



Agricultural Income Protection

Providing Income Protection for farming families

OVERVIEW

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*Protecting the present
and growing the future*

Keys to the model

- Individual Assessment
 - Removed BASIS risk for producer
- Latevo Crop Monitor
 - On farm rainfall and temperature stations
 - Daily Satellite biomass assessments
- In Season risk adjustment
 - Seasonal Conditions
 - Grain Market Conditions
- Highly sophisticated cloud computing system
 - Phone App allows rapid pricing awareness to counteract industry misinformation



“Named Perils” Insurance

Drought

Water Stress

Flood

Hailstones

Wind

Frost

Lightning

Excessive Rain

Heat Stress

Snow

Hurricane

Chemical Overspray

Cyclone

Tornado

Accidental Fire

Bushfire

Wildlife

Wandering Livestock

Weed Infestation

Insect or Pest Manifestation

Plant Disease



100% Claims Paid - Guaranteed

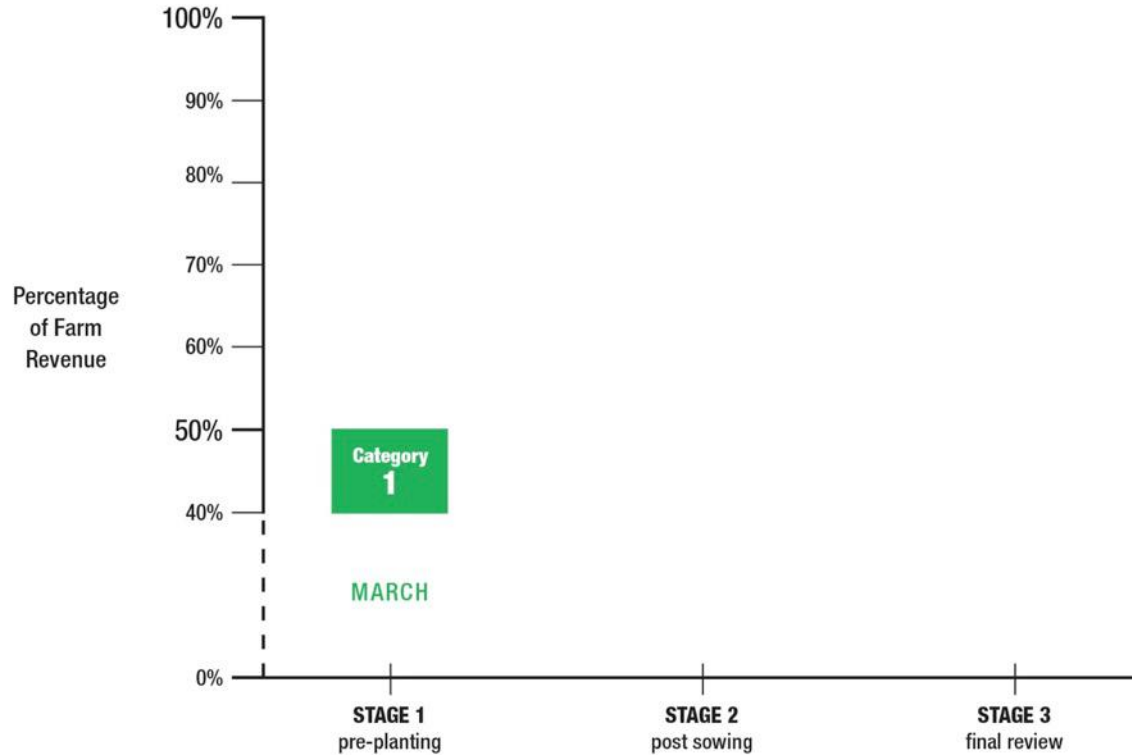
Latevo's assessment model provides security to the policy holder that claims will always be paid



This comprehensive approach overcomes the problems which plague insurance markets:
moral hazard (a change in behaviour of an Insurance Buyer induced by insurance coverage),
and **adverse selection** (insurers lack knowledge about the true risk of the Insurance Buyer).

