



ibisa

Climate
Specialized
InsurTech



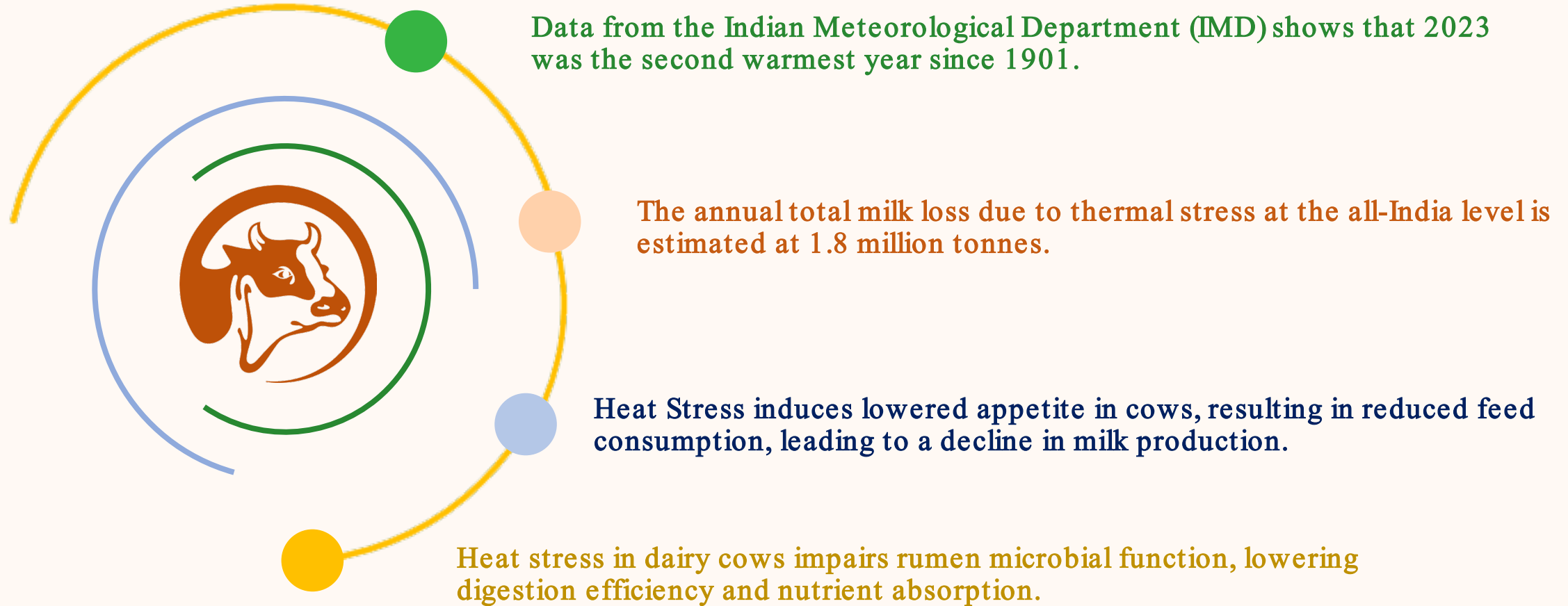


IBISA is an **Insurtech** focused on providing **end-to-end solutions** to protect businesses and communities against **Climate Change**



