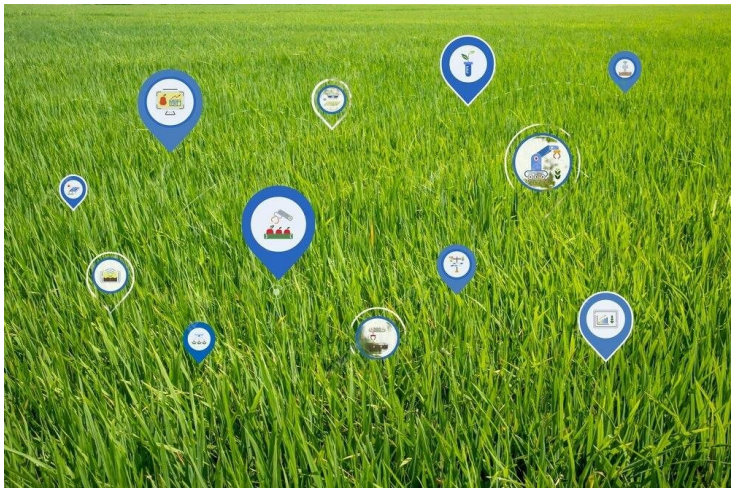
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Bayer launches Alivio, focusing on innovation in the agri-insurance space

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Indian smallholder farmers are increasingly exposed to erratic weather patterns, long dry spells, rising temperatures, shifting seasons, and high-intensity rains. Findings from Bayerâ??sÂ *Farmer Voice Survey â?? India 2024*Â reveal thatÂ **nearly 9 in 10 farmers already feel the negative impact of climate change on their farms**, with 72% expecting reduced yields, 62% anticipating increased crop failures, and more than half reporting frequent droughts, heat waves, or excessive rainfall in recent years. In response, farmers are proactively seeking ways to safeguard their livelihoods. WhileÂ**support to manage financial risk, such as insurance, ranks among the top future needs**, an even larger share sees promise inÂ **digital and weather-based solutions**. In fact, 51% identify access to better digital technologies as most beneficial for their farms, underscoring the growing demand for integrated offerings that combine risk protection with timely, actionable insights. However, despite valuing insurance, many farmers remain dissatisfied with existing systems. Common concerns include uncertainty around claim timelines, lack of clarity on payout amounts, and widespread frustration that compensation rarely reflects the actual scale of losses.

Farmer-First Design Meets Digital Intelligence for Resilient Agriculture

In response, BayerÂ has launchedÂ *AlivioÂ* - meaning â??reliefâ?• in Spanish - aÂ **pioneering digital solution**Â that reimagines risk mitigation whileÂ equipping growers with actionable plot insights, delivered as an integrated, value-adding service viaÂ *Alivio*â??s mobile application. Unlike traditional insurance products,Â *Alivio*Â - launched in collaboration with the insurance ecosystem and public sector undertakingÂ **United India Insurance**Â - usesÂ **high-resolution satellite data**Â and

advanced crop modelling to offerÂ **growth stage-aligned, plot-based, and geo-contextualized protection**.

When plot-based agronomic parameters trigger assurance benefits, farmers can redeem them instantly at nearby Bayer channel partners, ensuringÂ **immediate access to quality seeds and crop protection products**Â and avoiding disruptions during the crop cycle. In practice, this means Alivio identifies and aligns protection with the exact risks farmers perceive as most threatening in their local contextâ??such as prolonged dry spells during flowering or extreme heat during grain fillingÂ etc. By tailoring coverage to theseÂ **location- and stage-specific vulnerabilities**, Alivio ensures that support is meaningful, relevant, and directly connected to the challenges farmers face.

By embedding retailers into its operating model,Â ***Alivio***Â taps into theÂ **informal trust networks**Â that farmers rely on for buying inputs and advice. This trusted channel makes farmers more open to adopting a new digital product and ensures benefits are accessible where they already make farm decisions. It also bridges theÂ **transparency gap**Â between payout eligibility and farmer awareness in traditional insurance. With instant, data-driven triggers and clear, season-long communication, farmers know exactly when they are protected and when benefits are activated - reducing anxiety during the season.

From Data to Insights and Relief: Farmers Seeing Value Early

The first rollout is targeted at rainfed corn growers in Davanagere, Karnataka and Chhatrapati Sambhajinagar, Maharashtra - areas where repeated dry spells have historically reduced yields. By monitoring plot-based conditions,Â ***Alivio***Â will trigger assurance benefits ifÂ **insufficient soil moisture conditions**Â are experienced by the maize crop duringÂ **critical growth stages.**Â These benefits will be delivered to growers on their Alivio mobile application and can be redeemed at their nearest channel partner store.

In addition, farmers will receiveÂ **soil moisture forecasts**,Â **spray planning support**, andÂ **crop scouting recommendations**Â tailored to their plots, to name a few data-driven insights.

Uptake has been strong, with farmers purchasingÂ ***Alivio***Â within two weeks of launch. â??*In the past, when the rains failed, we had no hope during the season. With Alivio, I can see the soil moisture for my own plot, and when it drops too low, the benefit comes quickly. This helps me buy what I need for the crop without delay*â?• said Nagaraja Huchapla, a corn grower from Davanagere Taluka.

Speaking on the launch, Simon Wiebusch, Country Divisional Head, Crop Science Division, Bayer in India, Bangladesh & Sri Lanka said, â??Alivio reflects Bayerâ??s commitment to putting digital innovation in the hands of those who need it most. By blending agronomic intelligence with intuitive design and trusted local networks, weâ??re helping smallholder farmers turn uncertainty into informed action, making resilience not just possible, but practical.â?•

â??For too long, crop insurance has left farmers navigating uncertainty alone. With this launch, we are putting farmers at the center of innovation. By combining satellite intelligence, plot-level insights, growth stage-aligned coverage, and strong ecosystem collaboration, we are delivering solutions that truly respond to farmersâ?? needs. Together with Bayer and United India Insurance, we are proud to drive the transformation the agri-insurance sector urgently requires,â?• said Mr. Sanjay Radhakrishnan, CEO, Edme Insurance Brokers Ltd.

Expanding Reach Across Crops and Regions

In the coming months,Â *Alivio*Â will expand to onions, chillis, potatoes, grapes, tomatoes and select fruit crops, reaching more regions across India. This is part of Bayerâ??sÂ **global ambition to reach 100 million smallholders by 2030**, with digital innovations at the heart of efforts to increase productivity, resilience, and sustainability.Â*Alivio*Â exemplifies this commitment - combiningÂ **data intelligence**,Â **ecosystem partnerships**, andÂ **farmer-first design**Â to deliver measurable impact.Â