

Data and Advanced Technology for Effective CRI Product Design and Delivery

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adorsho praniSheba Limited



Contents

I. Prospects for Data-Driven Approaches in CRI

II. The essential role of data in identifying climate risks and setting premiums for climate risk insurance products.

III. Exploring types of data; include historical and real-time climate and weather data, socioeconomic data based on demographic, income, and geographic factors, and risk modeling data for hazard, exposure, and vulnerability assessments.

IV. Integrating the advanced technologies in CRI design and delivery; remote sensing and satellite technology; big data analytics; artificial intelligence and machine learning; blockchain technology.



CRI : Definition & Purpose

CRI stands for Climate Risk Insurance. It refers to insurance products and mechanisms designed to provide financial protection against losses caused by climate-related risks such as:

- Extreme weather events (example: hurricanes, floods, storms)
- Slow-onset climate impacts (example: droughts, sea-level rise)

Its purpose is:

- To help individuals, businesses, governments, and communities **manage financial losses** from climate impacts.
- To support **climate resilience** by providing timely payouts that enable quick recovery and rebuilding after climate disasters.



Role of CRI in Mitigating Financial Risks from Climate Events

1. **Transferring Risk:** Shifts financial burden from individuals, businesses, and governments to insurers through premiums
2. **Ensuring Quick Recovery:** Payouts for rebuilding infrastructure, homes, regaining assets like livestock or fisheries post-disaster
3. **Promoting Resilience:** Encourages risk reduction measures, such as remote services, flood defenses or drought-resistant crops
4. **Protecting Vulnerable Communities:** Supports climate-vulnerable groups with affordable insurance solutions, like cattle insurance, microinsurance, etc
5. **Stabilizing Economies:** Prevents financial collapse and aids economic recovery by ensuring funds are available when disasters strike.



Importance of Effective Product Design and Delivery

1. **Meeting Diverse Needs:** Tailored products address the specific risks of floods, droughts, or hurricanes for individuals, farmers, and businesses
2. **Affordability:** Simplified and cost-effective insurance products make CRI accessible, especially for climate-vulnerable communities
3. **Quick Payouts:** Efficient delivery mechanisms, like parametric insurance, ensure timely financial support post-disaster
4. **Building Trust:** Transparent processes and clear terms enhance user confidence and adoption
5. **Scalability:** Well-designed products can be scaled across regions to protect more marginal people against climate risks



Case Study: praniSheba



No Insurance

Total Livestock
432.36 Million

Ruminants
56.76 Million

Cattle
26 Million

No Access to Finance

No Advisory Services

Lack of Forward Market Linkage



The Solution

Create a Connected
Cows Network (CCN)



Create a Cattle
Insurance Market Based
on CCN



Offer Business
Intelligence to Ecosystem
Players



adorsho praniSheba
Cattle Wellbeing Monitoring,
Insurance and Lending
Platform



adorsho praniSheba's Platforms and Products



praniSheba finAccess provides 4IR based access to insurance, low-cost lending and wellbeing monitoring services through a product named **Easy Pack**.



praniSheba Joutho Khamar (Shared Farming) is a crowdfunding platform that matches up urban investors with marginal farmers for shared farming ventures



praniSheba Vet is an online telemedicine platform that provides 24/7 veterinary and pet services



praniSheba Shop is an eCommerce platform that assists rural cattle farmers with forward market linkage



