

Bayer Crop Science: Smallholders Digital Agri-Insurance

Mexico



Welcome To Your 60dB Results

We enjoyed hearing from 275 Bayer Semilla Segura/Dekalb farmers in Mexico – they had a lot to say!

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Performance Snapshot

Farmers are very satisfied with Semilla Segura and report few challenges, with room for improvement in Impact.

Gender

10%

female farmers served



Impact

12%

quality of life
'very much improved'



Self-Reported Outcomes

- 40% talk about economic stability and savings
- 24% report increased crop yield and quality
- 22% mention capacity to reinvest in farms

Way of Farming

18%

'very much improved'



Farmer Voice

"I feel safer, even though the weather is uncertain, I have insurance support and that guarantees my replanting." – Male, 51

Data Summary

Semilla Segura Performance: 275 farmer phone interviews in March-April 2024 in Mexico.

Quintile Assessment compares Project Performance with 60dB Farmer as Customer Benchmark comprised of 33 companies, 11 countries, and 7,700+ farmers. Full details can be found in [Appendix](#).

Net Promoter Score®

69

on a -100 to 100 scale



Challenges

12%

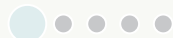
report challenges



Crop Earnings

12%

'very much increased'



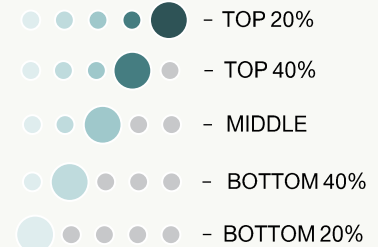
Production

23%

'very much increased'



Performance vs. 60dB Benchmark



Top Insights

1 The majority of farmers are reporting positive impact across various metrics.

72% of farmers are experiencing way of farming improvements because of Semilla Segura, and in turn are more likely to experience increased production and income. 78% mention an increase in production while 61% an increase in income. 60% mention improvement in their quality of life and 74% mention an increase in their confidence to invest in their farm.

See pages [11](#), [13](#), [14](#), [15](#), [16](#).

4 Farmers who are satisfied with insurance-related processes are more likely to be satisfied with their on-ground advisors.

Overall, 87% of farmers are satisfied with their insurance enrolment process. 41% have claimed insurance and 81% of them are satisfied with the claims process. Farmers who are satisfied with the enrolment process are more likely to be happy with their on-ground insurance advisors, compared to those who are dissatisfied (NPS 71 vs 20). This trend also holds for the claim process.

See pages [24](#) and [26](#).

2 Semilla Segura has an excellent NPS, and most farmers believe it puts their interest first and that the program is trustworthy.

Semilla Segura has an NPS score of 69, which is above the relevant 60dB Benchmark. Farmers who believe Semilla Segura puts their interest first are more likely to be satisfied than those who do not (NPS 79 vs 5). Overall, 92% believe Semilla Segura puts their interest first while 85% consider it to be trustworthy.

See pages [20](#) and [23](#).

5 Despite high overall satisfaction, there are a number of farmers reporting challenges.

12% of farmers report experiencing challenges. Those experiencing challenges are more likely to have claimed the insurance (66% vs 38%), hence the top challenge reported is insurance validation issues. As expected, farmers reporting challenges are less likely to be satisfied with on-ground insurance advisors, compared to those who do not report challenges (NPS of 31 vs 72).

See page [24](#).

3 Semilla Segura is perceived similarly by both claimants and non-claimants of seed insurance.

Improvements in production, income, way of farming, quality of life, and confidence are all consistent across farmers who claimed seed insurance in the last 12 months as well as those who did not (and are simply insured). Their satisfaction and trust levels in Semilla Segura are also comparable. However, farmers with claims are more likely to attribute their current recovery and future readiness in the face of climate shocks to Semilla Segura.

6 Semilla Segura is having a positive effect on farmers' recovery and preparedness for future shocks.

Most farmers have experienced drought in the last 24 months. Although 67% are still recovering, the majority attribute a positive effect to their recovery to Semilla Segura. Similarly, 67% feel more prepared in the face of future shocks. When reflecting on future shocks, 56% expect a shorter recovery because of Semilla Segura.

See pages [29](#), [30](#), [31](#), [32](#).

Farmers' Voices

We love hearing farmers' voices.
Here are some that stood out!

Impact Stories

60% shared how Semilla Segura has improved their quality of life

"I feel confident and secure, I saw that a neighbor had his seed replaced and that means that Semilla Segura does comply. I no longer worry so much that my seed will not be obtained." - Female, 27

"We sell [the crop] and make a profit. At home, we use [the earnings] for food, and for the land, we invest it again in fertilizers or things that take care of it. It helps us for almost everything if we have a good harvest." - Female, 62

Changes in Farming

72% of report that their way of farming has improved because of Semilla Segura

"Now we know at what time to apply the foliar and fertilizers, when we buy the seed, [the advisors] give us the specific times in which these processes have to be carried out." - Female, 36

"Before I planted with more space between each cornfield and now, I plant shorter and there is no problem. Now the entire harvest is achieved." - Male, 53

Opinions on Value Proposition

73% were Promoters and highly likely to recommend

"[The advisors] always give us all the information we need; after planting, they continue to pay attention to the producer and the crop. They make constant visits to us to check the progress." - Male, 30

"[I'd recommend Semilla Segura due to] the certainty that you have insurance support in the event of an accident; you recover the seed, and it is a way to guarantee the sowing. The seed is of good quality, more resistant and the grain produces better." - Male, 38

Opportunities for Improvement

12% faced challenges with Semilla Segura

"I have contracted the insurance several times and one time I was not able to collect the insurance, they did not make it valid. They told me that the photos were sent at the wrong time, but I sent them after two days." - Male, 45

"When I made the insurance claim, I had to wait 15 days for them to give me the seed, which was already too late to sow." - Male, 20

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 - > Climate Shocks and Recovery
 - > Preparedness for Shocks

“Semilla Segura taught me how to implement correct spacing while farming. This ensures that the plants get enough space to produce a lot of fruits.” – Male

Demographics

The demographic breakdown of the study is shown on the right. The average farmer is a 46-year-old male, living in a household of 5.

Note: Statistically significant differences have been reported. The N value signifying sample size may vary based on the survey logic and the number of farmers who chose to skip a question or were unable to answer it.

9 in 10 Semilla Segura farmers we spoke to are male; 2 in 5 claimed the seed insurance.

About the Semilla Segura Farmers We Spoke With

Data relating to farmer characteristics (n = 275)



10%

Female farmers

Male farmers: 90%



46

Median age

Youngest: 20

Eldest: 76

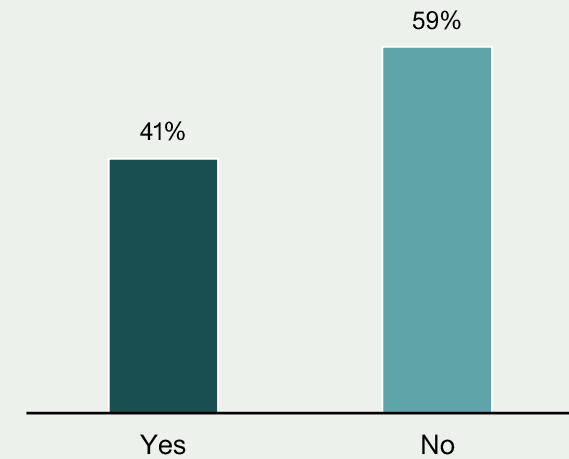


5.0

Median Household Size

Insurance Claims

Have you claimed seed insurance from Semilla Segura in the past 12 months? (n = 275)



First Access

High incidence of first-time access indicates that Semilla Segura is successfully targeting an underserved market segment.

Semilla Segura performs in the top 20% of the 60dB Global Farmer as a Customer Benchmark when it comes to first access.

92% of customers are accessing services like Semilla Segura provides for the first time.

