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el desarrollo del Seguro Agropecuario



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Argentina

Agriculture launched two new competitive improvement programs

This was announced by Alejandro Zlotolow undersecretary of Agriculture and Livestock

The Undersecretary of Agriculture and Livestock of the Province, Alejandro Zlotolow, announced new plans for fruit and wine improvement during his most recent visit to San Rafael, where he participated in the dinner offered by the Chamber of Commerce on the occasion of his 100th birthday.

The official explained that "we have launched two new competitive improvement programs.

We are offering the technical support for the elaboration of these plans with a subsidized rate financing, in order to improve the infrastructure, the technology, to replace those old mountains or that need a change of varietal ".

He also said that it has been done both with scientific and technical institutions and business chambers, a matrix where "we are directing a little production and telling the producer, according to the soil, the amount of water, climate and commercial feasibility , what are those varieties and species that you have to plant on your farm?.

Zlotolow highlighted that after the last climatic contingencies, the collection of agricultural insurance has accelerated and that producers who had damages of 90% and above have already collected. During the course of this week will be charged those who had damage of 50% onwards.

"Not only do we have a law that tells us how much to pay and when, what we are doing, but also because of the way the insurance is working, we are paying in advance, because we know that the situation of the producers is complicated", specific.

Over the 100 years of the Chamber of Commerce, said that "it is an old institution in terms of age, but very vital in terms of activity. It seems to me that this is a double achievement of this important Chamber and we from the public sector want to support it, because we believe that a developed private sector, with institutions that contain it and make it grow, is what the province needs ", the official said at the reception of the event, which took place in the Alto Belgrano room.

He added that the idea is "to reinforce the work we have been doing together from the provincial government, where just all the measures we have taken, we have always discussed. Sometimes we have been in favor, sometimes against, but there has been a healthy interaction between the public and private sectors, just looking for the common interest and the wellbeing of the productive sector of San Rafael.

Diario San Rafael <https://diariosanrafael.com.ar/agricultura-lanzo-dos-nuevos-programas-de-mejora-competitiva-161590/>



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Argentina

Entre Ríos joined the Seguro Verde to encourage the planting of trees

The governor of Entre Ríos, Gustavo Bordet, today signed an agreement with the National Insurance Superintendence and adhered to the "Seguro Verde", which allocates 1% of the value of each policy to the tree planting.

Entre Ríos "is the third industrial forest province of the country and is an economy that comes with great force," said Bordet and said he seeks to "preserve natural resources."

The agreement with the Insurance Superintendence of the Nation took place today within the framework of the First International Congress of Insurance and Green Economy that took place in the Provincial Convention Center (CPC) of Paraná.

"Our province has diversity and has to be preserved, the forestry sector contributes a lot in the preservation of the ecosystem," concluded the president from Entre Ríos. "

The national program seeks to plant 700,000 hectares of forests and generate 100,000 jobs throughout the country.

Grupo La Provincia <https://www.grupolaprovincia.com/sociedad/entre-rios-adhirio-al-seguro-verde-para-fomentar-la-plantacion-de-arboles-270644>



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Argentina

Seguro verde: ensure that all provinces must abide by the resolution and are committed to generating awareness.

In his visit to the studios of C6Digital, the insurance advisory producer, Jessica Pauluch, said that "from what the insurance industry is, a commitment was made to the Government called Green Insurance, that tries to reduce the impact of the carbon footprint caused by cars, motorcycles, trucks, among other transports and has as mechanism the digital policy ". With digital insurance, the intention is to stop using paper and thus damage the environment less.

He explained that "the company has a cost system for printing and filing to take these policies to each insurance producer. All this statistically follows from the average discount is 1% and then that percentage companies allocate to forest promotion.

He stressed that it is a national resolution that should be complied with by all provinces. "This commitment is very important from society, province and nation. A few weeks ago from the Missionary Association of Insurance Producers, a meeting was held with a minister and there was a line down due to the operational issue. "

He explained "they say that the resolution is not in the Traffic Law and we are governed by the National Insurance Superintendence and we do not have to be there. It is a matter of generating awareness. It must be implemented, but it is not mandatory. It can be done from the physical or digital policy".

In turn, explained that "another problem is that it can be faked but for this an application was created that has a database of the 22 companies that adhered, where you can see if they are valid. While this is being retouched, it is a very interesting mechanism. The loading of some patents is not registered but in September everything will be solved".

Noticias del 6 <https://www.noticiasd6.com/asesora-de-seguros/>



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Argentina

More than 90% of producers do not defend against frost.

The Socioeconomic Regional Diagnosis presented days ago shows that most producers do not defend against frost. A lot has to do with the high costs to combat them and even the low effectiveness that often apply the techniques applied.

According to the report, 92.6% of producers did not make defenses to combat frost. There is a 2.8% of producers that recognize having taken defensive measures, such as heat with burning of materials, while only 1.2% use heat techniques with heaters.

To them we must add a 0.45% that performs irrigation by sprinkling in their fields to prevent low temperatures and a remaining 3% that applies other methods.

One of the alternatives to frost is the insurance contracting. In this framework, in the provincial south there is a high adherence to the agricultural solidarity fund, as a tool to be able to obtain compensation in case of losses due to contingencies.

