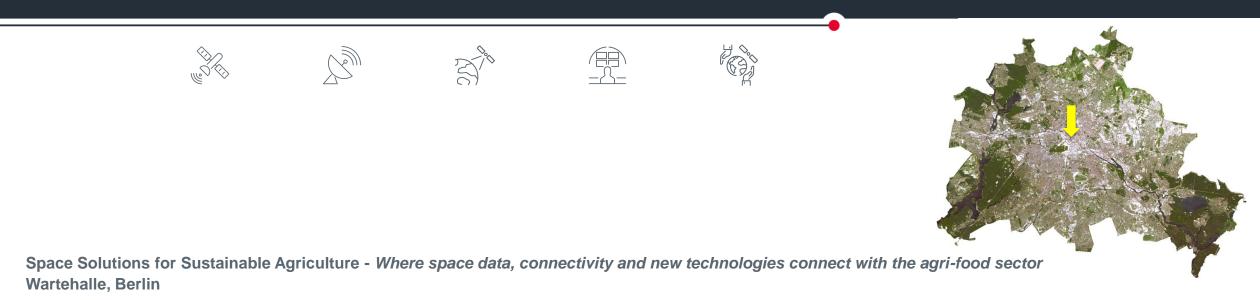


### Innovative Solutions in Support to the Governmental and Insurance Sectors

Dr. Axel Relin



25.01.2023

### **Company Information**

- More than 35 Years Geotechnology Solutions
- 230 Employees (Multidisciplinary Scientists Agriculture, Forestry, Environment Geology..)
- Munich (Headquarters) & Neustrelitz (MV)

#### **Geoinformation: Solutions from Single Source**

- Geodata: Reception – Distribution – Processing
- Services & Products: Geoinformation Products, Systems, Software & Integrated Satellite Services
- Consulting Services in > 100 Countries:
  Professional & Institutional Consulting, Project Management









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## **Agricultural Insurance – Specific User Requirements**

Remote Sensing and Geodata are needed throughout all phases of the Insurance Cycle Product **Development** Requirements of the Insurance Sector on EO Products and Services are very specific: Long Historic Coverage Consistency ٠ Claim Asset Handling Registration Data Continuity ٠ Adequate Fallback Solutions Accuracy & Reliability Cost Efficiency Asset Underwriting Monitoring

#### Conjuny

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## **Solutions for Agricultural Insurance**

#### Supporting Agricultural Insurance along its complete Value Chain

- State-of-the-Art Earth Observation and Geospatial Analytics reducing risks throughout the phases of the Insurance Life Cycle:
  - Tendering, Risk Assessment and Pricing
  - Novel Index Insurance Product Design
  - Agricultural Portfolio Monitoring
  - Claims Assessment and Settlement
- Global applicability
- High adaptability to User and Market requirements
- · Fully Cloud-based solutions for reliability, performance and cost-efficiency



## **AgroSoil®** – Global & Accurate Soil Moisture Analytics





Demand for high Spatial, Temporal and Vertical Resolution Soil Moisture Data useful at field-scales



Tailored Soil- and Crop-specific Modelling Process targeting the full rootzone (0-100 cm depth)



Builds upon global research coupling top-notch Processbased and Machine Learning Disaggregation Models



AgroSoil is the first Soil Moisture product to provide fullrootzone Soil Moisture at high Spatial Resolution

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The European Product Award 2022 AgroSoil by GAF AG 1st place

# **AgroFin® – Flexible Index Insurance Product Design**

### What?

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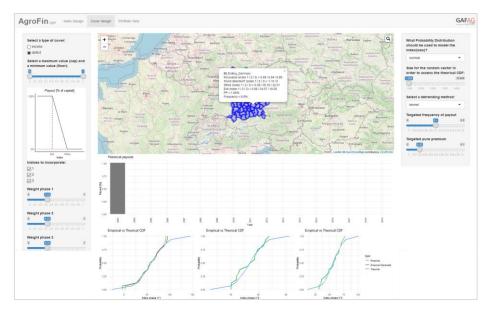
Flexible tool for analysing and designing Index Insurance
 Products based on EO and Weather Data

### How?

- Provides direct access to a variety of global EO-based Underlyings
- Flexible interface for Index Insurance cover design