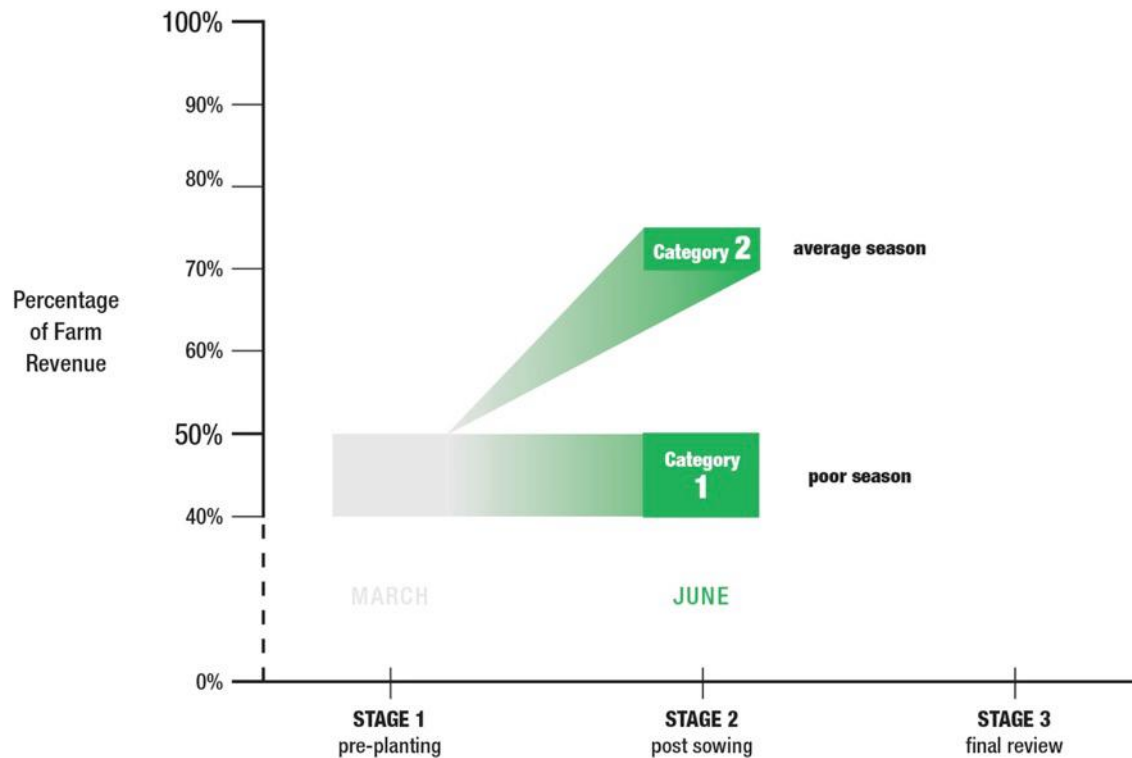
MULTI LEVEL COVERAGE

How the Latevo Model Works



