



**Building climate resilience
for agricultural value chains**

PROBLEM:



Harvest highly dependent on **unpredictable weather conditions**

Perpetual cycle of financial instability

PROBLEM:



**Entire Agricultural Value Chain
Vulnerable to Extreme Weather Events**



PROBLEM:

Traditional Crop Insurance Not Designed For Small Farm Holders



COST OF EXISTING INSURANCE PRODUCTS

WILLINGNESS TO PAY



Uncertainty Loading



Administrative Cost

last-mile distribution, quote creation, on-site claim assessment



Cost of Climate Risk



VS.



Typically
USD 20*

* OKO customer base 2021

PROBLEM:

Last Mile Distribution Challenge



SOLUTION:

OKO Insured 29,000 farmers in West Africa



SOLUTION:

End-to-End Solution

Insurance Product Design

Proprietary
Actuarial Software



Remote Satellite
Weather Monitoring



OKO

Distribution Tools

CRM Tools



Mobile Payment
Solutions



SOLUTION:



**BANKS AND
MICROFINANCE
INSTITUTIONS**

**AGRICULTURAL INPUT
SUPPLIERS**

**COMMODITY TRADERS
AND MANUFACTURERS**



=



**Robust and
Resilient
Supply Chains**



**Reach
Sustainability
Goals**

PRODUCT:

Index Insurance Product Design



DESIGN OF INSURANCE PRODUCTS



Satellite
Weather Data



Agronomic
Crop Data

INSURANCE UNDERWRITING PARTNERS



Allianz  +  Sanlam

PRODUCT:

Automated Claim Validation Linked to Data Observation



01

Remote
Weather
Monitoring

02

Adverse
Weather
Conditions

03

Automated
Claim
Validation

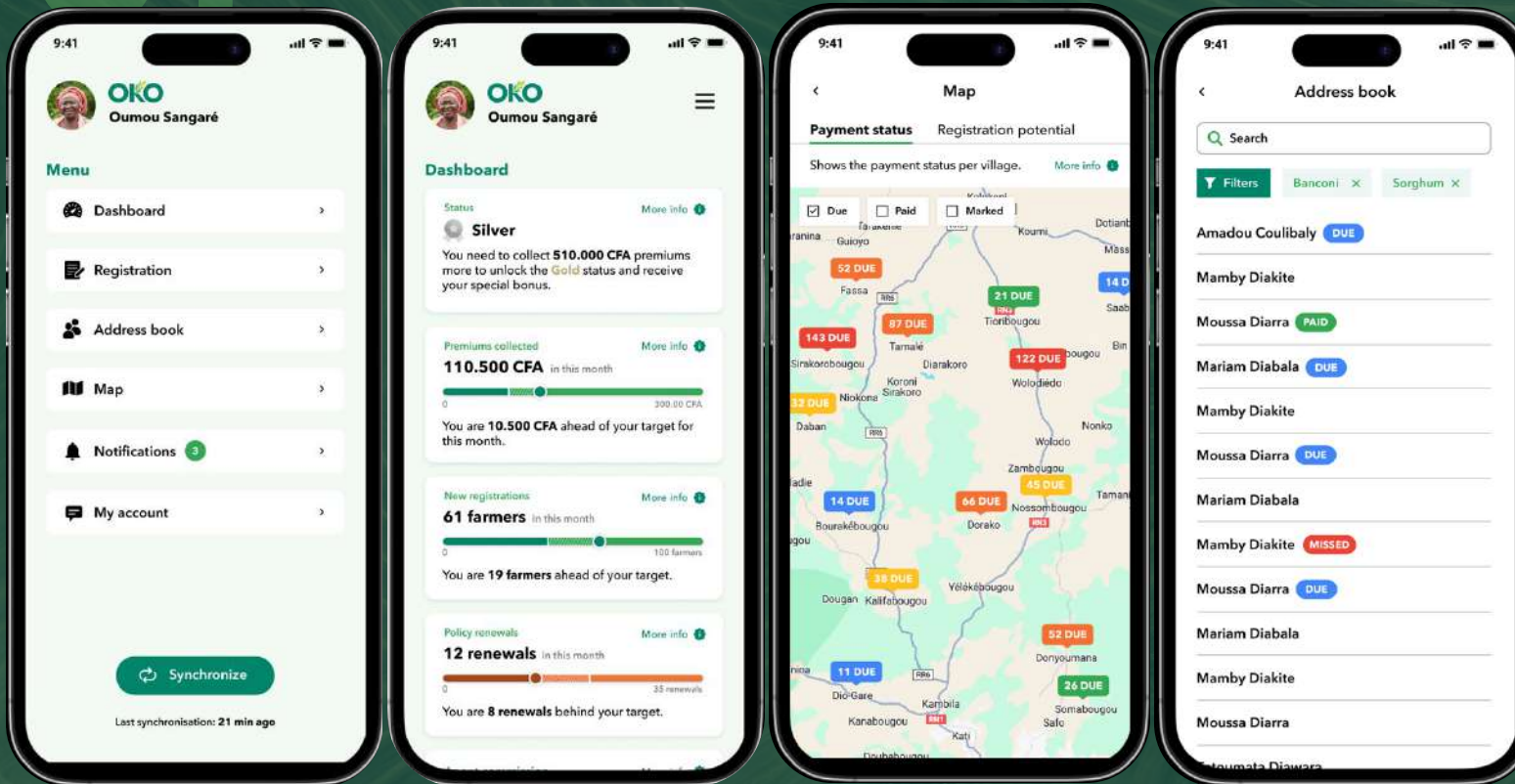
04

Automated
Claim
Payment

PRODUCT:

Index Insurance Product Distribution

