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Asociación Latinoamericana para
el desarrollo del Seguro Agropecuario



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Argentina

Agricultural insurance: compensation increases 50%

The amount of compensation per hectare damaged at 100% will be \$ 20,000 for vine and / or fruit growers.

As in previous years the coverage is for producers of up to 20 hectares.

The Government of Mendoza announced what the new season of agricultural insurance will be like. The benefit, for the third year, will continue in the hands of a group of insurance companies to provide coverage for the risks of hail and late frost.

Regarding the amount of compensation, it was reported that there will be a rise of 53.8%.

Specifically, in cases where late frosts and / or hail affect production with damage equivalent to 100%, the vine and / or fruit producers attached to the Insurance will receive \$ 20,000 per hectare. Meanwhile, producers of vegetables, corn and fodder will charge \$ 3,900 per hectare damaged 100%.

The coverage, as in the previous seasons, targets producers of up to 20 hectares of vines, fruit trees, summer vegetables and cereals for fodder throughout the province. Losses greater than or equal to 50% damage in each crop will be compensated.

The premium that the producers must pay, like the previous campaigns, will be differentiated by productive zone. In the South, the contribution per hectare will be \$ 1,329, in the East \$ 1,108, and in the Uco Valley \$ 886.

The settlement of the insurance contribution may be made in one installment and in that case a discount of 10% of the total amount will be applied, or also paid in 4 installments. The deadline to adhere and pay the total and / or the first installment expires on September 2.

The agency responsible for managing agricultural insurance is the Directorate of Agriculture and Climate Contingencies, the corresponding procedures must be carried out personally in their delegations and receiving centers or communicated at 4413263/64/52. While payment tickets can be downloaded from their website www.contingencias.mendoza.gov.ar

As explained by the government, it is sought that the coverage reaches the largest possible number of producers and this allows to maintain the efficiency of the system, which in recent campaigns complied with compensation payments in a timely manner, at the end of May They canceled all the settlements of the season.

Los Andes <https://www.losandes.com.ar/article/view?slug=seguro-agricola-aumentan-50-las-indemnizaciones>

Argentina

San Cristóbal Seguros announced its agricultural news at the AAPRESID Congress

The Metropolitan Convention Center of Rosario was the scene of this new edition of the XXVII Congress of the Argentine Association of Producers in Direct Sowing, APPRESID, the annual meeting of technology applied to the most important sustainable production in the country. There, San Cristóbal Seguros presented its latest advances in Digital Transformation and innovative products applied to agriculture, which respond to these changes.

The company, leader in Agricultural Risk insurance for companies, unveiled the following products for the item: Fine Harvest Insurance with Financed Fine Harvest payment to May; the featured product Agrogranizo Extra, which includes additional to the basic coverage (extension of the cover of reseeding, winds and frosts) and at a cost significantly less than the sum of these individually; and the "Silo Bag product", which protects a very important capital for the agricultural producer.

The Congress is for us an important showcase that allows us to be even closer to our customers and reach new audiences. It is the ideal scenario to present our news in the campaign that begins ", explained Julián Alí, Technical Manager of Grupo San Cristóbal.

In addition, the entire line of coverage was presented, such as the Comprehensive Insurance for agricultural establishments, Machinery insurance, Insurance for rural workers, among other products. In turn, within the framework of the Congress, SCS provided an exclusive workshop for its clients on Family Businesses, by Mr. Christian Gentili, specialist and consultant for SMEs. Finally, advice from San Cristóbal Caja Mutual offered advice for single-signature personal loans and pledge loans

100% Seguro <https://100seguro.com.ar/san-cristobal-seguros-anuncio-sus-novedades-agro-en-el-congreso-aapresid/>

Argentina

How the insurance takeover of agricultural producers changed

From La Segunda they provided a historical and current overview of what it means to insure crops against systemic events.

Climate change is no longer a novelty, and in the countryside it is known. After several campaigns with difficulties such as floods, drought and hail, producers, whether medium or large, are committed to taking agricultural insurance. That is why Carlos Comas, manager of agricultural and forestry risks at La Segunda describes the current panorama of the insurance industry: "We see that Argentina is on a plateau.