First Access

Q: Before Semilla Segura/Dekalb, did you have access to services like Bayer provides? (n = 275)

● ● ● ● ● - TOP 20%

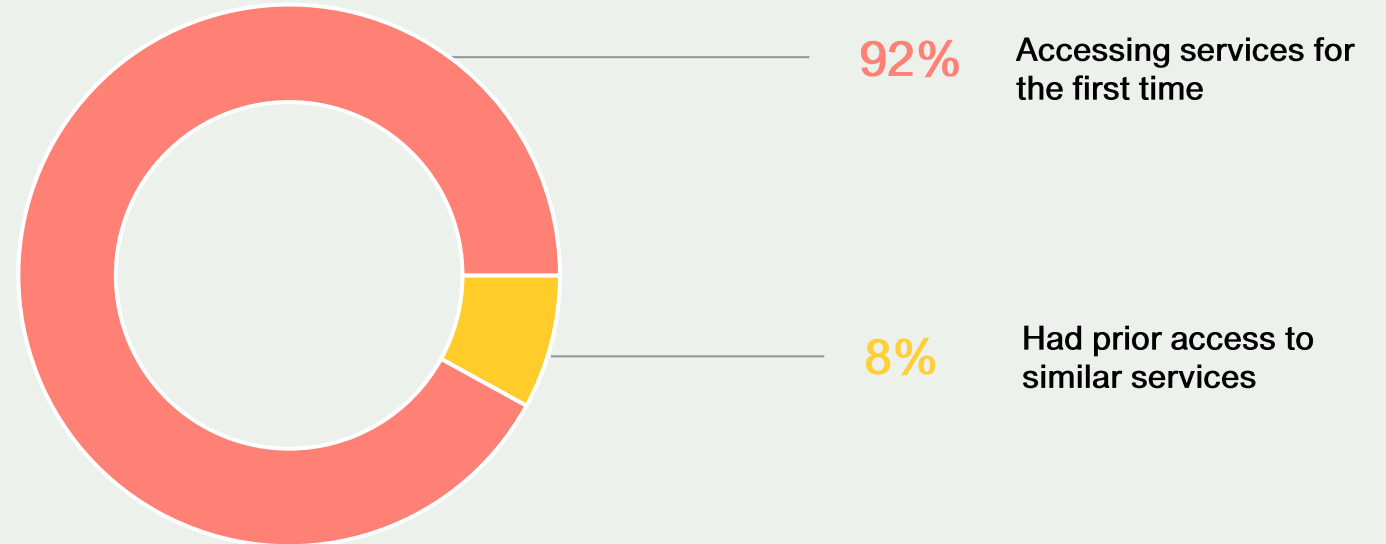


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“Before, we were not aware that if you water compost and fertilizer before planting you will get better results, because it has more depth – Male, 43

Way of Farming: Overview

Way of farming refers to the practices and techniques farmers use in their daily farming. The ability to impact the way of farming depends largely on the nature of the intervention. In addition, we look at impact on earnings, production, and stress.

Farmers who report improvements in their way of farming are more likely to perform better in the following key metrics compared to those reporting no change:

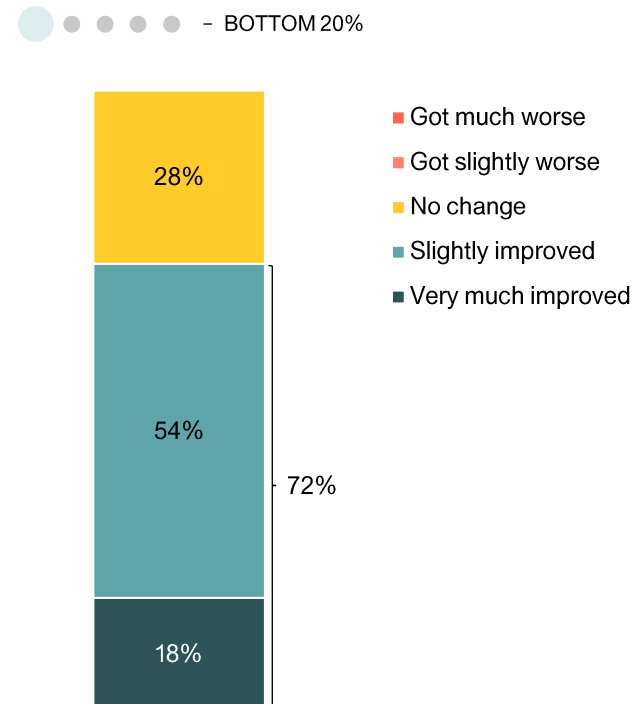
- Increased earnings (70% vs. 35%).
- Increased production (88% vs. 54%)
- Reduced stress (63% vs. 30%).

Farmers' perception of way of farming improvements does not vary based on whether they claimed insurance in the last 12 months or not.

72% of farmers report improved way of farming because of Semilla Segura.

Perceived Way of Farming Change

Q: Has your way of farming changed because of Semilla Segura? Has it: (n = 275)



Very much improved:

“The seed is now more resistant to lodging, this is thanks to the fact that we improved the work of adding soil.” - Male, 35

Slightly improved:

“The way of sowing is now done with a seeder, and we changed the type of fallow, now it is with the tractor.” - Male, 50

No change:

“The same cultivation technique and process is used, only now the seed is insured.” - Male, 26

Way of Farming: Top Outcomes

Farmers were asked to describe how and why their way of farming had changed because of Semilla Segura.

The top positive outcomes are shown on the right. Others included:

- Reduced labor and cost (21%)
- Integrated pest management (15%)
- Diversified seed use (10%)

Optimized fertilization techniques and adoption of precision agriculture are the top way of farming improvements. Farmers reporting no change continue to use traditional techniques.

Top Reasons for Improvements

Q: Please explain how your way of farming has improved. (n = 199). Open-ended, coded by 60 Decibels.

42% mention **optimized fertilization techniques**
(30% of all farmers)

34% report practicing **adoption of precision agriculture**
(25% of all farmers)

24% talk about **enhanced soil management**
(17% of all farmers)

“Before, spraying and foliar spraying was done with backpacks, now we do it with drones and we plant with precision seeders.” – Male, 53

Top Reasons for No Change

Q: Why has your way of farming not changed? (n = 76). Open-ended, coded by 60 Decibels.

66% talk about **maintaining traditional techniques**
(18% of all farmers)

13% mention **consistent machinery use**
(4% of all farmers)

8% report **limited technical advice**
(2% of all farmers)

“I continue carrying out the same planting process that I always do, just using different seeds.” – Male, 49

Corn Production

Nearly 4 in 5 farmers report increased corn production because of Semilla Segura. A similar proportion realized this increase by using the same land, suggesting an increase in productivity.

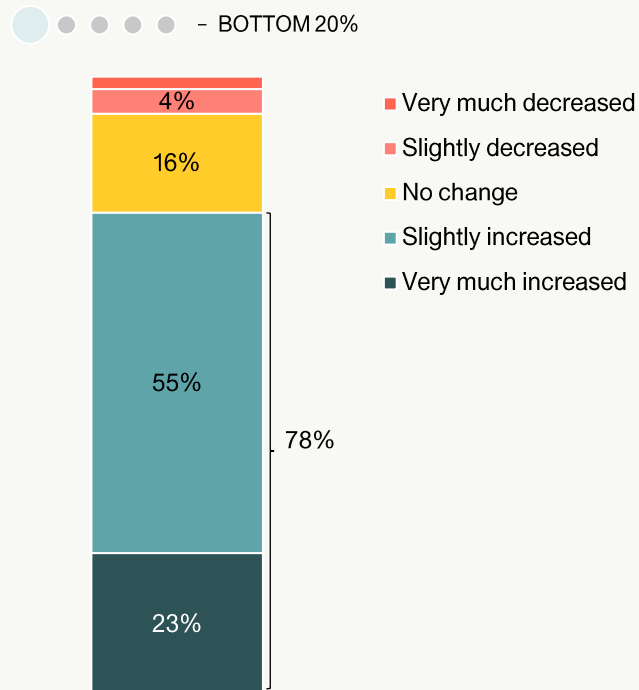
Farmers reporting increased corn production are more likely to have improved their way of farming compared to those reporting no change in production (81% vs 39%).

Similarly, farmers who report an increase in corn production are more likely to mention reduced stress than those reporting no change in production (65% vs 18%). Learn more about farmers' change in stress on [page 17](#).

Farmers who did not claim insurance are slightly more likely to report increased production compared to those who claimed it (85% vs 70%), underscoring the inherent role of corn seeds in driving higher production, and not necessarily the bundled offering.

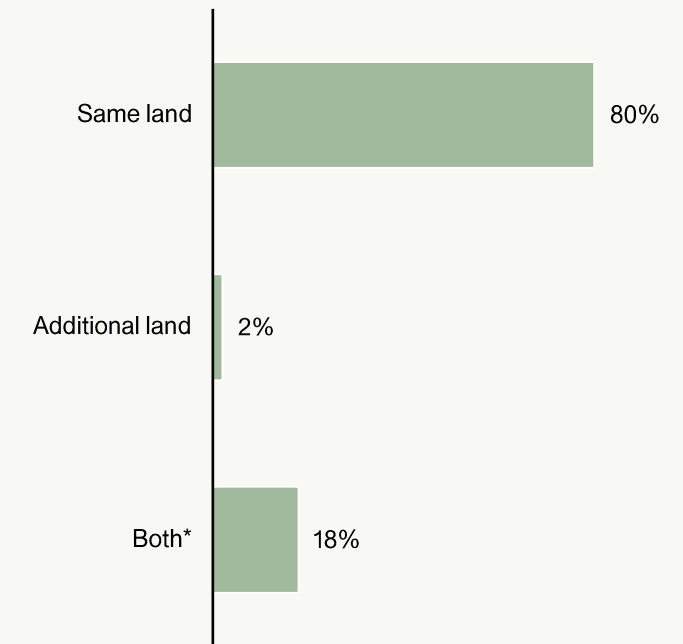
Impact on Production

Q: Has the total production from your corn changed because of Semilla Segura? (n = 275)



Reasons for Increase in Production

Q: Was this increase because you planted additional land or was it from the same amount of land? (n = 215)



*Both mean the same land was more productive and they planted on additional land.

