1km or less

Insured periods:

for example, from July thru September.

Our technology:

compare the index with a reference (5 years average) in the insured place.

Index value	***Compensation***
SWI within 90% of reference point.	-
Between 10% and 20% below the reference.	25%
More than 10% and 20% below the reference.	50%
More than 30% below the reference.	100%

Parametric frost coverage

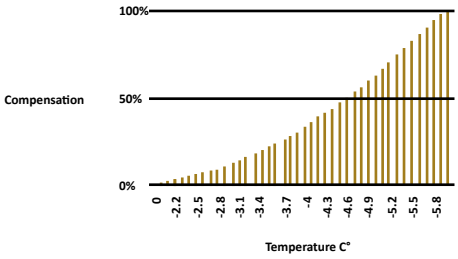
Last registration date **-** 1 month- Risk period

Risk covered:
Frosts that interfere or ruin the growth of crops. Harvest loss due to severe cold waves at critical moments in the development of fruits and vegetables.

What we need:
location, crops type, risk period, amount insured per field and historical losses (if existent).

Our product
Index:
minimum temperature below the established threshold (2 m above the ground).
Data Provider:
weather stations installed on site
Insured periods:
Several weeks flexibly adapted to each type of crop.
Our technology:
interpolation model between stations, which allows us to accurately assess the entire field.

Compensation payment (example)



Hail coverage

Last registration date - 1 month- Risk period

Risk covered:
Hail damage to vineyards, fruit tree plantations, greenhouses, etc.

What we need:
GPS coordinates, dimensions of the fields (it would be useful to have maps), amount to insure per field, historical losses (if any), sum insured per field and historical losses (if existing).

Our product
Index:
size and intensity of the hail.
Data Provider:
Special sensors on site
Insured periods:
Totally flexible
Our technology:
Sensors to measure the size and intensity of hail.
Using unique meteorological knowledge coupled with machine learning to determine risk from satellite cloud observations.

Compensation payment (example)

Size of hail / intensity	10 strikes / m2 <=N<80	80 strikes / m2 <=N<160	160 strikes / m2 <=N<400	400 strikes / m2 <=N
1 - 2 cm	0%	0%	0%	0%
2 - 3 cm	1%	5%	15%	35%
3 - 4 cm	3%	10%	30%	70%
4 - 5 cm	5%	15%	40%	85%
> 5 cm	10%	20%	50%	100%

25 de Mayo N°**596**, 3rd. Floor
C**1002**ABL
Ciudad Autónoma de **Buenos Aires**
Argentina.
phone: (+54 11) **5275 7400**
e-mail **info@**maklerseguros.com.ar

We **proposed** it to ourselves

and we **made it.**

Our first **39** years!

www.**maklerseguros**.com.ar