

WRMS

Farm Smart. Secure Tomorrow.



SECURISK
the Bridge to
\$160bn

Traditional Insurance has challenges!



Complex claims assessment



Resource intensive to implement at scale



Expensive & time consuming to implement



Doesn't cover business interruption risks

Scaling up PARAMETRIC INSURANCE is the Answer!

Parametric insurance pays out a predetermined amount upon the occurrence of a specific trigger event, based on pre-defined parameters, without the need for traditional claims assessment

It Needs



Quality data repository



High product customization



Quick & efficient product roll-out



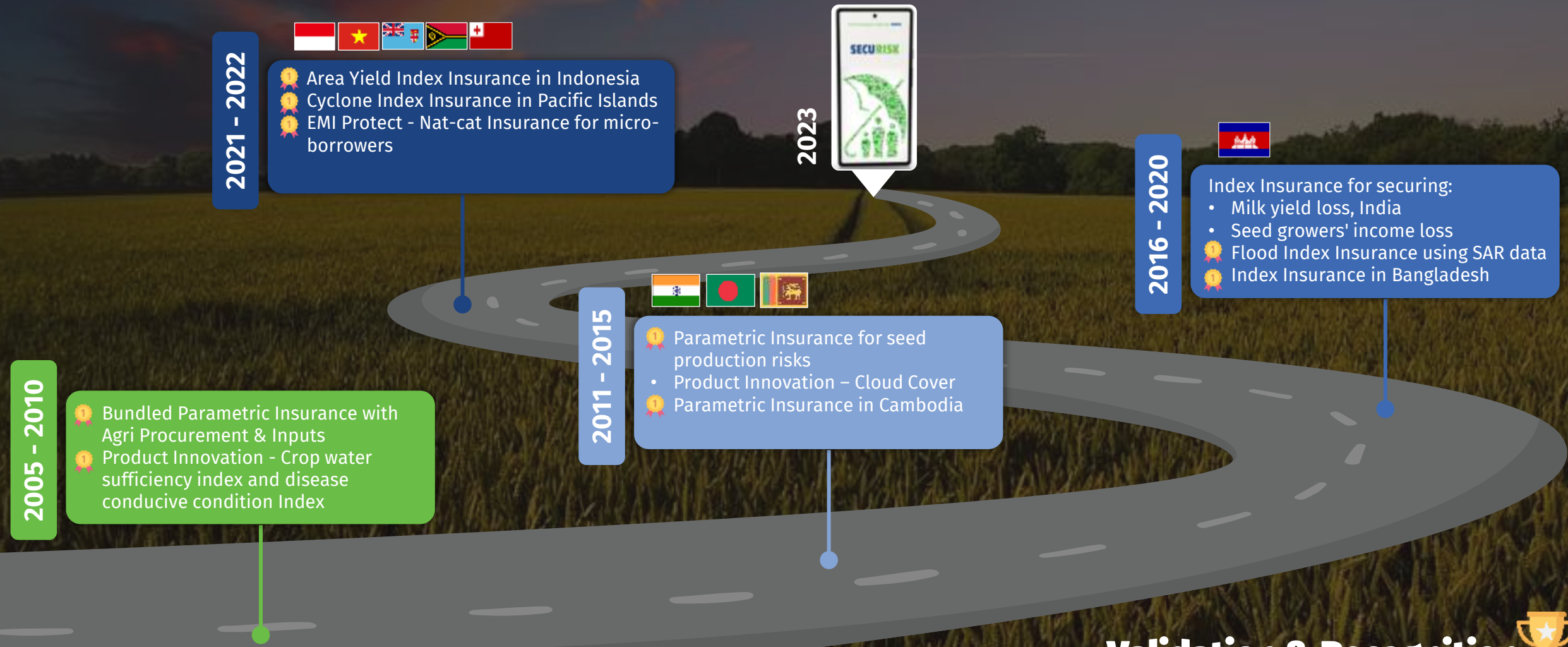
Aggregating fragmented size



Product awareness & education

To drive Stakeholder interest, Scale & Sustainability in Parametric Insurance

WRMS Journey



Validation & Recognition

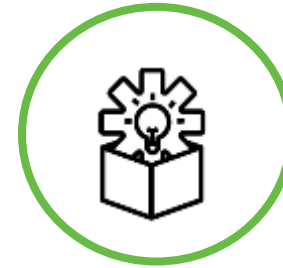
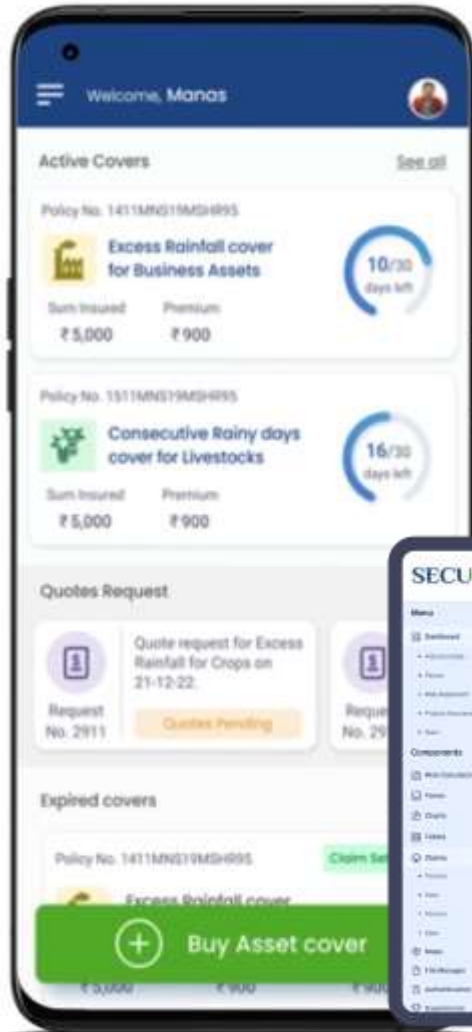
🏆 Winner of the first-ever InsureTech Connect Asia 2023 Awards
🏆 Finalists of the Lloyd's Lab Cohort Pitch

🏆 Grant support of 2.1 Million Euros from the ISF
