



CLI-INS: your CLImate-INSurance

BLACK SEA OIL TRADE

The Natural catastrophes are increasing sharply. The climate change is really present.

Figure 1: Insured natural catastrophe losses (USD bn)

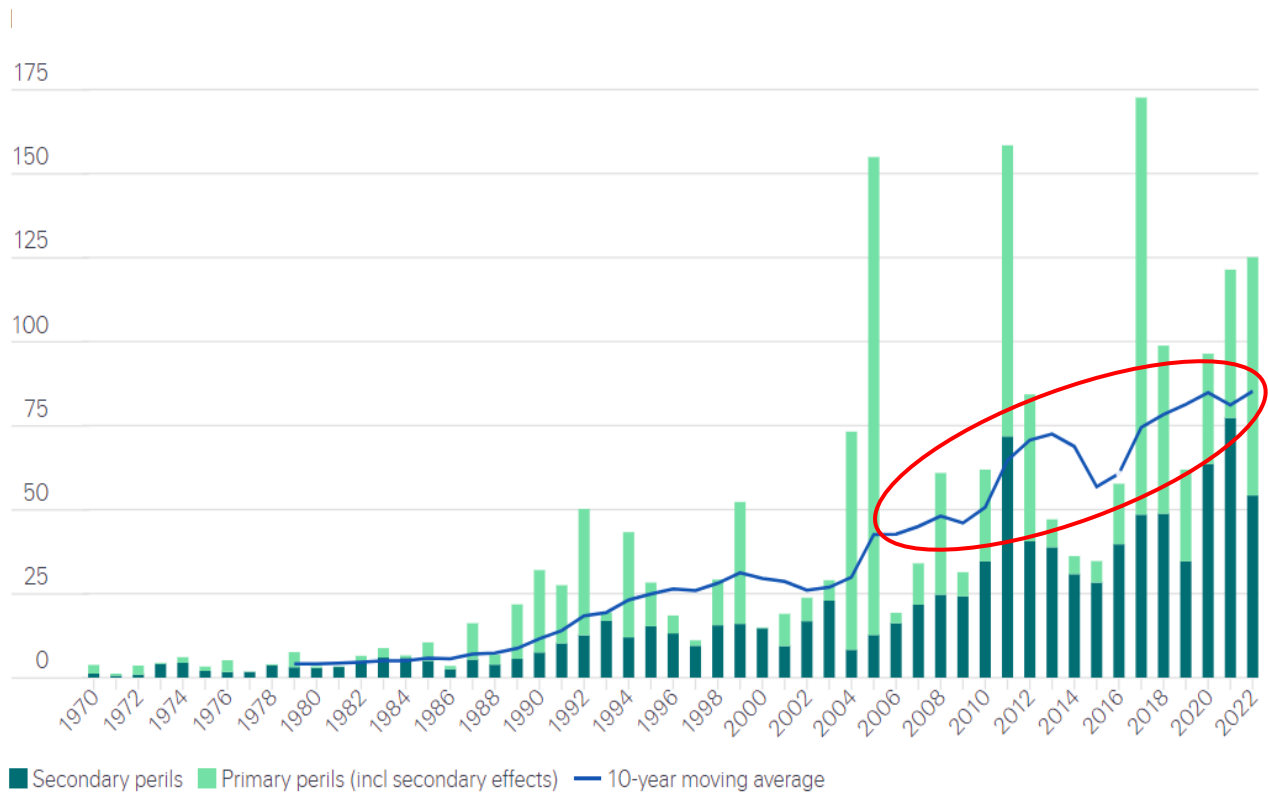
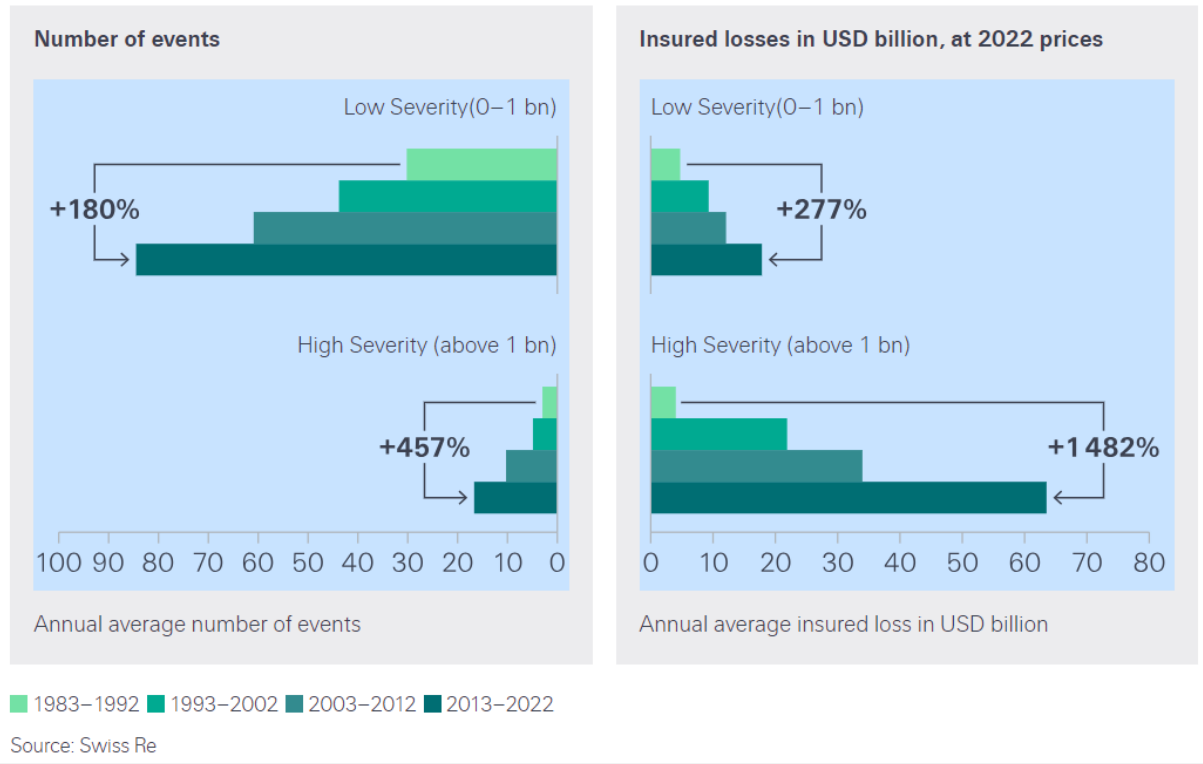


