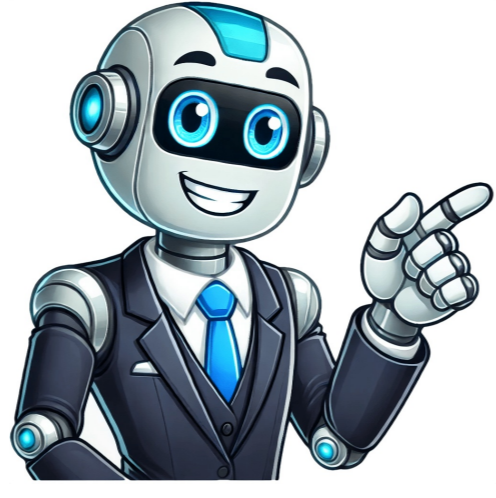


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Your submission has been received and we'll be in touch shortly. Be on the lookout in your inbox for an email from us. Sometimes email filters are too powerful and we end up in your SPAM folder so check there too. We leverage our expansive data infrastructure to retrieve industry-leading, institutional-grade climate data and models sourced from both public and government sources like NOAA, NASA, and the European Space Agency (ESA) as well as industry-leading commercial and private sources for underwriting our parametric coverage products. Arbol provides clients access to financial climate resilience regardless of their size or location by combining vast data networks with cutting-edge technologies and risk capital. Increasingly frequent and extreme climate events such as hurricanes, droughts, floods, and heatwaves are causing hundreds of billions of dollars in losses annually for businesses and communities. Only a fraction of these losses are covered by insurance due to antiquated and inefficient processes. As stakeholders around the world begin to think proactively about how to address climate risk across balance sheets and supply chains, our end-to-end risk management ecosystem bringing data, financial products, and risk capital provides solutions for climate challenges across the financial system. Yes, Arbol's solutions are highly customizable. We work with you to identify your specific risks, choose relevant locations, select appropriate risk periods, set coverage limits, and define triggers that align with your business needs. This ensures that you get protection tailored to your unique situation. Yes, Arbol's customizable parametric solutions allow you to combine temperature coverage with other weather perils, such as rainfall, wind, or snow, within a single comprehensive contract. This multi-trigger option is ideal for businesses facing multiple climate-related risks. Yes, Arbol's solutions are highly customizable. We work with you to identify your specific risks, choose relevant locations, select appropriate risk periods, set coverage limits, and define triggers that align with your business needs. This ensures that you get protection tailored to your unique situation. Medical, Dental, and Vision—99.99% Covered Yes, you read that correctly. We pay 99.99% of your medical, dental, and vision plans so you don't have to. Arbol, a global climate risk solutions platform, today announced the formation of Climate Risk Insurance Company, the first captive insurance company dedicated to climate risk management. Climate Risk Insurance Company is a Connecticut domiciled sponsored captive focused on helping businesses and corporations manage a range of climate risks, like temperature, rainfall, and catastrophic storms. Arbol is a global climate risk coverage platform and FinTech company offering full-service solutions for any business looking to analyze, manage and transfer climate risk. Arbol's products offer parametric coverage which pays out based on objective data triggers rather than subjective assessment of loss. Last year, Arbol launched Captive+Parametric, a first of its kind risk management solution for enabling corporations to simply and effectively assess and manage emerging risks like climate and weather using captives. "Arbol provides a full service, end-to-end risk management and transfer solution for managing climate risks using a technology and data driven platform," said Hong Guo, Chief Insurance Officer, Arbol. "The formation of Climate Risk Insurance Company further extends Arbol's services towards climate risk retention and management. We are excited about our capability to help corporations operationalize their climate risk management process using our full suite of services, tools and products." Arbol unveiled its Captive+Parametric solution last year at the annual VCIA conference in Vermont to help corporations transfer climate risks into a captive insurance vehicle using a parametric structure. The program enables corporations to take advantage of all of the tools and services available in the Arbol ecosystem, including a dedicated climate data platform (dClimate), proprietary pricing and structuring tools, and non-traditional, dedicated capacity. "We are pleased that Arbol has chosen Connecticut to domicile the first captive company focused solely on climate risk management," said Fenhua Liu, Deputy Commissioner and Director, Connecticut Captive Insurance Division. "Climate risk