The 59.2% acknowledge having joined the Solidarity Fund, while 35.5% say they do not have any insurance. Then there is a 1% who has work risk insurance and nobody answered having a MPCCI insurance.

Diario San Rafael <https://diariosanrafael.com.ar/mas-del-90-de-los-productores-no-hace-defensa-ante-las-heladas-164197/>



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Bolivia

INSA offers commercial insurance for soybeans, sugarcane, corn and wheat

The director of the Instituto Nacional Seguro Agrario (INSA), Erick Murillo, reported on Monday that this institution offers commercial insurance for soy, sugarcane, corn and wheat crops, which have the objective of protecting them from natural phenomena.

"We have several lines of advance commercial insurance, we have given commercial soy insurance practically to soy producers (...), we have also advanced with an insurance for sugarcane that in the same way is (in) consideration of the producers of cane; we are with other somewhat smaller advances with corn and wheat crops," he told the ABI.

Murillo explained that those commercial insurance proposals were presented to the producers so that they consider to assure their production.

«Both (for) small and medium we have defined a tentative premium depending on the area and is in consideration of them so that when they see it necessary we previously proceed with the insurance companies for that service when appropriate», he pointed.

On the other hand, Murillo said that for this year the incidence of hailstorms is 33%, rains equal percentage, frost 23% and drought 11%.

FM Bolivia <https://fmbolivia.com.bo/insa-oferta-seguro-comercial-para-soya-cana-de-azucar-maiz-y-trigo/>



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Brasil

CNA and the Ministry of Agriculture promote the International Seminar on Rural Insurance (CNA)

On April 23, the Confederation of Agriculture and Livestock of Brazil (CNA) and the Ministerio de Agricultura, Pecuaria y Abastecimiento (Mapa) promote the International Seminar on Rural Insurance at the headquarters of the CNA System, in Brasilia, Organization of Cooperatives Brazilians (OCB) and the insurers and reinsurers of the rural insurance market.

The event will have two panels, one national and the other international. In the talks, rural insurance models will be discussed in countries such as Spain, the United States, Mexico and India, as well as an overview of the Brazilian model and what are the challenges of rural insurance in the country.

According to the technical advisor of the National Commission for Agricultural Policy of the CNA, Fernanda Schwantes, one of the purposes of the seminar will be to disseminate the culture of rural insurance and agricultural risk management, mobilizing government and private entities to solve the main challenges and bottlenecks.

"The CNA has defended a State policy for rural insurance, with the aim of mitigating the impact of agricultural losses on income, employment, investments in properties and the vicious circle of renegotiations of agricultural financing ", He says.

Fernanda emphasizes that the main benefit of a rural insurance for the producer is to guarantee the security to continue investing in production and remain competitive in agribusiness, even under conditions of loss of wealth or harvest frustration.

"Rural insurance represents an important protection mechanism for producers to invest with certainty that if climatic adversities occur they can continue their activities.

The debate will receive representatives from the Ministry of Economy, Embrapa, the National Agriculture Society (SNA), the United States Department of Agriculture (USDA) and the reinsurers Mapfre, Arch Re and Partner Re.

Para participar en el seminario y tener acceso a la programación completa, basta con inscribirse en el enlace <https://www.cnabrazil.org.br/eventos/seminario-internacional-de-seguro-rural>.

Noticias Agrícolas

<https://www.noticiasagricolas.com.br/noticias/agronegocio/233893-cna-e-ministerio-da-agricultura-promovem-seminario-internacional-sobre-seguro-rural-cna.html#.XLeuQ-hKjIU>



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Brasil

Rural insurance is an essential strategy for agricultural risk management (CNA)

The scenario of climate changes and market uncertainties requires an integrated vision on agricultural risk management, believes the economist and professor at the University of Campinas (Unicamp), Antônio Márcio Buainain, who will be one of the speakers at the International Rural Insurance Seminar this Tuesday (23).

The event will be promoted by the Confederação de Agricultura y Ganadería de Brasil (CNA) and the Ministerio de Agricultura, Pecuaria y Abastecimiento (Mapa) at the headquarters of the Confederation in Brasilia, and will have the presence of the Minister Tereza Cristina and the superintendent of the Superintendencia de Seguros Privados (Susep), Solange Vieira.

"Insurance is an essential instrument of any risk management strategy, and must assume an increasingly important role for Brazilian agriculture and, therefore, for the economy and society in general," says Buainain.

According to him, who will speak on the topic "Overview of the Brazilian model of rural insurance", this instrument in Brazil has taken a leap in recent years, thanks to the joint action of the rural sector, political class and the insurance industry.

The economist evaluates that the country is capable of building a competitive agriculture without the subsidies without which agriculture in many countries does not survive in the current market.

"That's why we need to develop rural insurance even without such a subsidy".

In an ideal model of rural insurance for Brazil, the professor believes that due to the heterogeneous characteristics of the country and the production itself, where a Paraná grain producer is very different from the grain producer of Mato Grosso do Sul or Goiás, There is a single model that serves the entire productive sector.

"The basic matrix is the same, but there is no ideal model precisely because the models must consider the characteristics of Brazilian agricultural activity, which are well diversified. The only restriction to respect refers to the sustainability of the model, for industry and for producers. This means obeying and respecting basic rules for risk management. "

The event will have two panels, one national and the other international. The talks will discuss rural insurance policies in countries such as Spain, the United States, Mexico and India, as well as an overview of the Brazilian model and what the country's challenges are.