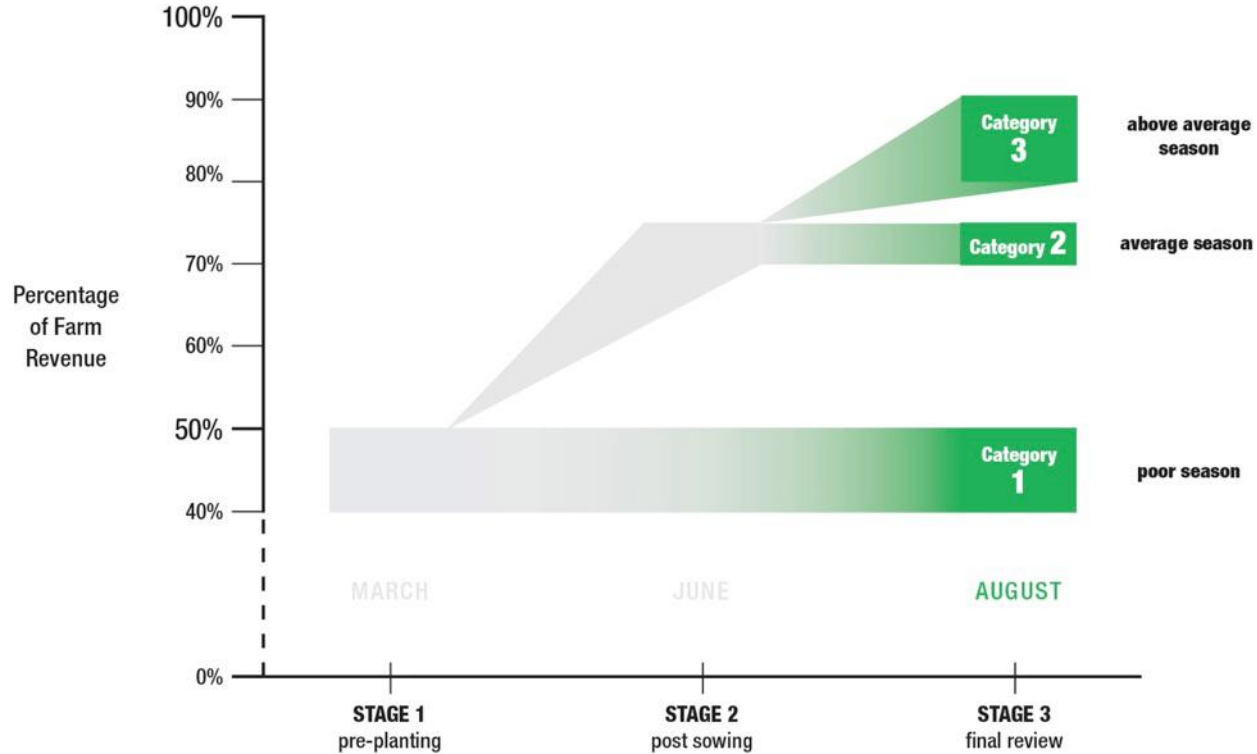
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How the Latevo Model Works

