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Asociación Latinoamericana para
el desarrollo del Seguro Agropecuario

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Argentina

Since Monday they pay Agricultural Insurance to producers of the South

The schedule of payments of the Agricultural Insurance will resume this Monday with the payment of the amounts to producers who have not charged in the previous dates and who have losses by hail or frost with percentages over 90 percent.

Alfredo Aciar, chief of staff at the provincial Ministry of Economy, spoke on the subject in dialogue with FM Vos (91.5).

"At the end of March, the 31st, the insurance companies must pay the insurance to those producers that have more than 90 percent damage by hail, frost or both. We have anticipated the payment in Alvear for the hailstorm of November 11 and in San Rafael for the December 28, those producers have already charged in full way, now would be charging those affected by other storms or frost".

Aciar said that "on April 30 we should pay all producers who have more than 50 percent damage, that's where the 2018-2019 season would be paid for completely. The frost of October 2 affected many producers".

The official stressed that "it is unprecedented that we have not finished harvesting and the insurance is already being paid. This had never happened. ". The payroll includes all the adhered farmers of the Uco Valley, South, North and East of the province who suffered hail damage greater than 90% and who had not received compensation so far.

The disbursement is for a total of \$ 24 million and will complete the first payment item.

In January, the first settlement for \$ 14 million was made, which reached 200 producers of General Alvear; in mid-February, the second payment was made for \$ 1,200,000, destined for 19 San Rafael members.

In this opportunity, the bulk of the settlement, \$ 20 million, will be for producers of the South, San Rafael and General Alvear oasis, while the remaining 4 million will be distributed among farmers from Junín, Lavalle, San Martín, Santa Rosa, Rivadavia and La Paz.

The beneficiaries will be notified personally by the insurance company, who will inform them of the date of the settlement and the entity that will enable their payment.

The compensations established for this campaign, when the damage by hail or frost reaches 100%, is \$ 13,000 per hectare of vine or fruit trees and \$ 3,500 per hectare of vegetables and corn for fodder.

Argentina

Agricultural Insurance is already available for producers affected by the storm

Producers who report now may charge in June

From the Ministry of Economy, Infrastructure and Energy informed that the Agricultural Insurance is available to producers affected by the storm that affected the department last Sunday. In the place they provided details on the requirements to access this benefit.

As of yesterday, the producers who were affected by the storm and who have the Agricultural Insurance will be able to report their situation in the Contingency Office.

In this context, the delegate of the Ministry of Economy in San Rafael, Vicente Emilio Russo, indicated that producers who have suffered damages of more than 90% in previous events are already being paid.

In San Rafael, \$ 14,000,000 will be paid at this stage.

He also noted that during the month of April, all those who have insurance will be charged as indicated by the law that creates the Agricultural Insurance in time and form. "Insurance works as an element that stimulates entrepreneurship and to keep fighting and working in the department with the difficulties it has," he added.

The producers who denounce from now on will be able to charge in the month of June, since "it is not the same a producer that had a damage in December or January, that is to say, that an administrative time is required to be able to pay it", clarified the delegate.

Sustaining employment

On the other hand, he pointed out that an articulation work has been achieved with national agencies. "We believe that this is the way to be efficient and respond to a problem, which is perhaps not the nicest way but ultimately someone has to do it and it's up to us," he said.

In that sense, the delegate in San Rafael of the Ministry of Labor of the Nation, Juan Pablo Vignoni, added that "we are at a stage in which nature is hitting us in the south of the province and we are working in the best possible way, articulately between the different government bodies, to try to respond and complement the losses we are having".

Due to the above, with regard to the work of the Ministry of Production and Labor, since January a tour of the farms that have been affected by hail in recent times has been taking place. Based on this, an agreement has been reached between the

Government of the Province and the Ministry of Production and Labor of the Nation for which an outlay of \$ 36,000,000 will be made for 3,000.

Beneficiaries of the Employment Support Program due to Climatic and Productive Emergencies

Through the Ministry of Economy and Government are going to be determining the quotas, according to the number of affected in each area of the province.

"The resolution of the Ministry is ready to be released, for which the budget line is assigned so that all the producers that meet the requirements of the program can be loaded into the system in order to be beneficiaries," said Vignoni.

The program is mainly intended for three large groups. On the one hand, to small producers or that the resolution of the Ministry denominates as "self-employed", which are those who work their own farm but who do not have permanent employees. The other group is composed of small or medium producers who have permanent employees registered and with contributions per day in order to be beneficiaries of the program. It is also intended for contractors of vineyards and fruit trees on farms.

The financial assistance will be \$ 4,000 for three months for each beneficiary. Adherence to the benefit will be taken at the territorial agency of the Ministry, located at Avenida Miter 277, or by telephone 4429211. In the area closest to General Alvear will be loading the data in the Employment Office of the municipality that is in that city.

It should be remembered that to access this program, neither the beneficiary nor his or her spouse can receive the universal allowance per child. The resolution will come out as indicated very possibly this week.

Diario San Rafael <https://diariosanrafael.com.ar/ya-se-encuentra-disponible-el-seguro-agricola-para-productores-afectados-por-la-tormenta-158668/>

Argentina

Green Insurance was started: more than 7 million trees were planted

The plan launched in June is an initiative of the Superintendency of Insurance and insurers to compensate for the effect of automobile gases.

The plan launched in June is an initiative of the Superintendency of Insurance and insurers to compensate for the effect of automobile gases. How it works

There are 7.43 million new trees in Argentina. They were planted with the first transfer of funds from the Seguro Verde, which was 96 million pesos. The plan had been announced by the Government in June 2018 and seeks to compensate for the gases emitted by the vehicles we drive.

It is a joint initiative between the National Insurance Superintendence (SSN) and auto insurance companies. It allocates 1% of the value of each car, motorcycle and cargo truck policy to the Forest Promotion Law N ° 25,080.

In the first stage, 7,432,200 trees were planted, mainly of the coniferous, eucalyptus and salicaceous species. In total, they cover an area of 9,200 hectares. In total, they cover an area of 9,200 hectares. That is equivalent to almost half of the city of Buenos Aires or about 16 thousand soccerfields.

14 provinces benefited, especially the Mesopotamians, with Corrientes at the head (2.4 million trees), followed by Misiones (2.2 million) and Entre Ríos (1.1 million).

The province of Buenos Aires won almost 710 thousand trees. But there was none for the City, because it finances commercial plantations, not urban ones.

