

# Is There an Alternative Use for Weather Derivatives?

**CelsiusPro**     
Professional Weather Protection



# The Perfect Weather Guarantee!

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Weather Sales  
Promotions

# Successful Campaigns

## Nikon Meteo Cash Back



A weather guarantee with a purchase of a Nikon camera. If it rains more than 2 days during the 4-day Easter weekend, customers get a 100% refund.

## DK Brands Koenig-Grill



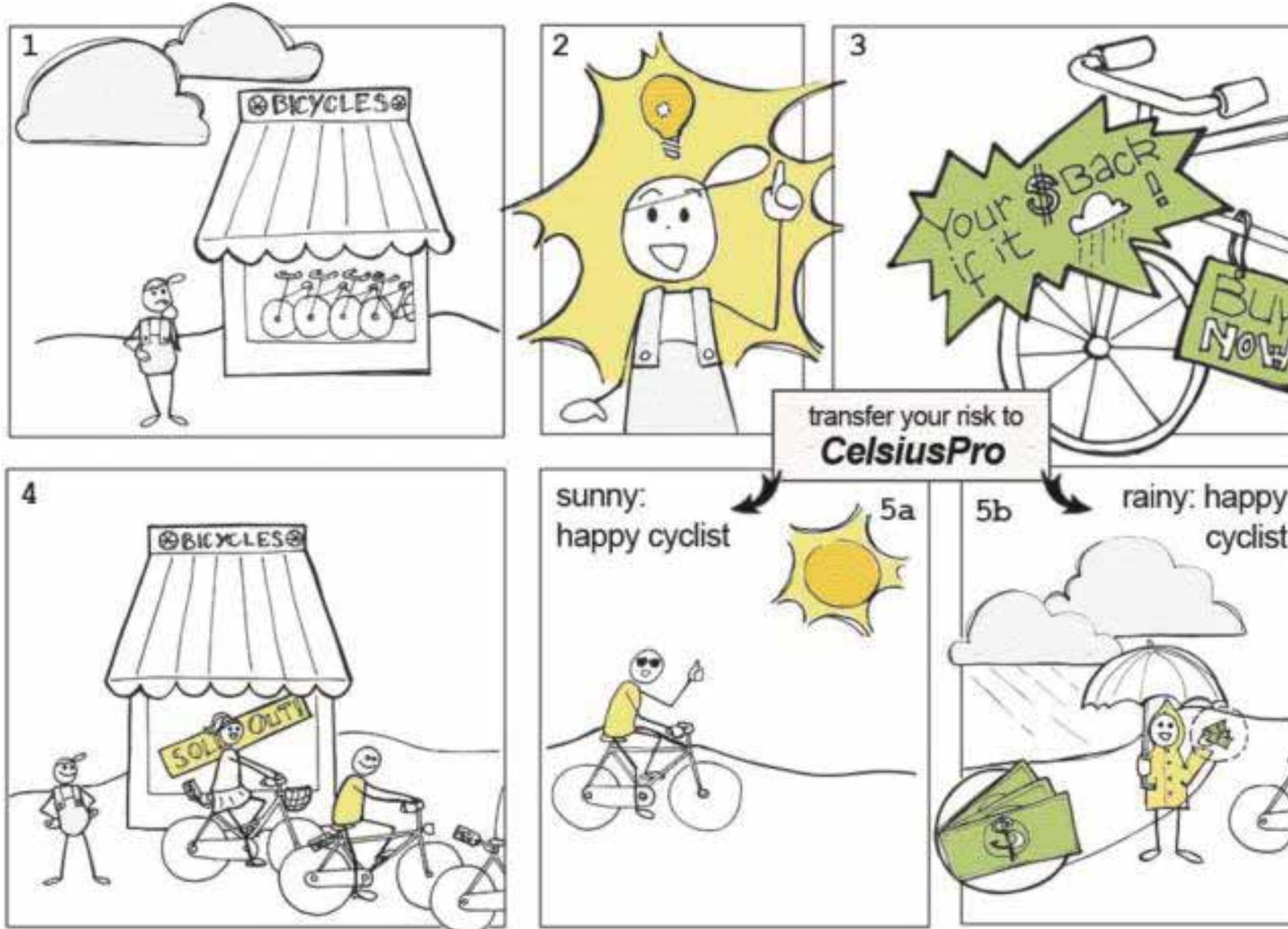
Several models of grills are offered with a weather guarantee. If it rains more than 1 day during a 3-day holiday weekend in June, customers are refunded up to CHF 800,- depending on the rainfall and the purchased model.

## Open Sky Huttwil - "A Festival pass with a Weather Guarantee"



A 4-day festival pass with weather guarantee. If it rains more than 1 day, visitors get refund for each further rainy day. If it rains all 4 days, visitors will be paid back 100%