MOBILE APP



Features

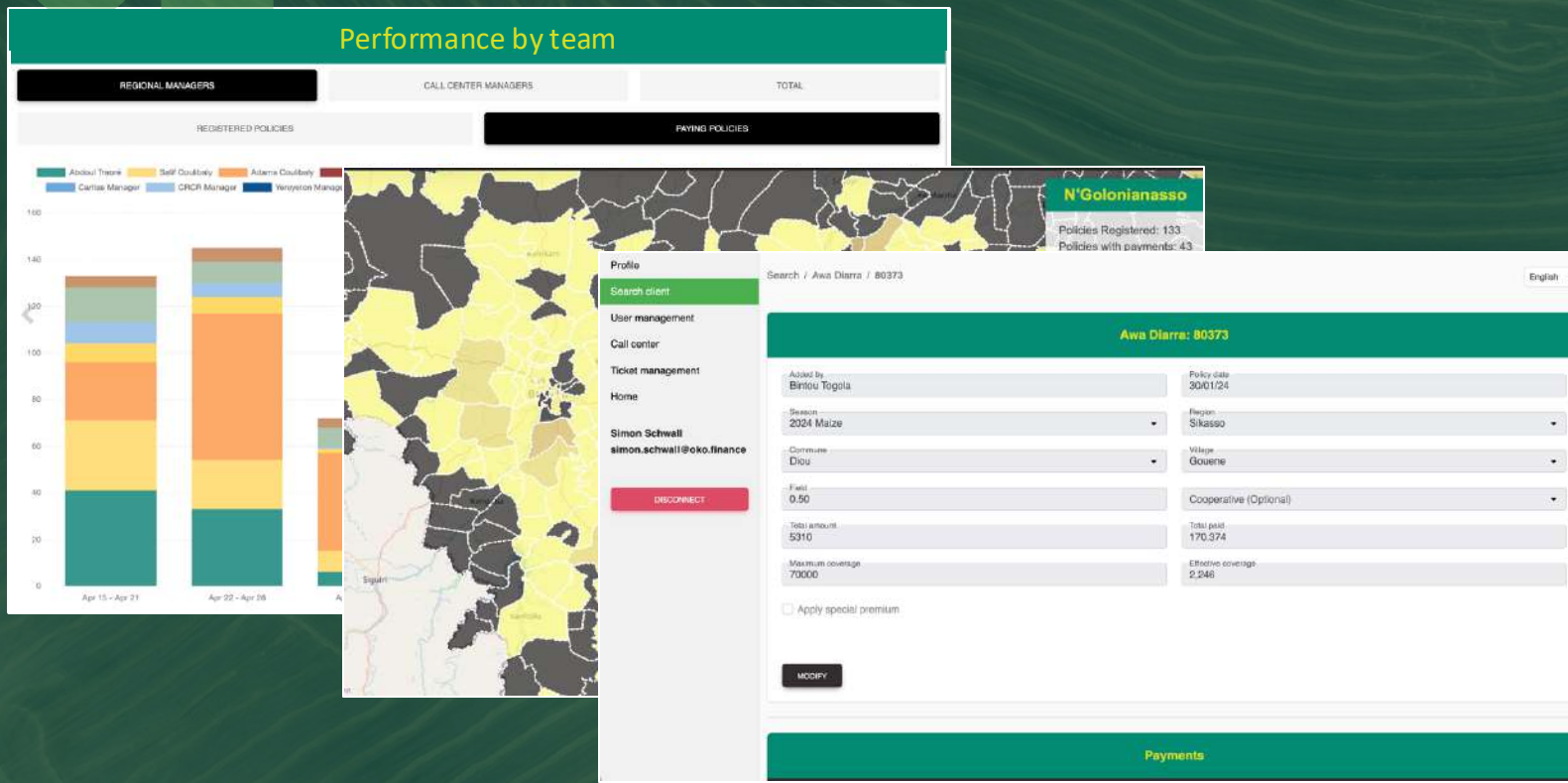
-  Offline mode
-  Immediate quote
-  Individual or collective registrations
-  Gamification / incentivisation included
-  Performance enhancement tools
e.g maps and address book to follow-up with customers)

