



ARBOL

WHO IS ARBOL?

Arbol Inc. is a software platform connecting end-users with innovative weather risk management solutions at lower costs. Arbol is reshaping the weather risk market by combining Big Data, machine learning and Smart Contracts to give end-users the assurance they will be paid quickly and automatically when adverse weather causes a loss.



BENEFITS

- » A full suite of weather and yield products
- » Offers great gap coverage where federal crop insurance is unavailable, inadequate or ineffective
- » Sales closing dates are available throughout the year
- » Growers can enroll specific acres, choose specific timeframes and guard against the most critical weather risks
- » No limits on coverage or exclusions on crops or acres
- » Programs are available internationally

INDUSTRIES SERVED



Agriculture



Energy/Utilities



Construction



Transportation



Retail



Hospitality and Tourism

AND MANY MORE!

Visit us at ProAg.com/arboll for more information.

ARBOL'S **PRODUCT MENU** FOR AGRICULTURE



If weather poses a risk of loss of revenue, or damage to your supply chain, Arbol can help.

Which product is right for your operation?

» **Corn Damage Degree Unit (DDU)**

An add-on coverage for corn producers that protects against too much heat during corn pollination. Corn DDU is ideal for corn producers who have a significant gap between attainable yields and crop insurance guarantees. Corn DDU protects against both high daytime and nighttime temperatures, guarding producers against heat stress that can occur during the day and at night.

» **Rice Damage Degree Unit (DDU)**

An add-on coverage for rice producers that protects against too much heat during rice pollination. Rice DDU is ideal for rice producers who have a significant gap between attainable yields and crop insurance guarantees. Rice DDU protects against both high daytime and nighttime temperatures, guarding producers against heat stress that can occur during the day and at night.

» **XsRAIN™ (XSR)**

An additional coverage option that safeguards crops against too much rain. This product is ideal for covering crops in areas with heavy soils, high soil moisture as a result of recent rains, low-lying fields, and locations with frequent and severe rainfall events like hurricanes. This product is also effective at protecting crop quality when extreme or frequent rain events cause a deterioration in the crop grade.

» **GuaRAINteed™ (GRP)**

A supplemental option that guarantees up to 100% of normal rainfall. Users select the crop, acreage, and location to enroll for predetermined intervals. GuaRAINteed™ can help protect the deductible on crop insurance and is ideal for selectively enrolling, for instance, dryland fields and areas with sandy soils or lower levels of normal rainfall.

» **GDU-Freeze Combination (GFC)**

An add-on option that guards against low Growing Degree Units or a late spring freeze. Ideal for row crops in areas with short growing seasons due to climatology or late planting, and for crops like cotton that require GDUs to produce high-grade lint. GFC is also a natural fit for row or specialty crops in areas where early starts to Spring can cause early budding or heading.

» **Guaranteed Application Day (GAD)**

A weather index product that protects against lost application days for fall and spring anhydrous ammonia application. Farmers, commercial applicators and ag retailers can participate in this program alike and payment is determined according to rainfall, and soil moisture and temperature conditions that limit NH3 application. This program is ideal for geographies where cold soil temperatures and rainy conditions during the fall or spring can shorten or completely eliminate the NH3 application season.

ProAg is on a singular mission to meet the risk-management needs of the American farmer and rancher. As a strong and progressive company, we provide support and guidance to the agents who serve those producers, helping them expand and strengthen their businesses. Because many of us are farmers and ranchers ourselves, we have a firsthand understanding of production agriculture and the risks inherent in the profession. No organization is more knowledgeable about agricultural risk management than ProAg.

As one of the first companies in the crop insurance industry, ProAg is built on a strong foundation of experience and backed by the support and resources of a leading global parent company, Tokio Marine HCC. Contact us to learn more.



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GROW WITH CONFIDENCE

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