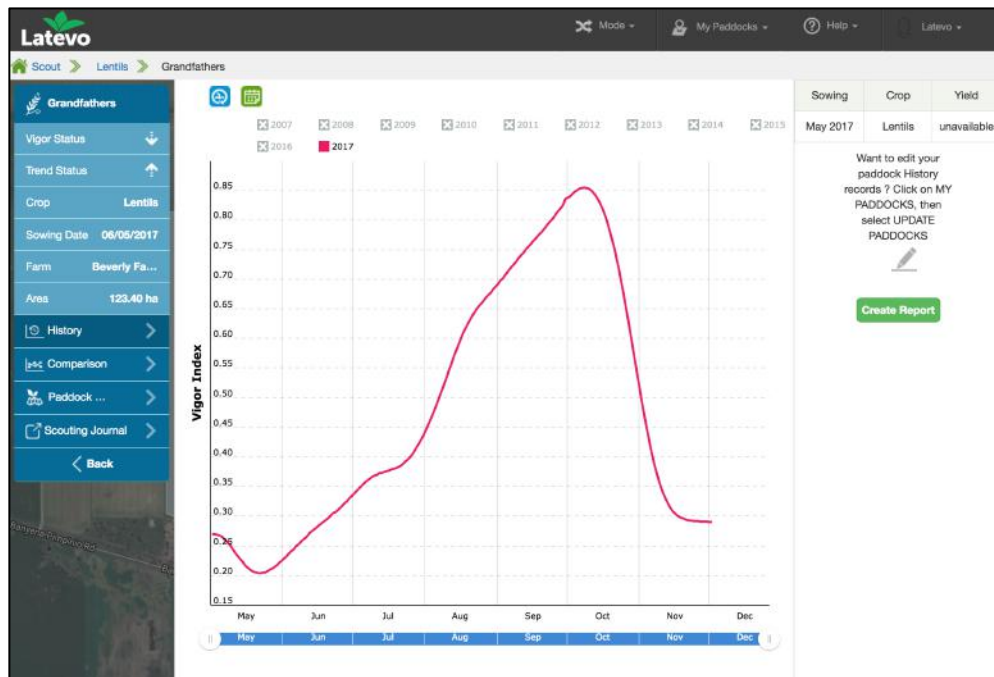


MULTI LEVEL COVERAGE

How the Latevo Model Works



Latevo Crop Monitor

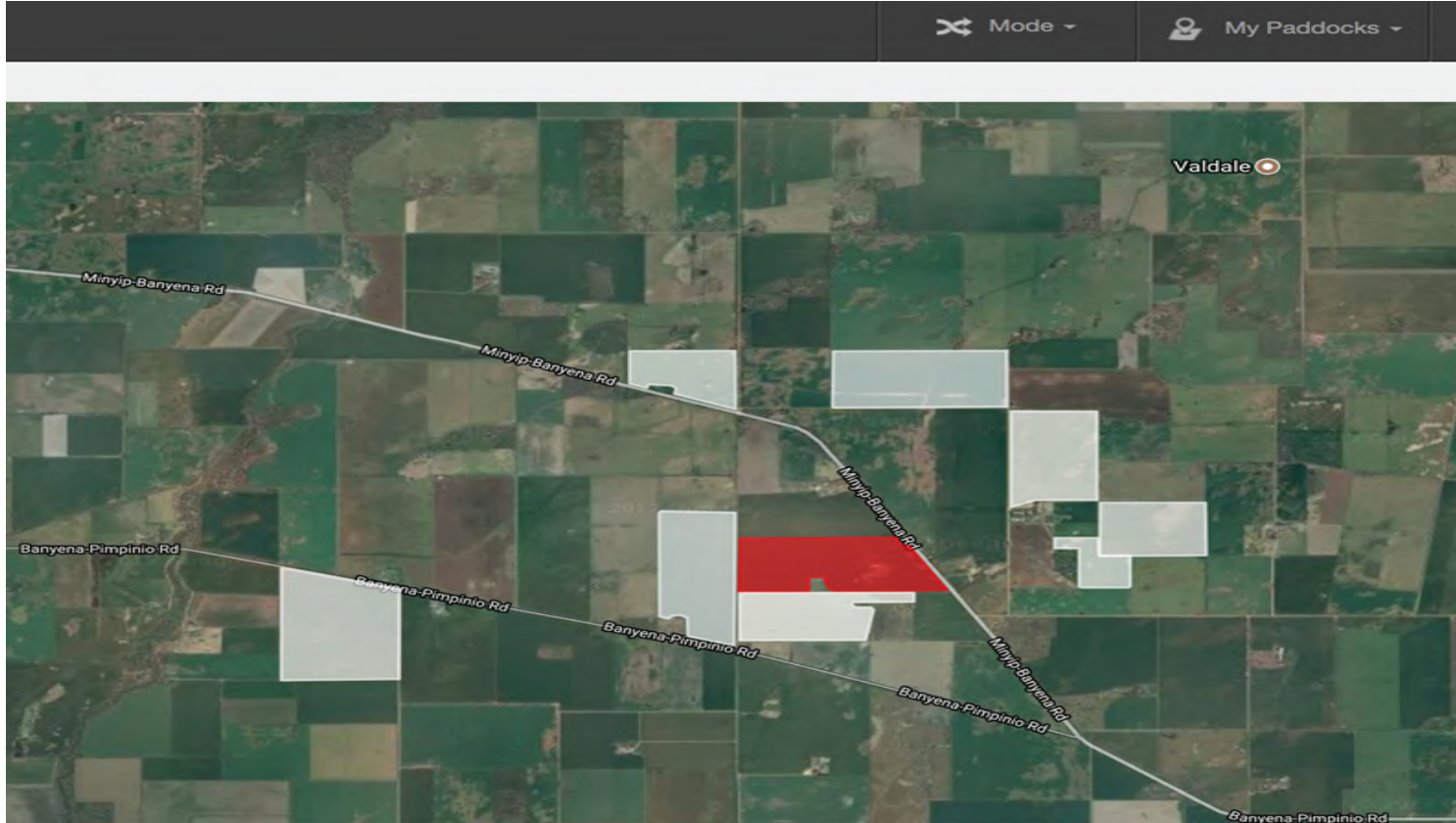


Daily Satellite Biomass Readings

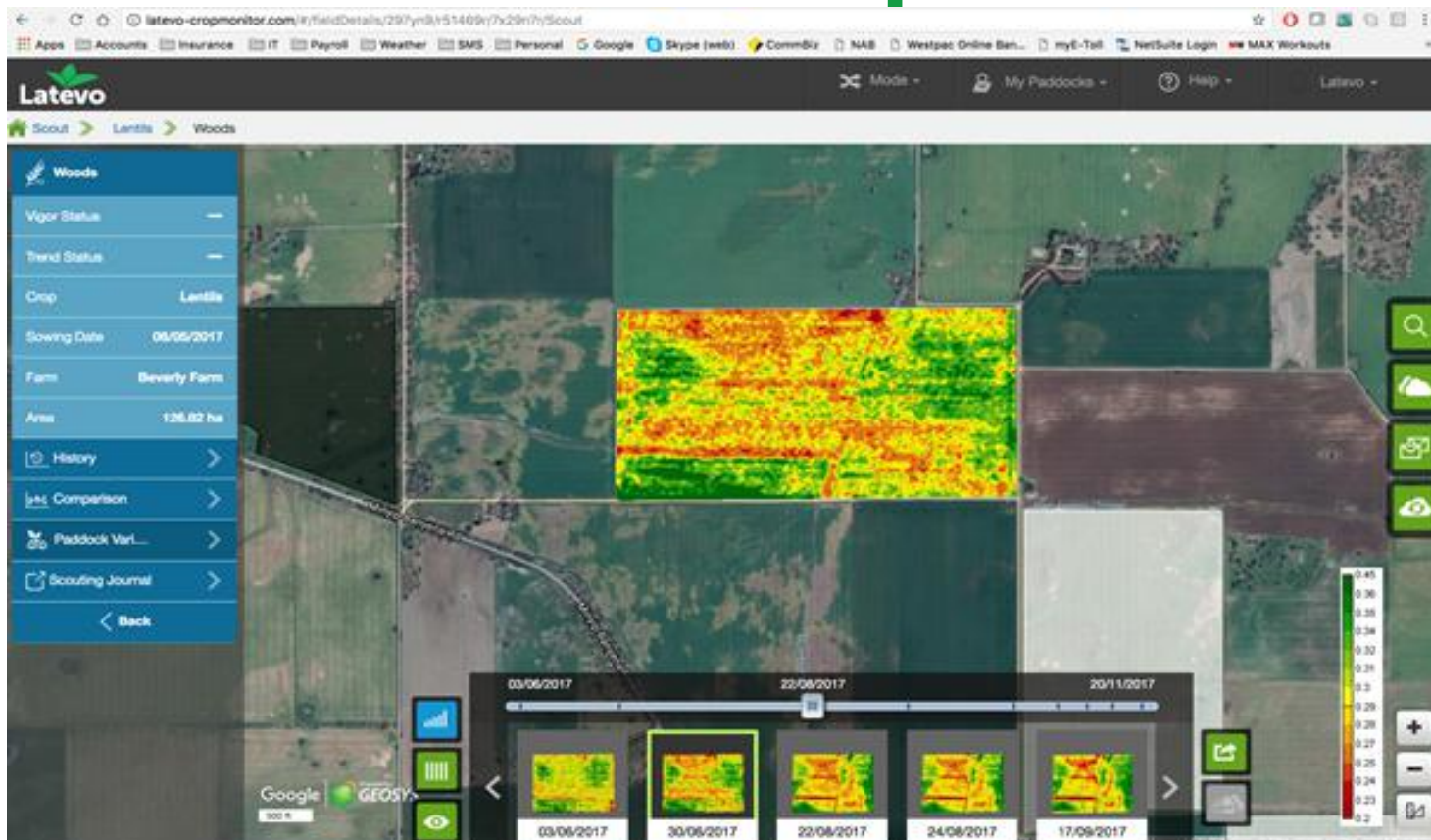