# The Concept



# Create your Own Weather Campaign

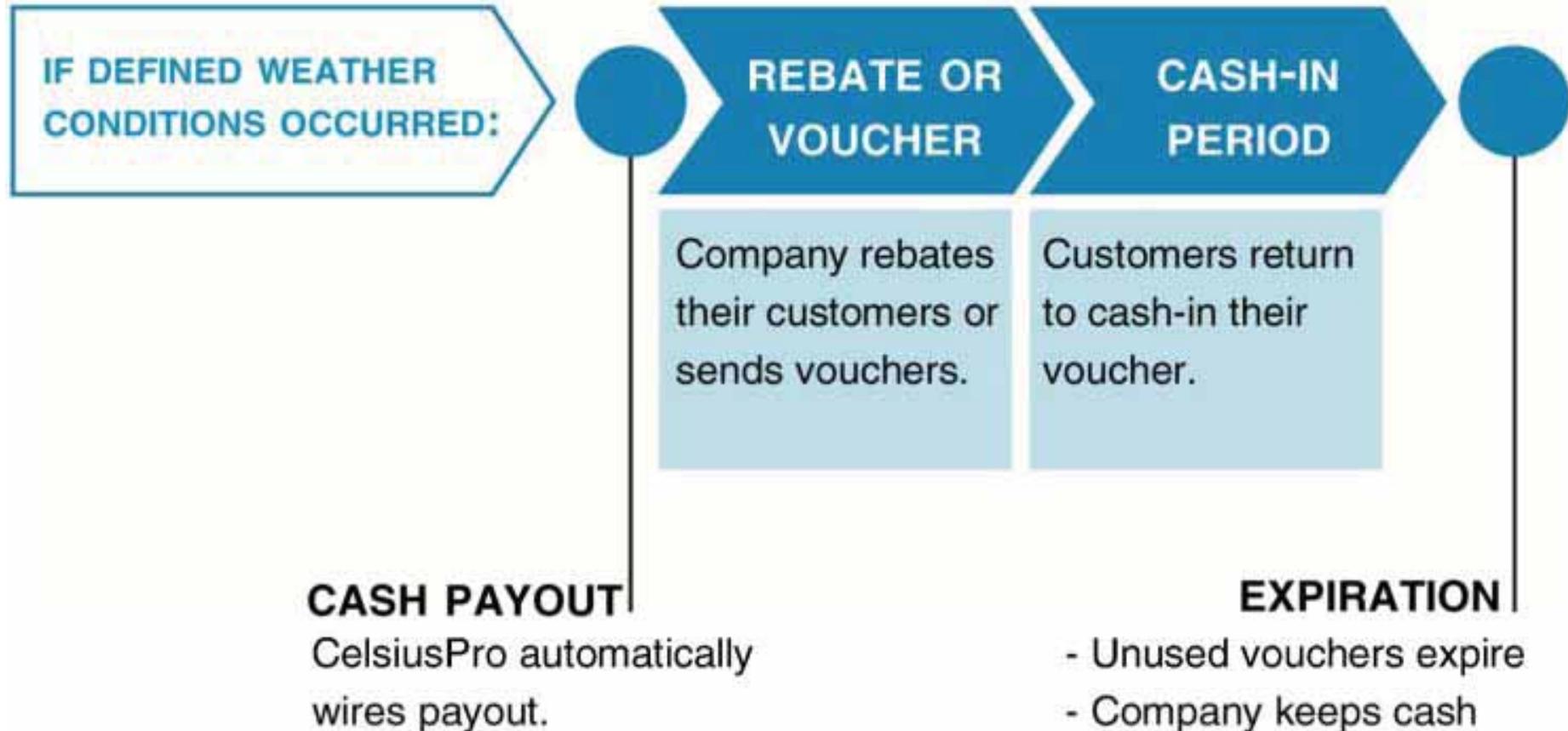
- ▶ With extreme weather increasingly dominating media headlines, embrace it with a **weather campaign which generates attention and positions your company as forward thinking.**
- ▶ A low cost, no-risk campaign is very attractive and highly effective way to **stand out from competitors and increase sales**



# Marketing Campaign and Flow



# If the Defined Weather Event Occurs



# Advantages

- ▶ **Standout** from the crowd.
- ▶ Update customer data base.
- ▶ Cost of campaign is **linked to success**, since the guarantee is a fixed percentage of sales.
- ▶ **Additional sales** through customer cashing in their vouchers.
- ▶ **Increased brand loyalty**

# Here is an example of a current pitch!

- ▶ Its for an Electricity Power company
- ▶ The market is highly competitive
- ▶ Company wants:
  - ▶ New Conversions.
  - ▶ Reward existing clients.
  - ▶ Hedge its risk.



# Attract **New Customers** With a Conversion Campaign

- ▶ Win new clients by offering a lucrative incentive to change providers.
- ▶ Reward them if a weather event occurs.
- ▶ Be noticed in the media as an **innovative company**.
- ▶ Ride the eco ticket.

# Loyalty Program

- ▶ Reward clients for being loyal.
- ▶ Encourage them to participate.
- ▶ Pay them for signing up if extreme weather events occur.



# Hedging Against Spikes in the Weather

- ▶ Hedge extreme weather events. Too cold or too hot!
- ▶ When the TMax gets 38° or when TMin gets to -5°.
- ▶ Regardless of the weather extreme electricity power prices go up.
- ▶ Offset this price rise with a weather derivative.



# Manage all three programs via one Weather Derivative

- ▶ A weather campaign generates attention and positions your company as **forward-thinking and customer friendly**.
- ▶ A **low-cost, no-risk** weather campaign is a very attractive and **highly effective** way to stand out from competition and increase sales.
- ▶ Hedge your power book simpler and effective.

# Step 1: The Concept

- ▶ Encourage **Account Conversions** from the competitor
- ▶ To reward old customers for loyalty
- ▶ To hedge company **against costly power outages**

## Step 2

- ▶ **Define** what kind of weather you'd like to base the Concept on.
- ▶ **Select** a weather station in your area for the Derivative to be based on?
- ▶ For a an example for a small premium Company can be rewarded on spikes in Tmax over summer in Tokyo.

