



# Weather Risk Management Solutions

## Cherry Orchards



# Meet CelsiusPro

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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 Cherries are Simply not a Good Mix.

There are two risks hail storms pose to Cherry Orchards:



## Damage to the Tree

Hail can cause severe damage to cherry tree's by breaking off branches and damaging it's future potential to grow fruit.



## Fruit Damage

A hail storm prior to harvesting can greatly reduce yield by damaging the quantity of cherries and the quality of cherries.

**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.**

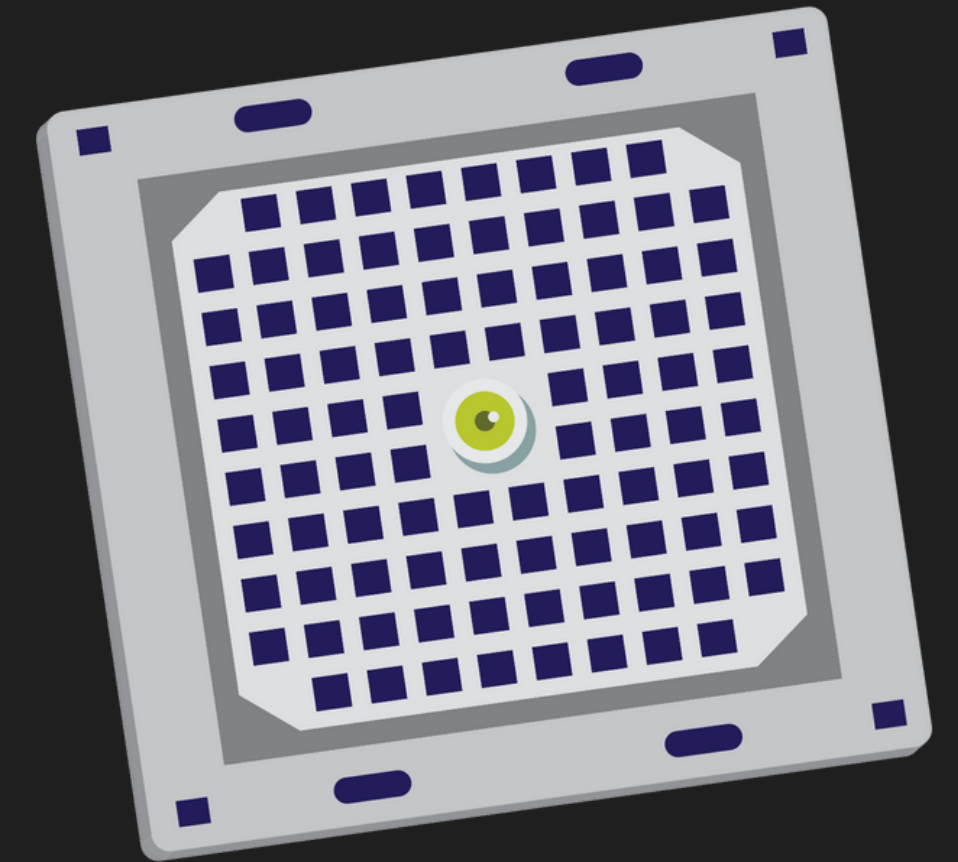
## Global Economic Forum: Global Risks to Business

	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*



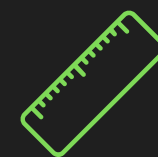
*Easy peel and stick installation*



*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 Between 25 and 150 strikes	Moderate Intensity Between 150 and 300 strikes	Strong Intensity Between 300 and 600 strikes	Extreme Intensity 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 cherry orchard 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**

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