Dairy Heat Index

The increase of temperature can result in a production loss of up to 30%



Impact made in Dairy Segment 2023 vs 2024



Implementing partners: MILMA, Stellapps, Godrej Agrovvet, multiple FPO



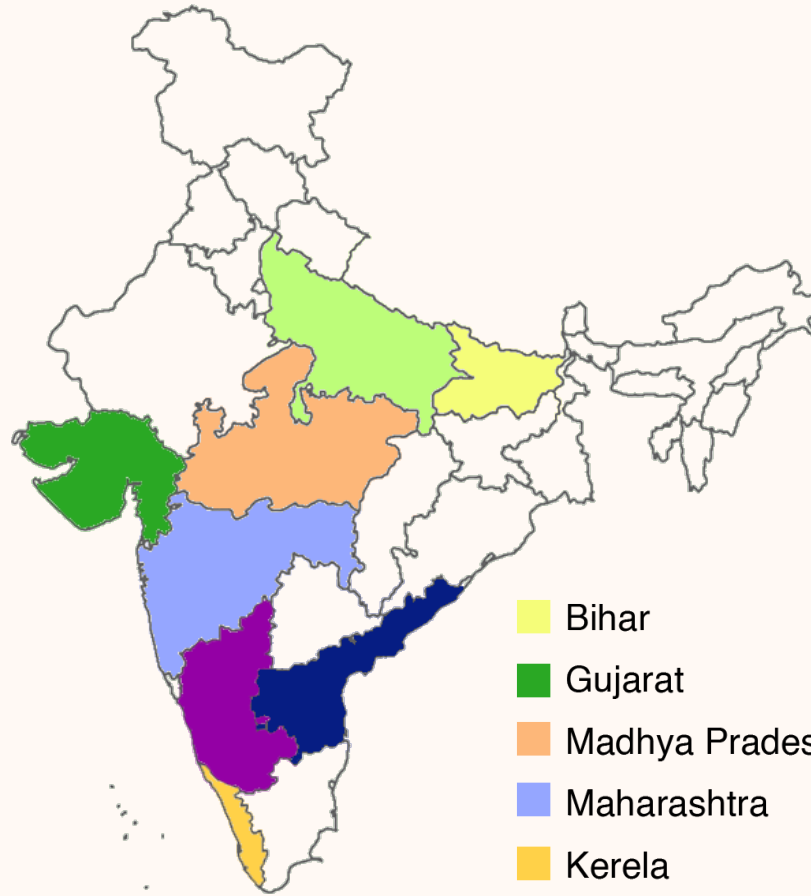
Total Animals Insured :
23,000 +



No of farmers benefitted:
5,000+



Total claims settled :
\$38000/- +



- Andhra Pradesh
- Karnataka
- Kerela



Implementing partners: MILMA, Dehaat Kutch Milk Union, and others



Total Animals Insured :
120,000+



No of farmers benefitted:
20,000+



Total claims settled :
\$3,60,000/- +

Poultry Heat Index

The increase of temperature can result in a production loss of up to 30%

Heat stress



Excessive heat can lead to heat stress

Feed Conversion



Lower appetite causes lower nutrient intake

Increased Mortality Rate



Heat stress increases mortality in egg-laying hens and broilers

Disease Outbreak



Heat creates a breeding ground for bacteria & parasites

Reduced Egg Quality



Shell thickness decreases and causes breakage of eggs



Implementing partners:
Srinivasa Farms



Total Birds Insured :
3,32,000 +



No of Birds (claim) :
1,00,000+



First of its kind
product



MFI Segment

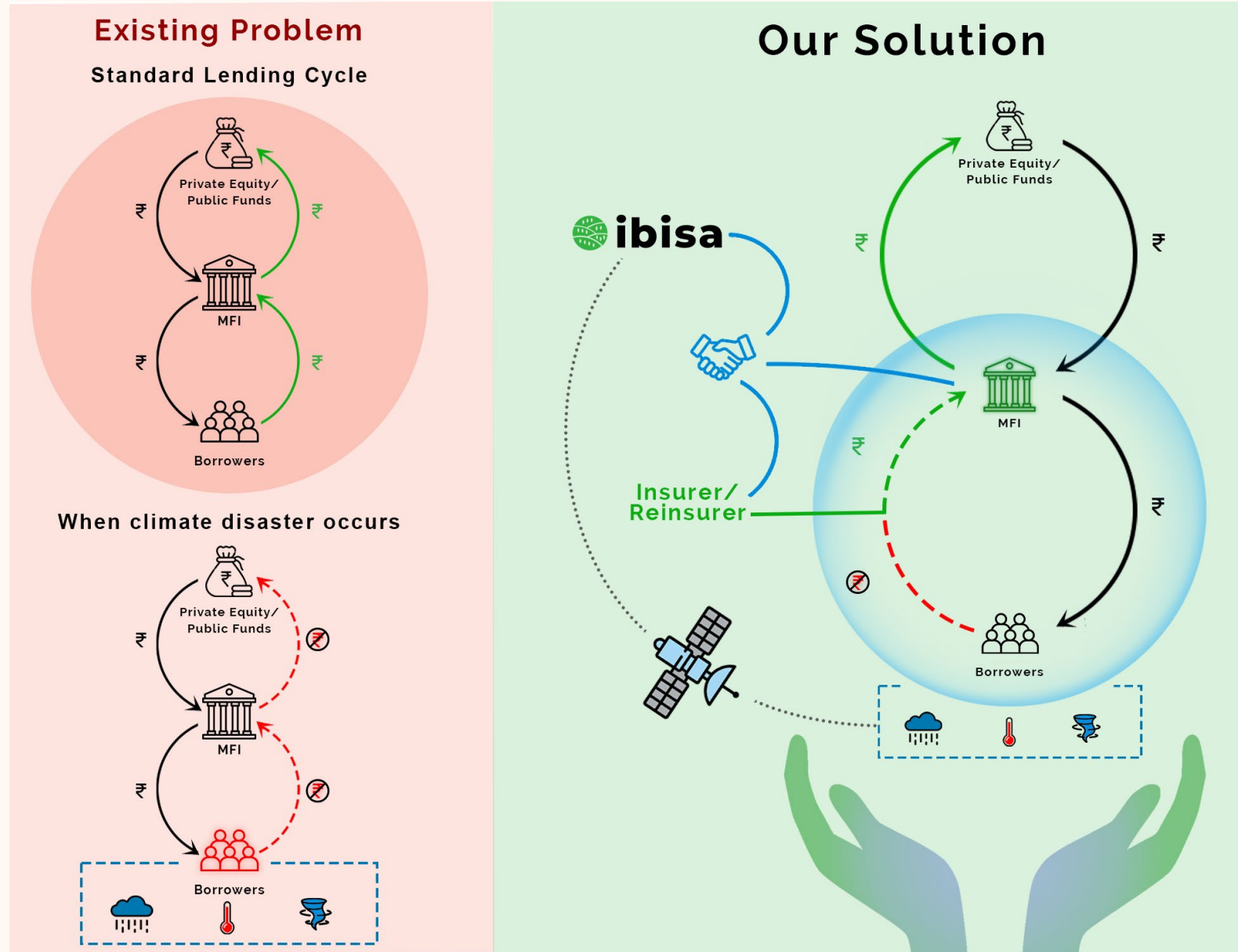
Why plan against climatic threats?