# Step 3

- ▶ **Create** a marketing campaign for your products, highlighting the benefits as added value for old and new customers.
- ▶ *“Convert to Company or join the loyalty program and receive a “x” rebate should summer temperatures spike to 38°”.*

# Step 4

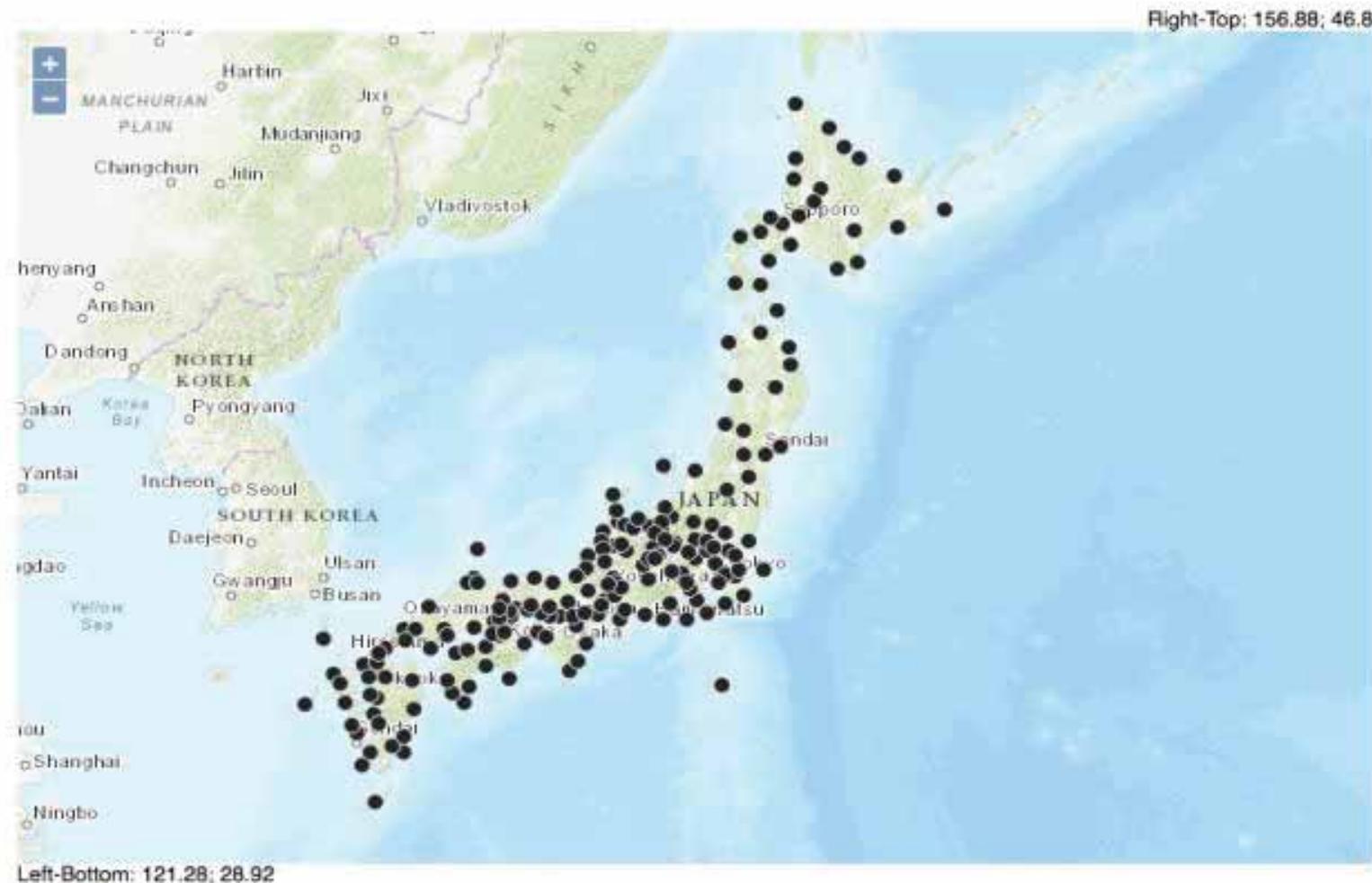
- ▶ When the temperature spikes to 38° demand for power sky rockets and so does the price.
- ▶ **The weather derivative absorbs this extra cost.** This income can be passed on to customers.
- ▶ A TMax contract can hedge Company against this extra cost.

# Step 5

- ▶ If your defined weather conditions occur, ie TMax +38° you'll receive an automatic payout from CelsiusPro.
- ▶ This can be used too "slash" the cost of power and
- ▶ Reward new and loyal customers

Japanese wide coverage.

Select a region or specific weather station



# Select a region or specific weather station



# How we price the contract!

**Geo Quote**

**Distribution Channel / Pricer Engine**  
Sompo G.W.

**Distribution Channel / Pricer Engine Settings**

**Station \ Region**  
TOKYO  
Japan [Go back to map](#)

**Underlying**  
Daily Maximum Temperature

**Dataset**  
Speedwell (Sompo)

**Certificate**  
Heat Day Certificate (Daily Maximum Temperature Index)

**Product Settings**

**Period**  
From: 01.07.2019 To: 31.07.2019 (dd.mm.yyyy)  
 Weekdays  Weekends only  Custom Cover Period/Total Period: 31/31

**Define your Heat Day:**  
Threshold: Daily maximum temperature above  °C

**Strike Level**  
 0 - 2

**Payout per indexpoint (Tick)**  
 JPY

**Maximum Payout (Cap)**  
 JPY Max: 60000

**Historical Index**

Lower bound:  Auto 0.00

**Index Statistics**

Index average 25 years: 0.07 StDev: 0.32 [Copy Index](#)  
 Index average 10 years: 0.10 StDev: 0.32  
 Linear Trend: **Trend Positive** MK Trend: **No Trend**

**Offer Scale**

	Price 1	Price 2	Price 3	Price 4	Price 5
Factors	0.6	0.7	0.8	0.9	1

Ref	Price Engine	Price	Tick	Cap	Certificate	Station	Start	End	Cover	Strike	T1
827412	Sompo G.W.	€151 JPY	20000	60000	Heat Day Certificate (Daily Maximum Temperature Index)	TOKYO	01.07.2019	31.07.2019	31/31	0.00	38.00

# Example of a Derivative Offer

## Offer – Heat Day Certificate (Daily Maximum Temperature Index)

### Certificate Aim:

Payout when there are above average Heat Days during the period.