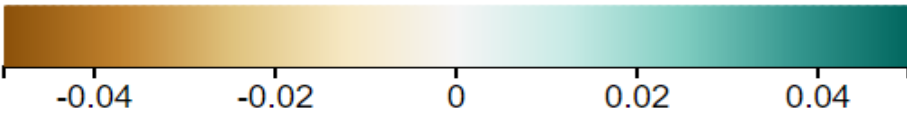
Figure 2: Severity and frequency of NatCat events

Insured losses rising faster than number of events

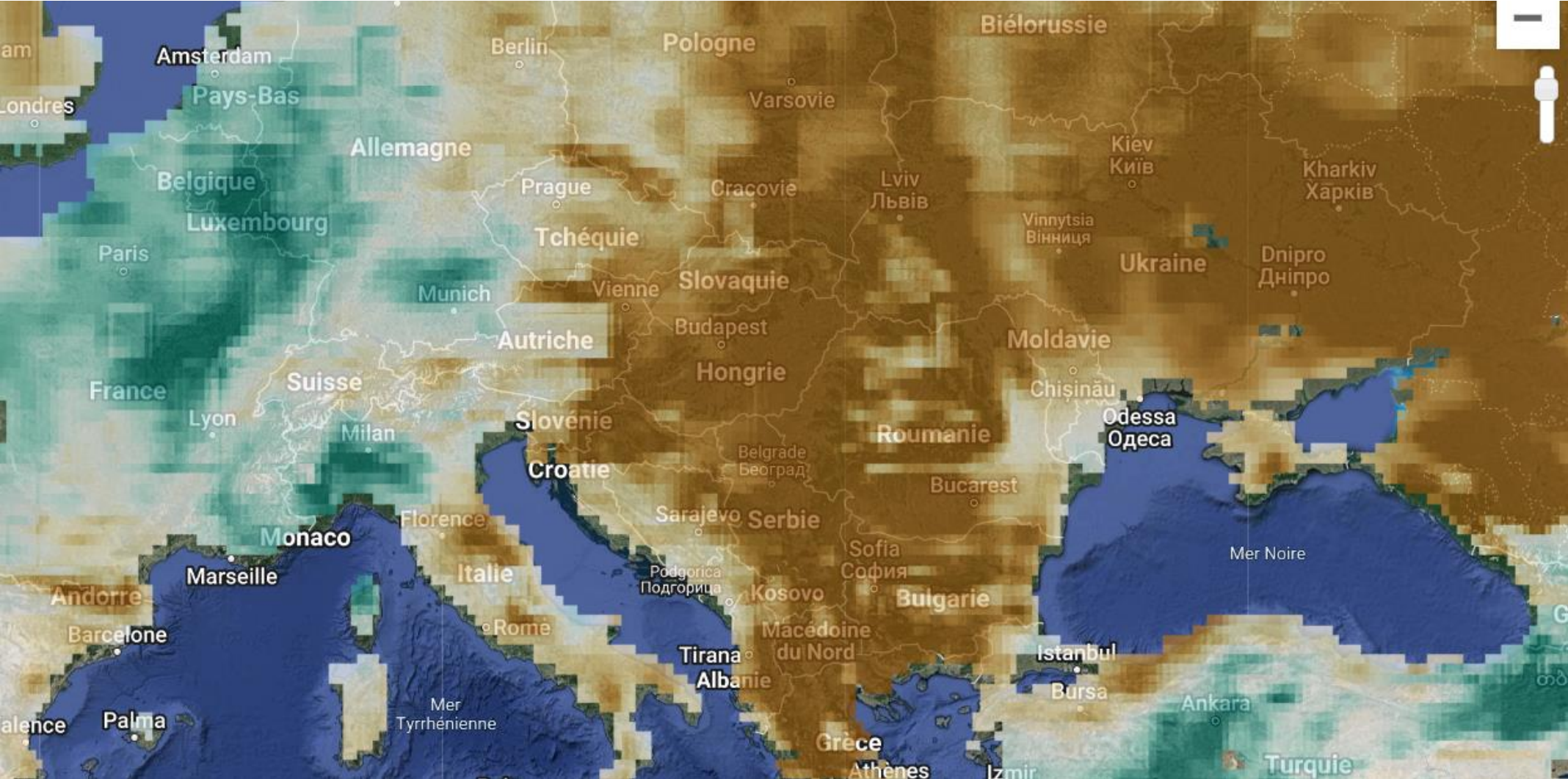


5cm Soil Moisture Difference from Average (CFSR)

2024-07-01 to 2024-09-07, Mean, vs. 2014 - 2023



5cm Soil Moisture Difference from Average (fraction)





Imagine: you have a crushing plant or you are a commodities trader.

If a drought occurs in your supply area, you suffer a financial loss because either you do not have enough tonnage to operate the plant normally and your turnover drops or you have transportation costs which increase very sharply because you have to supply you further away.

Imaginați-vă: ai o instalație de concasare sau ești comerciant de mărfuri.

Dacă are loc o secetă în zona dumneavoastră de aprovizionare, suferiți o pierdere financiară deoarece fie nu aveți suficient tonaj pentru a funcționa normal instalația și cifra de afaceri scade, fie aveți costuri de transport care explodează pentru că trebuie să vă aprovizionați mai departe.

Уявіть собі: ви власник шліфувального заводу або торговець товарами.

Якщо у вашій зоні постачання трапиться посуха, ви зазнаєте фінансових втрат, оскільки або у вас недостатньо тоннажу для нормального функціонування заводу, і ваш оборот падає, або у вас виникнуть різкі витрати на транспортування, оскільки вам доводиться постачати вас далі.

Whatever your activity (agro industrials, farmers, cooperatives, investment funds, banks, wholesale business, etc.) and as soon as you have a financial loss due to the climate, our insurances are the solution.

Indiferent de activitatea dvs. (agroindustriale, fermieri, cooperative, fonduri de investiții, bănci, afaceri en-gros, etc.) și de îndată ce aveți o pierdere financiară din cauza climatului, asigurările noastre sunt soluția.

Незалежно від вашої діяльності та якщо у вас виникають фінансові втрати через клімат, наше страхування є рішенням.