The provinces of Chubut (417,392 trees), Neuquén (268,000), Tucumán (83,728), Mendoza (19,184), Santiago del Estero (18,400), Salta (18,400), Chaco (5,600 trees), Jujuy (4,000) also became greener. , Río Negro (1,280) and San Juan (1,224).

Why are trees planted?

As reported by the Argentine Forestry Association (AFoA), trees are one of the most efficient mechanisms for capturing CO₂, the gas that causes climate change. In addition, wood is one of the most friendly materials for carbon neutral industries.

Currently, our country has 1.3 million hectares of cultivated forests. The objective of the Green Insurance is to move to 2 million hectares in 2030, and thus fulfill the commitment assumed by Argentina before the UN-FAO.

"Today, 40 or 50 thousand hectares are being planted, you need to duplicate what is being planted today in order to reach the objectives," Claudia Peirano, Executive Director of AFoA, told Clarín.

According to this association, forest production will allow the country to double the supply of wood, considering that we have one of the lowest consumption in the world. This would expand his employment in construction, furniture, openings and papers

They say it will bring environmental benefits -because it replaces plastic, cement and other non-renewable materials- and will favor economic development, by attracting investments in construction, the generation of renewable energies and paper. Therefore, they estimate that around 110,000 direct jobs can be created.

What insurers do

From the Superintendence of Insurance of the Nation (SSN) they explained to Clarín that, during their modernization process, they digitized the insurance policies. They calculated that the companies were going to have around 1% savings between the printing of the policy, the assembly, the shipment and the file. They were not going to spend on all that anymore. Then, they proposed that this saving be destined to the Green Insurance.

They decided to participate voluntarily 11 companies that represent more than 50% of the production of automotive premiums. The companies are Cooperation Insurance, Patronal Federation, Insurance Institute of Entre Ríos, La Segunda, Nación Seguros, Paraná Seguros, San Cristóbal, Sancor, Metal Insurance, Triunfo, and Zurich. In addition, the Argentine Federation of Insurance Advisors Producers (FAPASA) joined, which brings together the middlemen sellers.

Insurers allocate 1% of the value of each car, motorcycle and truck policy. These funds go to an account in the Superintendence of Insurance. The Superintendence keeps 10% to do a communication and awareness program regarding the importance of the Green Insurance. The remaining 90% is sent to the Secretary of Agribusiness for the payment of the contributions of the Forest Promotion Law N ° 25,080, to promote investments in cultivated forests. The Secretary of Agribusiness is the enforcement agency of this law: the money is given to the forest producers, once the plantations they made are certified.

The contributions are made quarterly and will be maintained for the time that the companies want to participate in the project. There has already been a second delivery, for more than 180 million pesos, although it has not yet been translated into trees planted because it is in process.

Why do you decide to participate? "The main industry harmed by the effects of climate change is the insurer," reports AFoA, adding that reducing the gases that cause climate change reduce risks.

In addition, at an international level, large insurers are asking to align their Corporate Social Responsibility (CSR) actions with the mitigation of climate change. "Basically, those who have CSR policies are more aligned with this project," they say in the Superintendency of Insurance.

Sources from La Segunda told Clarín that they decided to participate "because of our commitment to the environment where we develop our businesses" and because "we understood that by joining the project we are contributing to the common good, in

"The contributions are linked to a percentage of our automotive insurance billing, which is one of the items with the greatest carbon footprint," they assumed from the company.

According to the AFoA, the transport sector represents 15% of the total emissions of Greenhouse Gases (GHG). With the Green Insurance they seek to compensate the effects of these emissions with the planting of trees.

Clarín https://www.clarin.com/sociedad/arranco-seguro-verde-plantaron-millones-arboles_0_r5hOPcP56.html



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Argentina

Mendoza insurance, a Latin American reference model

The agricultural protection method was presented at a seminar organized by Alasa in Curitiba, Brazil. Next year, the meeting will be held in Mendoza.

The Latin American Association for the Development of Agricultural Insurance (Alasa) invited Mendoza officials to participate and explain about the agricultural insurance system used in the province since 2017.

Each year, the organization made up of insurance and reinsurance companies that provide coverage service for agricultural risk in Latin America, hold international congresses, this time, the technical seminar was in Curitiba-Brazil, but next year, the meeting will be in Mendoza .

In this area, public and private managers come together to present their regional experiences, the policies with which the program is implemented in each place and improvements are debated based on the different application models. This time the speakers were from Brazil, the United States, Spain and Argentina.

Representing the province was the head of the Cabinet of the Ministry of Economy, Infrastructure and Energy, Alfredo Aciar, who spoke on the management and administration of claims and the format and scope of the Agricultural Insurance in Mendoza.

In Mendoza, of an area of 230,553 hectares cultivated with vine and fruit trees, the insurance covers around 90 thousand hectares, that is 40% of the total, so it is an agile and effective system, he assured.

Agritotal [http://www.agritotal.com/nota/38890-el-seguro-mendocino-un-mode lo-de-referencia-latinoamericano/](http://www.agritotal.com/nota/38890-el-seguro-mendocino-un-mode-lo-de-referencia-latinoamericano/)

Bolivia

The agricultural insurance destined Bs 107 million

In the last six years, the Institute of Agrarian Insurance (INSA), an institution under the tuition of the Ministry of Rural Development and Lands, compensated with 107 million bolivianos to 140 thousand producers, whose crops were affected by climatic events such as drought, frost, hail and floods.

Erik Murillo, executive director of INSA, reported that nationally for the 2018-2019 agricultural campaign, the Institute registered 121,231 producers from 4,883 communities, corresponding to 125 municipalities with a total of 241,160 hectares of crops insured.

For example, he mentioned that Chuquisaca received approximately 18 million bolivianos in compensation. These resources have been delivered to 21,429 producers in Chuquisaca from the 147,981 producers compensated at the national level.

According to the authority, the agricultural insurance coverage now reaches 11 crops: potatoes, beans, corn, wheat, quinoa, barley, oats, beans, alfalfa, cassava and peas, which are protected against drought, frost, hail and flood.

For the activities programmed for this management, the main objective is to give the greatest coverage to producers dedicated to family farming, which is destined to the internal markets for family consumption. This reaches more than 50% of the requirement in the country.

Since 2013, agricultural insurance has been applied to small producers with a maximum of three hectares per producer family, in order to guarantee food security with sovereignty. For this, 1,000 bolivianos per hectare are returned.

FM Bolivia <http://fmbolivia.com.bo/el-seguro-agrario-destino-bs-107-millones/>

Brasil

Changes in zoning will allow the expansion of rural insurance, assesses executive Everton Todescatto, of Sancor Seguros, says that the current system is modern, but needs progress.