praniSheba Prohori is an IoT-based 24/7 remote cowshed monitoring system



Innovation: Cattle Muzzle Image



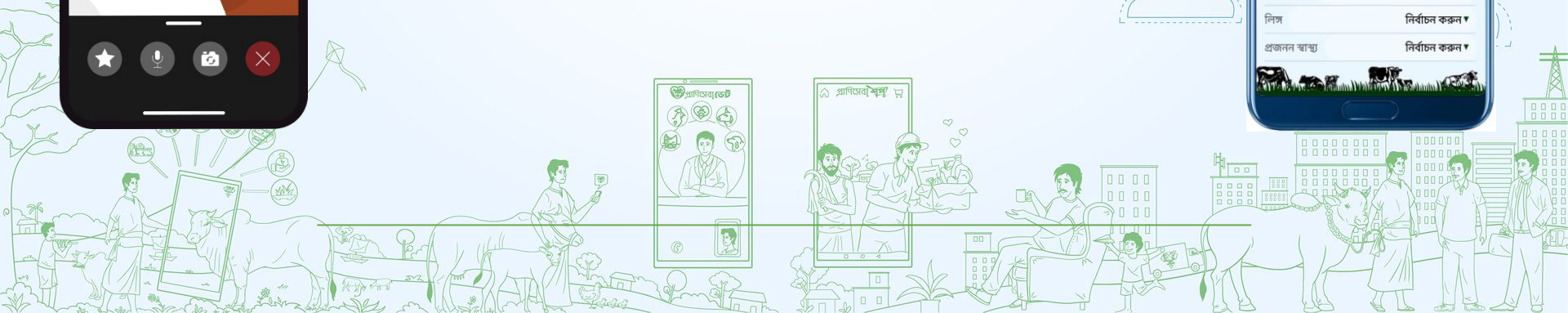
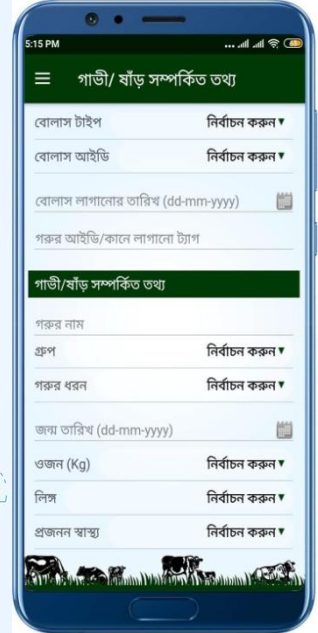
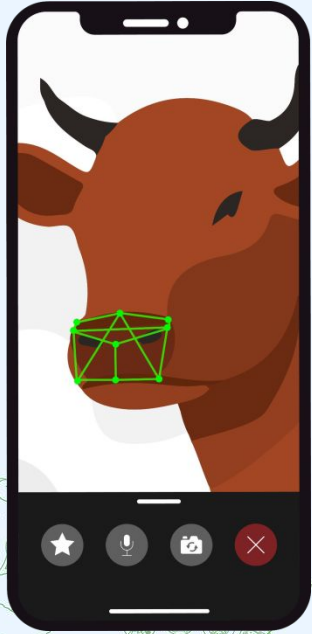
Muzzle extraction from cattle image



praniSheba finAccess through Easy Package

Easy Pack Features

AI based cattle identification (applied for patent)
Access to insurance, low-cost lending
User friendly mobile app
APIs for third party usage