### **Benefits for Insurance**

- State-of-the-art Risk Assessment methodology
- Standardized Index Insurance Product Design
- Fast access and processing of numerous Underlyings



AgroFin Interface

6

# AgroYield® – Accurate Yield Modeling

#### Strengths

- Accurate, flexible and cost-efficient Yield Modeling approach
- Scalability to crops and regions

#### State of the Art

- Combines different Machine Learning models into a sophisticated model
- Data sources: Remote Sensing, Weather, Soil and other Datasets

#### **Benefits for Insurance**

- Loss Estimation, with Yield Estimates up to 1-2 Months prior to harvest
- Reliable detection of Yield Variation, even under extreme events
- Higher precision in loss assessment



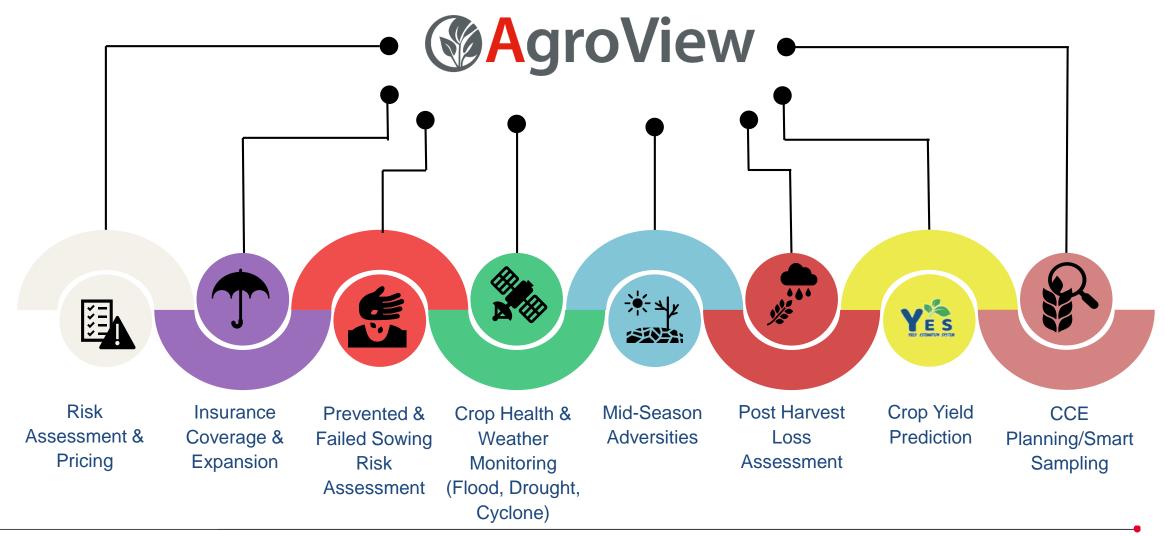




# **AgroView<sup>®</sup> – Tailored Insurance Support**



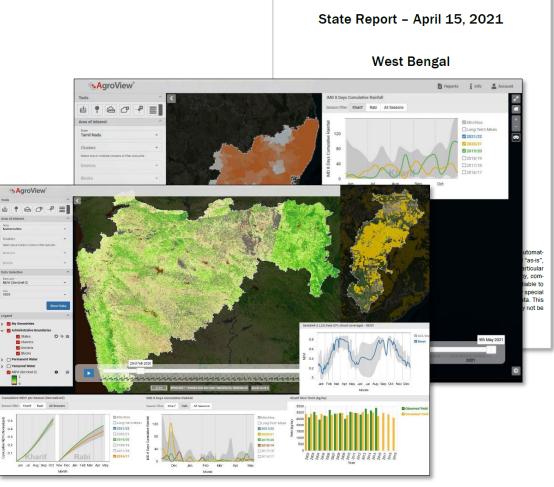
A Complete Solution for Crop Insurance



8

# **AgroView<sup>®</sup> – Tailored Insurance Support**

- Proven in operational use since 2020
- Used on National scale in India
- Increasingly used as well by Major Insurance Clients of MunichRe India
- Fast integration of processed Satellite Data (backend processing)
- Data Analytics available when needed & down to field level
- Numerous built-in tools and functionalities
- User-friendly packaged technology
- Easy browser access No Plugins/ Software installation required
- Works on all types of devices





AgroView

### European Common Agricultural Policy – Automated Checks by Monitoring

Agricultural Monitoring for Federal Ministries of Food and Agriculture

The User Perspective...