The best technology to revolutionize insurance



- Drought insurance / Excess of moisture by satellite
- Lack / Excess of rainfall insurance by satellite
- Heat wave insurance by satellite
- Asigurare seceta / Exces de umiditate prin satelit
- Asigurare de precipitații prin satelit (lipsa sau excesul de ploaie)
- Asigurare val de caldura prin satelit
- Страхування від посухи / Надлишок вологи по супутнику
- Відсутність/надлишок страхування опадів через супутник
- Страхування від спеки через супутник

ENG		RO		UK	
Risk covered	Drought	Risc acoperit	Secetă	Ризик покритий	Посуха
Parameter	For example: Soil moisture during risk period @location	Parametru	De exemplu: umiditatea solului în perioada de risc la locație	Параметр	Наприклад: вологість ґрунту в період ризику на місці
Location	To be defined	Locație	De definit	Розташування	Підлягає визначенню
Risk period	To be defined	Perioada de risc	De definit	Період ризику	Підлягає визначенню
Sum Insured (EUR)	To be defined	Suma asigurată (EUR)	De definit	Страхова сума (євро)	Підлягає визначенню
Trigger (%)	To be defined	Declanșare (%)	De definit	Тригер (%)	Підлягає визначенню
Exit (%)	To be defined	Ieșire (%)	De definit	Вихід (%)	Підлягає визначенню
Calculation of the payout (% of Sum Insured)	$\text{Index} \geq \text{Trigger}: \quad \text{Payout} = 0\%$ $\text{Trigger} \geq \text{Index} \geq \text{Exit}: \quad \text{Payout} = 100 * \frac{\text{Trigger} - \text{Index}}{\text{Trigger} - \text{Exit}} \%$ $\text{Exit} \geq \text{Index}: \quad \text{Payout} = 100\%$				
Calculul plății (% din Suma Asigurată)					
Розрахунок виплати (% від страхової суми)					



Contact me:

CLI-INS (CLImate INSurance)

Charles Maury

Managing Director & Founder

charles.maury@climate-insurance.eu

Cell - WhatsApp: +33601836187

Website: <https://www.climate-insurance.eu/>



Thank you

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