We grow, but just like what increases the number of hectares planted, always with the same risks, such as hail, flood and drought. "

Comas analyzes the growth of La Segunda and the whole range of the insurance industry: "We came from a very good campaign, where La Segunda secured 4 million hectares, which is a historical record. Never an insurer reached those numbers. In this new Fine campaign we have 200 thousand hectares insured more than this same date last year. We see that the good climatic conditions, with soil moisture and where the crop develops well, coupled with good climatic prospects of rains, makes the producer take insurance. We come from a campaign where the sinister experience was high, with many hail, frost claims. "

On what the producer does when he is covered by an accident, and how the coverage mentality is changing, Comas emphasizes: "Those who hire fields are producers who immediately decide for insurance, because they make an investment and put at risk a capital and they want to defend it. The international price of cereals influences a lot, such as crop conditions. If the crop has a good yield it influences a lot. The producer has the eye on what happens with the climatic year. The children years where there is a lot storm, they come with hail, then they open the umbrella, which is the insurance, to protect their crop. It is all perception, risk aversion and having their own capital to take the insurance or not. If it is seen that the year begins with heavy hailstorms, they go back to taking insurance. Small producers are more vulnerable than big ones, and they go back to taking insurance because it's all they have and can be lost. The insurance that has an economic compensation Comic helps you pass that campaign and finance yourself for the next one. "

Agro Fy <https://news.agrofy.com.ar/noticia/182432/como-fue-cambiando-toma-seguros-productores-agropecuarios>

Argentina

Consultations grow to ensure crops in the fine campaign

From Zurich they say that it is due to the increase in planted area, and they offer an additional frost that can be contracted by area, unlike the rest of the market, which does so by lot.

In Argentina, 60% of the national sown area is assured, and the trend continues to rise, especially in the face of the fine campaign that comes with a good volume of consultations to protect the work of the agricultural producer.

This was told to Infocampo Silvana Roccabruna, manager of Agricultural Risks of Zurich, a company with a high market share with more than 1.3 million hectares insured.

MORE INFORMATION

La Rural responded to Dujovne and denied that the rise in food prices is due to drought

"We don't have to confuse public opinion. Producers are not price makers," the entity's president, Daniel Pelegrina, told Infocampo.

The forecast for the thick campaign: Child, drought or neutral scenario?

The climatologist Eduardo Sierra told Infocampo the projections for the 2018/19 cycle. Special recommendations for producers in the southeast of Buenos Aires, La Pampa, Corrientes and Chaco.

It is that the proposal of Zurich is wide: it not only insures crops for agriculture, but also protects agricultural machinery, all the assets of the producer and even his life insurance.

"For the company, the agricultural sector is strategic, since it is very strong in Argentina. We have been working with this segment for many years now, and it is key for us to understand the producer's need," Roccabruna said in the framework of the Aapresid Congress, where Zurich was present with a stand that provided hot water for the attendees' mate.

Leaders in life insurance, Zurich offers a value proposition tailored to the producer that consists of three products: Contingency, which is a protection and savings insurance so that the producer can generate savings in the event of a possible need in the midst of Harvest; Inheritance, which seeks to solve the problem of the producer at the time of its success; and Corporate, which seeks to protect the partners that make up a company and ensure continuity of the agricultural business over time.

LA FINA

Roccabruna stressed that, in addition, the company continues with its classic crop protection products, which include hail with its various additional and agricultural MPCÍ.

In that sense, Zurich is now at the launch of the fine campaign, which came with an increase in requests for quotes due to the increase in the area sown. "Our portfolio accompanies the distribution of the producer's planting. In this opportunity, there is more amount of fine and we see a good campaign," said the board.

As benefits, Zurich offers an additional frost that differs from the rest of the market because it allows you to hire it by area, while the rest requires that it be done by lot. "This pays better if the damage is not in the total lot, but in a small part of the surface," Roccabruna said.

Another important point is that in the end the company covers 100% of the insured sum from an emergency, seeking to protect the wheat since it is born for the total that the producer hired during the entire crop cycle. You can also add the protection of bag and transport silo, which includes vandalism, so that wheat is insured from the time it is sown until it is in the port.

Infocampo <https://www.infocampo.com.ar/crecen-las-consultas-para-asegurar-cultivos-en-la-campana-fina/>

Argentina

Harvesting opportunities: the insurance plan to conquer the countryside

Insurance companies fight to conquer agriculture. The star products, the new coverages and the strategies of the leaders to win policies in the 2019-2020 agricultural campaign.

According to estimates from the Cereal Exchange, by the end of this year, 17.9 million hectares of soybeans, 6.6 M of wheat and 5.8 M of corn will have been planted. Among the three crops, they will round up 4.5% more area than the one cultivated in the 2018-2019 campaign. In the case of wheat, it will reach the second largest area in the last 20 years. No company wants to get off the combine and they have already deployed all the artillery to add policies in one of the most productive sectors of the economy.

The referents of the main companies agree that this year the consultations started early, motivated by the high accident rate that the crops had, especially that of fine grains, during the 2018-2019 campaign. "The demand for coverage began quickly, mainly for wheat and barley," says Fernanda Muñoz, deputy manager of Agricultural Risks at Sura.