The improvement of agricultural zoning is fundamental for the advancement of rural insurance coverage in Brazil. The evaluation is by the national commercial manager of agricultural insurance in Sancor, Everton Todescatto. "The modernization of a system, of which Brazil is one of the pioneers, will allow insurers to hire more insurance and more cultures to be incorporated," the executive believes.

Currently, zoning is based on climate risk. Due to the methodology developed by the Brazilian Agricultural Research Company (Embrapa), data on climate, soil and plant development cycles are analyzed. From this information, the recommended places for the sowing of each crop and the ideal window are defined.

The system was first used in 1996. According to the Ministry of Agriculture, it covers 40 annual and perennial agricultural crops in 25 states. Following the zoning is a condition to access programs such as Proagro and the rural insurance premium subsidy. In some cases, it has been used as a condition to access rural credit.

"The agricultural zoning of Brazil is already one of the most modern, it is an orientation to the producer, he has the information of the risk window, and as we advance a lot, it is time to perfect the program", defends Todescatto.

Zoning per system

The affirmation of the executive of the insurer goes to meet the evaluation of the government, which is talking about changes in rural insurance to raise the value of the subsidy, lower the cost of policies and mass access. According to the Secretary of Agricultural Policy of the Ministry of Agriculture, Eduardo Sampaio Marques, the idea is to have a zoning for production systems.

The Ministry's vision is that production is more complex and risks are different. The secretary defends that the zoning goes beyond the climate and adds practices of risk mitigation to the tillage adopted by the producers: they make land profile, for example. Or that the rotation of the culture usually does.

"There are systems developed to be more resistant to weather, such as the soil profile, which causes the plants to deepen in the root and suffer less from the effect of a drought. And the soybean planted after corn, and the soybeans planted after pasture, the soybean planted in a more modern system, of good practices? ", He said.

Marques a la Globo Rural, on Thursday (29/3), in Sao Paulo (SP), during the presentation of the results of the Safra Rally, expedition carried out by the consulting firm Agroconsult.

"The fundamental point is the protection of the farmer, and there are municipalities in which the main source of the economy is agriculture, so protecting agriculture ends up protecting the economy of those places," he points out.

Revista

Globo

Rural

<https://revistagloborural.globo.com/Noticias/Economia/noticia/2019/04/mudancas-no-zoneamento-permitira-ampliacao-do-seguro-rural-avalia-executivo.html>

Brasil

In Curitiba seminar on insurance in fruit growing is held

Meeting brings together experts from several continents

The Agricultural Insurance in América Latina invoices around US \$ 1,500 million annually and is a growing market, according to the president of the Latin American Association for the Development of Agricultural Insurance, ALASA, Néstor Abatidaga. The entity has more than 80 associates on the continent and outside of it. According to him, Brazil, Mexico and Argentina are the main countries in this market with about 80% of turnover. And Brazil sells about US \$ 450 million per year.

In terms of a specific segment, in Brazil, the rural insurance policies contracted for fruits in the last year totaled R \$ 66.84 million, corresponding to 18% of the total value subsidized by the Rural Insurance Prize Grant Program (PSR). Fruits represented 18% of the contracted policies (11.6 thousand, in total of 63.5 thousand policies), 1% of the insured area (48.9 thousand ha, a total of 4.7 million ha) and 11% value insured by the PSR (R \$ 1.43 billion, in total of R \$ 12.59 million). The fruits that most demanded subsidy of rural insurance policies were apple (33.39 million or 50%) and grape (R \$ 25.54 million or 38%), mainly in the states of Santa Catarina and Rio Grande do Sul.

And it is to disseminate the culture of agricultural risk management in the country and in Latin America that Alasa is promoting in Curitiba on April 3 and 4 at the Radisson Hotel, the International Technical Seminar on Agricultural Insurance with focus on fruit growing. "It is an opportunity for participants to acquire knowledge of international models and experiences in relation to agricultural fruit insurance," emphasizes Abatidaga. The event will feature several technical conferences and also a field trip.

"For us at Sancor Seguros it is an honor to be one of the supporters of the Seminary and host, in the capital of the State where we established our parent company, the Paraná. Even being a young company in Brazil, six years, we already have a significant presence in the insurance market as a whole. "And, as far as agricultural insurance is concerned, we are among the leaders in the country, notes the Director General of Sancor Seguros, Leandro Poretti, underlining that the president of Sancor Seguros de Brasil, Néstor Abatidaga, is the current president of Alasa.

Noticias Agrícolas <https://www.noticiasagricolas.com.br/noticias/hortifruti/233072-curitiba-sedia-seminario-sobre-seguro-na-fruticultura.html#.XKY355hKjIU>

Brasil

Rural insurance is a start to change the credit situation, according to the director of SNA

"Only 8% of the cultivated area in Brazil is covered by rural policies," says Fernando Pimentel, technical director of SNA.

The expansion of rural insurance can be the starting point to improve the credit situation for agriculture in the country. The technical director of the National Society of Agriculture (SNA), Fernando Pimentel, evaluates that this is one of the elements that would help increase the participation of banks and the financial market in the financing of the producer.

"All over the world, those who finance agriculture are banks, in the United States, Canada, Europe, India. Anywhere is like that. In Brazil, most of the credit comes from the input industry and grain traders. So, we have a jabuticaba here that exists a lot depending on the lack of rural insurance ", evaluates Pimentel.

In the case of Brazil, 8% of the cultivated area in Brazil is covered by rural policies, while in countries such as the United States, that percentage exceeds 90%.The technical director of SNA explains that, as there are no guarantees of repayment of loans in the event of crop failures, banks address the minimum required by the legislation for agricultural credit.

According to Pimentel, the commercial segment and own resources correspond to more than 55% of the direct financing to the rural producer in the country. "Today, in Brazil, who are the big financiers of agriculture?" The multinationals of defensives, distributors of inputs, cooperatives, tradings, factories of inputs in direct sale, "he says, remembering that they assume the risk to be able to sell their products.

Policies against rain

To increase the extension of the area covered by rural policies, Pimentel evaluates that it is necessary "to increase the subsidy (to prizes), improve coverage parameters in traditional rural insurance and promote alternative insurance, the so-called climate index parameters".

Regarding this last modality, the technical director of SAN explains that compensation to the producer occurs, for example, if the volume of rainfall is very different from what was expected. "It is a lower cost insurance, which does not need to have field inspection, it is based on public rainfall information. It is based on public rainfall information. "It is not perfect but it can help Brazilian agriculture," he explained, recalling that there are already insurers offering this modality, which can be applied in all regions.



