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Asociación Latinoamericana para  
el desarrollo del Seguro Agropecuario

**AGRO INSURANCE  
Newsletter No.33**

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## AGRO INSURANCE BULLETIN

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### Argentina

Online attention and coverage for equines, among the news of insurance in AgroActiva

Uruguay River Insurance is present in the great agricultural fair with its wide portfolio of products and the objective of "continuing to bring customers an integral solution to the sector and related"

The work in the agricultural field is inherently a risk, for the simple fact of producing in an open way: the final results do not depend only on the applied technology or the diverse practices used, but also on the decisions that can solve problems directly related to the technology. climatic circumstances.

The coverage on crops, infrastructure and animals are of great need since they are production systems that require a large initial investment. Also, they are about maintenance. According to the latest survey carried out by the National Insurance Superintendence, 17 million hectares were secured in the country in 2017. And the most requested coverage in that year was hail: 79% of the total premiums issued.

Uruguay River Insurance (RUS), based in the Entrerriana locality of Concepción del Uruguay but with a national brand window, will be for one more year the "official insurer" of AgroActiva, a space to generate synergy with the agricultural sector of the country.

The main interest of the company is to be able to consolidate itself more and more as insurers of agriculture considering what the activity represents at the level of economic development of the country and regional economies. "Our expectations regarding the institutional presence as the event in general are the best, we are proud of being the" official insurer "of the sample working in perfect symbiosis with the AgroActiva team," said María de los Ángeles Ducret, responsible for the Corporate Insurance subprocess.

### New products

Agriculture goes hand in hand with technology and, in this context, service providers must be aggiornarse. "RUS digital" is the concept and philosophy on which the insurer works in search of innovation, continuous improvement and the digitalization of its processes.

"In our booth we will be showing a range of integral solutions with online broadcasting, and we will also be present with new coverage for activities linked to the field, such as polo, jump and breeding equine insurance," said Ducret.

As a novelty and in response to the development of new international demand markets for production in Argentina, they developed products that provide solutions for livestock, with coverage that covers the entire production chain: reproduction, breeding, field fattening and feedlot.

At the same time, visitors to the sample will be able to find out about a product that is superior and developed for the risks inherent to the poultry activity.

"Without forgetting the human capital that is very important in field work, we also offer health insurance, personal accidents for rural laborers among others," Ducret said. He also highlighted the consolidated and already installed "insurance for crops and their related, such as transport of merchandise, agricultural machinery, silos bag".

Infobae <https://www.infobae.com/inhouse/2019/06/26/atencion-online-y-seguros-para-equinos-entre-las-novedades-de-seguros-en-agroactiva/>

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Argentina

How and why should be assured "the productive potential of the field"

Uruguay Seguros River (RUS) was the third consecutive time the official insurer of AgroActiva. In addition to providing all the necessary coverages for the development of the sample, it exhibited in its stand a wide range of products for the agroindustrial sector

Today ends AgroActiva, the largest open-air exhibition in the Americas, which in its previous three days received a crowd interested in the latest developments in the agro-industrial and agricultural sector.

In the sample, different companies present their strategies, business and proposals oriented to the sector and in this context is that participated Rio Uruguay Insurance (RUS), which for the third consecutive year is one of the official sponsors of AgroActiva.

The company provides advice on issues related to the sector in topics such as fire prevention in agricultural machinery, aspects linked to climate change, the importance of personal insurance and the dissemination of all its coverage at national level.

María Ducret, in charge of corporate insurance for the technical coordination of RUS, explained that "it is a pride to participate in AgroActiva, because we understand that Rio Uruguay Seguros' support for the field is substantial." Agro-industry is the engine of regional economies and source of the movement of the national macroeconomy, reason that impels us to be present in this exhibition".

"In the three years of work together with AgroActiva we managed to strengthen the RUS brand in the agricultural sector," said Ducret. He also reflected that, although the insurer is known more for auto insurance due to its link with motorsports, "the

interaction with AgroActiva generated the possibility of extending business with the agroindustrial sector that today is evident with a higher turnover dependent on the agro".

In that sense, he assured that RUS "should be a strategic partner of the agricultural producer, we should not be an insurer that appears only during difficult times, but also during the course of the year with efficient advice and support in a preventive manner".

On the other hand, Ducret said that there is a generational change in agriculture, whose most relevant component is given by the change of mentality with respect to insurance: "Currently the farmer or the livestock producer is aware that he puts all his work at stake and effort in each production system and necessarily needs an insurer to support it in undesired circumstances, not only due to weather events, but also due to fires, thefts, vandalism, among other scenarios".

#### Insurance for every options

The firm offers a comprehensive proposal within the framework of AgroActiva, in order to meet the needs of producers in the agro-industrial sector. In this line, it offers a diversity of products according to the needs of each individual client. "We can list insurance for crops, silo bag, transport of cereals, livestock, horses, implements and agricultural machinery, coverage of all risks for stockpiling plants, among other options. Also, as a novelty we have a coverage for poultry houses that is a sector with remarkable growth in recent years, "he said.

He also stressed that they have health insurance and personal accidents for rural workers: "It is another possibility that we offer the rural producer or contractor so you can move forward with your business with peace of mind," he said.

Infobae <https://www.infobae.com/inhouse/2019/06/29/como-y-por-que-se-debe-asegurar-el-potencial-productivo-del-campo/>

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#### Argentina

Parametric insurance: "Only 6% of Argentine production has this type of coverage"

The Superintendent of Insurance of the Nation, Juan Alberto Pazo, announced that they are working on the development of a high coverage parametric insurance for the main crops in the country. This would give greater foresight in all agricultural activity.

The parametric insurance gives greater capillarity and the certainty of the occurrence of accidents in certain areas.

In the framework of the Conference on Agricultural Insurance that took place in the Rosario Stock Exchange, Juan Alberto Pazo, Superintendent of Insurance of the Nation, spoke with Agrofy News. He gave an overview of what the current situation

is like in Argentina and expressed the need for the incorporation of coverage in the face of climate contingencies.

"Currently, only 6% of production has this type of coverage. It is very little for a country with our characteristics. We have a lot of work ahead, with fiscal constraints it is complex to do, but we are working with multilateral organizations that are willing to provide financing for the development of the product, it is on