Income Change

Around 3 in 5 farmers report an increase in their crop earnings because of Semilla Segura, primarily due to higher volumes sold.

Although the majority of farmers attribute higher earnings to greater volumes of corn sold, 27% of farmers also talk about lower costs and better prices received for their produce.

Farmers who reported no change in their earnings attribute it to:

- Market price fluctuation (26%)
- Climatic challenges (24%)
- Use of corn for livestock (22%)

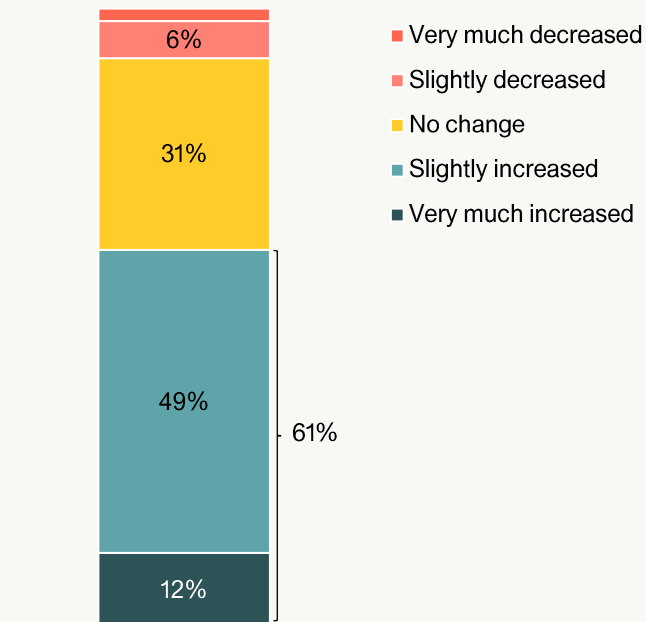
Of the 8% of farmers who mentioned decreased income, lower volumes is the top driver.

Whether or not a farmer claimed insurance in the last 12 months does not affect their likelihood of reporting increased income due to Semilla Segura/Dekalb.

Changes in Income

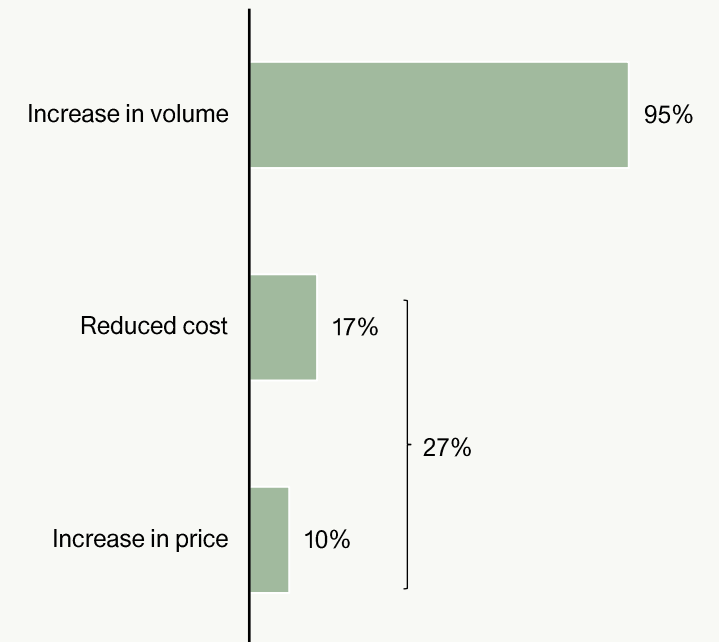
Q: Has the money you earn from corn changed because of Semilla Segura/Dekalb? (n = 275)

● ● ● ● ● - BOTTOM 20%



Reasons for Increased Income

Q: What were the main reasons for the increase in money earned? Select all that apply. (n = 167)



Investment & Confidence in Farming

Improving farmer practices has a positive implication on their confidence levels.

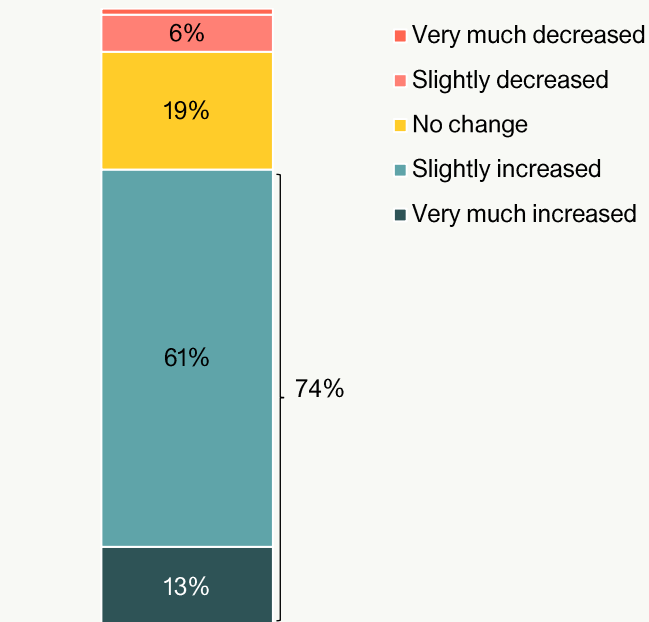
Farmers who report experiencing way of farming improvements because of Semilla Segura are more likely to report increased confidence in investment than those mentioning no change in their way of farming (88% vs 54%). Similarly, witnessing no change in earnings is also linked to farmers reporting unchanged confidence, which is intricately tied to factors such as market price fluctuation and climatic challenges.

Semilla Segura/Dekalb's impact on farm investments and confidence is realized similarly by both groups – those who claimed insurance in the last 12 months as well as those who did not.

Around 7 in 10 farmers report an increase in the amount they invested in their farms. A similar proportion also mentions an increase in their level of confidence to do so.

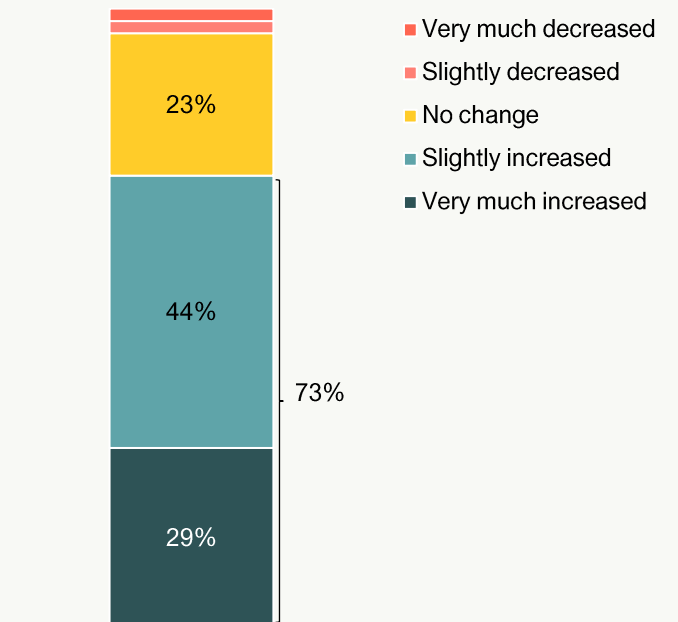
Changes in Farm Investment

Q: Has the amount you invested in your farm changed because of Semilla Segura? Has it: (n = 275)



Change in Confidence in Farm Investment

Q: Has your level of confidence in investing in your farm changed because of Semilla Segura? Has it: (n = 275)



Quality of Life: Overview

Farmers mentioning increased confidence in investment are more likely to report an improvement in their quality of life compared to those mentioning no change (75% vs 21%).

Similarly, farmers reporting increased earnings are more likely to mention improvements in their quality of life compared to those reporting no change (84% vs 26%).

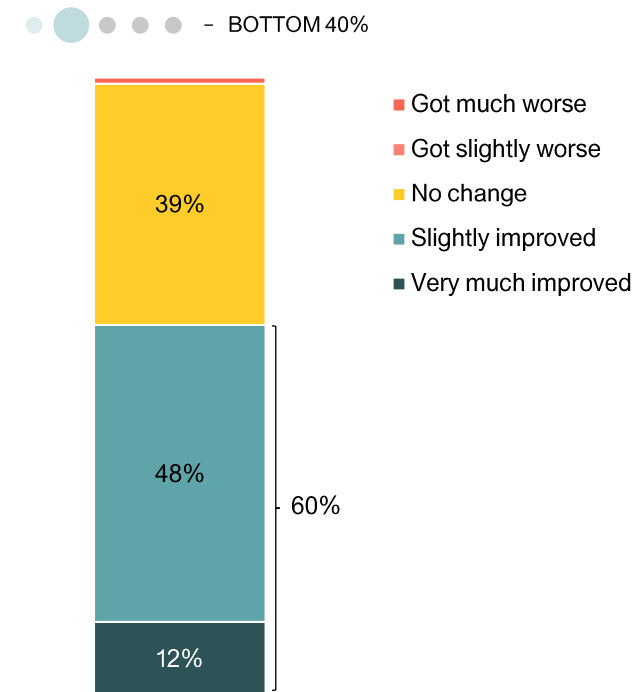
There is no meaningful difference in farmers' quality of life, based on whether a farmer availed insurance claims in the last 12 months or not.