PRODUCT:

Index Insurance Product Distribution

02

POLICY MANAGEMENT PLATFORM



Features



Report generation



Distribution team management



Communication to insured members (SMS, voice message...)



Call centre tools

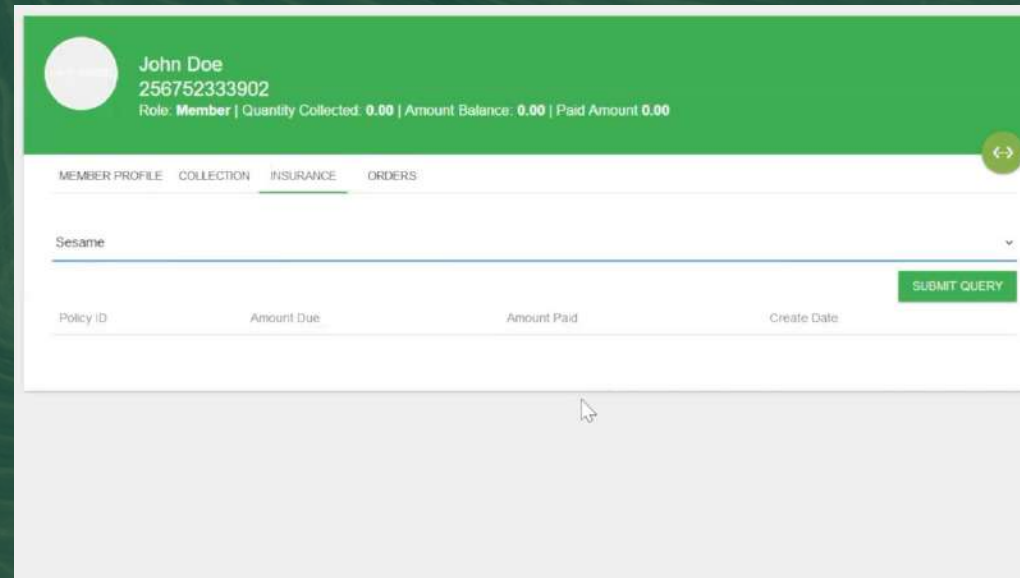
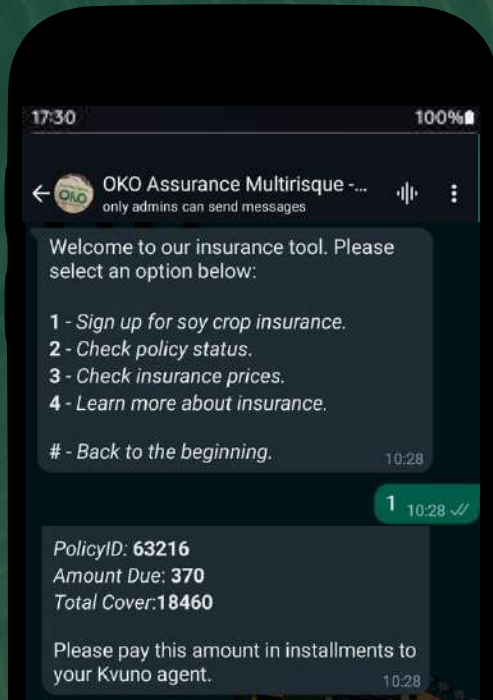