"A technical and political debate, with the participation of the informed producer, with a long-term vision, with realistic and objective positions, is fundamental for the development of rural insurance in Brazil. The cost of not learning will be very high for Brazilian agriculture and for the country itself ", said Buainain.

The International Rural Insurance Seminar has the support of the Sistema Organización of the Cooperativas Brasileñas (OCB), Sancor Seguros, Markel Seguros, Federación Nacional de Seguros Generales (Fenseg), Banco do Brasil Seguros, Mapfre, Swiss Re, Hannover re, Austral Re , BTG Pactual, Terra Brasis Reaseguros and IRB Brasil Reaseguros.

Noticias Agrícolas

<https://www.noticiasagricolas.com.br/noticias/agronegocio/234066-seguro-rural-e-estrategia-essencial-para-gestao-de-risco-agropecuario-cna.html#.XL4-6OhKjIU>



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Brasil

Brazil needs a government policy on rural insurance (CNA)

The evaluation is by speakers of the International Seminar on Rural Insurance promoted by the CNA and the Ministry of Agriculture.

Climatic changes, more and more frequent throughout the world, directly affect the agricultural sector and, therefore, it is necessary to create a government rural insurance policy that brings security to the Brazilian producer in case of losses in production.

This was the evaluation of the speakers of the International Seminar on Rural Insurance promoted on Tuesday by the Confederation of Agriculture and Livestock of Brazil (CNA) and the Ministerio de Agricultura, Pecuaria and Abastecimiento (Mapa).

In the international panel, which featured talks on the rural insurance scenario and experience with the subject in countries such as Chile, United States, Spain, Mexico and India, the importance of public-private partnership for rural insurance was highlighted state policy and allow agricultural activity to have continuity.

"The number of people affected by natural disasters increases every year, with losses of billions of dollars. Therefore, we have to support everything, and in the case of agriculture, the governments of the world have already understood that this is necessary", said Daniel Hammer, subscriber of Partner Re, who spoke about the scenario of rural insurance in the world.

Hammer stressed that the benefits of rural insurance are many, mainly because it is a guarantee of access to agricultural credit and technological innovation. Rural insurance is fundamental for the continuity of people in agriculture, with biotechnology and precision agriculture it will be possible to adapt to climate change.

Thomas Worth, chief actuary of the Risk Agency of the United States Department of Agriculture (USDA), presented the evolution of rural insurance in the country and highlighted the active participation of rural producers in the various changes that the North American program has suffered since the decade of the years, 1930 when it was created.

"There are still many challenges that we need to solve as areas and cultures lacking rural insurance in the Northeast of the country, urban agriculture too, but rural insurance is something that will last forever and will have improvements over the years," He said.

In the country, rural insurance coverage is available for various crop varieties, where most of the premium is paid by business units and the insurance premium, divided between farmers and government.

The model of rural insurance in Spain was also presented at the seminar. According to Miguel Corrales, Mapfre's risk underwriter, the country, which suffers with severe climate changes, has a stable insurance system.

He also stressed the importance of the public-private partnership for this type of insurance, which in his opinion, is an inducer of technology. "In Spain it is necessary to have the minimum technology to access rural insurance, if not subsistence agriculture."

Corrales reinforced the action of producers to obtain rural insurance and said that the legal framework of the program in the country was the creation of the rural insurance law as a state policy. "The Spanish system is what it is today thanks to the rural producer who insisted and sought insurance."

Arche Re's consultant, Rolando Hernández, presented the models from Mexico and India. According to him, in Mexico there are different risk management instruments such as the agricultural insurance policy, created in 1941, and the law of funds, of 2005.

"Mexico has a long tradition of rural insurance due to climate change, we have more than 400 insurance funds and six private companies that serve the producer. There are more than 2 million hectares of area covered by commercial insurance in the country.

In relation to India, Hernández affirmed that there are approximately 300 million farmers in small properties, with two hectares. "Rural insurance is important for Indians because they suffer a significant impact on production with El Niño."

In the afternoon period, the seminar discussed the rural insurance program in Brazil and the challenges of the Brazilian model.

For the professor at the University of Campinas (Unicamp), Antônio Márcio Buainain, the Brazilian program is good and growing, but it needs to work more on the partnership between the government and the private sector to improve risk management for the rural producer.

"The scheme exists, but we must move forward in an association that is participatory to expand the program. For this, clear rules are necessary, such as predictability and action on agricultural risk. If we improve this set of variables, we will have the necessary impact to develop rural insurance in the country.

Daniel Nascimento, vice president of the Rural Insurance Commission of the National Federation of General Insurance (FenSeg), spoke about rural insurance products and the evolution of the Brazilian model.



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According to him, from 2006, when the sale of rural insurance policy began in the country, until 2018, the number of insurers went from four to twelve and the number of crops with coverage also increased, from 25 to 51.

In recent years, most of the member countries of the European Union (EU), within the framework of higher education programs, and training of experts.

Another topic discussed in the panel were the challenges for the Agricultural Zoning of Climate Risk (ZARC), presented by the researcher of Embrapa, Eduardo Monteiro.