Muzzle Based Cattle Identification Demonstration

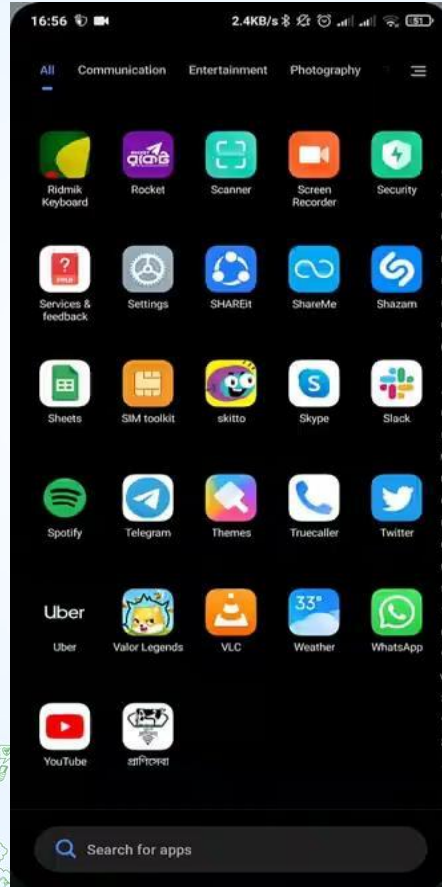
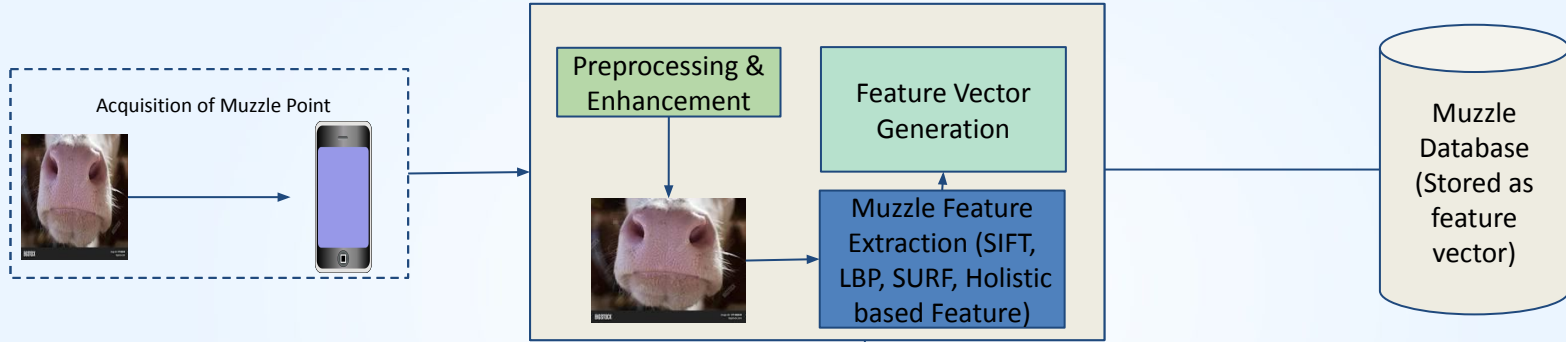
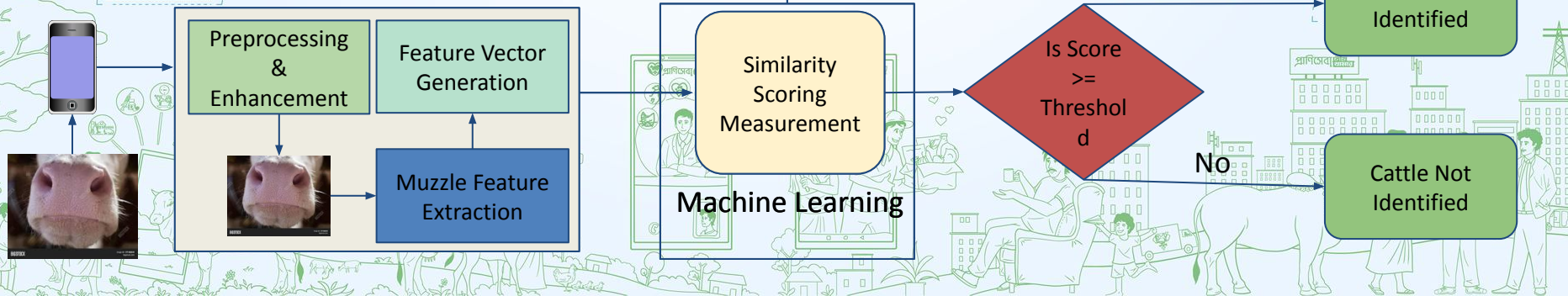