The change in the model of credit to the producer, according to Pimentel, will not be automatic, however.

"It's a decade-long thing, but it has to start at some point and the initial kick-off is precisely through rural insurance. "He makes a caveat that insurance, however, is just one of the elements to support that transformation.

For the executive, migration to a rural credit model with greater private participation and less need for subsidies for rates will still depend on basic interests remaining low for a longer period. In addition, he adds, legal security mechanisms are necessary to allow the financier to be at the mercy of the capital markets, direct credit operations in the financial system and a legal system that respects the creditor more. According to him, actions on the regulation of the capital market and in the field of civil law on agricultural titles are also under development in the Ministries of Finance and Agriculture, also important to give more comfort to agricultural financiers.

Grupo Cultivar <https://www.grupocultivar.com.br/noticias/seguro-rural-e-um-comeco-para-mudar-situacao-do-credito>



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Brasil

Expectation of more subsidy incites dispute in rural insurance

The intention of the Minister of Agriculture, Tereza Cristina, to allocate R \$ 1 billion in subsidies for rural insurance, more than double the current volume, brought optimism to insurers. In a movement to gain market, there are companies that launched the modality to those that decided to expand the number of crops served, as well as going to cover the financial risk of the producer, as well as weather events.

The government wants to reduce the subsidized credit to the producer of public banks, since the basic interest rate is at historic minimum levels and there is more appetite of the private sector to finance the activity.

The president of Banco do Brasil, Rubem Novaes, said this week at an event in Sao Paulo that, in that context, the market needs to be prepared to offer rural insurance. Thus, private banks feel more comfortable in releasing loans. Rural insurance compensates the producer in case of losses caused by climatic adversities.

"The product depends on a more robust subsidy program and predictability to take off," says Paulo Hora, executive superintendent of rural insurance at BrasilSeg, a company owned by Banco do Brasil's insurance holding company, which has an alliance with Spain's Mapfre on the product.

Leader in the modality, the company acts in 12 different cultures, among them the majors, like soybean and corn, but also others less obvious, like English potato or barley. For this year, BrasilSeg expects an 11% growth of the awards issued in the rural insurance portfolio.

The federal government began to grant the subsidy for rural insurance in 2006, in the amount of R \$ 31 million, corresponding to 35% of the price paid by the producer, mainly small and medium - family agriculture is served in another federal program, the ProAgro.

After the volume of the subsidy reached almost R \$ 690 million in 2014, it began to fall due to fiscal restrictions, with this year's harvest ending at R \$ 440 million. Despite the fall, many producers continued to contract the policy, even more expensive.

With that, the market as a whole, with and without subsidies, came close to R \$ 2 billion in prizes issued last year, while in 2014 it was at R \$ 1.4 billion. However, there was no increase in the protected area, which was around 14% - in countries such as the United States and China, the share exceeds 80%. In the United States, the rural insurance subsidy reaches 8,000 million dollars (more than R \$ 30 billion).

According to Gabriel Lemos, director of rural insurance at Swiss Re, although the market has grown from four to twelve competitors since 2006, today policies are still very concentrated in the states of the South region.

"With more subsidies, we would have a greater presence in the Center-West, North and Northeast, regions lacking in insurance." Swiss Re has an alliance with Bradesco for the sale of its policies through the network of agencies of the bank, closely linked to the financing made to the producer funds. In total, there are more than 30 crops served.

Japan's Sampo, which operated only with insurance for machines and equipment in the field, hired a team of four agronomists last year to start a pilot project and enter the agricultural insurance modality. This year, he officially launched the product.

"Agricultural insurance is a modality that has a lot of growth potential," says Márcio Martinati, superintendent of agribusiness at Sampo. In case of climatic adversity that leads to the loss of the crop, the company covers the cost of sowing or the loss of productivity - the difference between the number of sacks harvested and the one indicated in the policy.


It is also possible to add the coverage of non-germination of seeds due to climate problems. Sampo's estimate is to reach R \$ 6 million in prizes issued this year, and R \$ 100 million in 2023. Already Tokio Marine, which was acting in only three states and three cultures, expanded this year the coverage of agricultural insurance for more than 70 cultures and for the entire country.

For now, there is a maximum indemnity limit of R \$ 3.5 million per property. "With that, we managed to distribute the risk of climatic events," says Joaquim Neto, product manager. Por ahora, hay un límite máximo de indemnización de R \$ 3,5 millones por propiedad. Tokyo tested the product for two and a half years and, in 2019, aims to grow 150%, for R \$ 20 million in prizes issued.

The goal is to be among the four largest insurers in the segment in three years. The company allows the farmer to choose the events he wants to insure. "Farmers have become increasingly interested in acquiring insurance because year after year they have invested in inputs of higher technology and added value," says Joaquim Neto.

The second largest insurer in that market, Essor grew by selling policies for fruit producers in the South region, but has advanced in grains and barley, serving today more than 50 cultures. So far exposed to weather events, the company plans to include protection for financial risks in the role of products, something that few competitors have.

"This insurance would combine the damage resulting from the climatic event with financial damage, such as the devaluation of the international price of soybeans,"



says Leandro Poli, technical director of Essor. In 2018, the interministerial rural insurance management committee approved the distribution of R \$ 20 million in subsidy for the agricultural insurance "billing", which covers the loss of income caused by market conditions.

The insurers believe that the offer of this subsidy can be maintained in the crops that are to come, since it brings a wider coverage in front of the risks that affect the profitability of the producer.

Beef Point <https://www.beefpoint.com.br/expectativa-de-mais-subsidio-acirra-disputa-no-seguro-rural/>



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BB Seguros presents support solutions for agribusiness in Tecnoshow

The insurances for the production, rural patrimony and life of the farmer, are objectives of the insurer in the event, that has like objective public to producers, professionals and industrialists of the field.

To present insurance solutions and be closer to rural producers in the central-western region of the country, BB Seguros will be present, for one more year, at Tecnoshow, an event that takes place from 08 to 13 April in the city of Rio Verde, Goiás (GO).

Aimed at rural producers and professionals and entrepreneurs in the countryside, the fair is considered one of the main in the country and brings together insurers and the main financial institutions that participate in the disbursement of the Safra Plan or operate special lines of credit for financing of machines, agricultural implements and other products marketed at the fair.

For BB Seguros, which has in Brazil the support for the insurance operations of Banco do Brasil, the event is more an opportunity to present the rural insurance products available to it, as well as the financial solutions of which Banco do Brasil, in agribusiness, it is the largest provider and partner of the rural producer.