According to the researcher, Brazil loses R \$ 11 billion of agricultural GDP per year due to extreme risks such as rain, hail and wind. And the cost to make the ZARC is R \$ 3.2 million per year, being that for every 1 real applied there are 122 reales of return.

" There are innumerable demands as expansion for new territories, new cultivars, genotypes, etc. Zoning is never ready, but it can always be improved, and the indirect impacts with it are information dissemination, qualification, technification and spatial overflow.

Dilmar Peri, Credicoamo's production manager, stated that a structured policy for the program is necessary to continue, in addition to changing the farmer's culture in relation to rural insurance.

"The producer needs to be aware of that process, he can not see rural insurance as just another expense, because insurance is necessary for him to remain in the activity".

In the evaluation of the technical advisor of the Agricultural Policy Commission of the CNA, Fernanda Schwantes, the seminar was important to discuss the issue, which is one of the priorities of the Confederation.

" The main objective of this event was to bring successful international experiences in the rural insurance market, to mark the results already achieved by the market in Brazil. There is no model that can be copied by Brazil, but there is a lot of experience accumulated in other countries that may be appropriate for specific cases in Brazil. We have much to advance in insurance products for livestock, aquaculture, forests, tropical fruits, for example.

The International Seminar on Rural Insurance has the support of the Organization System of Brazilian Cooperatives (OCB), Sancor Seguros, Markel Seguros, Federación Nacional de Seguros Generales (Fenseg), Banco do Brasil Seguros, Mapfre, Swiss Re, Hannover re, Austral Re , BTG Pactual, Terra Brasis Reaseguros and IRB Brasil Reaseguros.

Noticias Agrícolas

<https://www.noticiasagricolas.com.br/noticias/agronegocio/234198-brasil-precisa-de-uma-politica-governamental-de-seguro-rural-cna.html#.XMHecuhKjIU>



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Brasil

Government may not have resources for rural insurance

Earlier this year, the Minister of Agriculture, Tereza Cristina, announced that she was trying to increase the amount earmarked for rural insurance. However, the Ministry of Economy revealed that there is no guarantee that the government will allocate R \$ 1 billion for the award program.

"There will be money for insurance if we can relocate resources, we have no conclusion yet." I do not know if it reaches that value, "said Rogério Boueri, Secretary of Agricultural Policy and Environment of the Ministry of Economy. "The Ministry views with good eyes the elections of the minister to increase the PSR, but it does not advance to increase for the insurance and to cause more deficit in the budget", concludes.

The economic team has been indicating that there is no fiscal space to reach the level of R \$ 1 billion for the insurance subsidy, which is budgeted at R \$ 440.5 million for 2019. Minister Tereza Cristina emphasized the need to improve rural insurance in Brazil, but praised that progress will not be made "from day to night."

Segs<https://www.segs.com.br/seguros/168494-governo-pode-nao-ter-recursos-para-seguro-rural>



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Brasil

Bolsonaro announces new resources for rural producers

The president of Brazil, the ultra-rightist Jair Bolsonaro, announced on Monday new resources for rural producers and applauded the "cleanliness" that his Government carries out in the environmental control bodies.

The president, in power since January 1, participated in the opening of Agrishow 2019, one of the largest agricultural fairs in the country, in the town of Ribeirao Preto, in the interior of the state of Sao Paulo.

In his speech, he informed that Banco do Brasil, the largest state bank in the country, will make available 1 billion reais (about 255 million dollars) to "invest" in the agricultural sector through credits for agricultural producers, and a sum similar more to swell the bottom of the so-called "rural insurance".

The captain in the Army reserve also said he felt proud to be in the government with an environment minister such as Ricardo Salles, who last week placed four militarized policemen in charge of the Chico Mendes Institute for the Conservation of Biodiversity (ICMbio).

"One of the measures taken and studied together with him (Salles) is to clean the Ibama (Instituto Brasileño del Medioambiente y de los Recursos Naturales Renovables) and the ICBmio", explained Bolsonaro, who said he "vibrated" when he learned of the appointment of the four policemen in the dome of the second entity.

"There has to be control, but the country man has to have the pleasure of receiving the prosecutor and at first be guided so that he can comply with the laws, that's what we want," he added.

The head of state, leader of an incipient extreme right wing in Brazil, said that around "40% of the fines" that environmental bodies imposed on agricultural producers were aimed at "giving back a Chiita inspection" that "did not help the environment and much less to those who produce.

He also indicated that next week they will present a project in Congress so that the rural producer can use weapons "around the perimeter of his property."

"Private property is sacred and final point," exclaimed Bolsonaro, who a few days after his inauguration signed a decree through which he facilitated the purchase of weapons from the civilian population.

The president, defender of the last military dictatorship (1964-1985), said that agribusiness is one of the sectors that "has been working for a long time" in Brazil and, in that line, he exalted one of the governments of the regime of the era, that of President Emílio Garrastazu Médici.

"They spoke here that the great impulse of agriculture came with the Medici Government, and also in the Medici Government was born Embrapa (Brazilian Agricultural Research Company) and we also went from 12 to 200 nautical miles of our territorial sea, just one of the few actions of the governments of that time," he said.