In the last campaign both grains were affected by hail and late frosts, which had a full impact on the results of the insurers. However, for the 2019-2020 period the prospects are favorable. "The sustained demand, the acceptable margins and the need to rotate will increase by 3% the area of vintage crops compared to last year, reaching 7.5 million hectares," says Muñoz and forecasts a 25% fine share participation insured. With regard to coarse crop crops, a 10% increase in the area planted with corn is expected. "El área will be almost double that of seven years ago. Although historically it is a crop with less insurability, the increase in density and the amplitude of planting dates made them more susceptible to storms and strong winds and policies are gaining more and more space" explains the executive." The fine one is stomping, "shoots Mauricio Bustos, head of BBVA Broker.

The accident of the last harvest was not free. "Today, companies are coming to market with rates between 10 and 15% and up to 20% higher in areas that had claims and are adding deductibles in areas that did not have it, such as General Villegas. We estimate that the total insured hectares will not be very different from that of the past champagne and will be around 50% of what is sown," says Bustos. For Sebastián Cataffo, head of the Department of Interior and Agricultural Risks of the report Employers Federation is good. "There are two fundamental issues: on the one hand, the poor results in terms of de-harvesting of the crops of the past year; on the other, the rebound in economic results of soybeans and corn. Both combined factors would result in agricultural producers with the fresh money from the coarse

crops and the worry of having their crops covered are definitely turning to insurance contracting. "

The Cereal Exchange estimates that this year, the wheat chain will contribute US \$ 3500 million in added value and US \$ 3200 million in exports. "There will be no surprises regarding the predominant crops," says Gustavo Mina, manager of Agricultural Insurance at Sancor Insurance. The most insured, according to the CEO, will continue to soy, corn and wheat, mostly concentrated in Buenos Aires, Córdoba and Santa Fe. "We believe it will be a campaign with a good level of assurance: after an 18-19 campaign with frequent hail and good harvest should be expected for producers to react by taking cover for their crops, "says Virginia Bumade, head of Agricultural Risks of Provincia Insurance.

The executive also insists that the market is already correcting tariffs to compensate for the claims of the last harvest. On the other hand, Julián Ali, technical manager of San Cristóbal Seguros, emphasizes that this time the weather will play a good pass to the producers and to the sinister exercise of the companies. "The current forecast is for 'Weak child' contention to be 'neutral'. The crops will follow the trends of recent years, without major changes, perhaps if there is a slight increase in the area sown with fine that is reflected in the subscribed hectares", anticipate

IT for agriculture

"The agricultural producer never stops producing and the climatic events are becoming more severe, which constitutes a great opportunity for growth that we must seize," says Mina. The executive says, meanwhile, that the response must be innovative coverage and differential services. . In that sense, Sancor has just incorporated a crop monitoring service that includes satellite images of green index (NDVI), to efficiently track the entire crop cycle and access to Field 360, an intuitive and easy-to-use GIS platform to visualize the green index maps, plus an application for batches. "On the other hand, we launched the first parametric insurance in Argentina, developed together with INTA and destined atambos, which covers the monthly productive losses caused by extreme variations in the normal regime rainfall that affects livestock productivity.

The occurrence of deficit or excess rainfall events defined by the Standardized Precipitation Index (IPE), calculated and published monthly by the SMN, "adds the executive." Currently, we are at a time of changes in which the new technologies and Ag tech are moving very fast. The possibility of obtaining and analyzing big data is enormous and allows us to open the traditional insurance offer, mainly thanks to satellite information, "Bustos said. The executive points out that BBVA Broker's goal is to become a specialist in climate risk." add to our financial knowledge our climate advice, identifying the risks in our clients and generating alternatives to mitigate them, "he says and affirms that the market moves towards personalized policies:" our clients are agricultural producers of the most varied by size, type of production and location. Laidea is to be able to have a differential look, adapt policies and achieve coverage by environments".

In tune with the technological revolution, Sura developed GeoSura, a geographic information system. "In this first stage, it will provide the producer with an integral platform in a single space that will allow him to observe, analyze and make decisions, having the information and climatic variables that impact his business. In the future he will allow access to information related to production, storage and suppliers, provision of services and logistics," Muñoz explains.

Buenos rindes

The agricultural policy market is increasingly competitive and companies are planning their strategies to expand their business. Willis Towers Watson saw the poultry expansion niche and has just added a special product for birds to its climate, forestry, livestock and silo bag covers. "It is intended for animals whose exploitation is within the Argentine territory and according to the following categories: broilers, laying hens, herds, mothers, fathers, grandmothers and breeding grandparents," says Sergio Scebba, Risk Manager of the company.

