



Frustrated when adverse weather conditions cause cost overruns and cut a hole in your earnings? Now you can take control.

What we do

With CelsiusPro you can professionally protect your business against adverse weather conditions.

Visit us at www.celsiuspro.com, assess your weather risk, tailor your certificate, and get a quote that fits your budget.

You are paid promptly and automatically, without claims of loss having to be made, if your defined weather condition occurs.

Your advantages

- ✓ Protect your business from volatile and adverse weather in just a few clicks.
- ✓ Get paid automatically when bad weather occurs. No need to file a claim.
- ✓ Weather Certificates, transparent and easy.
- ✓ We use data from official weather stations in Europe, North-America and Australia.

Our Weather Certificates



Cold Day - Pays a pre-defined amount for every day that the daily average temperature is below your specified level.



Frost Day - Pays a pre-defined amount for every day the daily minimum temperature is below your specified level.



Rain Day - Pays a pre-defined amount for every day that daily rainfall is above your specified level.

More Weather Certificates, including seasonal, are available on our website: www.celsiuspro.com

We are a member of:
WRMA - Weather Risk Management Association

We work in partnership with following construction associations:
Bouwend Nederland, The Netherlands
FMB - Federation of Master Builders, UK
CIF - Construction Industry Federation, Ireland



Construction Ltd WITHOUT a CelsiusPro Weather Certificate

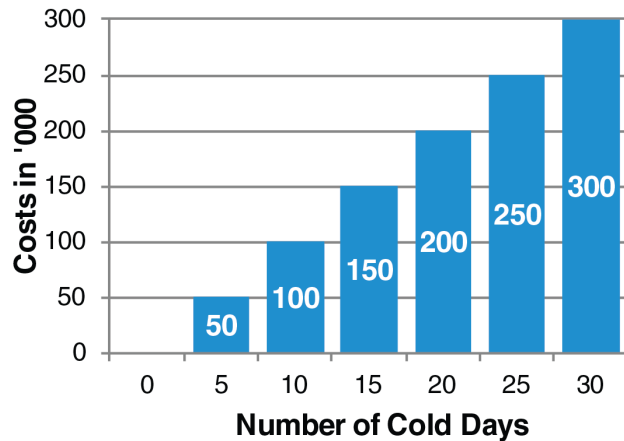
Construction Ltd. has to start a new project in winter. The concrete work is highly weather dependent and can only be carried out if temperatures are above 5°C.

The risk profile shows that for each cold day (daily average temperature <5°C, the variable costs rise and profits decrease.

Construction Ltd calculates as follows:

- Construction profit: €150,000
- Period: 01.02.2012 - 01.06.2012
- Cold Day: Daily average temperature <5°C
- Costs per Cold Day: €10,000
- Break-even of the construction project is on day 15.

Risk profile without protection



The graph shows the variation in costs (in thousands) given the number of Cold Days during the period.

Without: Best case €0, Worst case €300'000

Construction Ltd WITH a CelsiusPro Weather Certificate

Construction Ltd is concerned about the fact that cold days cut a hole in their earnings. Given the climate variability in recent years, this is not a risk they want to run.

Construction Ltd decides to purchase:

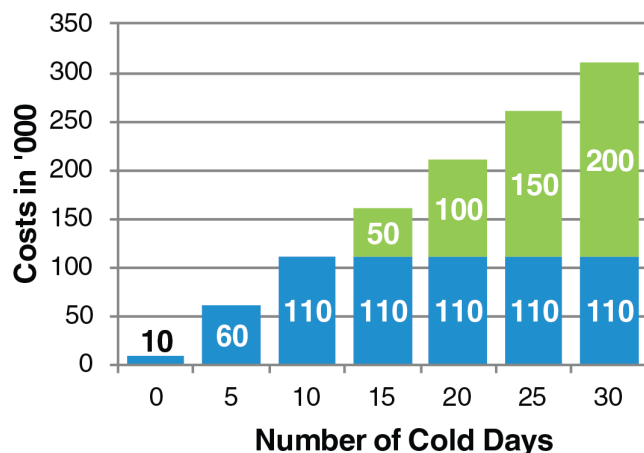


CelsiusPro Cold Day Certificate
Pays a pre-defined amount for every day that the daily average temperature is below your specified level.

Sample parameters:

- Period: 1.02.2012 - 01.06.2012
- Weather Station: Amsterdam-Schiphol
- Definition Cold Day: Daily average temperature <5°C
- Deductible/Strike: 10 Cold Days
- Payout per Cold Day: €10,000
- Maximum payout: €200,000
- Premium: €10,000

Risk profile with protection



The graph shows the variation in costs (in thousands) and payout of the certificate given the number of cold days (green).

With: Best case €10'000, Worst case €110'000

Contact us now for a Weather Certificate to fit your needs!



CelsiusPro AG

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SwissRe is our strategic partner for weather risk management and risk transfer. This document is for information purposes only and should not be construed as an offer, recommendation or solicitation to conclude a transaction and should not be treated as giving investment advice.