Bolsonaro, an avowed anti-communist and admirer of US President Donald Trump, said his trip to China in August will serve to "undo the image created by the press" that is "enemy" of that Asian country, the largest buyer of products Brazilians today.

"I am an enemy, yes, but of the governments that in the past did business putting their ideological profile ahead, that ceased to exist," he said, referring to the thirteen years of management of the Socialist Workers Party (PT).

Debate <https://www.debate.com.mx/mundo/Bolsonaro-anuncia-nuevos-recursos-para-los-productores-rurales-20190429-0153.html>



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Chile

Raspberries from Río Bueno and La Unión received compensation from Seguro Agrícola

The state benefit will allow farmers to mitigate part of the investment they spent on the production of their crops, which was affected by January's frosts.

An indemnity of \$ 13,219,745 was received by eleven farmers in the communes of Río Bueno and La Unión, whose raspberry crops were affected by frosts during the first half of January. The beneficiaries had agricultural insurance against climatic risks, which was contracted through the Area Agencies of INDAP and which allowed them to recover their investment by making the claim of their claim effective before the insurance company.

In reference to the insurance of agroclimatic risks, which includes phenomena such as drought in dry land, excessive or extemporaneous rain, frost, wind, hail and snow, Regional Director of INDAP Los Ríos, Marcelo Ramírez, said that his hiring allows to cover climatic damages that affect the agricultural activity, "and the farmers can recover economically. That is why we stress that our users have access to this instrument that benefits farmers and ranchers, and that has a good incentive backing," he said.

In addition to the above, the authority stressed that through this benefit that has been a priority for the Ministry of Agriculture in the Government of President Sebastián Piñera, "small farmers pay only 2% of the cost of the net premium, as the insurance it has subsidies from the State," said Marcelo Ramírez.

Support for farmers

During 2018, 847 insurance policies were contracted in Los Ríos, of which 44 corresponded to the sheep category, 25 to the beekeeping, 538 to cattle and 240 to crops. In the same line, between 2018 and 2019 the 22 policies contracted in berry crops (20 raspberries and 2 blueberries) with different degrees of damage within said productions, by frost and hail events. In all cases, the insurance canceled 100% of the claims, under the conditions established in the contracts.

One of the farmers who benefited from the compensation was Orlando Uribe, who produces three hectares of raspberries and one of blueberries in the Cayurruca area of Río Bueno. Regarding the payment of the loss, the producer stressed that "my experience with the hiring of agricultural insurance has been good and beneficial, because we covered the climatic event that occurred on January 9. We are protected through the subsidy provided by INDAP, which supports us with an important percentage that we could not cover on our own, because it is unthinkable for us to take out insurance of this type".

Finally, the Cayurruca berries producer - who in 2019 completed the fourth season contracting insurance - assured that "it has been demonstrated with this event that agricultural insurance is really a benefit that farmers should take," said Orlando Uribe.

The Agricultural Insurance is a multiple risk instrument that covers climatic phenomena, allowing the farmer to recover the working capital invested in the insured crop, in case it is damaged by some of the climatic phenomena nominated in the policy, achieving greater economic stability and improving its quality as a credit subject.

Diario

Futro <https://www.diariofutro.cl/noticia/actualidad/2019/04/frambueseros-de-rio-bueno-y-la-union-recibieron-indemnizacion-de-seguro-agricola>



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México

In the first four-month period, SEDARPA delivered catastrophic insurance for 14.1 million pesos

During the period between January and April, the Secretaría de Desarrollo Agropecuario, Rural y Pesca (SEDARPA), has delivered resources for 14 million 199 thousand 225 pesos as payment of the Seguro Agrícola Catastrófico (SAC) in support of seven thousand 867 families rural areas, whose crops were affected by drought and frost. The head of the dependency, Eduardo Cadena Cerón, said that the extension of crops affected comprised just over nine thousand 466 hectares established in 15 municipalities in the north, center and south of the state, which were planted with corn, squash and chili pepper.

Within the framework of the Support Program for Small Producers and under the component of Assistance to Agricultural Losses, SEDARPA made the payment of insurance to producers in the municipalities of Misantla, Soteapan, Actopan, Comapa, Coscomatepec, Paso de Ovejas, Villa Aldama, Acayucan, Manlio Fabio Altamirano, Camarón de Tejeda, Soledad de Doblado, Huayacocotla, Jesús Carranza, Chinameca and Vigas de Ramírez. Cadena Cerón informed that, during the second half of April, it will continue with the delivery of resources in the municipalities of Coatzintla and Cosaleacaque, for an approximate amount of one million pesos.

Veracruz ranks fifth nationally for the amount and agricultural extension insured, after Michoacán, Puebla, Chiapas y Oaxaca. The insurance purchased by the Government of the state of Veracruz, protects the crops against drought, frost, hail, torrential rain, significant flood, cyclone, volcanic eruption, slope movement, strong wind, hurricane and low temperatures.

La Opinión <https://www.laopinion.net/en-el-primer-cuatrimestre-sedarpa-entrego-seguro-catastrofico-por-14-1-mdp/>



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México

300 Soledenses from four communities will benefit from Catastrophic Agricultural Insurance

Soledad de Graciano Sánchez SLP.- The Directorate of Rural and Agricultural Development reported that within the actions aimed at strengthening the rural area of the municipality, it was possible to access and obtain the Catastrophic Agricultural Insurance, with which 300 people from four communities will be benefited.