This Mapfre Argentina campaign will target small and medium-sized agricultural businesses. "We have a comprehensive view of the client, which is reflected in an offer of products designed specifically for each activity, such as agricultural machinery policies; transport of grains, livestock and wines; Rural Policy; collection plants and contractor equipment," he explains. Julián Rodríguez, head of Special Risks of the company. Among the novelties for this campaign, Zurich chose to reduce the fire coverage by 100% of the sum insured for fine crops. "As for the additional ones to the hail cover, we have the option of contracting wind and frost by lot or by area, according to the needs of each exploitation. On the other hand, our covers are a fundamental protection tool in all the production cycle, through them we cover from sowing to harvest, contemplating the collection and transport of goods to the port through the new additional silo bag and cereal transport," explains Roccabruna." The market is venturing into parametric insurance, which are marking a new vision and trend in the market.

It is also important to highlight coverage for forest insurance, stock market, livestock, fruit, olive, vine, citrus, among others also offered by insurers.

Although we understand that traditional degrading insurance will maintain its hegemony in the field, "says Gonzalo García Moritán, Agro manager of AON. Why is it so difficult to expand coverage beyond hail? The reason is in the producer's pocket." Today One of the main limitations is that there is no drought or flood insurance that is massive and easily accessible to all agricultural producers. Mainly in drought there is a gap between the perception of the risk that the agricultural producer has vs. the perception of the losses that the company has. When a campaign suffers drought, the losses are at the party or department level, until they reach the country level, therefore the insurance companies in case of covering the drought, would have significant losses, "Bustos explains. In that sense most of the operators speak of public-private schemes to share risks. "Currently more than 40% of hectares planted are not insured.

In addition, it is necessary to implement new products that can cover systemic risks, mainly of droughts and floods, which today except for the few multi-risk policies, are coverage not contemplated. At this point, public-private interaction is key, through state subsidies, generating the necessary legal frameworks and work on good agricultural practices, "says Ali. Why there are no plans for catastrophes" In Argentina there are no plans for catastrophes, "he warns Alejandro Guerrero, CEO of Marsh Argentina, a company dedicated to consulting, insurance brokerage and risk management at a global level. "In an error of the insurance industry we declare the country a zone of no catastrophe. This was done because we do not have densely populated areas where there is a risk of tornado or earthquake.

Regardless of that, to say that we do not have catastrophes is crazy, "adds the executive at the head of a team of more 430 professionals, distributed in seven offices. Guerrero began his career in the world of insurance in 1989, in Puerto Rico, liquidating the hurricane Hugo.

The CEO of Marsh Argentina says that there is no need to expect a disaster of cinematographic magnitude to talk about a catastrophe. "Argentina has three systemic problems: drought, water excess and flooding at the catastrophe level, because they compromise the main national productive activity And we have been having all three cyclically, "he says. In this context it cannot be that the only general insurance that the agricultural producer has at his reach is the hail policy. For two years, the broker group has been insisting on a disaster management plan to expand coverage of agricultural producers. "To prepare it, we look and consult specialists in countries that apply such plans, such as the United States.

We made an initial presentation at the Ministry of Agriculture, today the Secretariat, and last year we formally presented the plan as a private initiative. We still had no answers, "concludes the executive.

Cronista <https://www.cronista.com/apertura-negocio/empresas/Cosecha-de-oportunidades-el-plan-de-las-aseguradoras-para-conquistar-al-campo-20190815-0009.html>

Bolivia

Producers in the upper area of Tarija receive Bs 339,000 of agricultural insurance for loss of production

The mayor of El Puente, Hugo Girón, reported Monday that more than 664 producing families in the upper Tarija area received some 339,000 Bolivians through agricultural insurance, as compensation for the loss of production they had due to natural disasters.

«Our municipality year after year suffers natural disasters, that is why we have assured our producers, so after the loss of harvest of 2018 and 2019 we had the damage occasions and we made the evaluation and we had more than 664 families affected, with more than 70 percent of its production, that is why last weekend the

national government came to cancel the affected families the sum of 339,000 Bolivians", he told reporters.

He added that since the implementation of agricultural insurance by the national government in the department of Tarija, producers in the municipalities of Puente, Yunchará and Padcaya received more than 2 million Bolivians for the loss of their crops.

He added that now the producers in the upper zone who received the insurance resources acquired seeds and fertilizers, to re-sow.

