Agro- Flex Insurance Including Techno-Solutions

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Once upon a time...
Henry ford:

‘If I had asked people what they want, they would have said faster horses’
Why?

Problems nowadays

• Plant diseases
• Variable prices and contracts
• Variable cost
• Globalisation
• Etc..
Agro-Flex Insurance including Techno-Solutions

**Farmer**

Insurance where farmers can set their own income, based on expectations and costs.

**Insurer**

In control with
- Financial annual reports;
- Technological management data

**Farmers Income**
Agro-Flex Insurance including Techno-Solutions

Factors influencing the premium

- Financial information
- Market circumstances
- Technological Management data

Farmers Income
- Price
- Yield
- Costs
Coping with the Moral Hazard
Coping with Moral Hazard

Technological solutions

- Measuring performance
- Run Reports
- Give possibilities to compare with the benchmark
Conclusion

• Agro-flex insurance coping with different incomes
• Using techno solutions in a long term and short term
• Establishing a risk profile.
Let's continue to evolve
Are there any questions?

Thank you for listening!