The owner of the area, Gerardo Mota Martínez, said that the benefits of the Catastrophic Agricultural Insurance Program were obtained thanks to the efforts of the department and the mayor Gilberto Hernández Villafuerte.

He mentioned that the resources belong to the spring-summer 2018 cycle, since it has not been possible to obtain this type of fundraising for a long time, which will benefit four communities in the municipality of Soledad, Tinaja, Enrique Estrada, Los Gómez y Cándido Navarro.

The official informed that the Catastrophic Agricultural Insurance program will allow farmers to support their crops in case of climatic problems or circumstances that cause damage or loss of their crops.

He indicated that the exact amount of maize crops affected will be evaluated and farmers are supported at all times to adhere to the rules of operation and thus be able to access the resources of this program.

He added that in addition to the various actions of the unit in favor of the field of Sodal, the signing of agreements with the Autonomous University of San Luis Potosí, with the aim of implementing actions in favor of the rural sector in different areas and strengthen its development .

Revista Punto de Vista <https://www.revistapuntodevista.com.mx/soledad/300-soledenses-de-cuatro-comunidades-se-veran-beneficiadas-con-seguro-agricola-catastrofico/408681/>



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México

HR Ratings assigns Agroasemex positive credit ratings

The ratings assigned to Agroasemex place it as one of the companies with the highest credit quality in the insurance market.

The rating agency HR Ratings assigned Agroasemex the credit ratings HR AAA and HR +1, considering the agricultural insurer of the government of Mexico as a solid company in the ability to pay to meet credit obligations in a timely manner.

The agency considers that one of the main strengths of Agroasemex is the implicit endorsement by the federation, as it is considered a majority state-owned company, and for its strategic contribution in the development of the country's agricultural sector.

The ratings assigned to Agroasemex place it as one of the companies with the highest credit quality in the insurance market. This fact is based on the fact that the parastatal has shown sustained growth at the end of 2018 (of 15.2% in the generation of financial products), as well as the increase in its investment indices, which currently stand at 17 percent.

Also, the rating agency highlighted the profitability of the insurer, which would remain stable and, due to greater operational efficiency, it is estimated that the net profit would amount to 316.2 million pesos at the end of 2019, higher than that registered at the end of the last quarter of last year, which was 306.8 million pesos.

HR Ratings indicates that the Insurer has a robust solvency, with levels above what is stipulated by the National Insurance and Bonding Commission (CNSF); In addition, it has moderate investment policies and stable levels of profitability.

The rating agency highlighted the positive effects it will have for the parastate in the consolidation of the New Integral Rural Financing System of the Government of Mexico, with which the Development Bank will be promoted, and which is integrated by the Financiera Nacional de Desarrollo Agropecuario, Rural, Forestry and Fishing (FND), the Fideicomiso de Riesgo Compartido (FIRCO), the Fondo de Capitalización e Inversión del Sector Rural (FOCIR) and AGROASEMEX.

Within these expectations it is expected that for the next three years, the volume of premiums issued will be 2,540.6 million pesos in the year 2021.

HR Ratings emphasizes that the comprehensive financing plan proposed by the Mexican government will allow Agroasemex to grow at a lower cost and improve the efficiency of its operation, which implies a decrease in its administrative and operating expenses of its reinsurance services.

El Economista <https://www.economista.com.mx/sectorfinanciero/HR-Ratings-assigna-a-Agroasemex-calificaciones-crediticias-positivas-20190425-0110.html>



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México

They provoke sinister wild boars to crops

The presence of herds of wild boar that grow without control in the region has increased the losses in crops of the region, where the farmers begin to intensify the measures to eliminate them or at least neutralize their effects.

Fortunately, so far there have been no reports of attacks of wild boar to humans, however it is not ruled out that they may eventually do so, because contact between both species is increasingly frequent.

Many farmers have installed traps on the margins of their plots, to catch the wild pigs, before they can affect their crops or attack workers or people walking through the depopulated areas.

The technical field adviser, Gil Alberto Olivares Olivares, reported that among the farmers insured in Proagro have already been reported damage caused by wild boar.

In several lots, and although it is true that the damaged areas have not been extensive, that does not ensure that the extensions will increase during the present production cycle.

Two cases have already been documented in different plots, one in the "Nuevo Cadillo" ejido, and another in the municipality of Díaz Ordaz; in one, four hectares were affected, and in the other, an area of two hectares, however, there are more reports whose damages have not been quantified because the plots are recently irrigated and access for field technicians is impossible.

The agronomist Olivares Olivares recalled that last year only damages were reported in four hectares, in a plot of the municipality of Miguel Alemán, but this cycle the losses due to this situation will increase significantly, based on the reports that have so far. The abundance of green, nutritious and succulent crops is a magnet for the herds of wild boars, who do not care if the wild boars act instinctively, through hunger or without knowledge, and all they want is for their crops develop favorably, without being affected, because their own and their families' sustenance depends on it. And in that logic, many rural men are already hunting those animals that are usually very aggressive and dangerous when they feel threatened.