"Currently, we offer a diversified range of products, with insurance in the agricultural modalities, billing, improvements and agricultural products, rural endeavor, forests and life of the rural producer." "We want to reinforce the availability of these solutions to the market, since the current scenario demonstrates the maturity of the sector in relation to risk management and increasing the awareness of producers about the importance of protection", explains Paulo Hora, superintendent rural insurance technician of Brasilseg, BB Seguros company.

To demonstrate the importance and social role of insurance and the return it brings to the economic balance of the producer and local economies, during the Tecnoshow the delivery of symbolic checks will be made to rural producers insured by the company and who lost the billing depending on the weather conditions of that year. Only in the state of Goiás, Brasilseg estimates to compensate more than 200 million, values that are being verified with the end of the harvest of the summer harvest 18/19.

BB Seguros Highlights

One of the most sophisticated products in the company's portfolio is the BB Seguro Agrícola Billing insurance, which offers protection against losses caused by climatic inclemencies and the risks of price and exchange variations.

It is a form of insurance that has a wider compensation proposal, just to include the variation of the price of the commodity at the time of harvest.



"The product is a growing demand from the market, which is lacking in products with wider coverage, which protects the income that the producer wants to have," Hora explains.

Currently, the insurer works with 12 crops in the agricultural insurance and, in the billing insurance, since 2010 with soy and corn and, since 2014, with coffee.

"We have an enormous responsibility in the agricultural insurance program for being market leaders and sustaining an extensive area with crops planted in the summer and winter crops. There are more than 60 thousand policies distributed on properties throughout the country, and we are investing a lot in construction and a model that will be fundamental for the management of rural insurance in the future," the executive points out.

For the second half of 2019, the insurer is studying the expansion of the billing product, including the cultivation of 2nd harvest corn. It is also planned to launch the billing insurance for livestock, unpublished in the market.

Grupo Cultivar <https://www.grupocultivar.com.br/noticias/bb-seguros-apresenta-solucoes-de-apoio-ao-agronegocio-na-tecnoshow-em-goias>

Colombia

In Caldas, agricultural production can be assured

They are part of the 360 ° program of the Ministry of Agriculture

The Ministry of Agriculture and the government of Caldas have put in place a strategy, so that the agricultural producers of the department can be insured against any phytosanitary, climatic, financial and market risks.

This plan, which is called 360 degrees, will allow effective tools to reduce the impact that can be caused by certain variables that are difficult to control, which are associated with agricultural activity.

The director of financing and risk management of the Ministry of Agriculture and Rural Development, Paula Andrea Zuleta Gil, said: "The budget we will have is close to 80,800 million pesos, with the government of Caldas we established an alliance that will allow the small producers only have to pay VAT in relation to the subsidy of the insurance premium.

It should be noted that the measure is initially oriented to all sectors of livestock production, also for crops of late yield and short cycle, so that they are protected against any adverse climate situation or the presence of pests that may affect them.

"It should be noted that the measure is initially oriented to all sectors of livestock production, in addition to crops of late yield and short cycle, so that they are protected against any adverse climate situation or the presence of pests that can affect them".

The producers interested in these insurance can approach companies like; Allianz, Previsora Seguros, Mapfre, Seguros Bolívar, Sura and Pro Agro insurance, to ask and learn more about the characteristics of these policies and financing plans.

Caracol

https://caracol.com.co/emisora/2019/04/01/manizales/1554118600_351118.html

Costa Rica
Crop Insurance

The premiums received in 2018 for crop insurance amounted to ¢ 236 million, but the claims were for ¢ 338 million. To reduce the accident rate, it is necessary to raise

Costa Rica has a good agricultural sector, but crop insurance is relatively small. The National Insurance Institute (INS), manager of the coverage for decades, has not managed to expand its reach and has not only failed to bring economic protection to the productive units in need, but has operated with a very volatile portfolio, because if well in a few years he gains, in many others he experiences losses.

The premiums received for crop insurance amounted to ¢ 236 million in 2018, but the claims were for ¢ 338 million, when the typical thing in commercial insurance matters is that the indemnities are around 60% of the premiums. With the remaining resources, expenses are covered and utility is generated. The losses in 2016 were greater, while in 2017 the activity generated a profit. In any case, these are low figures compared with those typically handled by the INS.

The state insurer, said its CEO, Elian Villegas, should expand coverage. The purpose is to include "new coverage for poultry and aquaculture activities", with the objective of "diversifying into crops and geographical area because it is a way to reduce the accident rate" ("Crop insurance leaves losses to INS in 2018", La Nación , 3/3/2019).

In effect, commercial insurances are based on the law of large numbers (LGN): if the number of homogeneous and independent insured persons is greater, the assurance results will be more stable. In harvests, unfortunately, there is usually a lot of concentration of risks by agricultural areas, and that tends to keep the results of NGL predictions away. As the INS acknowledges, concentration in a few crops leaves the coverage more exposed to climate and pests. That is why it is so desirable to advance in the diversification announced by the hierarch.

However, there is an inaccuracy in the statements of the CEO, since diversification does not reduce the accident rate. It affects the volatility or variability of the results, not the average loss. In order to reduce the loss ratio - the reason for compensation with respect to earned premiums - it is necessary to raise the latter or, better still, condition the issuance of insurance to the adoption of safer farming practices. In many media, crop insurance is a useful tool, because statistical evidence helps farmers to know better where to grow and which products.

The other element to consider is the subsidy component that can be incorporated into insurance premiums, which would be called upon to grow in absolute terms if the coverage is extended as announced by the INS. There are advocates of the

practice because ultimately it is a state "stimulus" to the agricultural sector. That argument is not acceptable, since the cost of subsidies comes from somewhere, most likely from the premiums of other insurance lines. It would be a tax with specific allocation and in Costa Rica tax matters are reserved for the Legislative Assembly. On the other hand, we know the ruinous result of subsidies as questionable as the one approved a few years ago in favor of motorcyclist insurance.



IAS - Instituto del Seguro Agrario

We agree on the need to give crop insurance a treatment similar to that of other lines administered by the INS, such as life insurance, but it is necessary to do it on robust technical bases. If the Institute proceeds in this way, it will benefit many farmers and the general public.

Nación <https://www.nacion.com/opinion/editorial/editorial-el-seguro-de-cosechas/U4K2BMDFUBDENDTTTC2U7WDULY/story/>

Ecuador

The Agricultural Insurance was delivered at a fair for the farmers of Imbabura

Producers, suppliers and authorities met at an event to promote the exchange of products.