#### **Benefits**

- Time saving purchasing of operational applications from external service providers
- Cost-efficient implementation of the area-wide Checks by Monitoring
- Flexible and customizable solutions, retrievable at any time
- Excellent technical expertise, transparent documentation and technical evaluation

### **Main Challenges**

- Time constraints and dynamics in the national implementation of EU regulations and laws
- A ready-to-use infrastructure on both sides of the pitch
- A common understanding of technology-based Buzz Words
- Data protection requirements
- Timeliness





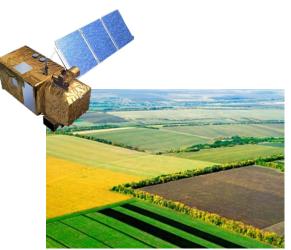
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## European Common Agricultural Policy – Automated Checks by Monitoring

Agricultural Monitoring for Federal Ministries of Food and Agriculture

✓ CROP CLASSIFICATION





✓ MINIMUM ACTIVITY



Detection of minimum activity on fallow land

✓ AGRICULTURAL ACTIVITY



Detection of agricultural activity on grasslands



✓ BASELINE CHECKS



Homogeneity, non-eligible area, land use change

Innovative Solutions in Support to the Governmental and Insurance Sectors

### European Common Agricultural Policy – Automated Checks by Monitoring

Agricultural Monitoring for Federal Ministries of Food and Agriculture

#### Strengths

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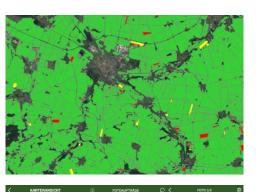
- Flexible and scalable cloud-based Monitoring approach
- Fully operational and nationally applicable

#### State of the Art

- Multi-source Data: Remote Sensing, Soil + Weather Data, in-situ Data
- Various Machine Learning algorithms and Time Series Analysis

### **Benefits for Users**

- Long-standing expertise in space-based applications in the agricultural sector
- Excellent knowledge of policy, legal and practical dimensions and frameworks
- Fully flexible and customizable solutions







REGULATION (EU) 2020/2220 REGULATION (EU) 2021/540 REGULATION (EU) 2021/2116 REGULATION (EU) 2022/1173

### LaFIS - Geoinformation Systems for Agricultural Administrations

#### What?

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- Tailored administrative GIS solutions for the mandatory inclusion of GIS technologies in the Common Agricultural Policy (IACS-GIS)
- Management of the Land Parcel Identification System (LPIS) and on-site inspections including monitoring results

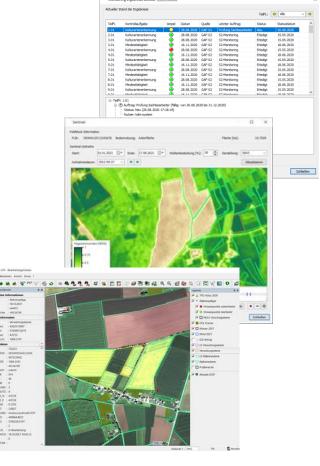
#### **Benefits**

- Compliance with the applicable legislations and standards
- Various platforms: online and offline desktop clients, web client and apps
- Customized solutions