Many farmers have trapped these dangerous animals in cages that they install on the margins of their plots, where they are used as lures to put portions of corn or other foods that attract wild pigs. When they fall into the trap, usually the animals are slaughtered and used as food, to make tamales or roasted, as revealed by the farmers themselves.

Other men from the countryside have hunted boars with carbines or shotguns, and not only because they feed on their crops, but also because they represent a danger to people.

Because in the region there are many dams, lakes, rivers and canals, with such humidity it is common to have grass or weed banks all year round, which means that the aforementioned herbivores never lack food and that makes them thrive.



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However, during the planting season and crop development that lasts for more than half a year, wild boars have abundant food everywhere, which is why it is more common for them to feed first on corn or sorghum plants, and subsequently of the fruit from its growth, until when it is ready to be harvested. On the other hand, it is known that wild boars, like other mammals, swim across the Rio Grande in search of food, which is why it is common for producers in the neighboring country to cause damage to their crops.

El Mañana <https://www.elmanana.com/provocan-jabalies-siniestros-a-cultivos-seguros-obligados-a-cubrir-danos-riberena-incendio-campo/4809030>



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México

Discards Morelos affectations to crops by high temperatures

Despite the high temperatures recorded in recent days, agricultural crops in Morelos have not been affected, state authorities confirmed, noting that they continue monitoring the production prone to damages such as avocado, sorghum and corn.

The head of the Secretariat of Agricultural Development (Sedagro), Guillermo López Ruvalcaba, mentioned that these heat waves are a sign of the consequences of climate change.

He added that although there have been no reported damages, there is still uncertainty about the storm in the state, which is why precautions have already been taken such as the contracting of catastrophic insurance. The official said that the harvests that may be affected this season are mainly fruits such as avocado, and grains such as sorghum and corn, so he calls on producers to approach the Sedagro, where a specialized technician will give them more information about preventive actions.

In this regard, he reported that work is being carried out in coordination with the National Health, Food Safety and Quality Service (Senasica) on the proper use and management of agrochemicals and pesticides, with which it is intended to avoid losses due to low production. Another of the programs carried out for the benefit of agricultural activity is the delivery and training in relation to the use of biological and organic fertilizers, among which the analysis of soils as part waters for a better use of them stands out, added López Ruvalcaba in a statement.

20 Minutos <https://www.20minutos.com.mx/noticia/506608/0/descarta-morelos-affectaciones-a-cultivos-por-altas-temperaturas/#xtor=AD-1&xts=513356>



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Panamá

Salineros ask for an approach with the Institute of Agricultural Insurance

Salineros santeños requested an approach with the authorities of the Instituto de Seguro Agropecuario (ISA), so that the parameters to be followed are defined to ensure the activity and to have support for eventualities of Mother Nature.

Modesto Delgado, manager of the Federación Nacional de Cooperativas Salineras de Panamá (Fencospa), He explained that after being under the umbrella of the Ministry of Commerce and Industries, now they were finally considered as an activity of the agricultural sector.

He explained that after being under the umbrella of the Ministry of Commerce and Industries, now they were finally considered as an activity of the agricultural sector. He indicated that although this decision opens the compass to request financing with preferential interests, ensuring its salt activity has not been defined yet.

He added that so far there has been no rapprochement with the Government. "We would need to define what can be ensured in the salt issue, because with nature it is difficult to treat," he said.

The president of Fencospa recalled that in the agricultural cycles of 2017 and 2018 did not reach the estimated quota, because it rained at the wrong time.

Until last Saturday, April 13, the salineros santeños obtained 378 thousand quintals of salt, of the 463 thousand quintals estimated for the agricultural cycle 2018-2019. Delgado said that in two weeks they will fulfill the goal set.

On this subject, the manager of the ISA, Irving Santos, said that until now there is nothing for the salt industry, however, he undertook to analyze the issue to support these producers.

La Prensa https://www.prensa.com/provincias/Salineros-acercamiento-Instituto-Seguro-Agropecuario_0_5283221649.html



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España

Government authorizes Enesa and Agroseguro agreement for Plan Seguros Agrarios 2019

The Council of Ministers has approved the agreement between the State Agricultural Insurance Entity (Enesa) and the Spanish Association of Insurance Entities of Combined Agricultural Insurance (Agroseguro) for the execution of the 40 Combined Agricultural Insurance Plan and the liquidation of the previous ones.

The Ministerio de Agricultura, Pesca y Alimentación (MAPA) has informed today in a statement that this agreement is signed each year to establish the bases of collaboration between both entities responsible for the administration and management of the policies.

In addition to regulating the payment to Agroseguro, the pact provides the legal framework for the exchange of information between both parties.

In this way, the elaboration and subscription procedures of the combined agricultural insurance and the information provided by Agroseguro, necessary for Enesa to develop its control and coordination function, are established.

Diario Vasco <https://www.diariovasco.com/agencias/201904/26/gobierno-autoriza-convenio-enesa-1399400.html>



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España

The 40th Agrarian Insurance Plan is already authorized by the Government

The Council of Ministers authorized last Friday the agreement between Enesa and Agroseguro to execute the combined agricultural insurance in 2019.