🏆 Winner of the IIA-2023 Insurtech Pitch

🏆 Key Technology Implementation Partner in PMFBY (USD 4 billion India Crop Insurance Program)

SECURISK by WRMS

Digital-first Parametric Insurance Platform & Marketplace



Transparent & rapid underwriting and claims modules



Diverse & cleaned global data repository



Simple product education & capacity building tools



Open marketplace platform bridging carriers with customers

How does it Work?

Design



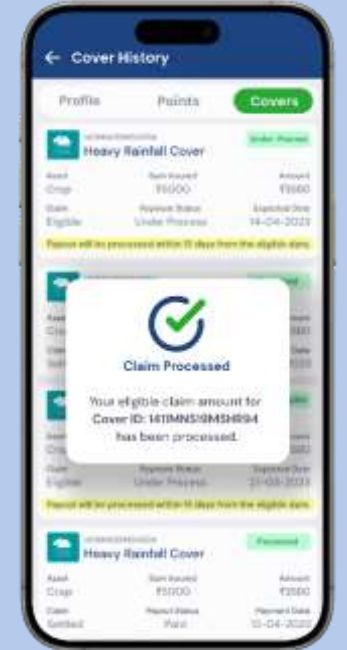
Embed



Monitor



Compensate



Simple product design interface: Web, App, APIs with insurance capacity support

White-labelled App or API integration with partner front-end for onboarding at scale

Trigger monitoring and claims alert Notifications, APIs

Wallet and gateway integration for instant claims settlement

Unlocking Data to Address Diverse Risks

Multi-Geography and Zip-Code Solutions + Alternative Data

CHALLENGES

- Addressing diverse risks across different geographies, while also offering relevant and hyper-localized coverage for specific regions or communities.