is an important but underutilized use case that the Arbol team has identified for how captives can be used to help corporations proactively manage emerging risks." In addition to its captive product, Arbol offers end-to-end climate risk solutions for businesses of any size in the forms of insurance, reinsurance, and derivatives for the agriculture, energy, maritime, and leisure industries. Its proprietary pricing platform is powered by smart contract (blockchain) and AI technology, which enables Arbol to bring greater efficiency and transparency to the weather risk market. About Arbol: Arbol's key differentiator versus traditional InsurTech or climate analytics platforms is the complete ecosystem it has built to address climate risk. This ecosystem includes a massive climate data infrastructure, scalable product development, automated, instant pricing using an artificial intelligence underwriter, blockchain-powered operational efficiencies, and non-traditional risk capacity bringing capital from non-insurance sources. By combining all these factors, Arbol brings scale, transparency, and efficiency to parametric coverage in stark contrast to the oligopoly of reinsurers that currently dominate the climate risk insurance space. Arbol is expanding its capabilities at the intersection of AI and automation in conjunction with expanding its energy product lines to address climate risk at scale better. Two senior leaders, Arnav Tripathy and Nikhil Bhandiwad, have joined the team to drive innovation in AI and energy storage solutions. Arnav Tripathy, Arbol's new Head of AI, will lead the company's automation and machine learning initiatives across its insurance offerings. A former assistant professor of mathematics at Harvard and an International Mathematical Olympiad gold medalist, Tripathy previously led AI product at a top Silicon Valley FinTech firm. He holds a PhD in Mathematics from Stanford. Nikhil Bhandiwad joins as Director of Battery & Energy Storage, bringing two decades of experience in structuring and trading across the insurance and energy markets. He's held senior roles at NextEra Energy, Swiss Re, and Bank of America Merrill Lynch. At Arbol, he will focus on expanding the company's footprint in the energy transition space, developing data-driven solutions for battery storage and related climate risks. Expanding Reach in Agriculture and Insurance: Arbol has expanded its distribution team with three new hires: Taimur Chaudhri, Ryan Chartier, and Walker Brandt to accelerate core growth in key US markets. Taimur Chaudhri joins as Head of US Insurance Sales, bringing a global perspective shaped by roles in parametric and catastrophe underwriting at Kettle Re and AmericanAg. He will lead broker and partner engagement efforts across the U.S., aligning Arbol's climate risk offerings with the evolving needs of insurers and reinsurers. Ryan Chartier, Director of US Agriculture Sales, brings over 20 years of experience in insurance and agri-business. He previously led the national agriculture vertical at USI Insurance Services and held leadership roles at CHS and Zurich North America. Chartier will oversee broker relationships and regional strategy, helping farmers, cooperatives, and processors manage climate-driven yield volatility. Walker Brandt joins as a Business Development Representative, supporting the go-to-market strategy for Arbol's parametric insurance products in U.S. agriculture. He brings experience leading partnerships and sales at early-stage climate and AI ventures, with a background in behavioral economics and environmental research from Wesleyan University. "These leaders bring the expertise and vision to help scale our platform and deliver meaningful impact in the face of climate uncertainty," said Sid Jha, Founder and CEO of Arbol. "As we grow into new industries and geographies, their contributions will be vital in connecting our data-driven tools with the communities and businesses that need them most." About Arbol: Arbol is redefining climate risk management to transform it into a globally recognized asset class. Through a foundation of innovative pricing, comprehensive data infrastructure, and precise AI-powered underwriting tools, Arbol aims to bridge the global coverage gap and offer practical solutions for managing climate risks. Awarded for its underwriting innovation, Arbol leverages advanced technologies to serve a broad client base, emphasizing sustainability and resilience in an unpredictable climate landscape.

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