



SOMPO INTERNATIONAL

# AgriSompo

*Delivering innovative insurance  
and reinsurance products to  
agriculture partners worldwide*

## What is AgriSompo?

AgriSompo is an integrated underwriting, technology and distribution platform delivering innovative insurance, reinsurance and financial products to agriculture partners worldwide. AgriSompo combines global reach, financial strength, knowledgeable underwriting, and specialized product expertise with cutting-edge analytics to best meet our clients' risk management needs. Leveraging the broad licensing of our parent, Sompo Holdings, Inc., our clients around the globe have direct access to our dedicated team of agricultural experts who deliver tailored solutions for each client's unique exposures. Whether it's Yield, Weather or Revenue products, AgriSompo is your global partner.



## AgriSompo Insurance

AgriSompo offers a full suite of risk transfer products customized to best meet the needs of crop and livestock producers, farm suppliers and other agri-businesses in the markets in which we operate.

- Our extensive agri-business experience, insurance expertise and pioneering software have been delivered in the U.S. since 2007 through ARMtech Insurance Services, the sixth largest underwriter of U.S. multi-peril crop insurance and a wholly-owned subsidiary of Sompo Holdings, Inc. We have recently expanded our U.S. relationship with CropTrak™, a best-in-class technology supporting food and agriculture production, into an exclusive global partnership.
- A&A, s.r.l. is a wholly owned subsidiary of Sompo International and a leader in the Italian agriculture insurance market. As a multi-mandate insurance agency, A&A offers crop insurance for a wide array of perils

through SIIE, Sompo's European subsidiary, as its primary insurance carrier.

- AgriSompo offers ErntelIndex, a new and innovative parametric area yield product to the agriculture sector in Germany through a strategic partnership with one of the largest insurance companies serving the German market, SV SparkassenVersicherung. This multi-peril protection covers a variety of conventional and organic crops and complements traditional crop insurance.
- AgriSompo, in conjunction with Sompo's insurance subsidiary in Brazil, introduced Sompo Agricola Custeio and Sompo Agricola Produtividade, new crop funding and crop yield products, covering a broad range of natural perils. Tailored to the characteristics of different growing regions in Brazil, these new products address the specific needs of local producers.

*We deliver industry leading solutions to our global agriculture clients by blending best in class underwriting, risk modeling and product development expertise with our innovative software platform.*

## AgriSompo Parametric Products

- We offer an extensive scope of parametric products indexed to weather, area yield and correlated commodity prices, which can be structured as a complement or an alternative to traditional insurance coverage. In addition, we offer our partners access to our proprietary parametric program software which can be used to create turnkey parametric insurance programs, locally tailored over entire regions and countries. Parametric products are available globally, with programs successfully operating in the U.S., Europe, Brazil, Thailand and Australia. Products can be offered as derivatives, insurance or reinsurance.
- Typical weather variables include: precipitation, temperature, humidity, snowfall and sunshine hours.

Hybrid crop/weather contracts can also be structured with multiple triggers to protect against adverse weather and variations in crop futures prices.

## AgriSompo Reinsurance

- We partner with insurance companies, financial institutions and agricultural co-operatives to support their business and growth goals, offering significant capacity to cover exposures from a range of perils including weather, volatile crop prices and an expanding list of livestock diseases.
- Our specialized knowledge allows us to provide a broad variety of products which can be customized to meet our clients' needs, including: traditional proportional and non-proportional treaties, aggregate stop loss treaties and bespoke risk-transfer structures.

## What does AgriSompo mean for you?

### Farmers and Agri-businesses

- A wide variety of products tailored to meet your needs
- Simple, fast and fair loss adjusting using the latest loss adjusting techniques
- State of the art software, including mobile apps, alerts and claim tracking
- Access to CropTrak™ farm management software including GIS mapping capability and reports to track seeding, harvesting, etc.
- Peace of mind – a financially strong partner with the ability to pay when you need it most



### Producers

- A long history of commitment to the agriculture sector
- A strong partner committed to high levels of customer service
- An innovative online pricing platform allowing the customization of products based on a variety of potential indices including weather, area yield and satellite imagery
- State of the art software development capabilities to support innovative sales, client service and claims systems