FM Bolivia <https://fmbolivia.com.bo/productores-de-la-zona-alta-de-tarija-reciben-bs-339-000-de-seguro-agricola-por-perdida-de-produccion/>

Bolivia

Agrarian Insurance compensates small producers with Bs 5.2 MM

The director of the National Institute of Agrarian Insurance (INSA), Erick Murillo, reported yesterday that to date around 5.2 million Bolivians were paid to small producers in four departments, as a way of compensation to replace crop losses that they suffered as a result of the inclement weather.

"There are 5.2 million Bolivians that have been deposited and delivered to producers in four departments," he told reporters.

It is about 7,571 producing families in the departments of Oruro, Potosí, Chuquisaca and Tarija, who lost their crops due to the heavy rains that were recorded in the last agricultural campaign, he said.

He explained that this year's effects are similar to those of the last campaign, which are not very significant, so it does not represent problems for the country's food security.

He indicated that initially 97,558 hectares affected by the climate were reported and the expert reports showed 17,000 hectares with really significant damages and that they were already compensated.

He mentioned that 70% of the compensation that is made to the producers, is destined to the purchase of fertilizers, fertilizers and other inputs that strengthen the affected lands and, in that way, continue with the production of food.

FM Bolivia <https://fmbolivia.com.bo/seguro-agrario-indemniza-con-bs-52-mm-a-pequenos-productores/>

Bolivia

'I'm Safe', an initiative to protect soy producers

The micro insurance covers compensation in case of death, funeral expenses and medical expenses for accidents that the insured may suffer.

The Association of Oilseed and Wheat Producers (Anapo) in strategic alliance with the Swiss Cooperation, through its Inclusive Insurance Project executed by the PROFIN Foundation, presented the 'I am Safe' life and accident micro insurance, which will serve to Protect oilseed and wheat producers in the department of Santa Cruz with the support of Credi Seguro SA.

In the institution of oilseeds and wheat, it is valued that the agricultural producers who, day by day, are exposed to different risks in their physical integrity or their life, have life insurance that also covers medical expenses by accident, thus allowing that the producer and his family can face possible unexpected events with the support of insurance.

What does I AM SAFE cover?

As reported, I am Insurance covers compensation in case of death, funeral expenses and medical expenses for accidents that the insured may suffer.

This benefit has a subsidy to the premium that will be covered by Anapo, the subsidiaries and the Swiss cooperation in Bolivia through the Inclusive Insurance Project, so that during this year, the agricultural producer knows the benefit of having insurance of these characteristics.

EJU TV <http://eju.tv/2019/08/soy-seguro-una-iniciativa-para-proteger-a-productores-de-soya/>

Brasil

Rural insurance reduces damage to farmers.

Companies come together to answer questions and show the benefits of ensuring cultivation

If there is a fundamental factor that can make a difference in different regions, cultures and crops is the climate. To try to avoid or minimize losses or recover part of the investment in case of bad weather, farmers can contract rural insurance policies. In 2020, the federal government Safra Plan will allocate \$ 1 billion to subsidize the hiring. This is the largest amount the program will receive since its inception in 2004. With this amount, around 150,500 farmers can secure the crop. 212.1 thousand policies must be contracted, covering 15.6 million hectares and an insured amount of R \$ 42 billion.

To hire rural insurance, the producer must go to an insurer. Markel Seguros, Insurance Broker Insurance and the National Association of Agricultural and

Veterinary Input Distributors (ANDAV) have consolidated a partnership to simplify producers' access to the amount of resources. The expectation for this season is an average premium volume of around R \$ 125 million and for 2020 up to R \$ 165 million.

Markel Seguros, with more than ten years of experience in Brazil, invests in the agro segment to develop the type of insurance aimed at the sector. With the signage of professionalization in the market, the signage of the government with more resources every year to promote rural insurance, the company saw a good opportunity. "We are very happy and see how the perception of insurance has changed as indispensable in the agricultural industry. The weather cannot be controlled, but the consequences of this for the crop itself. Insurance is allied in professionalization. We want to contribute something different and make the producer aware of this need," explains the president, Carlos Caputo.

The process is not simple, since it needs the producer's conscience to observe as a product that guarantees their harvest, especially for the "big ones". "This is something in the long term and we are here to stay long term too and to help both the producer and the supply chain to protect themselves from the climatic problems that may arise. Maybe he hires a crop and has no losses, but during the periods the investment is compensated," says Markel Vice President Gabriel Boyer.

Insurance Broker Insurance has been operating in the area for a long time and realizes that every year interest in the segment has been growing. "The growth is notorious. Insurance is more than a good business. It is necessary The weather is becoming increasingly evident and the only way to be sure is to take out insurance. I think this segment will grow more, access more producers and is a product that will consolidate," believes the president, Juárez Dias.