Diagram of the Cattle Identification System

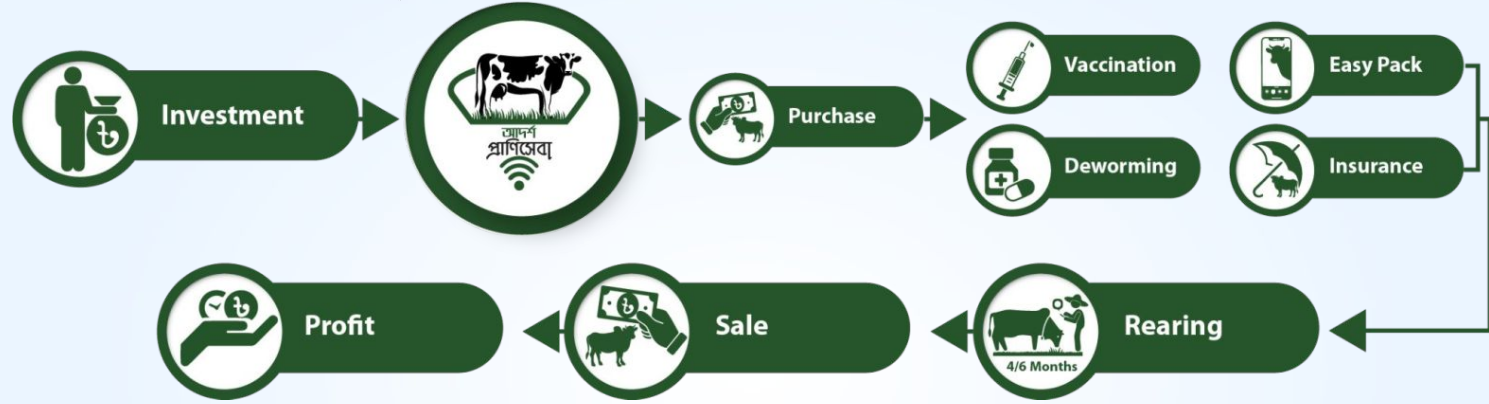
Training Phase



Cattle Identification Process



প্রাণিসেবা যৌথ খামার



praniSheba Joutho Khamar (Shared Farming) is a crowdfunding platform that matches up urban investors with marginal farmers for shared farming ventures



প্রাণিসেবা ভেট



praniSheba Vet is an online telemedicine platform that provides 24/7 veterinary and pet services

প্রাণিসেবা শপ!

প্রাণিসেবা শপ!



09643 207 003

pranisebashop.com.bd

প্রাণিসেবা শপ!

হাটে না ঘেঁটে
গরু কিনুন নেটে



pranisebashop.com.bd

আপনার গরুর বাছুর বা বড় গরু কিনতে
সহজে থাকবে ডিজিটাল মাধ্যমে

২৪/৭ 09643 207 003

প্রাণিসেবা শপ!



09643 207 003

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praniSheba Shop is an eCommerce platform that assists rural cattle farmers with forward market linkage.



Web Dashboard

← praniSheba 🔍 ⋮

APS Alert for G2106!
Ammonia increased to 45.8ppm at 2021-09-26
16:16:33 অ্যামোনিয়া বৃদ্ধি পেয়েছে, দ্রুত খানার পরিষ্কার করুন।

7:24 AM

APS Alert for G2106!
Ammonia dropped to 15.4 ppm at 2021-09-27
07:23:02 চক্ষৎকার। আপনার গরুগুলো এখন সুরক্ষিত।

9:13 AM

APS Alert for G2106!
Methane increased to 30.76ppm at 2021-09-27
09:06:32 মিথেন বৃদ্ধি পেয়েছে, দ্রুত খানার পরিষ্কার করুন।

12:42 PM

APS Alert for G2106!
Methane decreased to 26.79ppm at 2021-09-27
12:39:32 চক্ষৎকার। আপনার গরুগুলো এখন সুরক্ষিত।

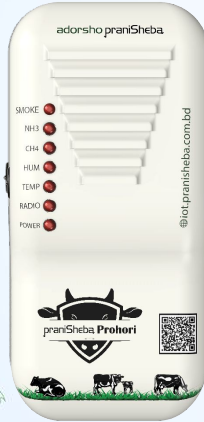
Smoke

Ammonia

Methane

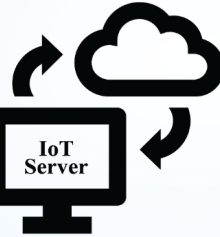
Temperature

Humidity



GSM

Wi-Fi



Mobile Notification



Insurers & Lenders

Mobile Notification



Farmer

Cattle Weight Calculator



Download Now



16:08 | 9.0KB/s

Cattle Weight Calculator



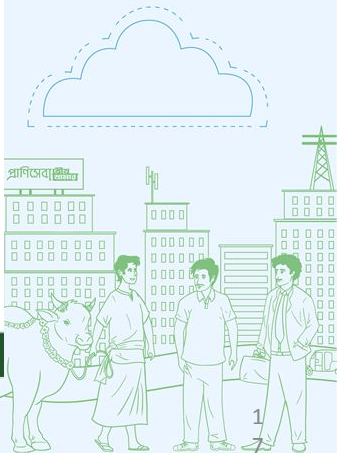
Provide a cattle image with the ArUco Marker