Find out more about what farmers had to say on the [next page!](#)

3 in 5 farmers say that their quality of life has 'improved' because of Semilla Segura.

Perceived Quality of Life Change

Q: Has your quality of life changed because of Semilla Segura? (n = 275)



“I feel safer and calmer, because if I have a loss, they can replace what I am paying in seed.” - Female, 43

“The improvement is reflected economically: I have more benefits, more motivation when planting, my way of living has changed, I have been able to buy some things that I need for my house and that I could not buy before.” - Male, 38

Quality of Life: Top Outcomes

The top outcomes for improved quality of life are shown on the right. Others include:

- Improved family and personal consumption (25%)
- Increased household investments (23%)
- Security through seed assurance (19%)

Among the 39% farmers reporting 'no change' in their quality of life, the majority talk about external economic constraints (31%), limited impact of Semilla Segura seeds (31%), and climate vulnerability (17%).

Farmers talk about economic stability and enhanced crop yield and quality as the top outcomes of improved quality of life.

Top Outcomes for 60% of Farmers Who Say their Quality of Life Improved

Q: Please explain how your quality of life has improved. (n = 165). Open-ended, coded by 60 Decibels.

41%

talk about economic stability

(40% of all respondents)

“My investment is safe, and I earn extra money that helps me for my next harvest, as well as to have savings for any emergency or unforeseen expense that may arise.” – Male, 51

37%

mention enhanced crop yield and quality

(24% of all respondents)

“The yield I had of corn was very little and now it has doubled. Now that I have better support for my family, they are better fed and I’m less stressed.” – Male, 54

34%

report capacity to reinvest in farms

(22% of all respondents)

“With the seed there is more yield, because it produces more [corn]. This results in extra money for household expenses, and we can sell the rest to reinvest. I am calmer on the economic side.” – Male, 65

Financial Resilience & Livelihood Stress

Considering 2 in 5 farmers would find it difficult to come up with emergency funds, it underscores the need to provide affordable seed replacement during an unexpected emergency.

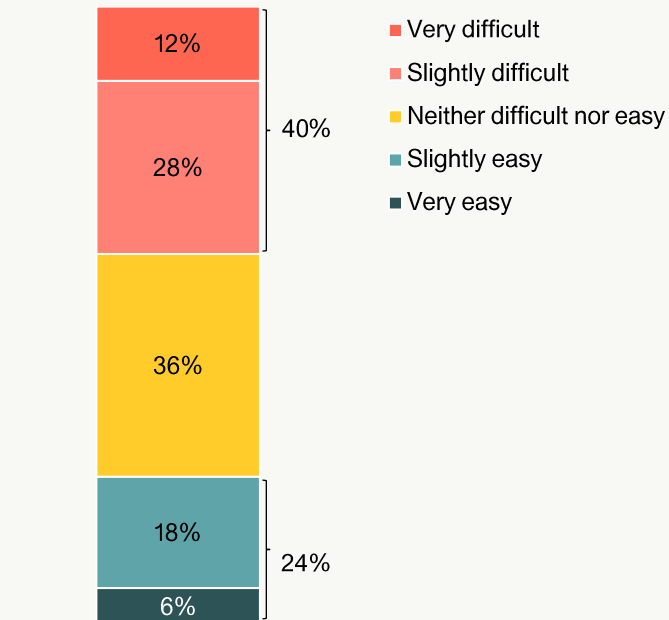
Farmers who report increased earnings due to Semilla Segura are more likely to mention their stress has reduced (75%) compared to those mentioning no change in earnings (27%).

Farmers are experiencing lower stress levels because of Semilla Segura/Dekalb, irrespective of whether they made claims for seed insurance in the last 12 months.

Only 1 in 4 farmers would find it easy to come up with funds for an unexpected emergency. However, more than half report decreased stress levels because of Semilla Segura.

Ability to Manage Emergency Expenses

Q: Imagine that tomorrow you have an unexpected emergency and need to come up with MXN 11,304 within the next month. How easy or difficult would it be to come up with this money? (n = 275)



Impact on Livelihood Stress

Q: Has your level of stress changed because of Semilla Segura/Dekalb? (n = 275)

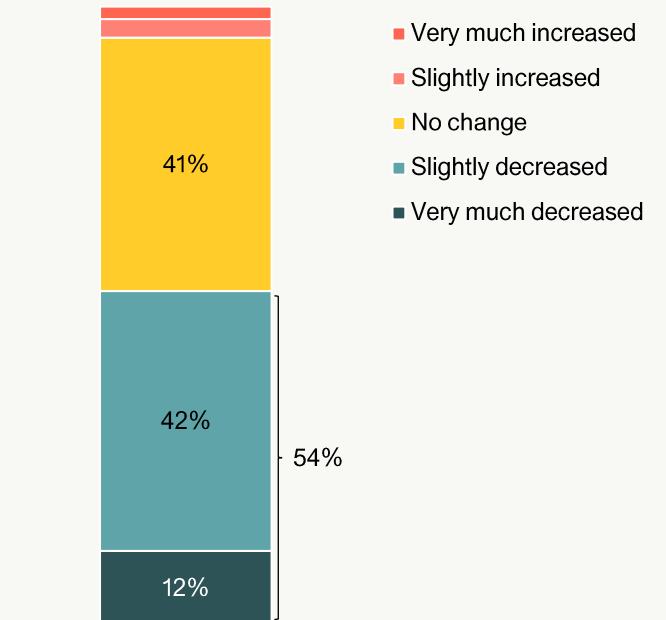


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“Semilla Segura’s seed is of very good quality; my production has almost doubled in yield, and the development and firmness of the plant is better” -
Male, 51

Farmer Satisfaction: Overview

Semilla Segura NPS is higher than the 60 Decibels Farmer as Customer Agriculture Benchmark (69 vs 46).

Satisfaction is reported uniformly, irrespective of whether a farmer recently claimed their insurance or not.

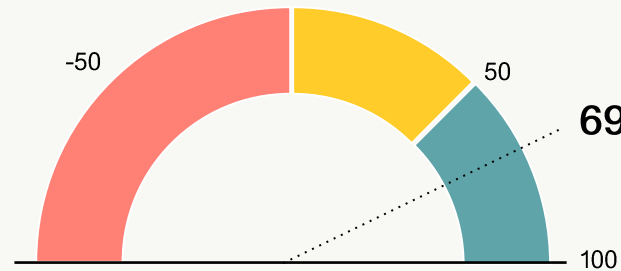
We also asked farmers if Semilla Segura puts their interests first and about their satisfaction with the insurance-related processes. Both are closely linked with overall satisfaction. Find out more in the next pages!

Semilla Segura has a Net Promoter Score® of 69, which is excellent, and above relevant 60dB benchmarks.

Net Promoter Score® (NPS)

Q: On a scale of 0-10, how likely are you to recommend Semilla Segura to a friend or family member, where 0 is not at all likely and 10 is extremely likely? (n = 275)

● ● ● ● ● - TOP 20%



NPS = % Promoters — % Detractors

9-10 likely to recommend 0-6 likely to recommend

Promoters

“The insurance we already have gives us more peace of mind, in the event of an accident we do not lose our entire investment.” - Male, 34

Passives

“They do respond when you make insurance claims, but the company's response is very slow. The time in which they decide whether or not to authorize the refund is too long and, in this situation, they have to act as quickly as possible.” - Male, 27

Detractors

“Let them fulfill what they are promising, because I paid for the insurance, and they did not make it valid for me. I expect that the insurance advisors provide support and advice, not just hide behind saying that it was the weather's fault. Also, expect that the seed is cheaper, and prices stop rising so much.” - Male, 48

Farmers Satisfaction: NPS Drivers

Promoters value improved crop yields and insurance coverage offered by Semilla Segura. Passive and Detractors want to see reduction in seed costs.