Yesterday morning, several farmers from the north of the country offered their products in one of the courtyards of the Technical University of the North (UTN). This fair brought together citizens from different parishes who sold and exchanged their food.

At 11:00, the auditorium Agustín Cueva was joined by farmers to formally inaugurate the event "Imbabura Agropecuaria". The vice minister of agriculture, Byron Flores, was present at this ceremony; Marcelo Carranco, Zone Manager of BanEcuador; Alfonso Morales, president of Unorcac; Marcelo Cevallos, rector of the UTN, among others.

Byron Flores, indicated that these events raise the hope before so many problems that the agriculture lives. "Small producers have access to benefits or inputs that may be required for sustainable production.

Credit Deliveries

The event served to deliver advances in the agricultural area. For example, the act was signed for the implementation of the sprinkler irrigation system at the La Magdalena farm, with an amount of \$ 397,999. The report of the evaluation committee of the Technified Irrigation Project (PIT) was also delivered to the Water Board of Pimampiro, with an investment of one million 300 thousand dollars.

In addition, 70 apiculture kits were delivered to producers in the province and symbolic checks were given for agricultural production credits, for a value of 200 thousand dollars.

For the wheat crop in Cotacachi, a check worth 6,300 dollars was delivered. And a check was given for compensation of Agricultural Insurance for an amount of 12,000 dollars, for crops of potatoes, tree tomatoes and hard corn.

Certified Farmers

The meeting served to deliver certificates of participation and assistance to field schools. In addition, 200 property titles were given to rural properties in the cantons of Otavalo, Ibarra, Antonio Ante and Cotacachi, benefiting 200 families.

An agriculture with a human face

Juan Alfonso Martínez is president of the association of integrated farms of small producers in the La Carolina sector. This area covers more than 19 communities of small producers that have partnered to improve their standard of living.



"At the fair we are making our products known. Our purpose is to integrate peasant family farming," says Martínez. And he adds that his work comes hand in hand with the Ministry of Agriculture, who helps them promote the products.

"With these fairs we want to promote non-intermediation. That is, a direct product of the farmer, which we are offering at low prices and most of all, most of our agricultural products are organic. We do not fumigate the fields".

Within the association there are, above all, people of scarce resources, of the third age, that has been integrated with the purpose of having their income.

La Hora <https://www.lahora.com.ec/imbabura/noticia/1102233654/una-feria-para-los-agricultores-de-imbabura>

México

The creation of agricultural insurance of SEDRAE for crop compensation advances The Secretary of Rural Development and Agribusiness of Aguascalientes, Manuel Alejandro González, reported that this year could be defined and authorized the State Insurance Fund, which seeks to compensate with greater resources to agricultural

producers, whose crops are affected by meteorological eventualities or drought. He pointed out that in the coming weeks the issue will be resumed before the federal government, after it was put on pause due to the change of administration. "It is progressing well, unfortunately there was a brake on the Ministry of Finance, it was stopped since November last year, but right now we are just waiting for the final authorization to start the fund, which is already authorized by the Agroasemex, which is the government insurer.

What we seek to cover are damage by hail, winds, frost, as long as it is the seasonal crop, and also includes drought. "

The State Insurance Fund will serve as an alternative to catastrophic insurance, although with a larger budget, as currently only up to 2 thousand 500 pesos per hectare damaged, although the value of the crop is much higher. "Hopefully through this insurance we can also have access to catastrophic insurance, and in turn, producers could receive commercial insurance; It is not the same as in the catastrophic the producer receives only 2 thousand 500 pesos per hectare, that maybe with commercial insurance you can have compensation of up to 100 thousand pesos for your crop, "he said.

The new insurance will have coverage in crops, equipment and agricultural tools, and it will be able to participate producers who wish to have this benefit, regardless of the type of crop or the number of hectares. "For example, if a producer wants to insure their pens so they do not get damaged by the winds, it could also be secured; will depend on the type of crop you want to ensure that premiums are demanded, it is not the same to ensure an asparagus, which costs little more than 160 thousand or 180 thousand pesos a hectare to a corn crop, which goes over 35 thousand or 40 thousand pesos per hectare ". For the time being, there is already a registry of 700 producers interested in joining the insurance fund, but the figure could increase once the federal government approves its conformation, said the head of SEDRAE.

"Through the State Agricultural Council are already incorporated from the various product systems around 700 producers, is not limited to continue adding more, I think the important thing is to get it going and afterwards the producers will be realizing the benefits and they will be added, "said the state official.

News Week Español <https://newsweekespanol.com/2019/03/avanza-creacion-de-seguro-agricola-de-sedrae-para-indemnizacion-de-cultivos/>

México

2 thousand 900 agricultural producers have their crop protected thanks to catastrophic insurance

More than 2 thousand 900 producers receive the Catastrophic Agricultural Insurance in Acapulco; almost completed the process so that for the fourth consecutive year, crops in Guerrero are protected, advance.



Governor Héctor Astudillo Flores was received by the residents of Tres Palos, Acapulco, where together with the Secretary of Livestock, Fisheries and Rural Development, Juan Jose Castro Justo concluded the delivery of support to more than 2 thousand 900 producers of Acapulco, which they benefited from the Catastrophic Agricultural Insurance, Spring-Summer 2018 cycle.

"I am very interested in this issue of catastrophic insurance," said the Guerrero representative to the beneficiaries, adding that the support provided by this positive insurance for Guerrero families, emphasizing their commitment and support to this productive sector of Guerrero. It was detailed in Acapulco benefiting residents of 35 localities that suffered losses in their crops due to weather events, this year damaged a production area of 2 thousand 408 hectares.

For his part, Juan José Castro Justo, head of Sagadegro, confirmed that more than 50 million pesos have been delivered throughout the State; He also mentioned that in a first stage, the payment was made to 1,430 producers in 20 locations, while in this second installment, 1,552 producers from 15 towns were benefited, with an emphasis of 3 million 612 thousand pesos. "This is the sign that this benefit reaches the producers, and that the governor is very interested that he can deliver personally and that he personally witnesses the delivery".

Likewise, he said that SAGADEGRO is currently processing the Catastrophic Agricultural Insurance to secure the assets of thousands of producers by the year 2019. This is done for the fourth consecutive year, following the instruction of the state governor to support the peasants and their families, in case of suffering losses due to natural phenomena.