### Certificate Definition:

Under this Certificate, the Client will receive a fixed amount of **20'000 JPY** for each Heat Day after **0** of such days up to a maximum of **60'000 JPY** during the period from **01.07.2019** until **31.07.2019**. A Heat Day is defined as a day on which the daily maximum temperature measured by the independent national meteorological station exceeds **38.00 °C**.

### Certificate Parameter

Offer Number:	627412
Offer Date:	10.01.2019
Offer valid until:	20.01.2019
Country:	Japan
Weather Station:	TOKYO, WMO: 47662
Data Provider:	Speedwell (Sompo)
Weather Cover:	Hot
Name of Certificate:	Heat Day Certificate (Daily Maximum Temperature Index)
Start Date:	01.07.2019
End Date:	31.07.2019
Period:	31/31
Threshold:	38.00 °C
Strike:	0 Heat Day(s).

### Certificate Price Matrix

Factor	0.6	0.7	0.8	0.9	1
Payout per Heat Day (JPY):	12'000	14'000	16'000	18'000	20'000
Maximum Payout (JPY):	36'000	42'000	48'000	54'000	60'000
Certificate Premium (JPY):	3'691	4'306	4'921	5'536	6'151

Please note that all prices are subject to change. This document is for information purposes only and should not be construed as recommendation or solicitation to conclude a transaction and should not be treated as investment advice.

# Transaction Documents

**Period Date:** 20.04.2011  
**Weather Station:** Great Britain - Leeds - Church Fenton, WMO: 2300  
**Data Provider:** Wxnet24.com  
**Daily Minimum Temperature:** Based on a 24-hour period measurement  
**Bank Account CelsiusPro:** Credit Suisse Zurich  
 CHE 3303 0000 0000 0000 0000 0000  
**Bank Account of Client:** Bank Name: CIB  
 IBAN: CH 44 220 00 00 00 00 00 00 00 00 00 00  
 BIC: CIBK3333

If this Term Sheet reflects the terms of the intended Certificate and if you wish to enter into a Contract regarding the Certificate please execute the payment of the Premium Amount by Payment Date.

Please note that upon each payment this Term Sheet including the General Terms and Conditions and the Application constitutes the entire agreement and understanding among the Client and CelsiusPro with respect to the subject matter herein, and shall supersede all prior and all written agreements or understandings among the Client and CelsiusPro relating herein.

In case of non-payment of the Premium Amount in full on the Bank Account by Payment Date, no legal relationship shall arise between the Client and CelsiusPro relating herein.

#### 4. Risk Factors

The Client should be aware that he is exposed, in particular:  
 - to the risk of volatility of the spot Premium Amount

#### 5. No Advice

The Client should consult their accounting, tax, investment and legal advisors before purchasing the Certificate. CelsiusPro is not acting as an independent financial advisor and not as an advisor in financial matters.

#### 6. Governing Law and Jurisdiction

This Term Sheet, the Certificate and any other legal relationship, if any, between the Client and CelsiusPro shall be governed by and construed in accordance with the laws of Switzerland.

For any litigation between the Client and CelsiusPro arising out of or in connection with this Term Sheet and/or the Certificate between CelsiusPro and the Client the Commercial Court of the Canton of Zurich (Handelsgericht des Kantons Zurich, Switzerland) shall have exclusive jurisdiction, provided that CelsiusPro shall also have the right to file legal action or legal measures against the Client with any other competent court.

## Term Sheet - Frost Day Certificate (Daily Minimum Temperature Index) Certificate

### 1. General

All terms herein shall have the same meaning as applied to them in the general terms and conditions of CelsiusPro AG (the "General Terms and Conditions"), except where otherwise indicated herein. This term sheet ("Term Sheet") is subject to the General Terms and Conditions dated as of November 2010 and accessible on [CIB](#) as described therein. In case of discrepancy between the General Terms and Conditions and this Term Sheet, the latter shall prevail.

The purpose of this Term Sheet is to set forth the terms and conditions of a Contract regarding a Frost Day Certificate (Daily Minimum Temperature Index) Certificate (the "Certificate") between the Client and CelsiusPro.

Please note that this Term Sheet can only be completed by full payment of the Premium Amount by the Payment Date. Such payment shall be deemed to be an acceptance by performance.

### 2. Certificate Description

Under this Certificate, the Client will receive a fixed amount of CHF 10'000.00 for each Critical Day after the 41<sup>st</sup> of such days up to the maximum of CHF 520'000.00 during the period from 01.11.2010 until 30.04.2011. For the purpose of this Term Sheet, a Critical Day is defined as a Day in which the Daily Minimum Temperature measured by the independent national meteorological station is below 0.00 degree Celsius.