Risk mapping

PRODUCT:

Index Insurance Product Distribution

03
APIs



Features



Seamless integration to your existing interface



Technical support available

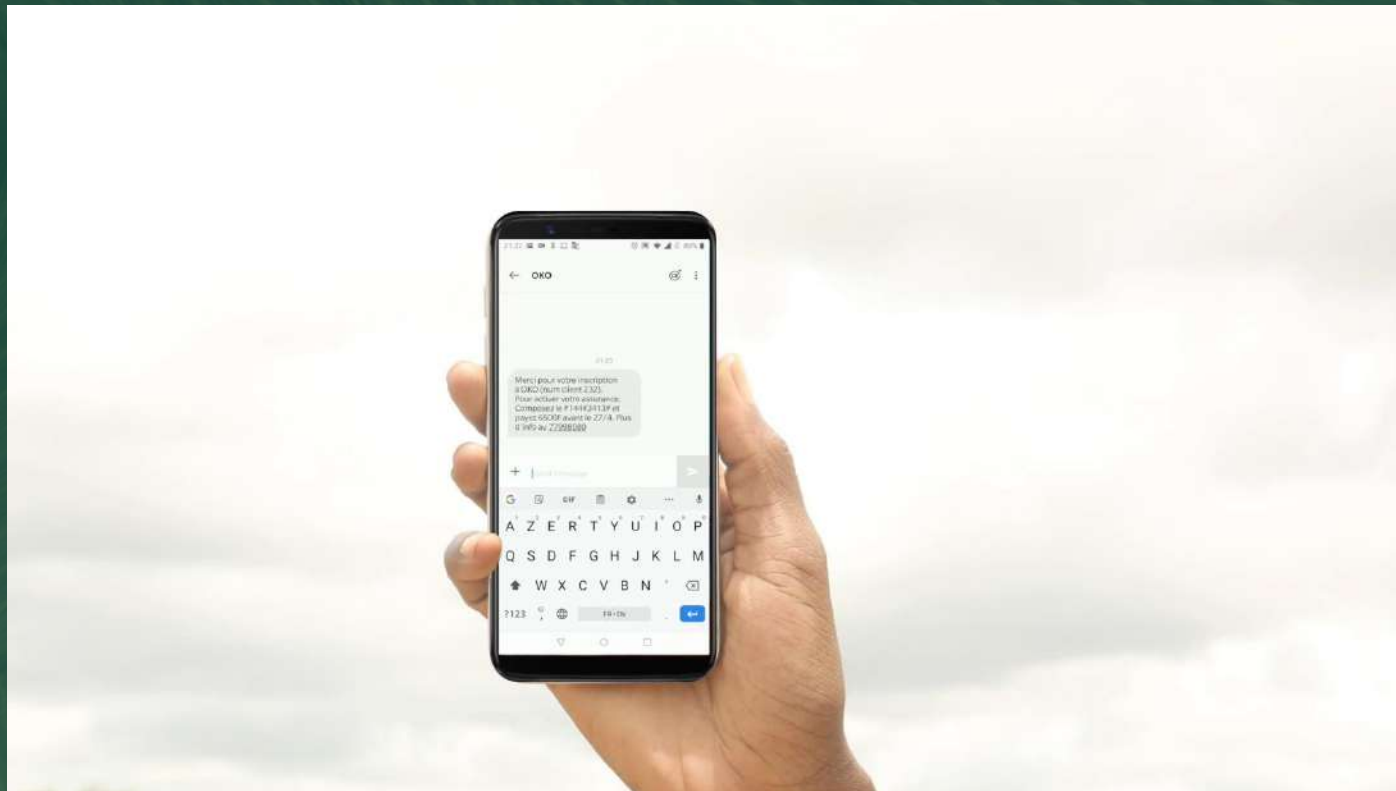


3 read—to-us APIs:
Quotation, Policy creation
and Status enquiry

PRODUCT:

Index Insurance Product Distribution

04 Payment solutions



Features



Mobile Money integration



Multiple instalments management



Cover adjustment for partial payment



International online payment (by card)



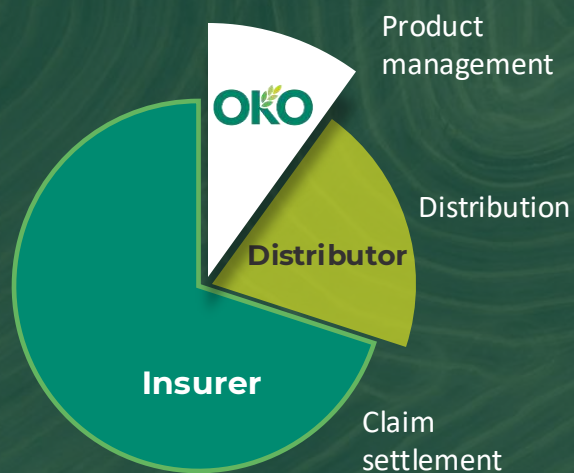
Bulk uploads / manual correction

BUSINESS MODEL



01

**10% COMMISSIONS
ON PREMIUMS**



02

**MONTHLY
SOFTWARE
LICENCES**



03

**INITIAL
SET-UP FEES**



TRACTION



CLIENTS & PILOTS

Banks and Microfinance Institutions



Commodity Traders and Manufacturers



Agricultural Input Suppliers



PARTNERS

Mobile Wallet Operators



Insurance Underwriters



MARKET SIZE

An immense global potential



Farmers Dependant on Rainfall Globally



Vs.

Farmers Protected by Insurance Globally



USD 20 per
season



400M
farmers



2 seasons
per year



Total Addressable
Market of USD 16 Bn

KEY COMPETITIVE ADVANTAGE

ONLY END-TO-END SOLUTION WITH LAST MILE DISTRIBUTION



					
PRODUCT DESIGN	✓	✓	✓	✓	
REINSURANCE	✓	✓	✓	✓	
ANCILLARY SERVICES	✓	✓	✓		✓
DISTRIBUTION TOOLS			✓		
LICENSED BROKER / DISTRIBUTION TEAM			✓		✓

EXPERIENCED AND MOTIVATED TEAM



Simon Schwall
Founder & CEO

*Micro-insurance expert
Founder of BIMA in 2
new markets*



Ferdinand Amenyah
COO

*Mobile Insurance
Distribution Expert*



Shehzad Lokhandwalla
Founder & CTO

Mobile Product expert



Raphael Haziza
Lead Actuary

Re-insurance expert



EXISTING INVESTORS

\$2.2m raised from strategic, institutional and impact investors



newfund



techstars_

Morgan Stanley

JOIN OUR JOURNEY TO BUILD CLIMATE RESILIENCE



**PLEASE
REACH OUT IF
YOU ARE AN:**



Investor



**Insurance
company**



**Agro-Industry
Player**



**Mobile Waller
Operator**





**SECURING THE
FUTURE OF
FARMING** by creating
the most impactful
insurance solution

