

PROFESSIONAL EVIDENCE REPORT

PROFESSIONAL SATELLITE EVIDENCE REPORT

Multi-index agricultural analysis derived from Sentinel-1 and Sentinel-2 imagery

- Report title : Agricultural Indices processed using *Sentinel-1 and Sentinel-2*
- Field name: ABC Farms
- Location : Yorkshire
- Event type : Drought
- Date range : 01/05/2025 - 31/07/2025
- Report date : 18/01/2026



This document is a partial extract of an AgriProof Professional Satellite Evidence Report.

It does not represent a complete assessment and excludes additional indices, radar validation, benchmarking, verification, and AI interpretation available in full reports.

AGRICULTURAL EVIDENCE SUMMARY

Field Reference: Lat: 53.973378 Lon:-0.505829

Report Date: 18/01/2026

This report presents an independent, objective analysis of crop health using multi-spectral satellite imagery.

By correlating temporal changes (Start vs End dates) with regional benchmarking and local weather data, this document serves as a verified record for insurance assessment.

This comprehensive audit includes:

- Executive Summary of Spectral Indices
- Environmental & Weather Contextualization
- Direct Spectral Evidence
 - NDVI, NDRE, NDWI, GNDVI, EVI, MSAVI2, SAVI, SIPI, ARVI, NDMI, NDTI, Clred
 - VH-VV-Ratio, DpRVI
- Regional Performance Comparison (Local Neighborhood)
- Precision Zonal Mapping (10m Resolution)
- GPS/QR Verification of Physical Location

TEMPORAL LIMITATIONS

Satellite revisit: 2-5 days (weather dependent)

Pre-event observation:

Event date:

Post-event observation:

Time bracket:

Note: Satellite observations provide temporal bracketing of change but cannot pinpoint exact timing within the observation window. Weather data and ground observations should be considered for precise event correlation.

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Independent satellite evidence. Report ID: ABC Farms-180126

Agricultural Indices processed using *Sentinel-1* and *Sentinel-2*

01. Executive Summary

Initial Analysis (Date: 01/05/2025)		Final Analysis (Date: 31/07/2025)	
			
Metric / Spectral Index	Start Value	End Value	Trend %
Cloud Cover (%)	41.4%	55.5%	N/A
NDVI	0.7412	0.3949	-46.7%
NDRE	0.4830	0.2498	-48.2%
NDWI	0.2845	-0.0580	-119.9%
GNDVI	0.6734	0.4593	-31.7%
EVI	0.5991	0.2898	-51.5%
MSAVI2	0.5349	0.2531	-52.6%
SAVI	0.5433	0.2836	-47.7%
SIPI	1.0362	1.2878	+24.3%
ARVI	0.6958	0.2526	-63.6%
NDMI	0.2845	-0.0580	-119.9%
NDTI	0.2888	0.2072	-28.1%
Cired	1.8686	0.6661	-64.3%
VH_VV_Ratio	1.2558	1.6685	+32.8%
DpRVI	2.2236	2.4986	+12.4%

02. NDVI Evidence



Metric	Value
Start NDVI	0.7412
End NDVI	0.3949
Net Change	-46.66%

NDVI — Normalised Difference Vegetation Index. General indicator of vegetation health and biomass derived from red and near-infrared reflectance.



03. NDRE Evidence



Metric	Value
Start NDRE	0.4830
End NDRE	0.2498
Net Change	-48.17%

NDRE — Normalised Difference Red Edge. Sensitive to chlorophyll content and useful for detecting stress in dense canopies.