On Farm Weather Stations



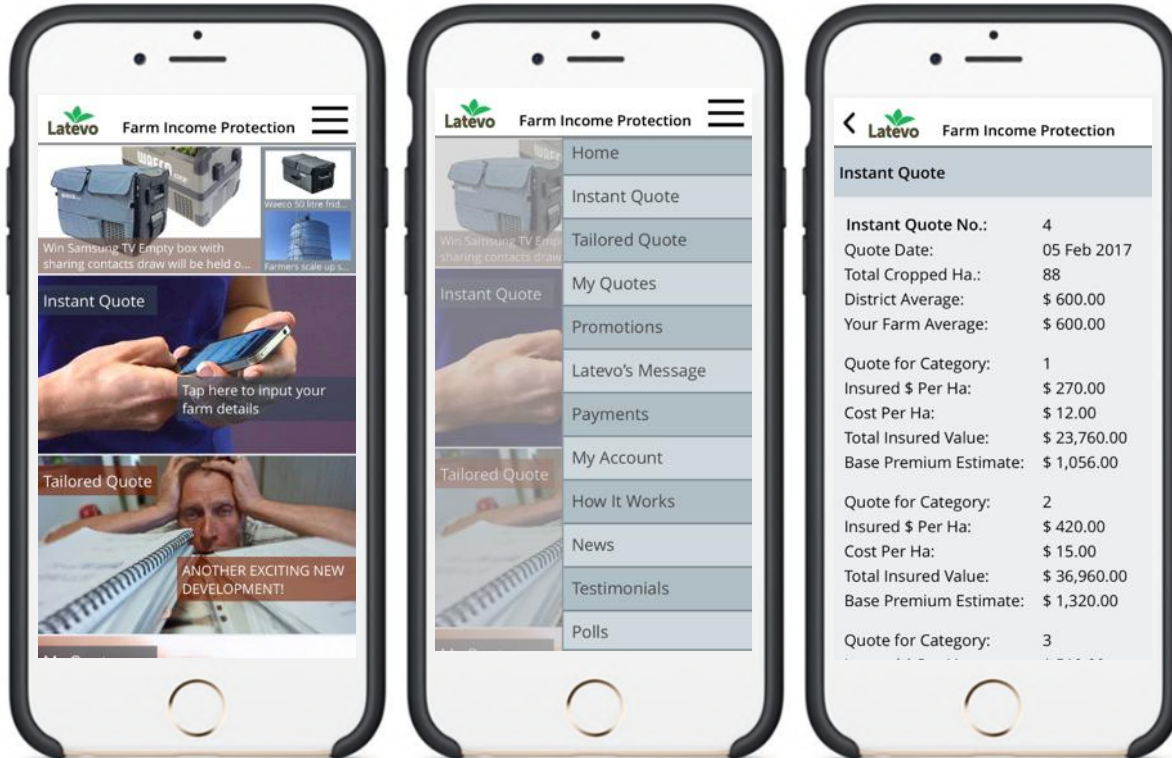
Latevo Crop Monitor



Latevo Crop Monitor



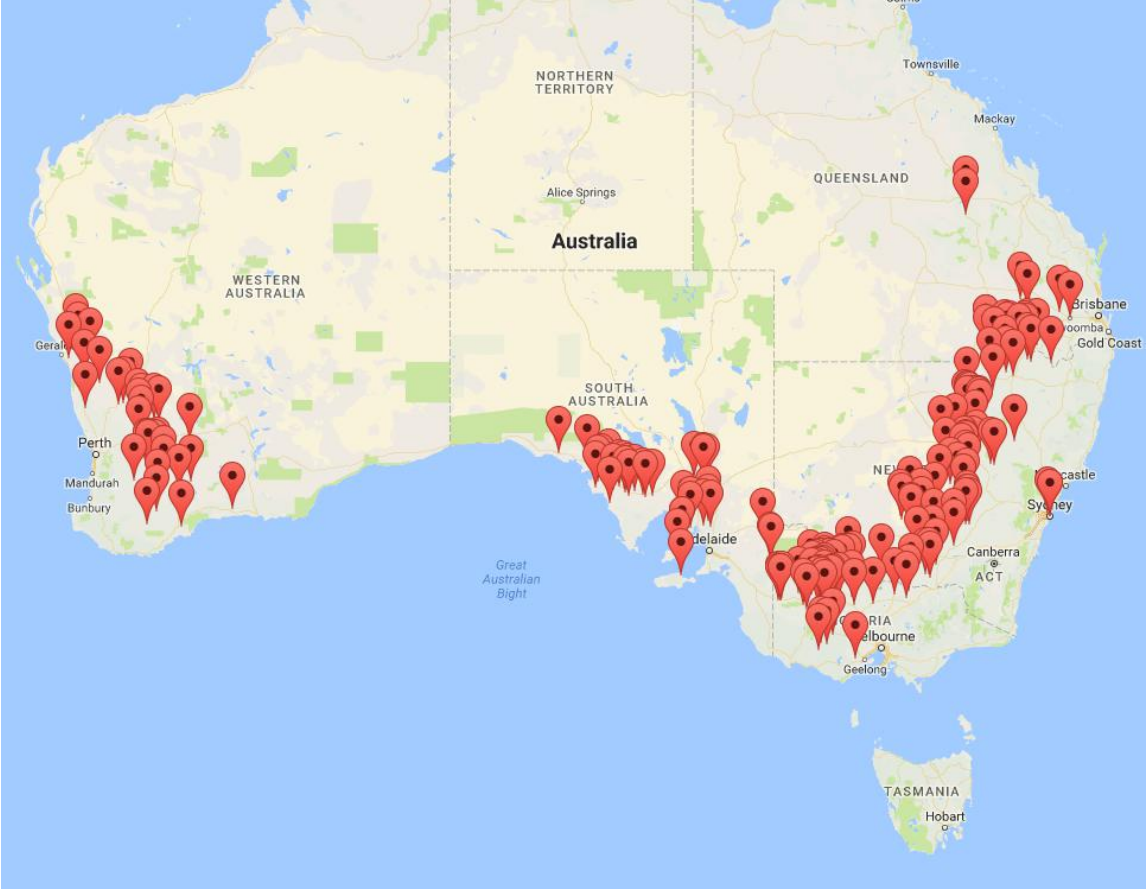
Latevo App



Launched at GRDC

- Instant Quotes
- Policy Management
- Purchase Policy
- Direct Communications

Latevo Client Spread



Revamped 2018 Program

- Original Model totally overhauled
- Multi Level of Coverage (seasonal dependent)
 - Category 1 - Variable Cost
 - Category 2 - Business Cost
 - Category 3 - Business Cost + Extra Inputs
- Application process streamlined – No Paper Forms!
- Price reduced to be +/- \$17/ha.
- Phone App
 - Game changer for farmer awareness.