73% are Promoters :)

They love:

1. Improved crop yields
(51% of Promoters / 38% of all farmers)
2. Insurance coverage
(34% of Promoters / 25% of all farmers)
3. Quality of produce
(29% of Promoters / 21% of all farmers)

“[I would recommend because] they sell you a cured seed that includes a protection period. It is more effective against pests, good results are obtained, and more produce is collected.” - Female, 36

23% are Passives :\

They like:

1. Improved crop yields
(40% of Passives / 9% of all farmers)
2. Quality of produce
(27% of Passives / 6% of all farmers)

They want to see:

1. Seed cost reduction
(19% of Passives / 4% of all farmers)

“With the climatic conditions in my area, sometimes the seed does not emerge and with the insurance I have the peace of mind that the investment is not lost. But I would like them to give more time to make the claim. The price of the seed is variable, and I am considering looking for another supplier.” - Female, 29

4% are Detractors :(

They want to see:

1. Seed cost reduction
(5 farmers)
2. Extended and better fulfilment of insurance coverage
(3 farmers)
3. Enhanced technical support and visits
(3 farmers)

“They did not respond to me 100%, they were not attentive, and they did not follow up with me. When the seed was not growing due to the drought, they stopped coming and only returned 50% of the insurance.” - Male, 60

Challenges

12% of farmers report experiencing a challenge with Semilla Segura.

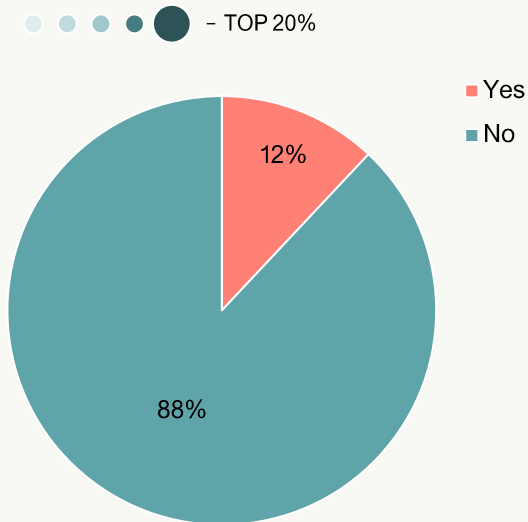
As mirrored by the top challenges on the right, farmers facing a challenge are less likely to be satisfied with on-ground insurance advisors (NPS of 31) than those who did not experience any challenge (NPS of 72).

Farmers who report challenges are more likely to have claimed insurance than those who do not report them (66% vs 38%).

Although seed-related issues may persist among farmers, the Semilla Segura team can intensify their efforts in enhancing customer service and streamlining the claims process. By focusing on these areas, they can ensure a more reliable and supportive experience for their farmers.

Farmers Reporting Challenges

Q: Have you experienced any challenges with Semilla Segura ? (n = 275)



Top Challenges

Q: Please explain these challenges using the Semilla Segura. (n = 32). Open-ended, coded by 60 Decibels.

1. Issues with insurance validation

(11 farmers facing challenges)

“The fact that it takes a long time to authorize the insurance, as I told you, if the time goes by, we will lose the crop.” - Male, 27

2. Seed quality and germination problems

(9 farmers facing challenges)

“Last year, the seed was very small and there was a bit of a problem getting it to germinate. It took a long time to grow.” - Male, 34

3. Delayed service and support

(6 farmers facing challenges)

“Once an engineer told me that he was going to come see me to give me advice and he never came back, now I have to go to the store when I need some advice.” - Male, 55

Trust and Safeguarding Farmers' Interests

Farmers who have not experienced challenges are more likely to consider Semilla Segura to be trustworthy than those who have experienced them (95% vs 75%). This trend also holds true for farmers who believe Semilla Segura puts their interest first compared to those who do not (97% vs 54%).

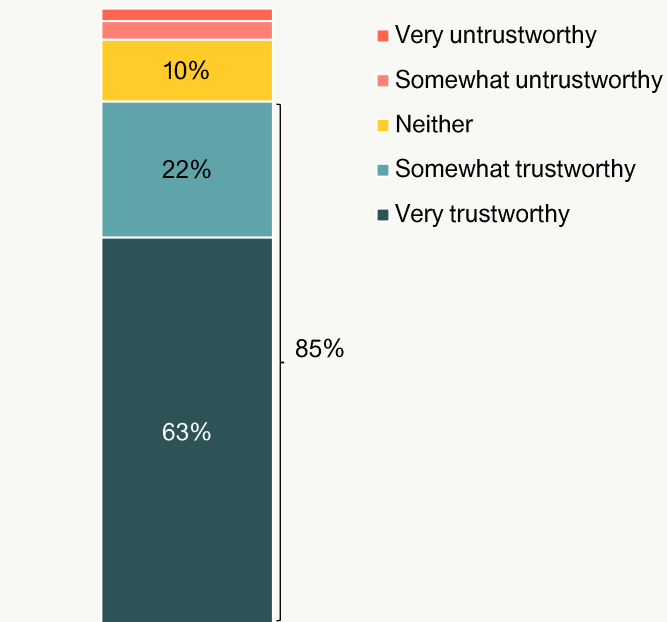
Trust in a certain offering has a downstream effect on how farmers make their decisions. Farmers who find Semilla Segura to be trustworthy are more likely to report feeling confident about investing in their farm than others (77% vs. 33%).

Claimants and non-claimants of insurance are equally likely to trust Semilla Segura/Dekalb and perceive the intervention to be putting their interests first.

85% of farmers consider Semilla Segura to be trustworthy and the majority agree that the customers' interest are put first.

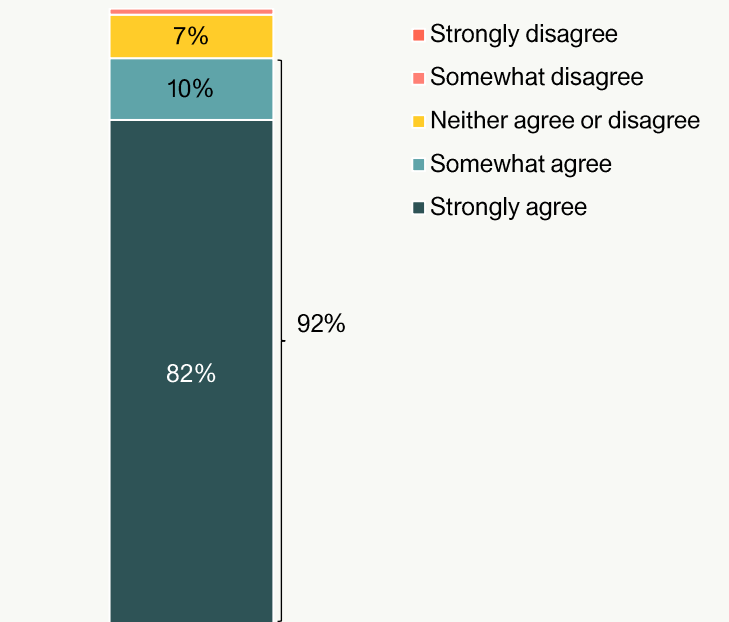
Trust in Semilla Segura

Q: How trustworthy or untrustworthy do you consider Semilla Segura/Dekalb? (n = 275)



Farmer Perception of Semilla Segura

Q: To what extent do you agree or disagree with the following statement: "Semilla Segura/Dekalb puts the interest of the customer first." (n = 275)



Satisfaction with Insurance Advisors

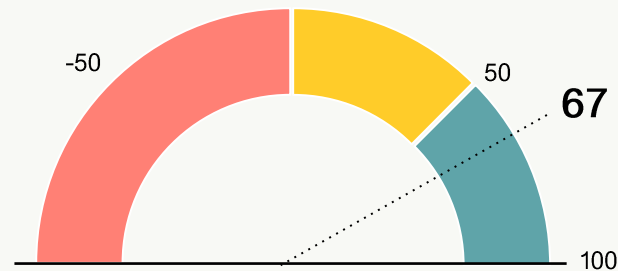
On-ground advisors play a key role in teaching farmers about new techniques, technologies, and insurance products. They help farmers understand and manage the risks associated with crop failures and other uncertainties. High satisfaction might lead to farmers feeling more secure and better prepared to handle these risks.

Farmers satisfaction does not vary based on the recency of their claims. The on-ground advisors NPS is comparable for those who claimed seed insurance in the last 12 months vs. those who did not as well (NPS of 68 vs 66).

Semilla Segura's on-ground insurance advisors have a Net Promoter Score of 67, which is also excellent.

Insurance Advisors' Net Promoter Score®

Q: [only asked to farmers who are aware of the insurance program] On a scale of 0-10, how likely are you to recommend Semilla Segura's on-ground insurance advisors to a friend or family member, where 0 is not at all likely and 10 is extremely likely? (n = 275)



NPS = % Promoters — % Detractors

9-10 likely to recommend 0-6 likely to recommend

Promoters

“The technicians who sell us the seed also visit us to follow up on the crop. Furthermore, when we needed to validate the insurance, they helped us make the process quicker.” – Female, 32

Passives

“They advise us well, but it is not enough for us to cover everything they recommend. The products are very good for the plant to grow, but they do sell it at a very high price.” – Male, 49

Detractors

“I called [the engineer] and he didn't answer me, he told me he was coming one day, and he didn't arrive. They should improve customer service and the ability to resolve problems instantly and be on top of the customer.” – Male, 27

Top Drivers of Satisfaction

Promoters value the post-sale follow-up from advisors and their agricultural advisory. Passives and Detractors want to see better post-sale follow-up and more consistent visits.