- Zip (Pin) Code Level Data
- Secondary Triggers: Merchant Transaction Data, Fractional Vegetation, Soft Drink Sales, Energy Output

CHALLENGES

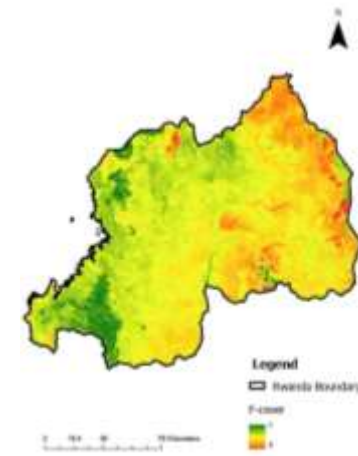
SOLUTION

Earthquake		
Payout Trigger	Intensity (defined as a function of EQ magnitude and Distance)	
Damage Ratio Matrix	Payout (in Rs)	
EQ Magnitude	0-100 km	100-250km
6.5-6.9	2000	0
7.0-7.5	4000	2000
>7.5	6000	4000

Drought	
Payout Trigger	Rainfall Departure (% Departure of Actual Rainfall from Season* Normal Rainfall)
% Departure>	Payout (in Rs)
50%-69%	2000
70%-90%	4000
>90%	6000

Cyclone	
Payout Trigger	High Wind Speed
Wind Speed	Payout (in Rs)
89-118 Km/h	2000
119-153 Km/h	4000
>153 Km/h	6000

Flood	
Payout Trigger	Inundated Area (as % of Total Geographical Area)
% Inundated Area >	Payout (in Rs)
40%-59%	2000
60%-80%	4000
>80%	6000



SOLUTION

PARTNERS



Removing Friction & Complexity

Seamless Onboarding with Simplified Data Collection

CHALLENGES

- Bundling small-ticket multiple parametric products for more than 1M farmers across India
- Integration with partner’s Platform and CRM

- Greasing the Friction: Collection of Additional Insurance Specific Data
- Digital Penetration not homogeneous
- Immediate Transfer and Coverage Initiation

CHALLENGES

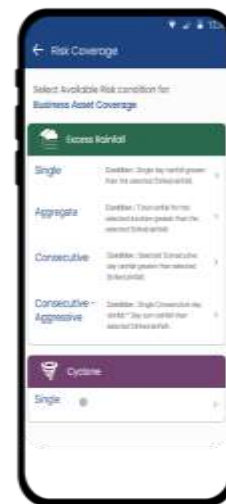
SOLUTION



Rapid underwriting of 4000+ termsheets for 3 seasons



API Integration with partner app for frictionless customer experience



SOLUTION

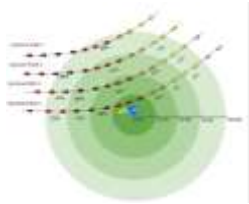
PARTNERS



Empowering Communities with Instant Financial Relief

Rapid Payouts and Token-Based Claims

1 Pacific region's **first-ever** weather index based **Parametric Solution**



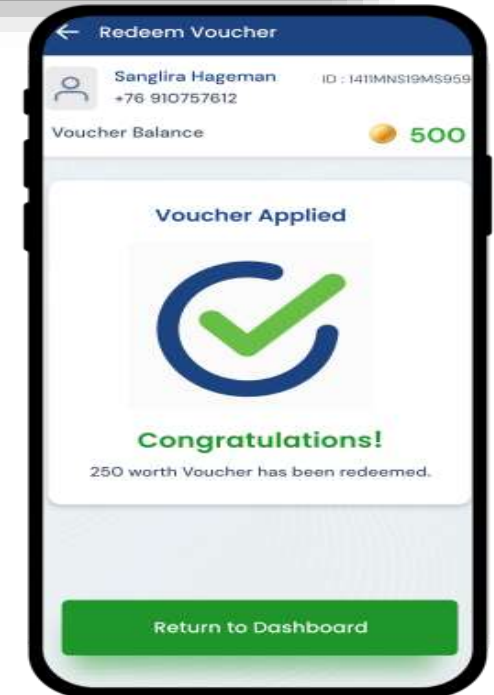
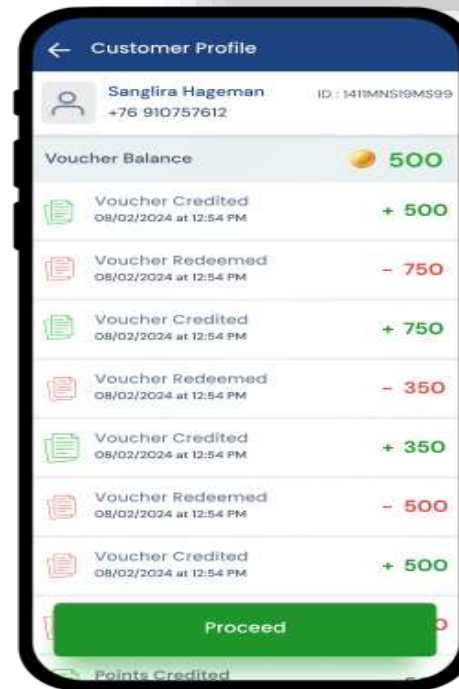
CAT in a circle product design on the platform