05. NDWI Evidence



Metric	Value
Start NDWI	0.2845
End NDWI	-0.0580
Net Change	-119.95%

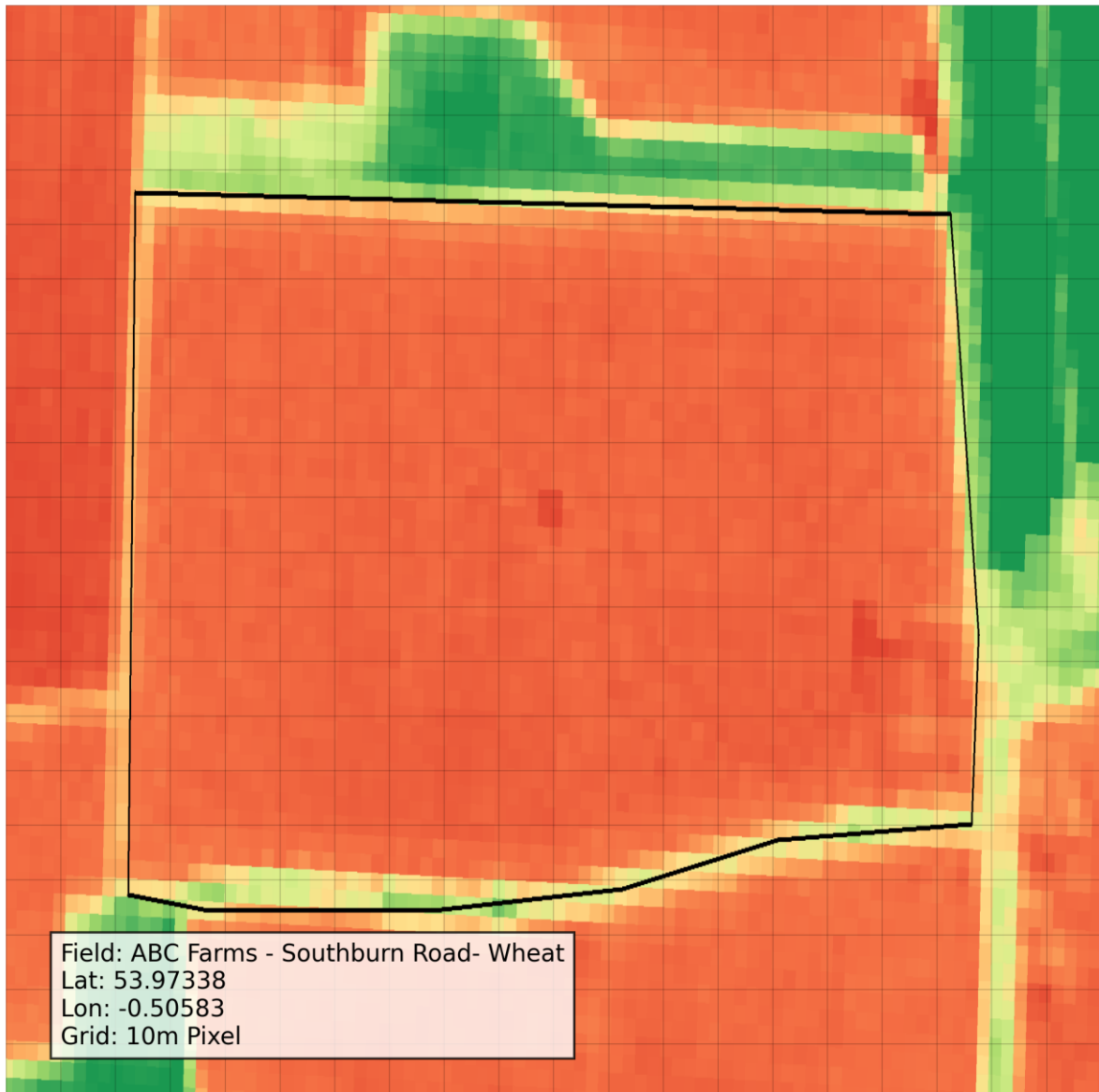
NDWI — Normalised Difference Water Index (Gao). Measures canopy water content using near-infrared and shortwave infrared bands.



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06. Precision NDVI Map (A4)



Full insurer-grade reports include additional optical and radar indices, regional benchmarking, verification pages, and optional AI observational interpretation.



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