75% are Promoters :)

They love:

1. Post-sale follow-up
(36% of Promoters / 27% of all farmers)
2. Good agricultural advisory
(35% of Promoters / 26% of all farmers)
3. Customer service quality
(32% of Promoters / 24% of all farmers)

“The engineers give me good advice; they recommend what seed is best for the land we have. Even after they sell us the product, they keep us up to date on how our planting is going.” - Male, 33

17% are Passives :\

They like:

1. Customer service quality
(21% of Passives / 4% of all farmers)

They want to see:

1. Better post-sale follow-up
(40% of Passives / 7% of all farmers)
2. More consistent and timely visits
(23% of Passives / 4% of all farmers)

“At the time of the sale, they are on top of you, but later don't even show up to follow up. I wish they could improve that, that they were there throughout the entire process and not just to sell and see how much was harvested.”
- Male, 42

8% are Detractors :(

They want to see:

1. Better post-sale follow-up
(12 farmers)
2. Proactive problem resolution
(6 farmers)
3. Enhanced educational support and guidance
(5 farmers)

“They lack knowledge, interest in their work, and preparation, because I feel that I know more than they do. They just want to sell without doing more.”
- Male, 74

Insurance Experience

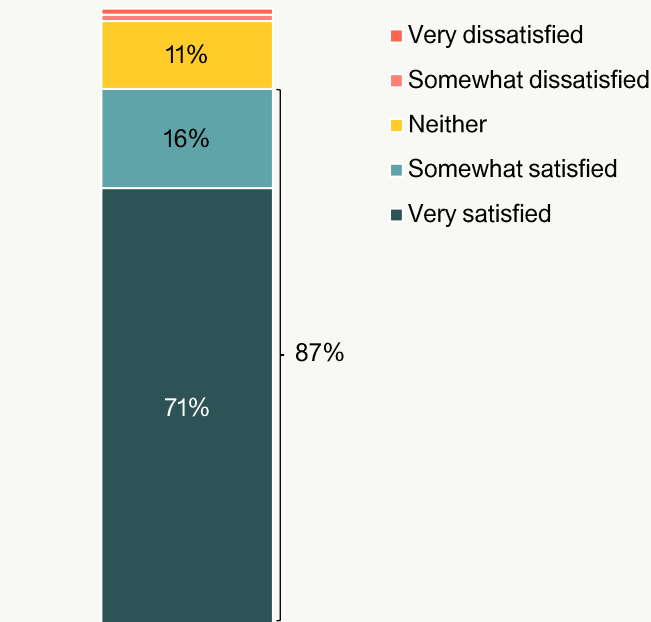
Overall, 87% of all farmers are satisfied with the enrolment process. Of the farmers who claimed seed insurance in the past 12 months, 81% are satisfied with the claim process.

Farmers who are satisfied with the enrolment process are more likely to be satisfied with their on-ground insurance advisors and the program in general, compared to others. This trend holds true for the claims process as well.

Enrolment Process	'satisfied'	'neither' or 'dissatisfied'
Overall NPS	74	36
On-ground advisors NPS	77	2

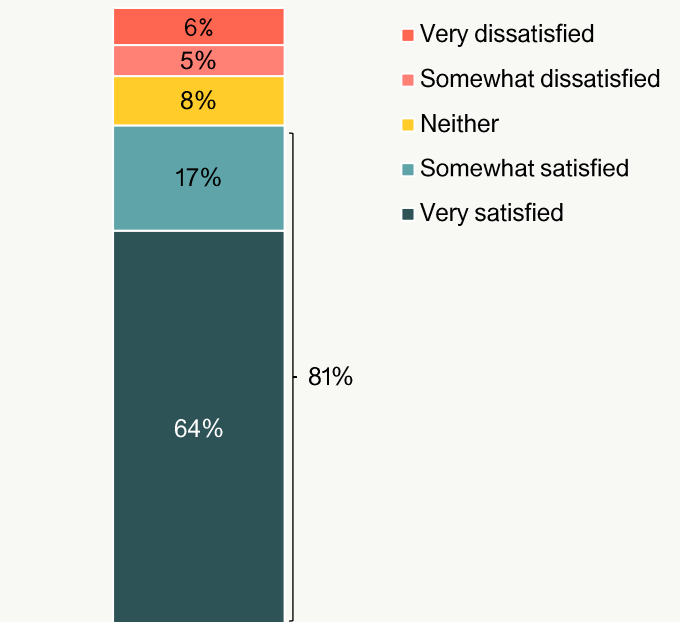
Satisfaction with Enrolment Process

Q: How satisfied are you with the following: 'Semilla Segura's insurance enrolment process'. (n = 275)



Satisfaction with Claim Process

Q: How satisfied are you with the following: 'Semilla Segura's insurance claim process'. (n = 113)



Insurance Experience

77% of farmers say they understand all of the terms and conditions of the insurance program. 65% mention they would be willing to pay MXN 200-300 for insurance services like the one provided by Semilla Segura.

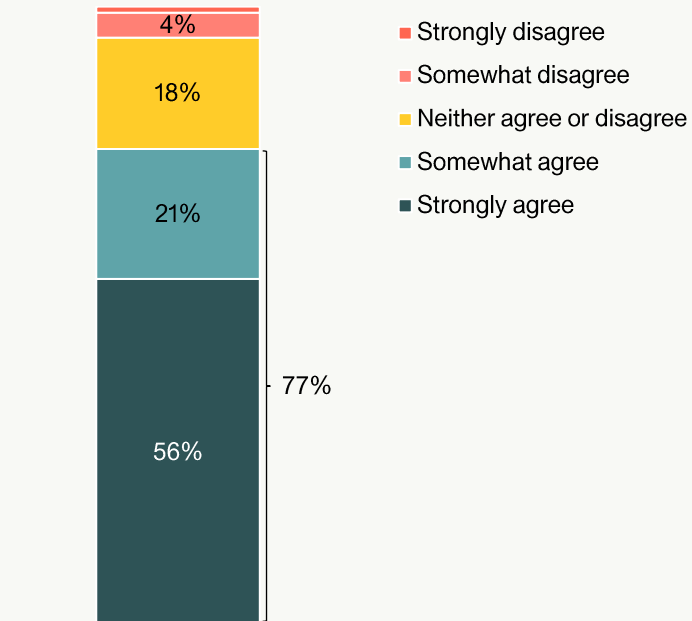
Farmers who agree they have understood all of the terms and conditions of Semilla Segura are more likely to report the following outcomes compared to those who didn't understand as much:

- No challenges (92% vs 77%).
- Consider Semilla Segura to be trustworthy (97% vs 80%).

Women are more likely to mention they are okay with paying more than 300 MXN for insurance than men (43% vs 17%).

Understanding of Terms and Conditions

Q: To what extent do you agree or disagree with the following statement: "I understand all of the terms and conditions of the Semilla Segura's insurance program, including payments and coverage limits" (n = 275)



Willingness to Pay for Insurance

Q: How much would you be willing to pay for insurance services like the one provided by Semilla Segura? (n = 275)

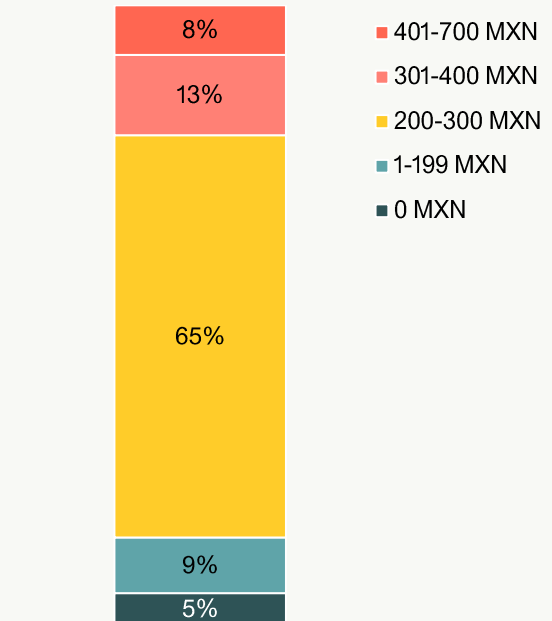


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- **Climate Resilience**
 - > **Climate Shocks and Recovery**
 - > **Preparedness for Shocks**

“It has given us the confidence to continue working because [Semilla Segura’s] seed has several positive aspects such as resistance to pests and drought.” – Male, 42

Climate Shocks: Overview

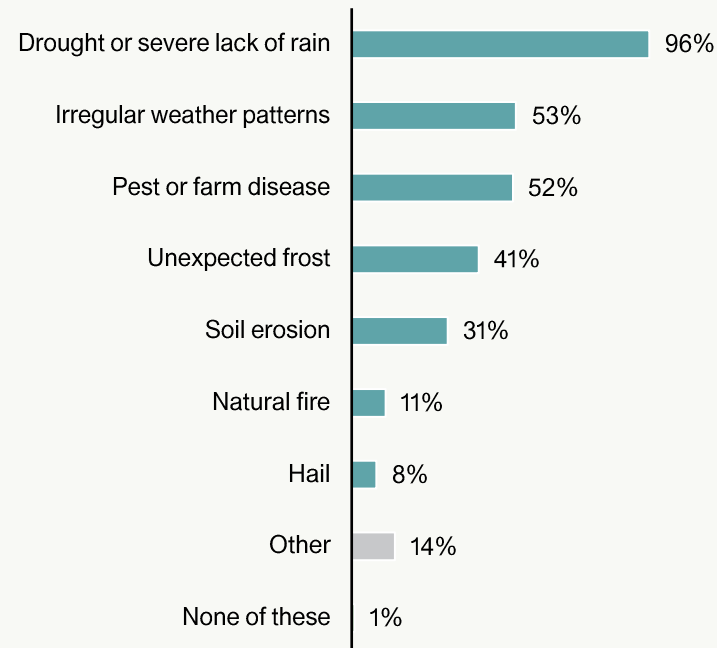
We asked farmers a series of questions to understand their resilience to climate shocks and whether their involvement with Semilla Segura has had any impact in their ability to prepare for, adapt to, and recover from these shocks.