ANDAV is partnering with the disclosure to members and believes that rural insurance is an important tool for the distributor aimed at the rural producer, with the elimination of risks in the process ". Insurance can be seen as an input acquired in the crop. It is an opportunity for a package, which includes climatic risks along with seeds, pesticides, fertilizers and anything else that the farmer needs to grow them," explains the president of the organization, Henrique Mazotini.

The average cost of contracting depends on the region, the type of crop and the type of exposure to risk, ranging from 1% of the total cost to 5%. In places with higher recognized risks, the percentages may be higher.

Agro Link https://www.agrolink.com.br/noticias/seguro-rural-reduz-prejuizos-ao-agricultor_422899.html

Brasil

CNA analyzes improvements to the rural insurance market in Brazil

The Brazilian Confederation of Agriculture and Livestock (CNA) promoted on Monday (12), at the headquarters of the entity, an event to discuss studies on the potential of the rural insurance market in Brazil and agricultural data systems for damage assessment and losses for agricultural disasters with researchers, members of the Ministries of Agriculture and Economy and representatives of insurers and reinsurers.

The first study was based on the measurement and evaluation of the demand potential of the rural insurance market in Brazil. It was prepared at the request of the CNA by the ESALQ / USP Study Center on Insurance and Risk Management, coordinated by researcher Vitor Ozaki.

The study is unprecedented and aims to measure the potential demand of the rural insurance market in Brazil in the types of insurance that can be subsidized by the Federal Government and also the amount necessary in the budget for the execution of the Premium Subsidy Program of Rural Insurance (PSR) in this scenario.

"CNA provided all the institutional support and was also an important partner to get in touch with experts from each area to obtain the data," Ozaki said.

The analyzes and measurements developed by CNA aim to support the development of a strategic agenda related to risk management for the agricultural sector for the coming years.

"The need to optimize public spending in all sectors requires that the proposals of the representative entities of rural farmers be based on technical studies, comparative cost-benefit analysis of different sector policy instruments," explained Carolina Nakamura, technical advisor of the Economic Center of the CNA.

"Today we have a rural insurance subsidy of around R \$ 1 billion, but we would like to know what is the real amount needed to avoid systemic risks in agriculture," said the coordinator of the Economic Center of the Confederation of Agriculture and Livestock. from Brazil, Renato Conchon.

According to Pedro Loyola, director of the Risk Management Department of the Ministry of Agriculture, the study is important to direct agricultural policy in the country. According to him, currently only five million hectares are covered and the real insurance demand is for up to 30 million hectares.

"This carries a great responsibility for the federal government, which needs to understand the need to put more resources into the grant program," Loyola said.

Damages: the other study presented was entitled "Diagnosis of agricultural data systems for a national system of agricultural damage and loss evaluation" and was written by a researcher from the Federal University of Paraná (UFPR) and a consultant from the United Nations Organization of the United Nations for Agriculture and Food (FAO) in Brazil, Gilson Martins.

The objective was to develop a diagnosis of technical and institutional capacities to systematically assess the damages and losses due to disasters in the agricultural sector and to position the FAO training program in the target audience for capacity development in this area in Brazil.

The research carried out allowed a comprehensive review of the analysis and statistical and data recording systems in Brazil. There are many institutions that generate data on agriculture, but an effort to harmonize methods and establish institutional governance in the area of risk management is still necessary to group and harmonize these statistics.

"Quality information is needed on the risks and losses that occur in the field to more accurately measure the amount of resources needed and even to set the price of rural insurance," said Martins.

Noticias Agrícolas <https://www.noticiasagricolas.com.br/noticias/politica-economia/240443-cna-debate-aprimoramentos-do-mercado-de-seguros-rurais-no-brasil.html#.XVNSgeNKjIU>

Colombia

Congress discusses project on Agro Income Insurance II

The Chamber discusses bill for agricultural producers to receive subsidies and to be able to secure crops.

The plenary of the House of Representatives discusses a bill that seeks to offer subsidies to ensure the production of small, medium and large farmers.

The controversy was generated by various representatives of center-left political sectors that indicated that the project, which begins its second debate, has similar characteristics to the program, Agro Ingreso Seguro that was given in the Government of former President Álvaro Uribe Vélez and was coordinated by former minister Andrés Felipe Arias who today is in jail for inconsistencies in the execution of that policy.

The initiative is from the conservative bench and supported by the Democratic Center. The co-author of the Wadith Manzur project points out that it is a project that benefits Colombian agriculture in general.

"Enter to negotiate with farmers, whether small, medium or large, on different risks so that farmers can take policies to sow their crops and have the peace of mind that if any climatic factor does not come out well at some time, these policies they will be present to recover part of the costs and not reach losses.

