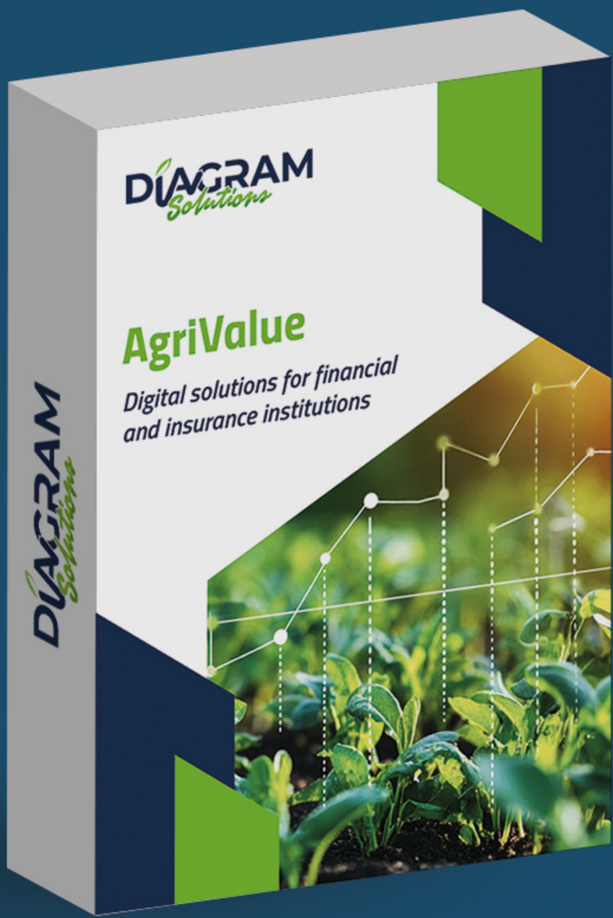
DIAGRAM Solutions

# AgriValue

*Digital solutions for financial and insurance insitutions*



# Summary

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# The Group

Diagram was founded in 2024 through the transformation of the IBF Servizi SpA Group and the acquisitions of Agronica Srl, Abaco SpA, Agriconsulting SpA and Netsens Srl.

It is a leader in Italy and Europe in the digitalisation of services for the agri-food sector, in the development of farm management software, and in managing the disbursement, monitoring and control processes of support programmes for the environment and agriculture.

A partner of major European governments, it supports public administrations, farms, banking and insurance institutions and the agri-food industry, with the goal of promoting social, economic and environmental sustainability.

Today the company is owned 41.6% by CDP Equity, 41.6% by Trilantic Europe and 15% by BF International.

# The challenges

## Financing and insuring agriculture means governing climate risk.

For those who extend credit and cover agricultural risk, uncertainty comes at a cost. AgriValue was created to reduce it at the source.

### Growing exposure

Frosts, droughts and floods hit crop yields and, with them, farms' ability to repay.

### Unreliable data

Credit assessments and policies often rely on self-declarations that are hard to verify and compare.

### Slow decisions

Without an objective basis, assessing creditworthiness and pricing risk takes time and leaves room for error.

# The solution

## From raw data to objective measurement

AgriValue aggregates the farm's official data, satellite imagery and climate models, and translates them into clear, traceable indicators, ready for decision-making.

**AGRONOMIC**

**The digital twin of the field**

Geolocated parcels, cropping plan and satellite maps: the farm, seen from above and in detail.

**ENVIRONMENTAL**

**Measurable sustainability**

Soil organic carbon and soil erosion, calculated per parcel and ready for ESG reporting.

**ECONOMIC**

**Value and risk in euros**

Production value by crop and the monetary impact of the main climate risks.

# The features

## From farm dossier to report, in five steps

All the calculation complexity stays beneath the surface. Every change recalculates the indicators instantly.