"Since you arrived at the governorship our situation has changed," said Julian Delgado Garcia, original beneficiary of Cruces de Cacahuatpec, expressing his gratitude to the work and effort of the Guerrero leader to support the producers of the Guerrero camp.

DDG Noticias <https://ddgnoticias.com/estado/2-2-mil-900-productores-agricolas-tienen-su-cosecha-protégida-gracias-a-seguro-catastrofico/>

México

Registers the agricultural claims entity in 70 thousand 632 Has.

Insurers will pay as compensation 105.9 mdp

The head of the Ministry of Agricultural Development and Hydraulic Resources (Sedarh), Alejandro Cambeses Ballina, revealed that insurers have recognized 70

thousand 632 hectares of crops affected in 42 municipalities, which has involved compensation payments of 105.9 million pesos.

In an interview, Cambeses Ballina said that on Friday, staff of the Sedarh formally initiated the process of integrating the documentation required to pay the Catastrophic Agricultural Insurance (SAC) to producers and producers who received a positive opinion on their crops.

He explained that in this first stage will be paid 55.6 million pesos for damages in 37 thousand 159 hectares of 23 municipalities in the Middle and Altiplano areas. In Rioverde 993 hectares have been damaged.

The state official indicated that as soon as the town halls deliver the lists of beneficiaries of the 523 agrarian nuclei where the agricultural losses are located, the corresponding payments will be made to each producer and each producer.

Cambeses Ballina commented that as soon as the rest of the approved resources arrive, the process will proceed in the remaining municipalities.

The head of Sedarh mentioned that "2017 agricultural insurance payments are being made that were pending in some municipalities", and that it is important to point out that these arrears are due to the fact that some lists of beneficiaries are delivered out of time by the municipalities, or, they come back because some documentation is missing.

Pulso <https://pulsoslp.com.mx/slp/registra-la-entidad-siniestros-agricolas-en-70-mil-632-has/917038>



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México

Pay Sedarh 2.6 MDP for catastrophic agricultural insurance

It benefited 665 producers from 27 locations, informed the Director General of Rural Development Districts, Hugo Mendoza.

Staff of the Secretariat of Agricultural Development and Hydraulic Resources (SEDARH), went to the municipality of Catorce, to make the payment of 2 million 688 thousand 540 pesos of the Catastrophic Agricultural Insurance to 665 producers and producers of 27 localities.

Hugo Mendoza Noriega, General Director of Districts of Rural Development of the SEDARH, explained that the delivered amount of insurance corresponds to indemnities of 1792.36 hectares and are damages of 2017, however, the reason why the payment is made so far is because the documentation required was not delivered in its entirety.

He said that after the payment made in Catorce, the municipalities of Villa de Arriaga and San Ciro de Acosta are pending in 2017, in addition to paying some 4 producers who have not collected their checks from the municipalities of Zaragoza and Villa de Reyes.

He indicated that the process to collect the documents of those who will receive insurance 2018 has already begun, there are 23 municipalities already working on it and in the next few days they will be asked to 19 more municipalities.

To request the information, a call is made, an assembly act must be delivered with 50 percent plus one of producers and producers of the ejidal nucleus present, list of beneficiaries who sowed and lost their cultivation, and this one is validated by the assembly; In addition, there must be a copy of the current identification of each beneficiary, CURP, accreditation of the land according to the following modalities: parcelling certificate, agrarian rights certificate, title deed, current certificate or cession of rights, public deed, current lease agreement entered into before a notary public, proof of validity of rights or judicial or administrative resolution.

El Express http://www.elexpres.com/2015/nota.php?story_id=195914

México

Martín Orozco delivers farm security to 340 peasant from Aguascalientes

Through his Twitter account, the governor of Aguascalientes, Martín Orozco Sandoval, shared a publication in which he reported his visit to the municipality of El Llano, and explained that the delivery of catastrophic agricultural insurance was made to 340 farmers, as part of the actions undertaken for the benefit of rural families.

During the meeting with the municipal producers, the state governor explained that the state government is working hard to promote programs that favor the state agricultural activity, and assured that before the possible reduction of 50% of the federal budget for the assurance of crops in 2019, the necessary measures will be exhausted so as not to lower the guard and continue supporting those who need this type of benefits. On a visit to the municipality of El Llano, we provided support for catastrophic agricultural insurance to 340 farmers, as part of the actions undertaken to benefit the families of the Aguascalientes field.

Also, the governor made a call to producers who were affected by droughts and floods to find new alternatives that favor their work in the field, for example, the harvest of alternative products through the productive rationalization, which is part of its state program of the Agribusiness Rural Development Secretariat (Sedrae).

Manuel Alejandro González Martínez, head of the Sedrae, stressed that the Catastrophic Agricultural Insurance was contracted with federal and state resources, which allowed coverage against weather contingencies of drought, hail, floods and frosts, as well as unfortunately, in 2018 they were presented some of these conditions in various regions within the state.

Result of image for agricultural sector

In addition, Gonzalez Martinez said that so far in the current government administration, have been delivered 5.5 million pesos in support from the SAC in El Llano, for 668 producers and three thousand 66 hectares; which translates into one of the municipalities that have had the greatest incidence of affectations. Finally, the person in charge of the Development Secretariat invited the beneficiaries to take advantage of the more than 30 programs for the agricultural sector that Sedrae is launching, and reiterated its support for El Llano to work in a coordinated manner and promote the field.

La NetaNoticias <https://www.lanetanoticias.com/estados/410974/martin-orozco-entrega-seguros-agricolas-a-340-campesino-de-aguascalientes>

España

Farmers consider the increase in agricultural insurance policies "unfeasible"

They ask that the national system be readjusted with more funds and take into account the change

From 15 to 30% Murcia farmers fear that they will increase the policies they pay to insure their crops, which has led the concern to many of them because "the increase makes it unfeasible to invest in this type of coverage", according to Antonio Moreno, of the Union of Small Farmers (UPA-Murcia).

What is the reason for this increase from one year to the next? To "the two darkest years of agrarian insurance in 40 years of history", as defined by Pedro García, of COAG.

Rains, hail, frost, drought ... The inclement weather in 2017 and 2018 have exhausted the funds of the national system of agricultural insurance, which has contributed the Insurance Compensation Consortium and also those of the Ministry of Agriculture, which had to resort to 130 million euros from its contingency fund. "In a year you want to recover profitability after two bad years, and that's nonsense," said Moreno.