The representative to the Chamber, Inti Asprilla, of the Green Alliance, fears that this project is an Agro Secure Income, part two.

"Nowhere do they name the farmer as an active subject of that subsidy and the fear we have is that this insurance subsidy ends up repeating the history of Agro

Safe Income, that is to say, in this public policy they do not name the farmer and in practice those who access the premiums and subsidies for these insurances are the great landowners of this country, "he said.

The Uribista representative Edwin Ballesteros, who is the rapporteur for the initiative, says that the State will support producers over the insurance acquired. That is, the project contemplates that there is a reinsurance that will be supported by the finances of the Nation.

"But also that there is an agricultural guarantee fund, it is a support fund administered by Finagro at the head of the Ministry of Agriculture that will allow at least 90% of the value of that policy to be backed by that fund so that peasants only receive 10% of the payment, "said the representative of the Democratic Center.

However, the representative César Pachón known farmer leader in past protests, said that the project does not make clear whether the benefit is for the farmer or for the insurers.

"It is important that farmers in Colombia have insurance, that they have to do with crops, diseases, with the effects of climate change, but we must check if this business is going to be for insurers or to give a subsidy to the big producer," he pointed.

At the end of the discussion, the board decided to form an inter-party subcommission to resolve the viability of the bill and process its second debate.

RCN Radio <https://www.rcnradio.com/politica/congreso-discute-proyecto-sobre-agro-ingreso-seguro-ii>

México

They deliver equipment to vine producers in Cosío, Aguascalientes, and agricultural insurance support

The Government of the State supported with 120 thousand pesos the acquisition of six sprinklers, equipment that contributes to a good development of the plants 19 producers received 91 thousand 350 pesos of the Catastrophic Agricultural Insurance, of the affectation by frosts in 36.5 hectares

The Ministry of Rural Development and Agribusiness of the State (Sedrae) delivered to the vine growers of the municipality of Cosío the second shipment of equipment with six sprinklers, with a state investment of 120 thousand pesos, with which they

can now perform more effectively the spraying of the plants, to strengthen the development of the crop, said the head of this agency Manuel Alejandro González Martínez.

In addition, 19 outstanding checks were delivered to the producers that were affected in 36.5 hectares by the last frosts, so they received a support of 91 thousand 350 pesos of the Catastrophic Agricultural Insurance: "We know that the support of two 1,500 pesos per hectare does not correct the damage that the plant had, however, it is an insurance that the Federal Government and the State Government have at no cost to the beneficiary, to help mitigate the damage".

In this meeting with producers in the municipality of Cosío, Manuel Alejandro González reiterated that the Productive Reconversion Program is still underway, in which table grapes and wine grapes are among the priority crops that the Sedrae is supporting, as well as anti-hail meshes, posts and wire for this crop.

The owner of Sedrae also referred to the importance of wine growers joining the technification of land irrigation, through the state program that drives this dependence, both for the savings of the water it generates, and for the benefits it means for the crop for fertirrigation and weed control, for which there is a financing scheme to complete the contribution counterpart of the producers.

LJA <https://www.lja.mx/2019/08/en-aguascalientes-entregan-equipo-a-productores-de-vid-de-cosio-y-apoyos-del-seguro-agricola/>

México

Open call for catastrophic insurance in Santiago

The Economic and Rural Development area of the 2016-2020 administration of Santiago Tulantepec, in coordination with the Secretary of Agricultural Development (Sedagro) of Hidalgo, opened the call from August 9 to 23 for catastrophic insurance 2019.

Catastrophic agricultural insurance is designed to support farmers for the loss of their plots due to risks of drought, flood, frost, hail and wind, with compensation of 1,500 pesos per hectare of temporary annual crops and 2,500 pesos per hectare damaged in irrigation and fruit areas.

The requirements to participate are: have a maximum of 20 hectares of temporary annual crops and irrigation (corn, beans, barley, oats, wheat) or 10 hectares of fruit trees, coffee or cactus; voter's card, CURP, birth certificate, proof of address and parcel or deed certificate, all in copy; In addition, they must present them at the Rural Development offices, located on the ground floor of the municipal town hall, from Monday to Friday from 8:30 a.m. to 4:00 p.m. and Saturdays from 9 a.m. to 12:00 a.m.

The municipal president Paola Jazmín Domínguez Olmedo recognized the effort of the farm workers, so she invited them to take advantage of the support that the government offers to take care of their heritage and economy; He also mentioned that he will continue to seek resources to benefit the rural sector of Santiago Tulantepec.

The Catastrophic Insurance program is promoted by Sedagro as part of the coordinated efforts for the development, adaptation and adoption of sustainable solutions to counteract the problems existing in corn, oats and barley production systems.