আরকু মার্কার সহ একটি গবাদি পশুর ছবি দিন

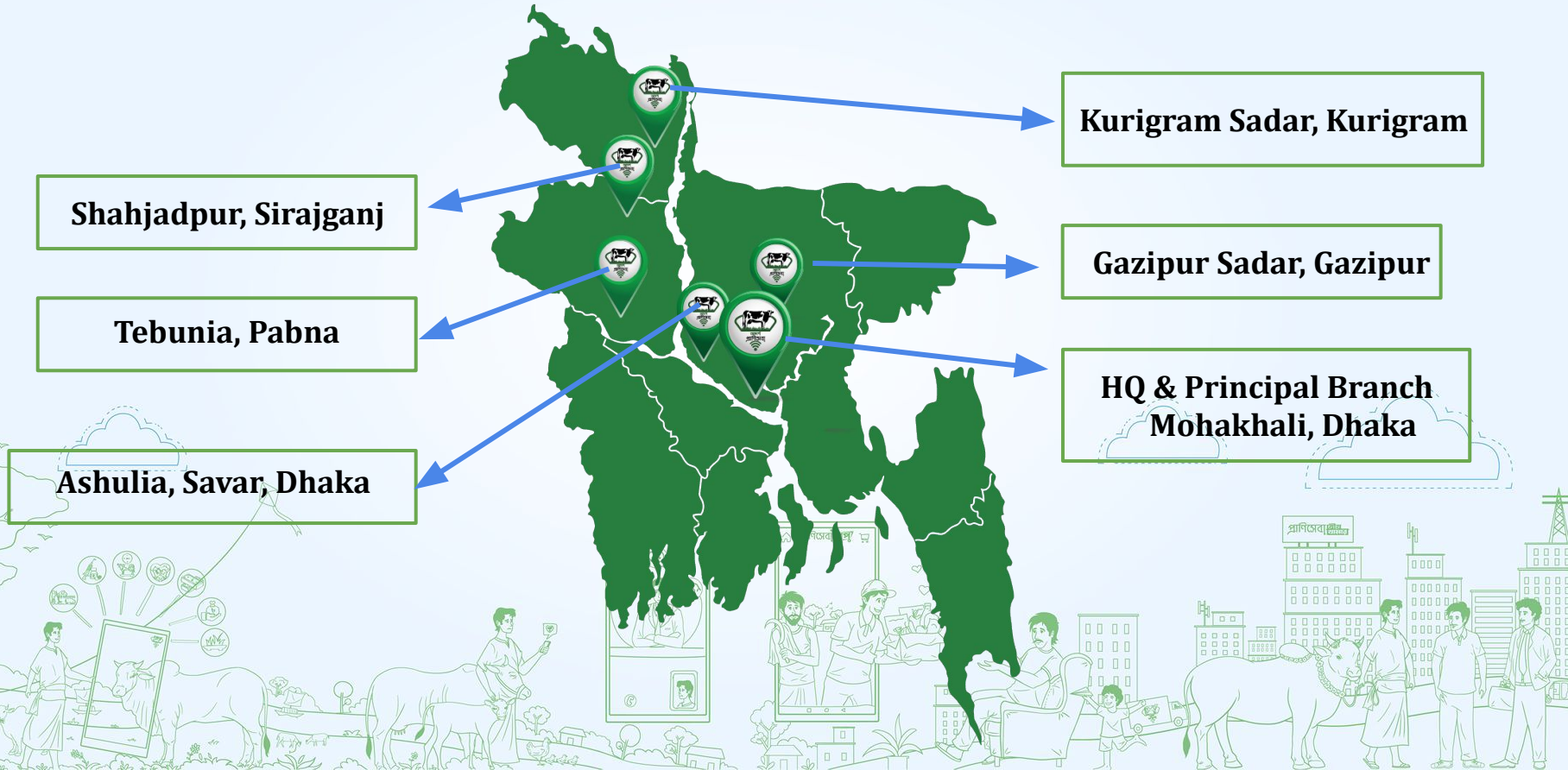


How To Guide

ArUco Marker



praniSheba's Footprint



Areas of Operation & Partners

Business Operation



Technical Partners



