



AGRICULTURE RISK APPETITE PROFILE

CAPACITY: \$1.5million per risk

SPECIALIST SUPPORT TEAM



Dean Simuchimba
Agriculture Risk Specialist



Herfty Muzyamba
Head of Technical Operations



Patrick Gregory Mwale
Client Relations Manager



At Fin Re, we understand that agricultural insurance requires both technical precision and local market knowledge and this is what we pride ourselves in. Our agriculture underwriting model is anchored on our deep understanding of the agriculture market in Africa and other emerging markets. This coupled with our technical expertise sets us apart to meet your underwriting needs

Our dedicated team brings a wealth of experience across diverse agricultural ecosystems, from small-scale farming operations to large commercial enterprises and from traditional indemnity to complex parametric structures. This expertise allows us to develop innovative solutions that address the unique challenges of farmers in the face of climate change.

OUR AGRICULTURE EXPERTISE

Our Distinct Advantage

- ☀️ **Specialized Underwriting Approach:** Tailored policy structuring that integrates agronomic factors, climate data and regional risk profiles
- ☀️ **Advanced Risk Modeling:** Use of models that integrate satellite imagery, weather patterns, and crop yield data
- ☀️ **Local Market Understanding:** Detailed knowledge of agricultural practices across the African continent and other emerging markets.
- ☀️ **Responsive Claims Framework:** Seamless processes flow for agricultural claims, ensuring rapid assessment and settlement





COMPREHENSIVE AGRICULTURAL SOLUTIONS

Indemnity Products

- **Named Peril Crop Insurance:** Defined protection against specified perils such as fire, hail and frost
- **Multiple Peril Crop Insurance (MPCI):** Comprehensive coverage against yield losses from multiple perils.
- **Aquaculture Insurance:** Tailored all risks mortality for fish stock
- **Livestock Insurance:** Comprehensive mortality coverage for individual animals and herds, including specialized Index Based Livestock cover.
- **Bloodstock Insurance:** Specialized coverage for high-value equine stock
- **Poultry Insurance:** Tailored all risks mortality protection with epidemic coverage
- **Forestry Insurance:** Long-term protection for standing timber plantations

Parametric Solutions

- **Area Yield Index Insurance:** Protection benchmarked against regional past production yields
- **Weather Index Insurance:** Satellite based solutions utilizing triggers of weather indices

VALUE IN OUR PARTNERSHIP



- Agriculture specialists with product and market-specific expertise
- Tailored approach to treaty and facultative arrangements
- 24 – hour turnaround response on inquiries
- Work with data driven digital tools for enhanced risk and loss assessments
- Focus on building long-term relationships