

/ Scaling mutual protection.

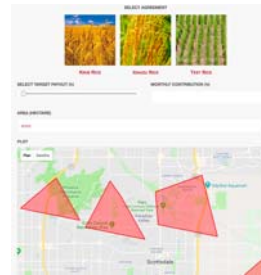
PRODUCT



Farmers are on-boarded in IBISA with the support of our local partners



Farmer contributes flexibly to her membership using mobile money. She will be protected proportionally to her contribution.



Farmer's plot is added, and she adheres to a coverage, for example 'excess rain' or 'drought'



Every month IBISA assesses the loss in the communities using satellite earth observation data



Membership and maximum payout are calculated



The assessment triggers the payout, proportional to the loss, without need to file a claim and she receives it in her mobile money wallet

MARKET ADOPTION



Our channel is through local partners trusted by farming communities

India deployment with DHAN



DHAN is a Development Organization working in India since 1997 with 1,2 million families spread over 14 states in India.

DHAN People Mutuals provides access to insurance products.

IBISA will be one product in their portfolio. During the pilot phase, that started in March 2019, DHAN will launch IBISA in 7 different locations including 1000 farmers.



Photo source Annette Houtekamer

MARKET ADOPTION



Our channel is through local partners trusted by farming communities

/ Niger deployment with RBM



DRAXIS
QU'IMPORTE-IL LE CORDON, PÈRE

Niger pilot is co-financed by the Luxembourg Government and it is in partnership with DRAXIS and RBM.

Le *Réseau Billital Marobé* has 80 professional organizations with a total membership of 750,000 members and acts on behalf of 2,500,000 beneficiaries. *DRAXIS* has an extensive experience with the development of applications for farmers based on weather and Earth Observation.



Source photo Soumaré Boubacar

TRACTION



Partners

16 Strategic Partnerships Worldwide



Customers

2600 Farmers enrolled for pilot phase through our local partners in India, Niger, Kenya and/or Guatemala and Philippines





MARKET SIZE

500
MILLION

Small-scale farmers need
crop protection



8000
MILLION

EUR untapped market
16 EUR average
membership (premium)



160
MILLION

EUR contributions per year
With 10 million customers
(2% market share)

*Source: 'Insurance provision in the world's 100 poorest countries' study by the Micro Insurance Centre

ENABLING TECHNOLOGIES



Blockchain

Maximum number of administrative tasks automated in a decentralized and transparent way, reducing the risk of error. Resiliency, trust and scalability



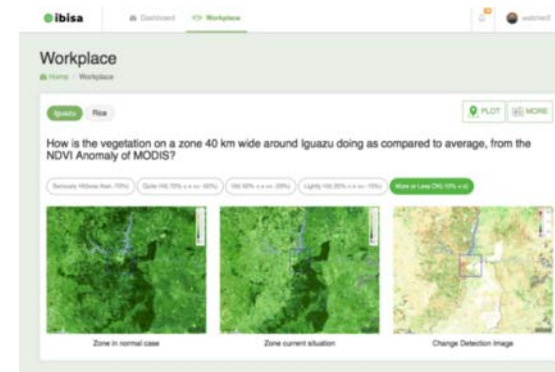
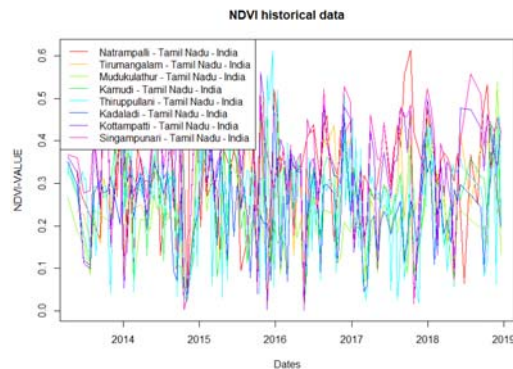
Parametric Insurance

Parametric Insurance leads to scalable and lower loss assessment cost. Historical EO data to calculate the membership participation (premium)



Earth Observation

Unique innovation combining advanced EO products and human analysis. Scalability and cost-efficiency



THANK / YOU



ibisa