



Weather Risk  
Management Solutions—  
**Pineapples Plantations**—



# Meet CelsiusPro

---

Founded in 2008, CelsiusPro is a Australia / Swiss based Insurtech company that specializes in industrializing parametric insurance solutions to mitigate the effects of **adverse weather, climate change, and natural catastrophes**. We aim to:

Increase  
resilience  
against NatCat  
and weather  
events

Combine risk  
management  
with data  
science

Simplify,  
digitalize and  
automate the risk  
management  
process

We are a **global leader** as a full service provider for risk modelling, underwriting and the administration of parametric risk management products and consultancy in the context of weather risk and natural catastrophes.

# Hail and Pineapples are Simply not a Good Mix.

There are two risks hail storms pose to pineapple plantations:



## Damage to Leaves

Hail can cause severe damage to the leaves which eventually whittle and die off. This leaves only a small growing point for the fruit to grow affecting the end yield.



## Fruit Damage

Despite the rigor of the pineapple fruit, severe hail can still cause bruises which affect it's quality aswell as knock the fruit completely off it's growing point.

**Both are detrimental to your profits.**

— And not to mention, extreme weather is becoming more intense and more frequent.

With the onset of global warming, the use of traditional hail risk mitigation methods are not enough as they **do not account for the increasing intensity and frequency of adverse weather events and the financial losses they can incur.**

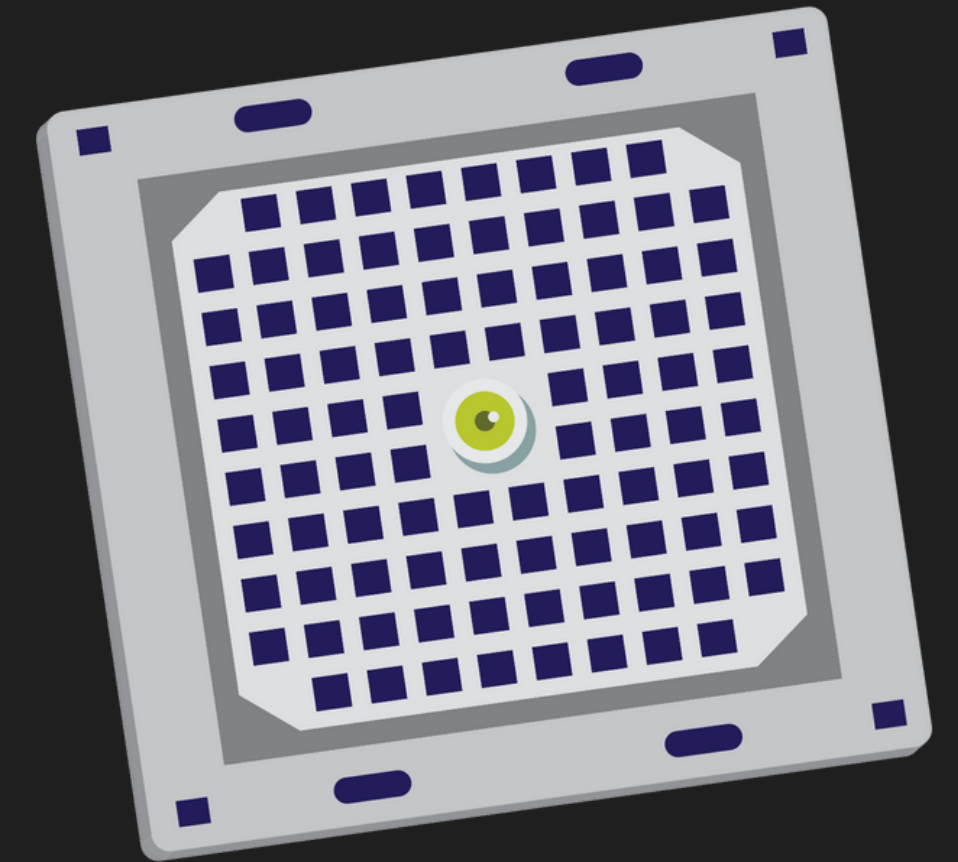
### Global Economic Forum: Global Risks to Business