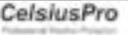
### 3. Final Terms and Conditions

**Certificate Number:** 111134  
**Issuer:** CelsiusPro AG, Laubmattenstrasse 44, 8002 Zurich  
 Telefon: +41 44 220 00 10  
**Name of Certificate:** Frost Day Certificate (Daily Minimum Temperature Index)  
**Strategy:** C&F  
**Client:** company: 22 - street: 20 - office: 20 - city: 20 - (Great Britain, Telephone: +44 111) 20  
**Premium Amount:** CHF 40'000.00  
**Date of Issue:** 27.09.2010  
**Payment Date:** 01.11.2010  
**Start Date:** 01.11.2010  
**End Date:** 30.04.2011  
**Period:** The period from and including the 01.11.2010 to and including the 30.04.2011.  
**Underlying:** Daily Minimum Temperature  
**Threshold:** 0.00 degree Celsius  
**Critical Day:** Daily Minimum Temperature < 0.00 degree Celsius  
**Payment per Critical Day:** CHF 10'000.00  
**Index:** Sum of Critical Days during Calculation Period  
**Strike:** 41 Critical Days  
**Maximum Payout Amount:** CHF 520'000.00  
**Payout Amount:** Maximum - Strike - C x Payout per Critical Day  
 Payout Amount is limited by Maximum Payout Amount

## Appendix: Climate measurements and beyond calculation

Date	Measurements, °C	Index	Subtractive Index	Payout, CHF
01-11-2010	7.80	0.00	0.00	0.00
02-11-2010	6.10	0.00	0.00	0.00
03-11-2010	10.10	0.00	0.00	0.00
04-11-2010	8.90	0.00	0.00	0.00
05-11-2010	11.10	0.00	0.00	0.00
06-11-2010	8.00	0.00	0.00	0.00
07-11-2010	7.80	0.00	0.00	0.00
08-11-2010	3.40	0.00	0.00	0.00
09-11-2010	6.70	0.00	0.00	0.00
10-11-2010	3.80	0.00	0.00	0.00
11-11-2010	-4.20	1.00	-1.00	0.00
12-11-2010	7.80	0.00	0.00	0.00
13-11-2010	6.70	0.00	-1.00	0.00
14-11-2010	-6.00	1.00	-0.00	0.00
15-11-2010	-5.00	1.00	0.00	0.00
16-11-2010	-4.10	1.00	0.00	0.00
17-11-2010	-7.20	1.00	0.00	0.00
18-11-2010	6.10	0.00	0.00	0.00
19-11-2010	3.80	0.00	0.00	0.00
20-11-2010	4.80	0.00	0.00	0.00
21-11-2010	3.90	0.00	0.00	0.00
22-11-2010	3.90	0.00	0.00	0.00
23-11-2010	0.00	0.00	0.00	0.00
24-11-2010	0.80	0.00	0.00	0.00
25-11-2010	-1.00	1.00	0.00	0.00
26-11-2010	-6.50	1.00	0.00	0.00
27-11-2010	-6.20	1.00	0.00	0.00
28-11-2010	-10.70	1.00	0.00	0.00
29-11-2010	-7.20	1.00	-1.00	0.00
30-11-2010	-6.70	1.00	-1.00	0.00
01-12-2010	-4.40	1.00	-1.00	0.00
02-12-2010	-6.00	1.00	-1.00	0.00
03-12-2010	-7.60	1.00	-1.00	0.00
04-12-2010	-14.80	1.00	-1.00	0.00
05-12-2010	-6.00	1.00	-1.00	0.00
06-12-2010	-18.00	1.00	-1.00	0.00
07-12-2010	-19.80	1.00	-1.00	0.00
08-12-2010	-8.60	1.00	-1.00	0.00

CelsiusPro AG  
 Laubmattenstrasse 44, 8002 Zurich, Switzerland  
 Telephone: +41 44 220 00 10  
 Fax: +41 44 220 00 11  
 E-Mail: [info@celsiuspro.ch](mailto:info@celsiuspro.ch)



company: 22  
 street: 20  
 city: 20 - office: 20  
 postal code: 20

Date: 01.11.2010

### Expiry Notice: Frost Day Certificate (Daily Minimum Temperature Index) Certificate

Dear Customer,

Your Frost Day Certificate (Daily Minimum Temperature Index) certificate with the following parameters has expired:

**Certificate Number:** 111134  
**Weather Station:** Great Britain - Leeds - Church Fenton, WMO: 2300  
**Period:** 01.11.2010 - 30.04.2011  
**Not:** 10'000 CHF  
**Max Payout:** 520'000.00 CHF

Please find attached the climate index measured during the contract period at your defined weather station.

Your certificate has a value of 130'000.00 CHF. The payment will be made on the Payment Date.

We thank you for your cooperation and trust and are looking forward to provide you with another top management services in the future.

Kind regards,

CelsiusPro AG

CelsiusPro AG  
 Laubmattenstrasse 44, 8002 Zurich, Switzerland  
 Telephone: +41 44 220 00 10  
 Fax: +41 44 220 00 11  
 E-Mail: [info@celsiuspro.ch](mailto:info@celsiuspro.ch)



The Reporting Overview: allows you to **efficiently view and manage** the lifecycle of index insurance policies.

► Key Benefits

- Premium payment overview
- Expiry overview
- Index value display
- Transaction status overview
- Alerts for overdue payments
- Auto recognition
- Management summary