**Load the farm**
Import the dossier: data, areas and parcels extracted automatically.

**Explore the map**
Every parcel geolocated on a satellite map.

**Get the calculations**
Sustainability, productivity and risks, with recommendations.

**Benchmark**
Indicators against market benchmarks, by crop and area.

**Generate the report**
A PDF sheet in one click, ready to attach to the case file.

## Beneath the surface: six integrated modules

The five steps the user follows on the surface rest on six functional modules that cover the entire assessment cycle, from farm registry data to the quantification of climate damage.

The first three build the farm's certified data base. The Farm Dossier module manages the list of farms, the search by company name, VAT number or CUAA code, and the import of dossiers in AGEA format. Farm Data returns the full registry information, areas by title of possession, machinery and workforce, synced from official sources. Farming Activity reconstructs the cropping plan and cadastral data of each parcel on an interactive satellite map with a cadastral layer, the digital twin of the field.

The other three turn that base into decision-ready indicators. Environmental Sustainability calculates soil organic carbon (SOC, in g/kg and t/ha) and the soil erosion risk index (t/ha/year), with per-parcel detail and operational recommendations. Productivity estimates the gross saleable production (GSP) per crop and per hectare, based on area, yield and price, and compares it against market benchmarks. Finally, the Climate Damage and Risks module quantifies the economic impact of frost, drought and flooding on the basis of a ten-year historical series, returning expected losses by crop and quarter, with probability and trend for each type of risk.

All the indicators rely on proprietary calculation engines and official data sources integrated into the platform, and are recalculated instantly whenever parcel or crop data change, keeping the assessment consistent and traceable at all times.

# The value

## One platform, two perspectives.

The same objective data serves both credit and risk, each with its own levers.

### For the bank

Credit based on real income, not on declarations

- Objective creditworthiness — grounded in yield, price and production value.
- Lower credit risk — information asymmetry with the farm is reduced.
- Faster assessment — standardised evaluation and a report to support the decision.

### For the insurer

The basis for reliable parametric policies

- Phenology-based triggers — windows aligned with the crop's real cycle.
- Precisely estimated losses — by crop and quarter, not aggregate estimates.
- Faster settlements — a shared basis to define and price the policy, with less litigation.

# The benefits

## More speed, more objectivity, full traceability.

**Objective decisions**
Indicators from official and satellite data, not from self-declarations.

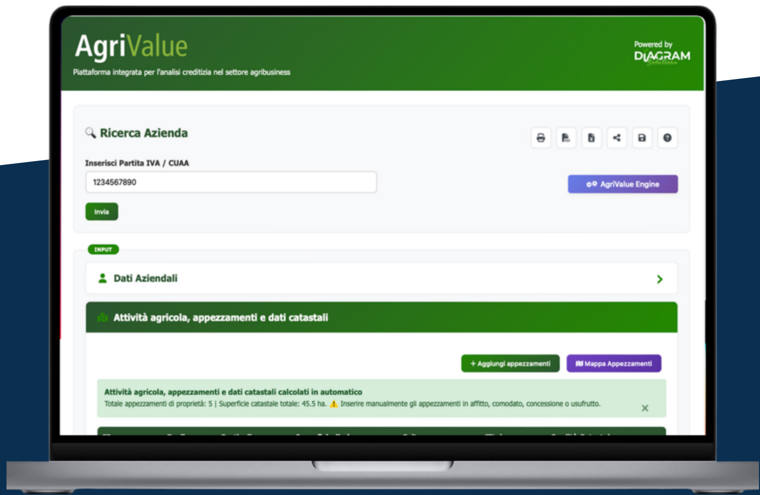
**Less time per case**
Automatic dossier extraction and a PDF report in one click.

**Integrated ESG reporting**
Carbon and erosion ready for disclosure, with no manual collection.

**Always up to date**
Every change recalculates all indicators instantly.

**Defensible pricing**
Losses with probability, trend and a ten-year historical series.

**Full auditability**
A standardised, traceable report, ready to attach to the case file.



# CONTACTS

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