Instant claim calculation & settlement



Instant claims' payment via mobile wallet integration



PARTNERS



SOLUTION

SOLUTION

WRMS Today

An **Agriculture & Climate Risk Management** Company that leverages data, technology and financial innovation to develop risk management solutions **globally**.

MILESTONES



10 million
Beneficiaries Served



50+
Institutional
Partnerships



USD 5 billion
Parametric Insurance
Portfolio Served



5+ Countries
Pioneered Parametric
Insurance



10,000+
IoTs Manufactured &
Installed

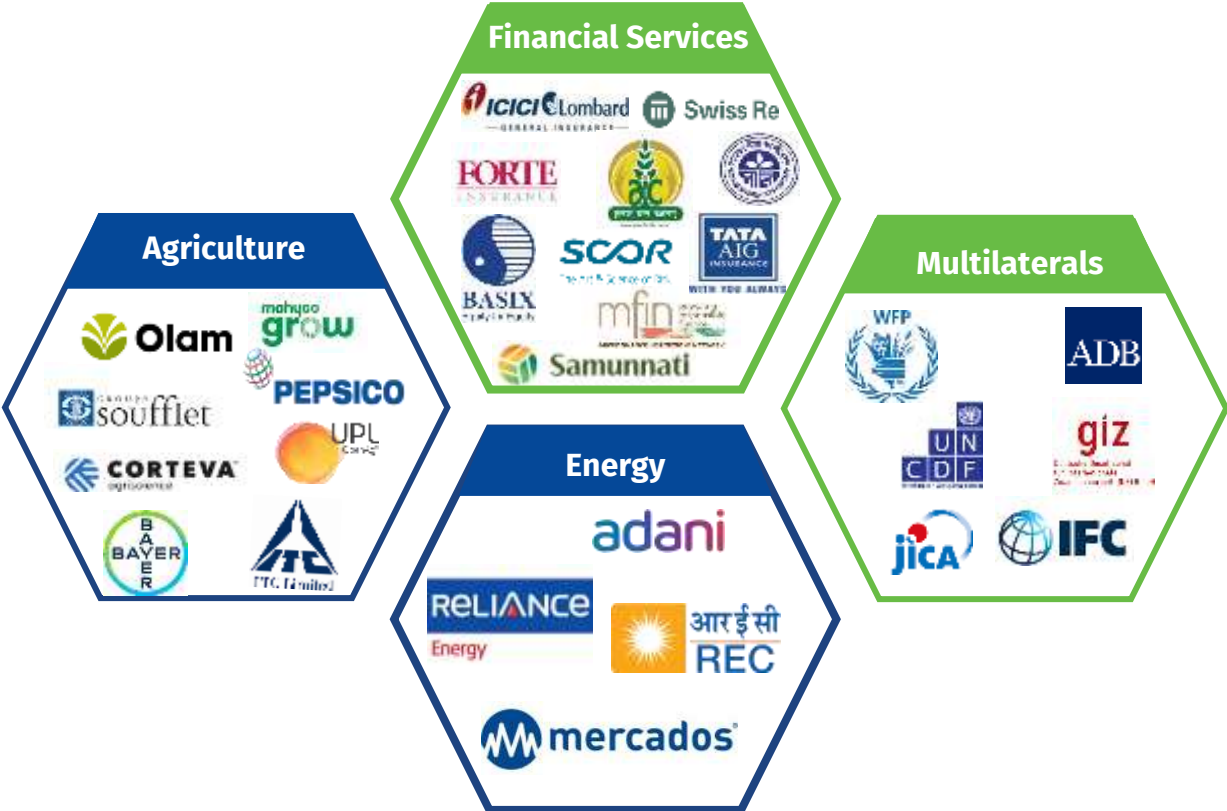


2,000+
Field Force



25+ countries
Presence

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Farm Smart. Secure Tomorrow.

Thank You.

Let's Connect

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