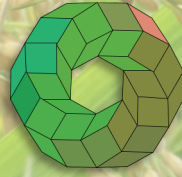


# Rice DDU



# ARBOL

- ◇ A first-in-kind weather solution for rice
- ◇ No limits on insurability or exclusions on varieties, practices or acres
- ◇ No proof of loss and payment is solely determined by weather data!
- ◇ Be paid if temperatures are warmer than normal during your pollination window
- ◇ Elect the acres you want to protect!

## WHAT IS RICE DDU?

A weather index product which protects against high daytime and nighttime temperatures during rice pollination.

## HOW DOES IT WORK?

Growers are paid for DDU's that occur during pollination. Temperature Data determines the timing and length of the pollination period, and the resulting DDU's that determine the payment amount. Growers report to Arbol the actual Emergence Dates for each field enrolled in the program. Growers elect the Rice DDU Seed Varietal best matching the planted varieties.

## AVAILABILITY

- AR, LA, MS, MO, TX

## SIGN-UP DEADLINES

- ◇ March 15<sup>th</sup> (LA, TX)
- ◇ March 31<sup>st</sup> (AR, MS, MO)

## TEMPERATURE DATA

Parameter-elevation Regressions on Independent Slopes Model (PRISM) 2.5 mi. x 2.5 mi. Grids

## RICE DDU SEED VARIETALS

- Early: 1,950 - 2,300 DD-50's
- Mid: 2,050 - 2,450 DD-50's
- Late: 2,150 - 2,600 DD-50's

## OTHER IMPORTANT DETAILS

- Minimum Premium: \$500

## WHAT ARE DDU's?

DDU's are Damage Degree Units. DDU's are earned daily if the Daily High Temperature exceeds 98°F and/or if the nighttime Low Temperature exceeds 74°F. **Example:** During pollination, the daytime High Temperature is 101°F and the nighttime Low Temperature is 76°F. The Daily DDU total is five (5) since three (3) daytime DDU's (101°F - 98°F) and two (2) nighttime DDU's (76°F - 74°F) were earned.

For product inquiries, please contact us today.

+1 (314) 556-7754

[John.Coleman@ArbolMarket.com](mailto:John.Coleman@ArbolMarket.com)

## About Arbol

Arbol Inc. is a software platform connecting end-users with innovative weather risk management solutions at lower cost. Arbol is reshaping the weather risk market by combining Big Data, machine learning and Smart Contracts to give end-users the assurance they will be paid quickly and automatically when adverse weather causes losses.