Other climate shocks experienced by farmers' communities include flooding (16 farmers), landslide (10 farmers), hurricane (9 farmers), and overpopulation of grass (1 farmer).

Virtually all farmers say their community was affected by a climate shock in the past 2 years. Farmers households were most commonly affected by drought.

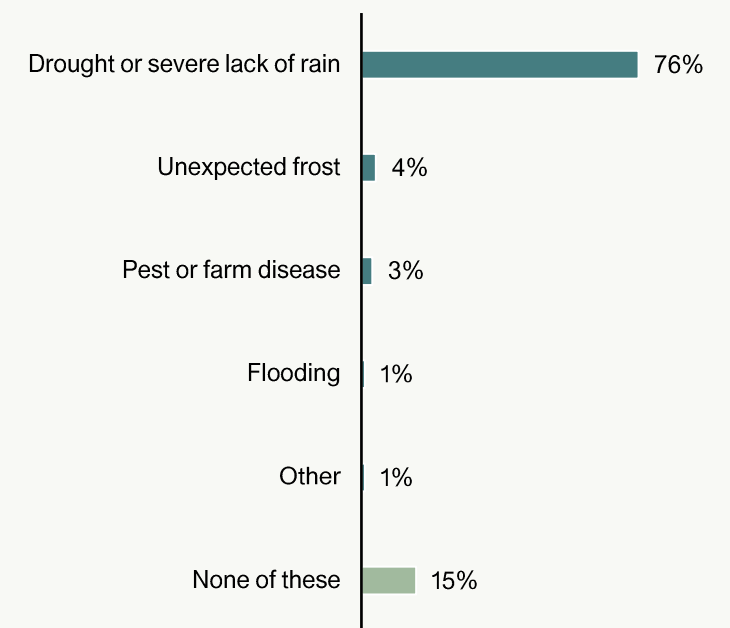
Shocks Experienced By Community

Q: In the last 24 months, did your farming community experience any of the following? Select all that apply (n = 275)



Shocks Experienced By Households

Q: Which of these events affected your household the most in the last 24 months, if any? (n = 264)



Climate Shocks: Realized Resilience

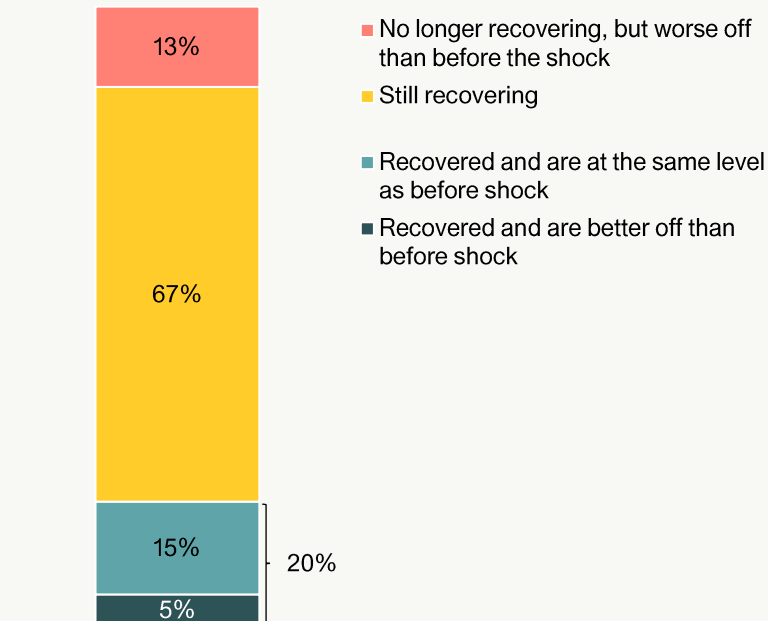
20% of farmers report having recovered from the shock while 67% are still recovering. 67% say that Semilla Segura had a positive effect on their recovery.

Comprehension of the insurance's benefit impacts the extent to which farmers may attribute their recovery to Semilla Segura: farmers who 'strongly agree' that they understood all of the insurance terms and conditions are more likely to say Semilla Segura had a positive effect on their recovery than those whose comprehension was limited (72% vs 52%).

Farmers who have claimed the seed insurance are slightly more likely to attribute a positive effect on their recovery to Semilla Segura compared to their counterparts who did not make any claims (72% vs. 64%).

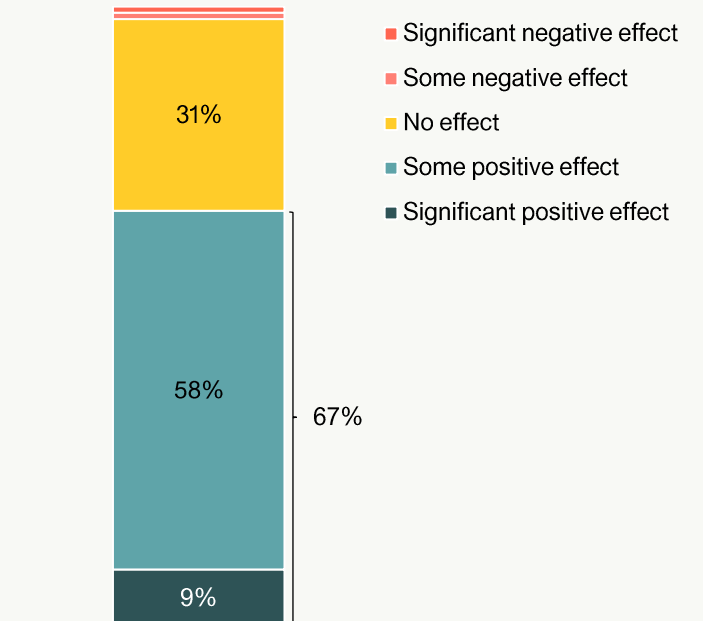
Extent of Recovery from Shocks

Q: To what extent was your household able to recover from this event? (n = 234)



Impact of Semilla Segura on Recovery

Q: Did your involvement with the Semilla Segura have a positive, negative, or no effect on your recovery? (n = 234)



Climate Shocks: Perceived Resilience

Farmers who report their way of farming 'very much improved' because of Semilla Segura are more likely to feel much more prepared against future shocks than those who report no change (47% vs. 8%).

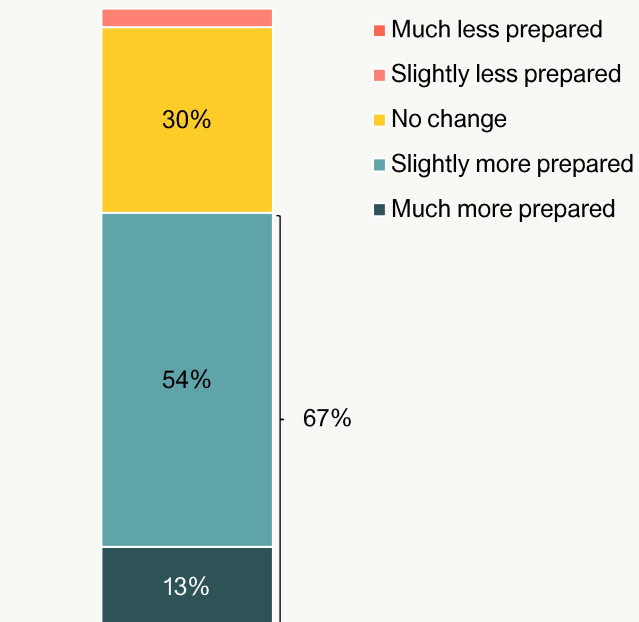
Similarly, farmers who were satisfied with the claims process are more likely to feel more prepared for future shocks than others (79% vs. 41%). Perception of preparedness could also be influenced by prior experiences with the offering.