86.9 million borrowers served by 200+ MFIs are exposed to at least one climate risk

\$43 billion loan portfolio is exposed to multiple climate risks

Despite the market size & risk exposure there is no Climate Risk Mitigation

Our Partners



Overview of Heat Index Insurance for Workforce



Climate change is intensifying the frequency and severity of heatwaves worldwide, posing significant risks to human health, livelihoods, and productivity.



Solution: Introduction of **Heat Index Insurance (HII)** as a financial safeguard against income and productivity losses due to extreme heat.

Human Heat Index Insurance

Provides financial protection for workforce against extreme heat conditions.



Triggers payouts when heat index exceeds thresholds, mitigating health risks and income loss from heat stress.

Key Features

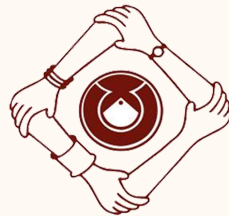
Heat Index Trigger

Productivity Loss Coverage

Income & Wages Compensation

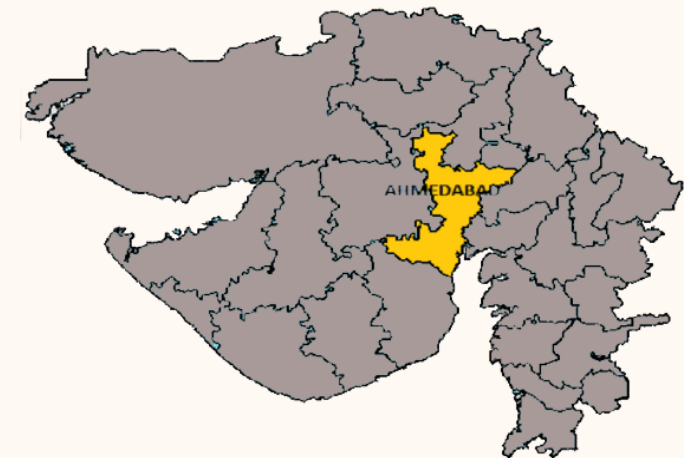
Risk Management Services

Flexibility & Customization



We conducted a pilot with VimoSEWA, an insurance cooperative that provides financial protection to self-employed women workers and their families.

- **Enrollment:** 2,400+ women members.
- **Payout:** Based on days exceeding temperature thresholds.
- **Location:** Gujarat.
- **Period:** April 1st to June 30th.



Key Features of the Insurance Cover – Agri warehouse



Customized Coverage

Tailored insurance policies addressing the specific needs and risks faced by warehouses, including revenue losses and operational expenses.

Trigger-Based Payouts

Automatic payouts based on predefined rainfall thresholds using satellite weather data, providing timely financial support to mitigate losses.



Affordable Premiums

Low-cost premiums designed to align with the revenue streams for warehouses

Streamlined Disbursement

Efficient payout mechanisms leveraging digital payment platforms to ensure fast and hassle-free claims processing.

Claim Monitoring Platform



Heat Days Platform | **ibisa** EN LOGOUT

Dashboard

Client: MILMA TRCMPU

Coverages

Coverage name	N° of States	N° of Subdistricts	Start Date	End Date
Sum of heat days coverage	1	23	March 1, 2024	April 30, 2024

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Heat Days Platform | **ibisa** EN LOGOUT

Dashboard

Triggered In Error State District

Pathanapuram

District: Kollam
State: Kerela

The temperature has been over 37.10 °C for 8 days !
Data dating from 7 days ago.

37.10 °C

Possible triggers for this location

Nedumangadu

District: Thriuvananthapuram
State: Kerela

The temperature has been over 34.90 °C for 8 days !
Data dating from 7 days ago.

34.90 °C

Possible triggers for this location

Adoor

District: Pathanamthitta
State: Kerela

No trigger has been reached for this location.
Data dating from 7 days ago.

37.50 °C

Possible triggers for this location

Karunagappally

District: Kollam
State: Kerela

No trigger has been reached for this location.
Data dating from 7 days ago.

31.60 °C

Possible triggers for this location

Why partner with us?



- At IBISA, we understand the challenges faced by our partners and we design tailor made solutions
- We offered **World-First weather coverage** products to secure **dairy and poultry farmers** from heat induced stress
- We have launched the **MFI loan portfolio** protection cover with more than 4 partners already.
- Our focus is on **affordability** and a **seamless, automated** process
- We believe in transparency and trust, hence our claims monitoring platform give live updates on the **weather parameters and claim calculations**

We are trusted by the best