But to this general situation throughout the country, adds the "discrimination" that according to Pedro García will suffer in crops such as table grapes and artichokes, where the coverage has become more expensive than expected, and especially in the citrus fruits: for this sector the policies will increase by 30%, while in other territories such as Valencia it has been agreed that it will be carried out in two years. "We have been discriminated against in citrus, table grapes and vegetables, such as the artichoke", lamented the representative of COAG, which also includes the prices they pay to insure almonds.

On Tuesday, COAG, UPA, ASAJA and FECOAM meet urgently with the Minister of Water and Agriculture, Miguel Ángel del Amor, to face this situation, before which they request a readaptation of the sector, which would have to be endowed with more funds, that has gone from counting in 2012 with 560 million euros for an insured capital of 7,000 million to about 330 million with which to cover 17,000 million of insured capital in 2018. But here farmers also point to other realities to face, the first of them climate change: "If we do not consider how climate change evolves and insurance lines adapt to this, in the end, agricultural insurance will be a tool that disappears ", summarizes Antonio Moreno.

Cadena

Ser

https://cadenaser.com/emisora/2019/04/09/radio_murcia/1554812442_979114.html

España

Agroseguro presents in León the new domiciliation procedure for the collection of insurance claims for cattle

In the 2018 campaign, more than 14,000 policies of this type of insurance were subscribed in Spain, with an insured capital exceeding 1,800 million

Agroseguro presented today in León the new domiciliation procedure for the collection of claims, as well as for the payment of the initial premium and its regularizations in the insurance of cattle. He did it during an informative day in León on the novelties of this type of policies -from reproduction and production and bait-for the 2019 campaign. The act, which has had a large number of attendees, attended by representatives of insurance entities and mediators of Castilla y León, according to a statement.

ICAL

<http://www.icalnews.com/Mostrar.cfm/noticias/I/agroseguro/presenta/leon/nuevo/procedimiento/domiciliacion/cobro/siniestros/seguros/ganado/vacuno/453696>

España

The number of insured this campaign of grape of table goes down 35% by the ascent of the premiums

The number of insured this campaign of grape of table goes down 35% by the ascent of the premiums - (photo 2)

It has completed what was expected and the insurance contract for table grapes in Alicante and the Vinalopó region, in the absence of a few days to close the deadline, has fallen significantly. LA Unio de Llauradors informed today that on April 8, the volume of insured persons had decreased over the past year by 35% (from 260 to 170), by 32% the insured area (from 1,474 ha to 998) and a 32% the volume of kilos (from 36.9 million kg to 25.2).

At a press conference held in Novelda the general secretary of LA UNIÓN, Carles Peris; the person in charge of the sector, Enrique Sánchez and the regional secretary of the Vinalopó, Francisco Jose Cremades, have expressed their displeasure by the rise of the insurance a 50% of average for the grape producers of table and have transferred the proposals of the organization to cheapen the cost of the premiums for the next year, since this year the contracting period ends next Monday although it could be extended until next April 23.

LA UNIÓN points out that table grape insurance has a high loss rate over the last five years, but it must also be said that climate change is evident and that due to the characteristics in which this crop is produced there is a greater risk climatological in those dates (more rains fundamentally) and that there must be a balance between the most profitable lines and those that less.

Therefore, it appeals to public administrations to help producers in the viability of table grape insurance, which is the only tool for stability of their income in the face of inclement weather..

In this sense, LA UNIÓN advocates that the State Agricultural Insurance Entity (ENESA), dependent on the Ministry of Agriculture, subsidize the claims surcharges of the crop and also because the Ministry of Agriculture En este sentido LA UNIÓN aboga por que la Entidad Estatal de Seguros Agrarios (ENESA), dependiente del Ministerio de Agricultura, subvencione los recargos de siniestralidad del cultivo y también porque la Conselleria de Agricultura - that makes a great effort in its support to agricultural insurance - subsidize up to the maximum possible limit of 65% the insurance to the professional producers who are the most accusing the damages due to bad weather because their income depends on a greater proportion of the income coming from of agricultural activities.

The representatives of LA UNIÓN have indicated that they are going to transfer their petitions to the different political parties in the electoral campaign that has just begun for the general and regional elections of April 28 and also for the municipal ones on May 26.



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The organization has reviewed the actions carried out over the past months both in the offices and on the street. In this last aspect highlights the demonstration on March 14 in València before the Government Delegation or the intense calendar of informative talks carried out to inform farmers Vinalopó.

Similarly highlights the support of the municipalities of the area of production of the grape such as Novelda, Monforte, Aspe, Agost, Hondon de las Nieves, Hondon de los Frailes and La Romana to a motion submitted by LA UNIÓN.

They have also indicated that their proposals have been sent twice with two separate briefs during the month of February (21 and 28) to the Ministry of Agriculture to hold a meeting in the Vinalopó producing area jointly with representatives of the producer, marketing sector and cooperative in the area, to transfer to them firsthand the problems generated and that, together with ENESA, alternative solutions were sought. However, UNIÓN has criticized that the counselor Elena Cebrián has not even deigned to give an answer on the matter.

El Periodic https://www.elperiodic.com/numero-asegurados-esta-campana-mesa-baja-subida-primas_617346

Portugal

Distinctions to Agricultural Credit reward excellence

The Agricultural Credit Group continues working to maintain a benchmark in the national Banking and there are several awards that distinguish its performance throughout the year 2018.

He was awarded by the Five Star Award, in the fifth consecutive year, with the title of "The Best Bank in Customer Service". He was chosen by the "Consumer Choice 2019" as the best bank, in the category of Small and Medium Banks.

Even by 2018, the Agricultural Credit was chosen by the magazine Global Banca y Finanzas de la Opinión as the "Best Agricultural Development Bank in Portugal".

In the area of insurance, the Agricultural Credit Insurance, Aseguradora No Vida del Credito Agrícola, was highlighted as leading company in the 2018 Excellence Index, conquering the first position in the area of banking, insurance and financial services, which leads to being in the Top 10 of the Media and Dimension Companies (between 51 and 250 employees).

Distinctions reached remain with CA and CA life insurance that will be awarded 1st place in the Customer Satisfaction Index ECSI Portugal in 2018.

For the second consecutive year, CA Seguros was awarded Best Company to Work in the banking, insurance and financial services sector in the 2018 edition of the "Best Companies for Work" study promoted by the Exame Magazine, in association with the consultant Everis and the consultant AESE Business School.

The Agricultural Credit, the only Portuguese cooperative financial institution, purely national capital, is present throughout the country and has the largest branch network with 656 branches.

Entroncamento On Line <https://www.entroncamentoonline.pt/portal/distincoes-ao-credito-agricola-premeiam-a-excelencia/>