### Insurers

- Product development support
- Strong financial health – Sompo International companies are rated A+ by A.M. Best and A+ by Standard & Poor's
- Custom-designed risk transfer structures
- Training and information sharing across loss adjusting, IT systems design, operational procedures and other topics



### Reinsurers

- Strong underlying policy design and wordings
- Knowledgeable underwriting
- Best practice claims management utilizing GPS based claims monitoring and control
- Accurate and consistent pricing across AgriSompo entities
- Transparency
- Strong financial health – Sompo International companies are rated A+ by A.M. Best and A+ by Standard & Poor's

## About Sompo International

Sompo International Holdings Ltd., a global specialty provider of property and casualty insurance and reinsurance, underwrites agriculture, professional lines, property, marine, energy, casualty and other specialty lines of insurance and catastrophe, property, casualty, professional lines, weather risk and specialty lines of reinsurance. Sompo International is a wholly owned subsidiary of Sompo Holdings, Inc., whose core business encompasses one of the largest property and casualty insurance groups in the Japanese domestic market.

## Our Financial Strength

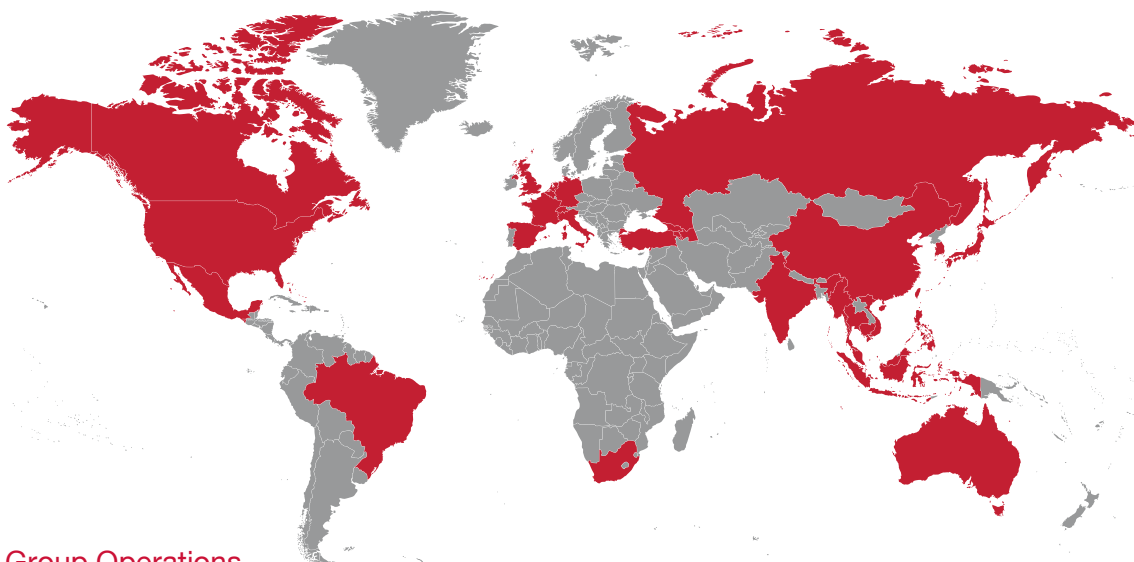
Sompo International's operating subsidiaries have balance sheets comprising high quality assets and excellent liquidity. We maintain ratings of A+ (Superior) from A.M. Best (XV size category) and A+ (Strong) from Standard & Poor's. In addition, we are part of Sompo Holdings, Inc., which holds more than \$100 billion in total assets.

## About Sompo Holdings

Sompo Holdings, Inc. (Sompo) has an extensive global footprint with nearly 80,000 employees in 228 cities in more than 30 countries across 6 continents. Sompo's broad licensing capabilities, diverse products and distribution networks, and market leading technology make Sompo a preferred partner for clients around the globe.

## Our Global Reach

Sompo operates across 45 licensed entities in more than 30 countries.



■ Sompo Group Operations

### FOR MORE INFORMATION, CONTACT:

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