This agreement is signed each year with the aim of establishing the bases of collaboration between Enesa, whose main function is to grant the subsidy to the contracting of agricultural insurance policies, and Agroseguro, which includes the insurers responsible for the administration and management of agricultural insurance policies. The procedures for the preparation and subscription of combined agricultural insurance and the information and documentation to be provided by Agroseguro, necessary for Enesa to adequately develop its function of control and coordination of the system, are thus established.

Grupo Aseguranza <https://www.grupoaseguranza.com/noticias-de-seguros/n-40o-plan-seguros-agrarios-ya-esta-autorizado-gobierno>

Mundo

Satellites and blockchain to create more robust agro microinsurance

The Spanish Ibiza combines these techniques to cover small farmers in remote areas of Africa, Asia or Latin America that insurers do not cover for profitability.

Satellites, blockchain, agriculture and insurance. How do you mix all these diverse ingredients in a startup? Ibiza, founded by the Spanish Maria Mateo, follows the guidelines of the so-called inclusive innovation by developing a solution, already implemented in countries such as India or Niger, with which to cover 500 million small farmers around the world. Yes, there are traditional insurances that have opted for the blockchain (Etherisc) and mutual models with this technology (Nexus mutual), but neither introduces the previous and subsequent evaluation from satellite images into the formula.

And this particularity comes from the hand of Mateo herself, telecommunications engineer, specialized in satellite communications (first in Spain in the extinct Aerospace Engineering and Services and later in Luxembourg in the satellite operator SES, one of the largest in the world); but the first bet of this entrepreneur arrived there by 2015 from the hand of the blockchain, but focusing this technology to the financial world and insurance. Upon entering this insurtech ecosystem, Mateo and his colleagues detected a gap in the structure of the major insurers: "Their business model is to buy and manage risks and this generates limitations in the risk they can absorb. could find a viable model for microinsurance".

In some countries they offer this type of microinsurance when the local government in turn offers a subsidy in parallel, so that this risk is mitigated. "This is something intermittent and it's not sustainable. However, Mateo emphasizes, if blockchain technology and satellite images are included in the formula, a business model can be designed to solve this historical problem in the sector. To implement this idea, one of the key pieces was the entry into the team of Annette Houtekamer, specializing in inclusive insurance. She brought the know-how: small farmers usually group together and save a fund to cover a member's losses. This model is 'practical' in cases of individuals, but if something happens that affects the group, the fund falls short for coverage. As farmers rely on this formula, from Ibiza they thought about using satellites to design this type of micro policies and their subsequent loss evaluations, which represents a cost saving by not having to go personally to a remote area to examine the land. To use the data provided by the European constellation Copernicus (satellites for Earth Observation), Ibiza has an agreement with the Slovenian Sinergise, first processes the data and serves it through its sentinelhub API. To complete it, the Spanish company has developed an

algorithm that groups the land under the same climatic conditions to further scale the model of this insurtech.

To close the circle comes the Ethereum blockchain platform so that farmers can share those peer to peer (P2P) risks, that is, without the need for a central authority (bank or insurer) to distribute the compensation. What is achieved with this model? "Thanks to technology, the traditional model that could only reach a regional level is now scalable to an entire country or even a continent, because the pool of people who contribute is much larger and, therefore, is more robust to have more funds," says Mateo. Another advantage of applying blockchain technology is to maintain that "confidence" that existed in the traditional model: "It is the value of transparency".

Business Model B2B

As for the modus operandi, Ibiza does not directly contact the farmers, but has a network of local partners, who know the area and the customers. These partners differ from traditional insurance brokers, because with Ibiza, Mateo explains, "they only have to register the farmer and help him at the beginning of the process, but they do not manage payments or claims". Each of the partners becomes one of the nodes of the blockchain architecture of Ibiza, which gives it a decentralized character while sharing operating costs.

Each month an evaluation of the land is made, it is not expected to have an incidence. "Thus, if something has gone wrong we can make a partial compensation, because our goal is that farmers have a stable income. The protection given by Ibiza is to cover the value of the risk, which would be the harvest, and if something happens in the middle of the season the farmer would receive a partial compensation when detecting the incidence. You do not have to wait 18 months to receive coverage".

In the project that is already underway in India, farmers pay an average of 20 dollars a year, of which 16 are destined to the funds of the Ibiza community and the other four are distributed equally between the partner and the startup.

The first Projects: India, Níger y Guatemala

Ibiza is already working with Dhan, an Indian insurer with 1.5 million customers, which is testing its technology in the Madurai region to validate it this harvest season with a hundred farmers. In parallel Ibiza launches a project with the Development Agency of the Government of Luxembourg to implement its technology in Niger. Only with these advances, Ibiza has already signed with 14 other partners, which can start later this year, including Brac in Bangladesh with 40 million farmers or Microrisk, a spinoff of the insurer Swiss Re, in Guatemala. For now, two risks are covered: excess water and drought. They are only two, but between them they account for 80% of the usual risks in agriculture.

Ibiza is one of the projects of the accelerator specializing in blockchain NWC10Lab, a laboratory of ideas in digital transformation led by José Luis Cáceres and Leif Ferreira. Its objective is to detect and connect blockchain projects led by Spaniards all over the world, as is the case of Ibiza.

La Razón <https://innovadores.larazon.es/es/not/satelites-y-blockchain-para-crear-microseguros-agro-mas-robustos>



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