Farmers who have claimed insurance in the last 12 months are also slightly more likely report feeling prepared for a future shock compared to their counterparts, who may not have had exposure to Semilla Segura's seed insurance (72% vs. 64%).

67% of farmers say that they feel more prepared in the face of future shocks because of Semilla Segura

Preparedness for Future Shocks

Q: Has Semilla Segura affected how prepared you feel for such a shock? (n = 275)



“We don't know what the weather will be like, but we know that the seed is resistant and will help us have a harvest despite the weather.”
- Male, 58

“We have the seed insured for replanting. In the face of such crises, not much can be done to recover the crop because the bushes are very vulnerable, but we do have the support to recover it by taking out the insurance.” - Male, 29

Climate Shocks: Preparedness Drivers

Farmers reporting increased preparedness for future shocks attribute it to agronomic advice and seed replacement assurance, while those reporting no change mention unexpected weather conditions.

Reasons for Change in Preparedness

Q: Can you please explain your answer? Open-ended, coded by 60 Decibels. (n = 275 | Increased preparedness = 184, No change = 83, Lesser preparedness = 8)

67% Report Increased Preparedness

39% mention **agronomic advice and training**
(26% of all respondents)

37% talk about **seed replacement assurance**
(25% of all respondents)

26% report **seed adaptability to climate**
(18% of all respondents)

“Now I know how to combat drought in corn, so that the plant is a little bit more resistant. The plant recovers when there is rain and I know what to do to make the grain fill more.”
- Male, 42

30% Report No Change in Preparedness

52% mention **unexpected weather conditions**
(19% of all respondents)

22% talk about **lack of water resources**
(10% of all respondents)

16% report **preparedness based on personal experience**
(10% of all respondents)

“Whatever we put into the crops, if it doesn't rain, we can't do anything. We don't have irrigation systems. We are never prepared for the disasters that nature presents us.” - Male, 63

3% Report Lesser Preparedness

37% mention **unexpected weather conditions**
(3 farmers)

25% talk about **lack of technical advice**
(2 farmers)

25% report **insurance limitations**
(2 farmers)

“They charged me for the insurance, and they don't make it valid; they don't support us producers. Instead of helping me, that extra expense I make affects me.” - Male, 62

Climate Shocks: Recovery Duration

Expected recovery durations are linked to trust in Semilla Segura and its commitment to put customers first.

Farmers who consider Semilla Segura to be trustworthy are more likely to say their expected recovery from a shock would be shorter (60%) compared to those who are neutral about it (6%). This relationship applies to farmers who agree that Semilla Segura puts their interests first (62% vs 30%).

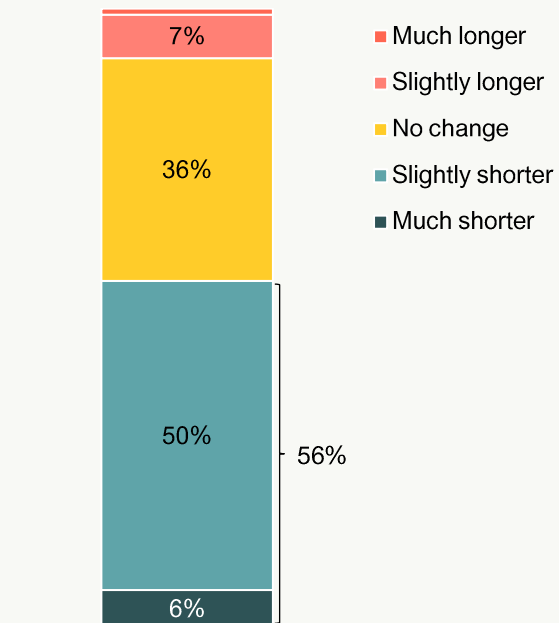
Farmers who expect no change or longer recovery durations are more likely to report insurance validation issues as their top challenge compared to those who expect shorter recovery (45% vs. 17%).

Expecting a shorter recovery duration because of Semilla Segura is comparable across farmers who claimed as well as those that didn't.

56% of farmers say that the amount of time they would need to recover from a shock would be shorter because of Semilla Segura.

Expected Duration of Recovery from Future Shocks

Q: Has Semilla Segura changed the amount of time you would expect your household would need to recover from such a shock? (n = 275)



“Due to the ability of this seed to resist dry conditions, sudden changes in the climate affect it less.”
- Male, 60

“My investment is protected with Semilla Segura, in the event of an accident due to climate change I would no longer spend on buying the seed again, with a minimal cost I recover my bag to be able to replant.”
- Male, 38

Appendix

Benchmarking Summary

Comparison to benchmarks can be useful to identify where you are under- or over-performing versus peers, and help you set targets. Information on the benchmarks is found below:

Semilla Segura Farmers

farmers 275

60dB Global Agriculture Benchmark:

companies 82

farmers 16,000+

60dB Farmer as Customer Benchmark

companies 25

respondents surveyed 6,000+

	Semilla Segura Farmers	60dB Global Agriculture Benchmark	60dB Farmer as Customer Benchmark
Profile and Access			
% female respondents	10	29	28
% accessing service for the first time	92	71	83
Impact			
% way of farming 'very much improved'	18	36	52
% production 'very much increased'	24	35	39
% money earned 'very much increased'	12	33	33
% quality of life 'very much improved'	12	33	37
Satisfaction			
Net Promoter Score®	69	42	46
Insurance Advisors' Net Promoter Score®	67	-	-
% reporting challenges	12	20	18

Calculations & Definitions

For those who like to geek out, here's a summary of some of the calculations we used in this deck.

Metric	Calculation
Net Promoter Score®	The Net Promoter Score is a common gauge of farmer loyalty. It is measured through asking farmers to rate their likelihood to recommend your service to a friend on a scale of 0 to 10, where 0 is least likely and 10 is most likely. The NPS is the % of farmers rating 9 or 10 out of 10 ('Promoters') minus the % of farmers rating 0 to 6 out of 10 ('Detractors'). Those rating 7 or 8 are considered 'Passives'.

Summary Of Data Collected

1,184 farmers were contacted. We were unable to reach 34% of these farmers either because the respondent was unavailable, the number was unreachable or they refused to be interviewed. Our enumerators made a minimum of 3 call attempts per respondent.

275 phone interviews completed in April 2024.

Methodology

Survey mode	Phone
Country	Mexico
Language	Spanish
Dates	March - April 2024
Sampling	Random sample of 275 farmers using Semilla Segura. Sampled from a database of 1,184 of Bayer farmers.
Response rate	36%
Average time per interview	34 mins

Accuracy

Confidence Level	~90%
Margin of error	~5%

Research Assistant Gender

Female	6
Male	0

Thank You For Working With Us!


Let's do it again sometime.

About 60 Decibels

60 Decibels makes it easy to listen to the people who matter most. 60 Decibels is an impact measurement company that helps organizations around the world better understand their farmers, suppliers, and beneficiaries. Its proprietary approach, Lean Data, brings farmer-centricity, speed and responsiveness to impact measurement.

60 Decibels has a network of 830+ trained Lean Data researchers in 70+ countries who speak directly to farmers to understand their lived experience. By combining voice, SMS, and other technologies to collect data remotely with proprietary survey tools, 60 Decibels helps clients listen more effectively and benchmark their social performance against their peers.

60 Decibels has offices in London, Nairobi, New York, and Bengaluru. To learn more, visit 60decibels.com.

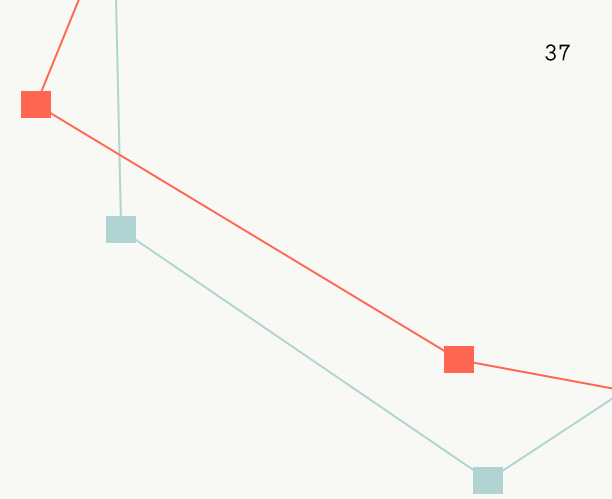
We are proud to be a Climate Positive company. 

Your Feedback

We'd love to hear your feedback on the 60dB process; take 5 minutes to fill out our feedback survey [here!](#)

Acknowledgements

Thank you to Constance Spitzer, Alexander Korten and Alejandro Guerrero for their support throughout the project. This work was generously sponsored by Bayer Corporation.



I have a more abundant corn yield.

With the profits I can feed my family.

If harvest is lost, Semilla Segura will replace the seed.

There are more cases
of:

- > economic stability
- > improved yield
- > more produce

after interacting with
Semilla Segura .

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Regina Diaz

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