Business Partners

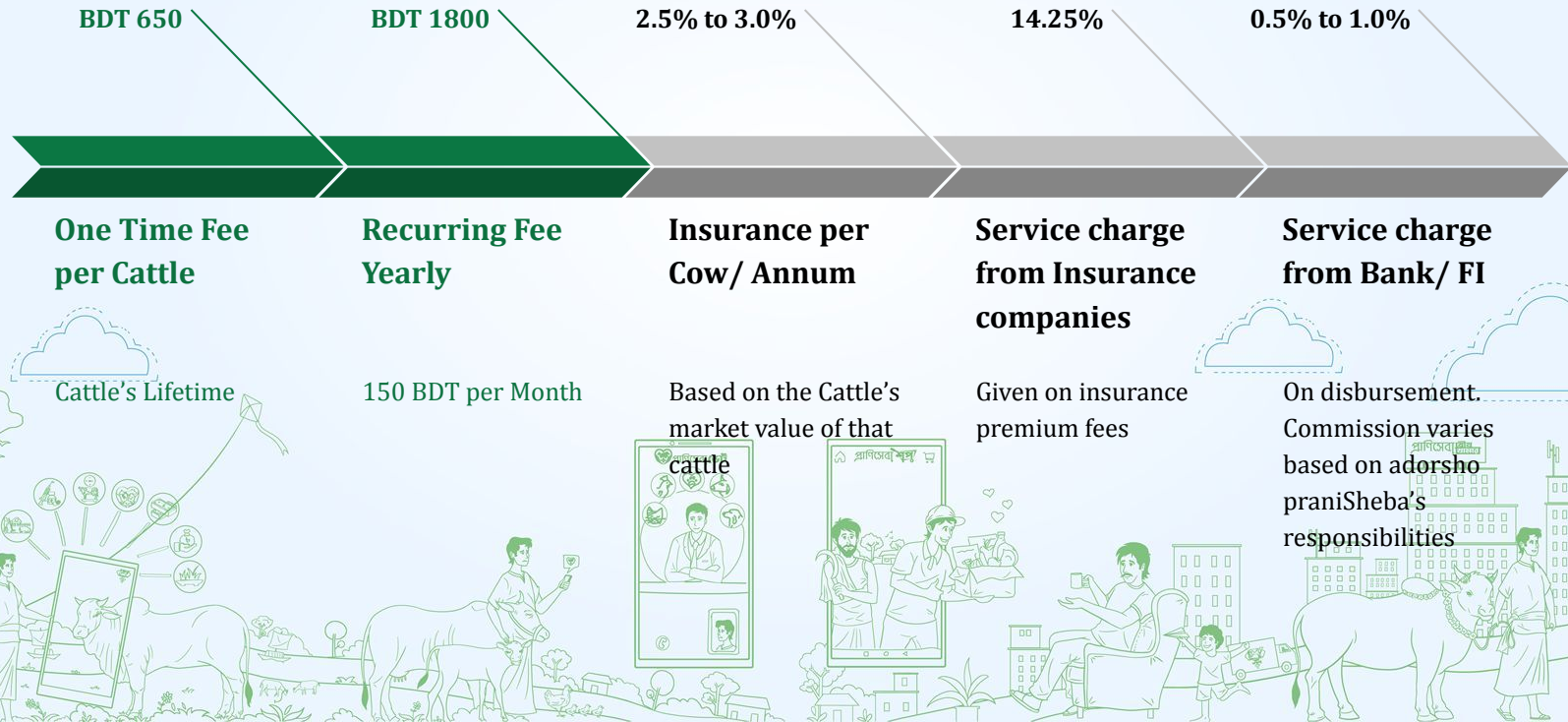
Financial Partners



Insurance Partners



Business Model



adorsho praniSheba's Traction

As of September 2024



4,136

Easy Pack subscribers

1,200