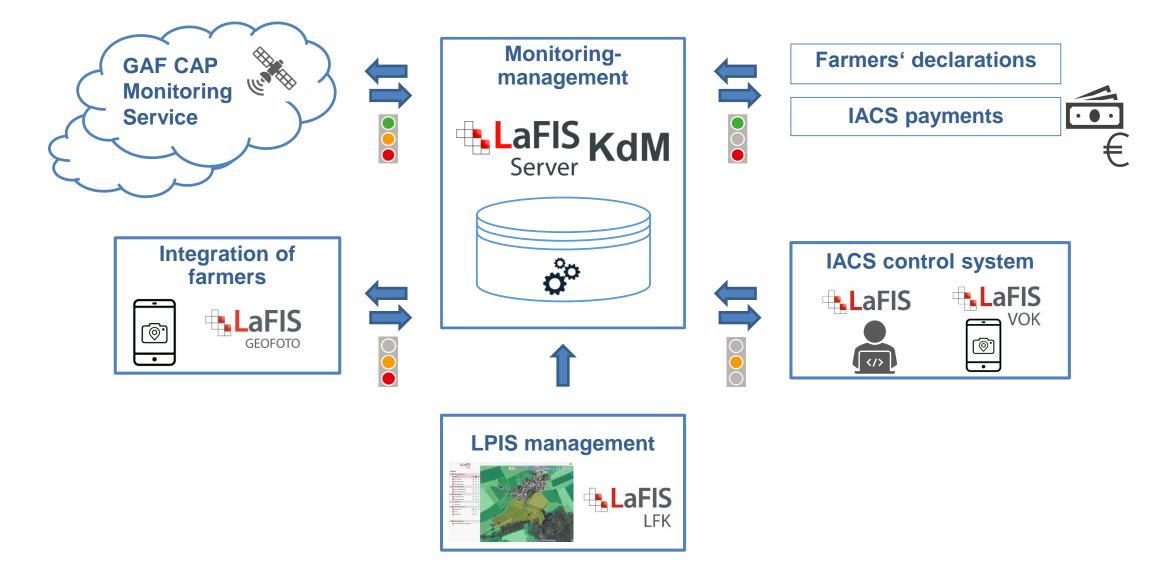
#### Challenges

• Adaptation to changes in the respective EU regulations, national

implementations or individual customer requirements



### **Products and services for CAP 2023**



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### THANK **YOU** FOR YOUR ATTENTION

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### **LaFIS - Geoinformation Systems for Agricultural Administrations**

LaFIS<sup>®</sup> product suite – the IACS-GIS for administration

- LaFIS<sup>®</sup> EU-compliant support for administrative controls
- LaFIS<sup>®</sup>-LFK Compilation and maintenance of LPIS
- LaFIS<sup>®</sup>-Web
  Web-based framework for IACS-GIS
- LaFIS<sup>®</sup>-QC LPIS quality assessment and EU reporting
- LaFIS<sup>®</sup>-Server System for the execution of server-based business processes
- LaFIS<sup>®</sup>-VOK Assistance to administrative on-the-spot controls
- LaFIS<sup>®</sup>-VOK App Evaluation of monitoring results, rapid field inspection and on-the-spot checks
- LaFIS<sup>®</sup>-GEOFOTO Photo App for farmers within the framework of AMS



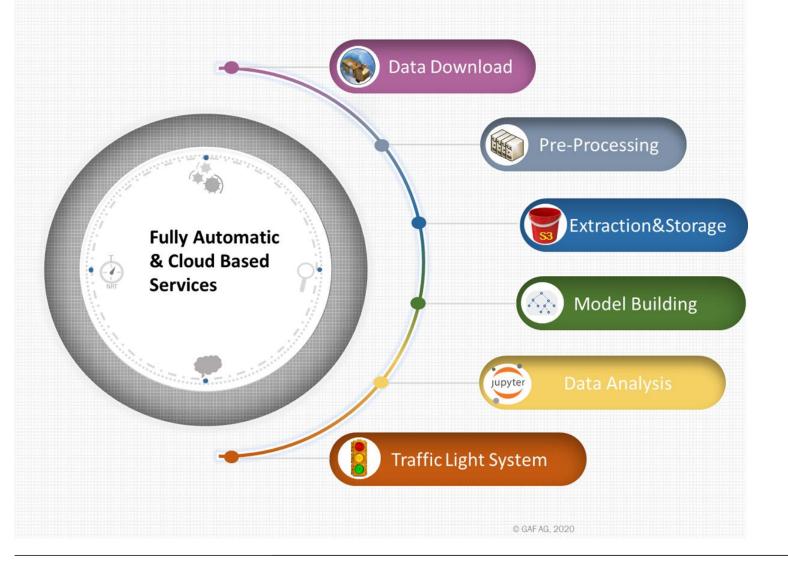




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## European Common Agricultural Policy – Automated Checks by Monitoring

### Agricultural Monitoring for Federal Ministries of Food and Agriculture



Multi-source Data



Optical & Radar

- Time Features
- > ML & DL Models
- Time Series Analysis
- Technical Evaluation
- External Quality Control