**Pending Payments/Overdue Payments**

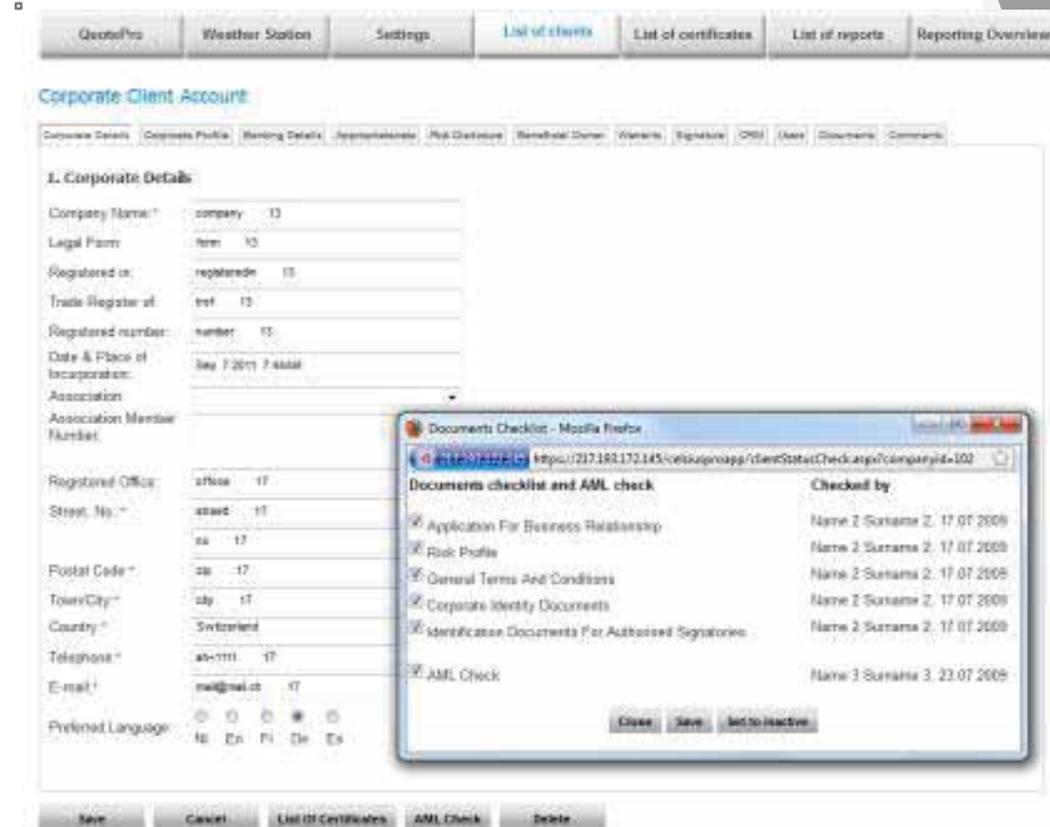
Policy No.	Type	Station	Client	Payment Date	Effective Date	Premium	Status
1650 / 556782	S	Koperfontein	Events and Leisure Plc	17.08.2014	01.09.2014	6015.00	PENDING PAYMENT
1649 / 556778	S	Cape Town	Seed Co. Ltd.	19.08.2014	03.09.2014	22181.00	PENDING PAYMENT
1663 / 556822	S	Johannesburg	AFB Agri Ltd	21.08.2014	05.09.2014	22483.00	PENDING PAYMENT
1677 / 556855	S	Santiago Q. Normal	AFB Agri Ltd	08.09.2014	23.09.2014	31317.00	PENDING PAYMENT
1672 / 556844	S	Chillan	Vineyard Co.	08.09.2014	23.09.2014	15052.00	PENDING PAYMENT
1673 / 556851	S	Curico	Agro Farming Corporation	08.09.2014	23.09.2014	12651.00	PENDING PAYMENT
556854	S	Temuco	Agro Farming Corporation	08.09.2014	01.07.2014	5584.00	PENDING PAYMENT
1670 / 556839	S	Temuco	Agro Farming Corporation	08.09.2014	23.09.2014	5584.00	PENDING PAYMENT
1671 / 556841	S	Temuco	Fruit Production Ltd.	08.09.2014	23.09.2014	4820.00	PENDING PAYMENT
1674 / 556852	S	Santiago Q. Normal	Fruit Production Ltd.	08.09.2014	23.09.2014	31317.00	PENDING PAYMENT

**Upcoming Expiries / Payouts**

Policy No.	Type	Station	Client	Expiration Date	Payout Date	Intrinsic Value	Status
556853	S	Chillan	Agro Farming Corporation	31.07.2014	25.12.2014	34200.00	EXPIRED, PENDING PAYOUT
556832	S	London - Heathrow	Ag Company	31.12.2014	21.01.2015	0.00	ACCEPTED
1665 / 556826	S	Johannesburg	Agriculture Ltd	31.12.2014	21.01.2015	0.00	ACCEPTED

# Client Administration

- ▶ The platform offers online client registration and data management.
- ▶ **Key benefits:**
  - Client address
  - Client payment instructions
  - Profiling
  - Document upload area
  - Document check



# Settings

- ▶ Via “Settings” you can change standard product settings such as ID, margins, underlying's, types, calculation functions, years for calculation, trending functions, weather exposure and weather cover.
- ▶ Products can be added as desired and defined by the insurers.

## Product Settings

Product ID	Name	Underlying	Option Type	Point Function	Sum Function	Number Of Years	Detrending	Weather Exposure	Weather Cover
57	Rain Day Insurance	Rain	CallCapped	greater	normalsum	25	nodetrending	Excess Rain/Snow	Rain
58	Frost Day Insurance	TempMin	CallCapped	smaller	normalsum	25	detrendingIFpositive	Cold/Freeze	Cold
60	Heat Day Insurance	TempMax	CallCapped	greater	normalsum	25	detrendingIFpositive	Warm/Heat	Hot
61	Rain Season Insurance	Rain	CallCapped	identity	normalsum	25	nodetrending	Excess Rain/Snow	Rain
62	Dry Season Insurance	Rain	PutCapped	identity	normalsum	25	nodetrending	Deficit Rain/Snow	Dry
63	Snow Day Insurance	SnowFresh	CallCapped	greater	normalsum	25	detrendingIFpositivemin0	Excess Rain/Snow	Snow
64	High Snow Season Insurance	SnowFresh	CallCapped	identity	normalsum	25	detrendingIFpositive	Excess Rain/Snow	Snow
65	Low Snow Season Insurance	SnowFresh	PutCapped	identity	normalsum	25	detrendingIFnegativemin0	Deficit Rain/Snow	Snow
100	Low Snow Day Insurance	SnowFresh	CallCapped	smaller	normalsum	25	detrendingIFpositivemin0	Deficit Rain/Snow	Snow

# Client and Transaction Management

- ▶ The platform allows to **efficiently administer large scale client** - and transaction data with drill down function to the smallest granularity of data.