praniSheba Vet clients

2,484

Insurance Policies

1,610

Joutho Khamar (Shared Farming) Cattle

1040

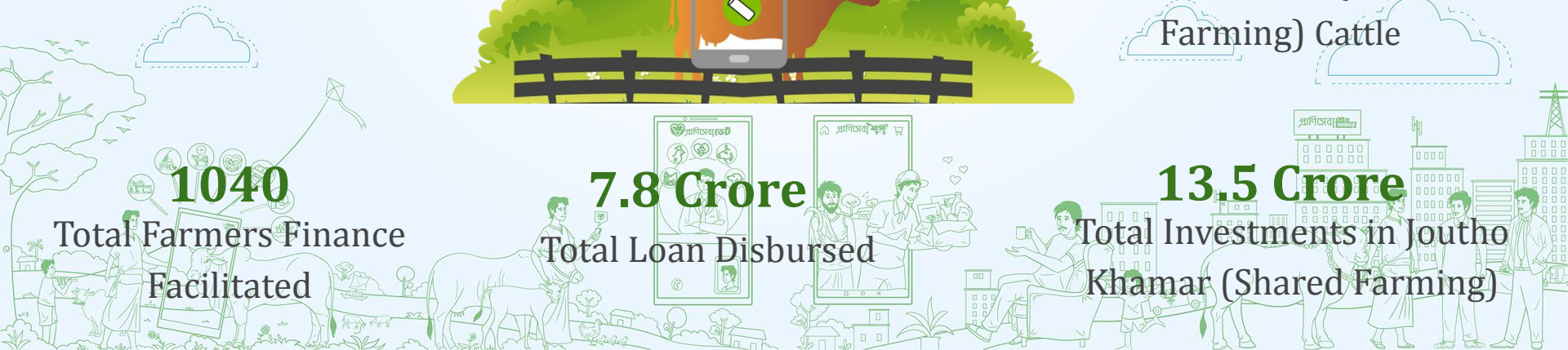
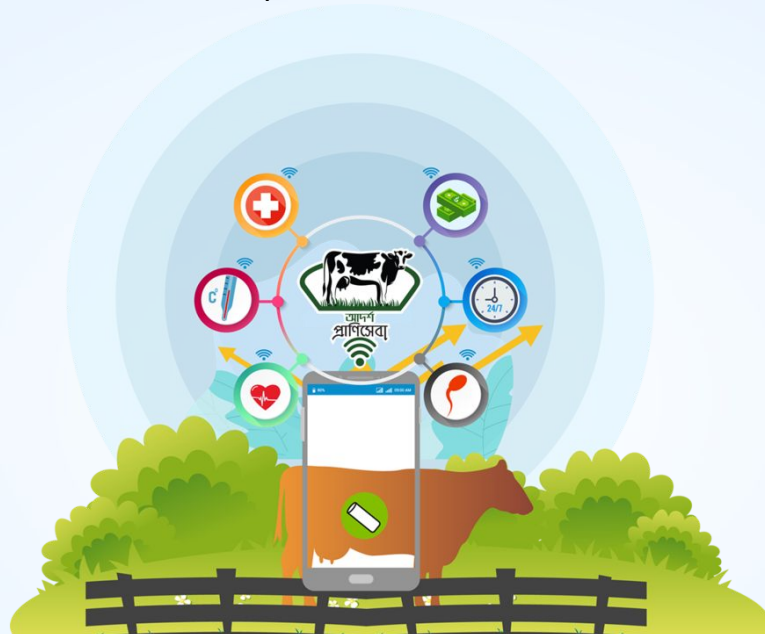
Total Farmers Finance Facilitated