|     | 2017                  | 2018                   | 2019                   | 2020                               | 2021                               |  |
|-----|-----------------------|------------------------|------------------------|------------------------------------|------------------------------------|--|
| 1st | Extreme weather       | Extreme weather        | Extreme weather        | Extreme weather                    | Extreme weather                    | Extreme weather was ranked 1 <sup>st</sup> in terms of likelihood from 2017 to 2021. |
| 2nd | Involuntary migration | Natural disasters      | Climate action failure | Climate action failure             | Climate action failure             |  |
| 3rd | Natural disasters     | Cyber attacks          | Natural disasters      | Natural disasters                  | Human-made environmental disasters |  |
| 4th | Terrorist attacks     | Data fraud or theft    | Data fraud or theft    | Biodiversity loss                  | Infectious diseases                |  |
| 5th | Data fraud or theft   | Climate action failure | Cyber attacks          | Human-made environmental disasters | Biodiversity loss                  |  |

## Our Solution: Meet Hailios

# The worlds first compact, wireless hail detection & analysis system.

Hailios's **Eyewitness** device captures the most complete hail data in the world, delivering unparalleled data and new environmental insights. Our sensors collect granular, hyper-local, ground-truth, cloud-based data in real-time.



### Special Features



*Compact, wireless, and solar powered*



*Autonomous, zero maintenance, cost effective*



*Easy peel and stick installation*



*State of the art proprietary hardware and technology*



*Granular, time-stamped data for every impact*



*Records damaging hail stones ranging from 0.75 inches to 3+ inches*

# Australia's most Innovative Hail Insurance to date

Using the Hailios Technology CelsiusPro brings to you Australia's most **accurate and quickest Hail Recovery Insurance Product on the market. All you need to do is:**

## Sign up,

Simply, let CelsiusPro know that you are interested and we'll send you the relevant documentation to complete. We will notify you when your account setup is finished.

## Install,

We will then send a team to install the Eyewitness device on your property.

## And Get Paid.

If it hails within your nominated parameters you will be paid within 20 days without the need for damage assessments or claiming process.

# How does it work ?

A payout is determined by the **max size of hail stones that have fallen** on the sensor as well as the **intensity of the hail** measured by the frequency of strikes between the first and last hail strike in the storm. Below is an example of a payout matrix.

| Max hailsize diameter (cm) | Low Intensity<br>Between 25 and 150 strikes | Moderate Intensity<br>Between 150 and 300 strikes | Strong Intensity<br>Between 300 and 600 strikes | Extreme Intensity<br>More than 600 strikes |
|----------------------------|---|---|---|--|
| Between 0cm & 2cm          | 0.00%                                       | 0.00%   | 0.00%   | 0.00%                                      |
| Between 2cm & 3cm          | 5.00%                                       | 25.00%  | 50.00%  | 75.00%                                     |
| Between 3cm & 4cm          | 15.00%                                      | 35.00%  | 60.00%  | 85.00%                                     |
| Between 4cm & 5cm          | 25.00%                                      | 45.00%  | 70.00%  | 95.00%                                     |
| More than 5cm              | 35.00%                                      | 55.00%  | 80.00%  | 100.00%                                    |

Example: A hail storm occurred over a pineapple plantation with \$250'000 worth of hail cover. The max hail size recorded on the sensor was **2.1cm** in diameter, and the hail fell at a **moderate intensity**. Hence the farmers payout would be **25% of \$250'000 which is \$62'500**.

# Benefits

Unlike traditional hail covers, we **do not require a costly damage assessment** for a payout.

**No damage assessments are needed for payouts**

There is **no claiming process!** Claims happen automatically as data is uploaded straight to cloud.

**Financial Relief in only 20 days**

**Claims are processed automatically**

No matter how badly you were affected or if you reported no losses, you still get paid within 20 days once triggered.

**Fully transparent and real time hail data**

Data is uploaded instantly to your Hailios dashboard during the storm. **You can see your payout as it happens!**

# Our Business Relationships



Advancing with you  
**Mitsui Sumitomo Insurance**  
MS&AD INSURANCE GROUP



**Steadfast**  
DESCARTES



Ethiopian Government



Kenyan Government

# Get in Touch and Begin your Journey with **CelsiusPro**

Email: [info@celsiuspro.com.au](mailto:info@celsiuspro.com.au)

Tel: 02 9994 8009

Mobile: 0418 384 270

Web: [celsiuspro.com.au](http://celsiuspro.com.au)