QuotePro Weather Station Settings **List of clients** List of certificates List of reports Reporting Overview

List of Clients Clients

Name and Company Text Filter Industry Country CA Sales MFC

Filter Clear

Client ID	Account Status	Company Name	Last Name	First Name	Country	CA	Sales	MFC
148	Client	company 1			Switzerland	Name 2 Surname 2	Name 2 Surname 2	Retail Clients
150	Active	company 2			Switzerland	Name 2 Surname 2	Name 2 Surname 2	Retail Clients
151	Active	private	last 1	first 1	Switzerland	Name 2 Surname 2	Name 1 Surname 1	Retail Clients
152	Active	private	last 2	first 2	Switzerland	Name 1 Surname 1	Name 1 Surname 1	Retail Clients
153	Active	company 2			Switzerland	Name 2 Surname 2	Name 2 Surname 2	Retail Clients
154	Active	private	last 3	first 3	Switzerland	Name 1 Surname 1	Name 1 Surname 1	Retail Clients
154	Active	company 4			Germany	Name 2 Surname 2	Name 2 Surname 2	Retail Clients
155	Active	company 5			Switzerland	Name 2 Surname 2	Name 2 Surname 2	Retail Clients
156	Active	company 6			Germany	Name 2 Surname 2	Name 2 Surname 2	Retail Clients
157	Active	company 7			Switzerland	Name 1 Surname 1	Name 2 Surname 2	Retail Clients
158	Active	private	last 4	first 4	Germany	Name 1 Surname 1	Name 2 Surname 2	Retail Clients
170	Active	company 8			Germany	Name 1 Surname 1	Name 2 Surname 2	Retail Clients
171	Active	company 9			Germany	Name 1 Surname 1	Name 2 Surname 2	Retail Clients
172	Active	company 10			Switzerland	Name 1 Surname 1	Name 2 Surname 2	Professional Clients
173	Active	company 11			Switzerland	Name 2 Surname 2	Name 2 Surname 2	Retail Clients
174	Active	company 12			Switzerland	Name 2 Surname 2	Name 2 Surname 2	Retail Clients
175	Active	company 13			Switzerland	Name 2 Surname 2	Name 2 Surname 2	Retail Clients
177	Active	company 14			Germany	Name 2 Surname 2	Name 2 Surname 2	Retail Clients
182	Active	company 15			Switzerland	Name 2 Surname 2	Name 2 Surname 2	Retail Clients
184	Active	company 16			Switzerland	Name 1 Surname 1	Name 1 Surname 1	Professional Clients

Print

QuotePro Weather Station Settings List of clients **List of certificates** List of reports Reporting Overview

List of Certificates Clients

Search for Certificates:

Client Status Certificate Weather Station Buy / Sell Deal / Tr. Group

All All All All All

Filter Clear Filter Create New

1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100

Download all certificates to xls

Client ID	Buy / Sell	Status	Certificate	Weather Station	Country	Minimum	Max. Payout	Fee	Start Date	End Date	Cover Days	Price	Threshold	Forecast 2
1 / 8803	Sell	HISTORICAL	Rain Day Certificate (Daily Index)	Zurich - Puzen	CHF	890 000.00	1 000 000.00	200 000.00	07.06.2008	28.08.2008	22/23	8	5.00 mm	
1 / 8078	Buy	HISTORICAL	Rain Day Certificate (Daily Index)	Zurich - Puzen	CHF	817 507.00	1 000 000.00	180 000.00	07.06.2008	28.08.2008	22/23	8	5.00 mm	
102 / 13626	Sell	HISTORICAL	WRF Free Day Certificate (Daily Index)	Stg-Plan	EUR	189 800.00	910 000.00	80 000.00	04.01.2011	28.02.2011	40/44	8	1.00 °C	
410 / 28178	Sell	HISTORICAL	Rain Day Certificate (Daily Index)	NEW - MORE AERO	AUD	187 996.00	2 000 000.00	1 100 000.00	04.04.2011	31.08.2011	81/81	2	17.00 mm	
2 / 8201	Sell	HISTORICAL	Rain Day Certificate (Daily Index)	Geneva - Carroz	CHF	137 731.00	300 000.00	80 000.00	07.06.2008	28.08.2008	22/23	8	5.00 mm	
410 / 28194	Buy	HISTORICAL	Rain Day Certificate (Daily Index)	NEW - MORE AERO	AUD	137 091.00	2 000 000.00	1 100 000.00	04.04.2011	31.08.2011	81/81	2	17.00 mm	
102 / 13626	Buy	HISTORICAL	WRF Free Day Certificate (Daily Index)	Stg-Plan	EUR	189 800.00	910 000.00	80 000.00	04.01.2011	28.02.2011	40/44	8	1.00 °C	
1 / 8801	Sell	HISTORICAL	Rain Day Certificate (Daily Index)	Lugano	CHF	130 810.00	500 000.00	80 000.00	07.06.2008	28.08.2008	22/23	8	5.00 mm	
102 / 13698	Sell	HISTORICAL	Custom	Arco	CHF	127 152.00	1 000 000.00	0.00	08.11.2009	18.04.2010	142/142	0	0.00	
2 / 8078	Buy	HISTORICAL	Rain Day Certificate (Daily Index)	Geneva - Carroz	CHF	119 742.00	300 000.00	80 000.00	07.06.2008	28.08.2008	22/23	8	5.00 mm	
1 / 8078	Buy	HISTORICAL	Rain Day Certificate (Daily Index)	Lugano	CHF	115 781.00	500 000.00	80 000.00	07.06.2008	28.08.2008	22/23	8	5.00 mm	
102 / 13693	Buy	HISTORICAL	Custom	Arco	CHF	108 900.00	1 000 000.00	0.00	08.11.2009	18.04.2010	142/142	0	0.00	
410 / 28180	Sell	EXPIRED, NO RECORD	Rain Day Certificate (Daily Index)	NEW - HVY MILLER STREET	AUD	100 991.00	300 000.00	100 000.00	18.04.2011	18.08.2011	82/82	2	17.00 mm	
102 / 13674	Sell	HISTORICAL	CAD Free Day Certificate (Daily Index Pre)	Tuamoa	EUR	82 013.00	140 000.00	20 000.00	03.01.2011	12.02.2011	81/88	7	-8.00 °C	
410 / 28191	Buy	HISTORICAL	Rain Day Certificate (Daily Index)	NEW - HVY MILLER STREET	AUD	81 580.00	300 000.00	100 000.00	18.04.2011	18.08.2011	82/82	2	17.00 mm	
102 / 13655	Sell	HISTORICAL	WRF Free Day Certificate (Daily Index)	Arco - San Saba	EUR	78 802.00	800 000.00	10 000.00	03.01.2011	18.02.2011	88/88	8	1.00 °C	