7.8 Crore

Total Loan Disbursed

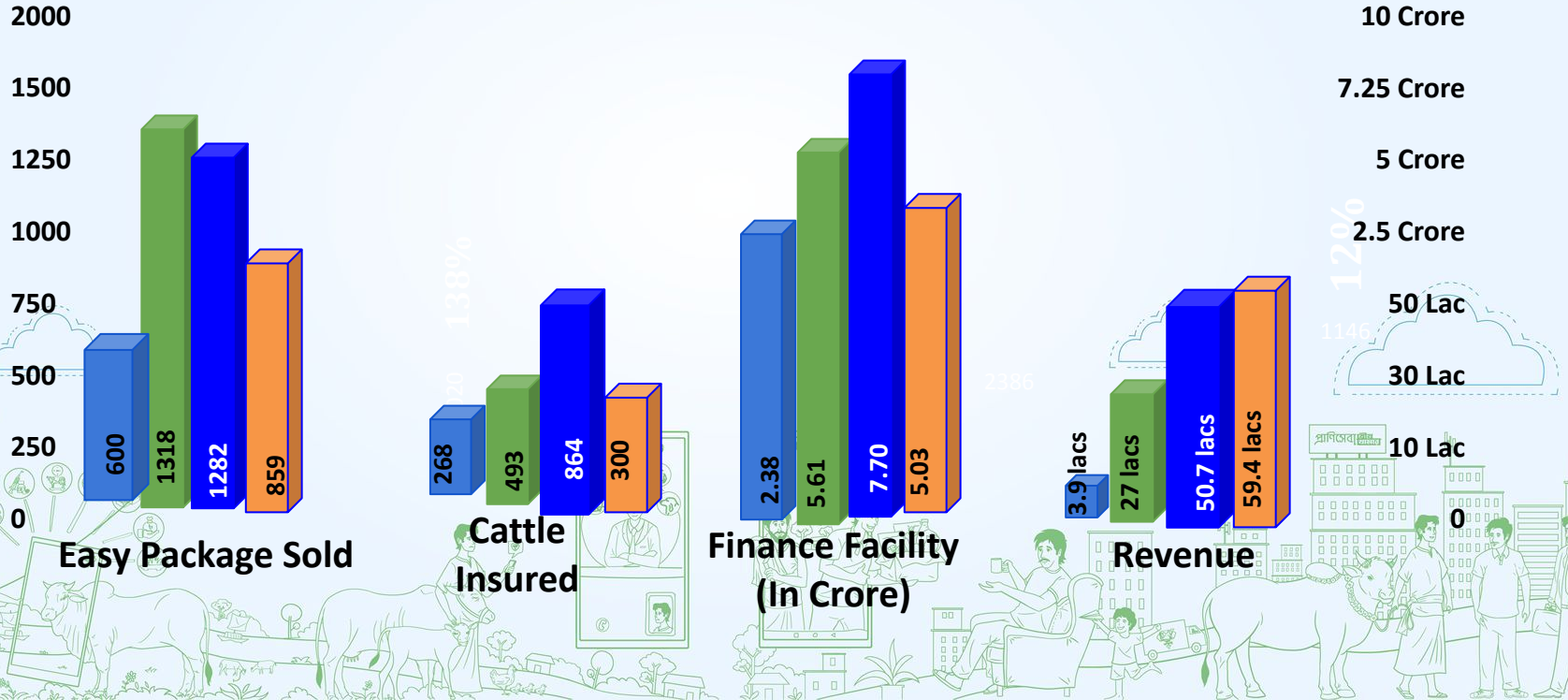
13.5 Crore

Total Investments in Joutho Khamar (Shared Farming)



adorsho praniSheba's Growth

2021 2022 2023 2024



adorsho praniSheba Team

Board of Directors



Dr. Ashiquzzaman
Chairman
Phd in Economics
Harvard University, USA



Fida Haq
MD and CEO
MS in EEE, METU and
Bilkent University, Turkey



Kazi Mukitul Islam
Head of Accounts & Finance



Hasan Ali
DGM- Sales & Marketing



Dr. Rezaul Alam Reza
Head of Vet Department

Awards and Recognition



**InsurTech License
from IDRA, 2024**
First time in
Bangladesh



Winner
Industrial -
Agriculture
Category
BASIS National
ICT AWARDS
2022



Runners Up
Fintech
Innovation of the
year - Tech Award
2021
Bangladesh Brand
Forum



Champion
Agriculture
category
APICTA Award
2019
Ha Long Bay
Vietnam



Runners Up
BASIS National
ICT Award
Industrial-Agriculture
Category
2023



Grant Awardee
Business Finance
for Poor,
Bangladesh
(BFP-B), 2017



Thank You!