# List of Policies

- ▶ All policies (live or expired) are stored under “List of Insurances”. You find an overview of all policies including their key parameters and policy status. You can search your clients insurances by status, insurance type, weather station or Insurance ID.
- ▶ Via a download function you can export all data to excel.

## List of Insurances

Insured: 
 Status: 
 Insurance: 
 Weather Station: 
 Policy No.:

 [Download all insurances to .xls](#)

Policy No.	Sell	Status	Insurance	Weather Station	Currency	Premium	Policy Limit	Payout Amount per Weatherindex	Effective Date	Expiration Date	Cover Days	Own Risk	Threshold
558755	Sell	HISTORICAL	Heat Day Insurance	Newcastle - Albemarle	GBP	18'731.00	150'000.00	10'000.00	01.07.2014	07.08.2014	38/38	5	20.00 °C
558756	Sell	PENDING PAYMENT	Rain Season Insurance	Belfast Aldergrove	GBP	37'888.00	100'000.00	1'000.00	27.08.2014	30.10.2014	65/65	150	0.00 mm
558757	Sell	ACCEPTED	Dry Season Insurance	Copenhagen - Kastrup	DKK	10'796.00	100'000.00	1'000.00	27.08.2014	31.10.2014	66/66	100	0.00 mm
558758	Sell	PENDING PAYMENT	Rain Day Insurance	Zurich - Fluntern	CHF	3'625.00	20'000.00	10'000.00	27.08.2014	28.09.2014	31/31	2	20.00 mm
558759	Sell	PENDING PAYMENT	Dry Season Insurance	Amsterdam - Schiphol	EUR	5'820.00	20'000.00	500.00	27.08.2014	30.09.2014	35/35	80	0.00 mm
558761	Sell	PENDING PAYMENT	Dry Season Insurance	Berne - Zollikofen	CHF	10'801.00	50'000.00	1'000.00	27.08.2014	29.10.2014	64/64	150	0.00 mm
558765	Sell	PENDING PAYMENT	Rain Season Insurance	Johannesburg	ZAR	17'006.00	150'000.00	1'000.00	01.09.2014	30.09.2014	30/30	40	0.00 mm

# Measurements & Pay-out

- ▶ Lets you view the index data table following daily measurements of the relevant weather parameter from the national met office during the lifetime of the insurance.
- ▶ Weather measurements are typically reported with a time lag of 1-3 days.
- ▶ Information on the weather index and insurance current value / payout are reported as well.

Insurance Details   Measurements & Payout   Insurance Status				
2. Index data table				
1. Please note that there can be a time lag of several days till the measurements are in our database				
2. Please note that the values provided are of indicative nature only. The legally binding results are				
3. Missing values from the weather station are indicated with ---*.				
Date	Value	Index	Cumulative Index	Payout
01.07.2014	19.50 °C	0.00	0.00	0.00 GBP
02.07.2014	20.20 °C	1.00	1.00	0.00 GBP
03.07.2014	20.40 °C	1.00	2.00	0.00 GBP
04.07.2014	19.40 °C	0.00	2.00	0.00 GBP
05.07.2014	17.70 °C	0.00	2.00	0.00 GBP
06.07.2014	16.40 °C	0.00	2.00	0.00 GBP
07.07.2014	19.60 °C	0.00	2.00	0.00 GBP
08.07.2014	17.80 °C	0.00	2.00	0.00 GBP
09.07.2014	21.30 °C	1.00	3.00	0.00 GBP
10.07.2014	20.20 °C	1.00	4.00	0.00 GBP
11.07.2014	22.80 °C	1.00	5.00	0.00 GBP
12.07.2014	23.90 °C	1.00	6.00	10'000.00 GBP
13.07.2014	21.10 °C	1.00	7.00	20'000.00 GBP
14.07.2014	19.30 °C	0.00	7.00	20'000.00 GBP
15.07.2014	19.30 °C	0.00	7.00	20'000.00 GBP
16.07.2014	19.40 °C	0.00	7.00	20'000.00 GBP
17.07.2014	21.60 °C	1.00	8.00	30'000.00 GBP

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