For more information, call 753 2914 extension 123.

El Independiente de Hidalgo <https://www.elindependientedehidalgo.com.mx/abren-convocatoria-para-seguros-catastroficos-en-santiago/>

México

Sedarpe seeks to request insurance for drought in Quintana Roo

The Ministry of Rural Agricultural and Fisheries Development of Quintana Roo (Sedarpe) confirmed that it is preparing the files to request an evaluation of damages in the Quintana Roo field resulting from the drought.

Antonio Rico Lomelí, Undersecretary of Agriculture, said that taking into account that the planting period has just ended, it will be at the end of this month when the formal petition is sent to the company.

He explained that the objective is that the results of the verification are attached to reality, in order to avoid disagreements on the part of the producers, because doing so at this time would imply measuring only 30% of the total cultivated area.

In Quintana Roo about 70 thousand hectares of corn and beans are insured, which in case of total losses will be compensated with up to 1,500 pesos per hectare.

Sedarpe will attend those affected in Chetumal and Quintana Roo

Rico Lomelí said that each of the applications submitted will be met, but clarified that the payment will be made based on the β , not in the lists as it was done in previous administrations.

He stressed that issuing a declaration of loss early could be harmful to the producers themselves, because in the event of a meteorological phenomenon or strong wind that ends the crops, they would be unprotected, because agricultural insurance cannot be used again, due to that the policy only applies once per period.

According to the latest report of the Drought Monitor in Mexico, under the National Water Commission (Conagua), published on August 8, 10 municipalities in the state of Quintana Roo continue to suffer from drought.

The municipality of Felipe Carrillo Puerto, is the most punished with severe drought; while the municipalities of Cozumel, Isla Mujeres, Othón P. Blanco, Benito Juárez, Lázaro Cárdenas, Solidaridad, Tulum and Bacalar, have a moderate drought, while José María Morelos has an abnormally dry drought.

Palco Quintana Roo <https://www.palcoquintanarroense.com.mx/busca-sedarpe-solicitar-seguro-por-sequia-en-quintana-roo/201046/>

México

Request for declaration of agricultural accident due to drought in Quintana Roo

Corn growers in the Mayan zone consider their cornfields lost to drought. Cándido Pat, from the Xmaben ejido, said that due to lack of rain the cornfields barely reach between 20 and 30 centimeters in height when they should reach up to 1.20 meters. It has not been raining for a month and in other ejidos for two months, it was sown in June and in addition to the drought the sowing is lost, as flocks of birds take out and feed with the seeds, added the peasant leader and former member of the commissioner ejido of Xmaben.

He mentions that in his ejido, which has as its head the community of Lord, 800 people work 1,100 hectares. He said that given the difficult situation, together with other ejidos in the municipality, they asked the State Government to declare the loss of their corn crops due to an agricultural accident, as the insurers consider the effects of the prolonged drought as the cause. A month and a half ago he was alerted to the effects of an abnormal drought in ejidos in the municipalities of Cozumel, Isla Mujeres, Othón P. Blanco, José María Morelos and Bacalar and said that in those of Felipe Carrillo Puerto, Benito Juárez, Lázaro Cárdenas, Solidaridad and Tulum there was a moderate drought, but this situation worsened, because it does not rain.

In June, according to a report from the Drought Monitor, under the National Water Commission (Conagua), the municipalities indicated affected 40 percent of their territory. In May, the report indicated that the lack of rainfall in the southern zone was causing a moderate and abnormal drought reaching 60 percent of the state geography, drying even flood areas. The National Meteorological Service (SMN) in its historical information indicates that the behavior of the rains in the last five years in the entity shows a considerable increase in the estuary.

Agencia Quadratín <https://quintanaroo.quadratin.com.mx/piden-declaracion-de-siniestro-agricola-por-sequia-en-quintana-roo/>

México

Pay Puebla 37 million pesos for catastrophic insurance in 2019

It covers earthquakes, volcanic eruptions, landslides or fires, as well as hydro-meteorological

The interim government of Puebla paid 37 million 32 thousand 789.2 pesos for catastrophic damage insurance for the rest of 2019, which was contracted with the company Grupo Mexicano de Seguros S.A. de C.V., also known as GMX Seguros.

It was through the invitation procedure to at least three people GESFAI-023-240 / 2019 that the Ministry of Finance and Administration (SFA) awarded the contract SFA-DRMSG-057-2019, which is valid from April 10 to December 31, 2019.

In the documents, which were obtained through the request for information with folio number 00787819, it is indicated that "any risk of loss or damage caused by natural disasters declared by the Mexican Federal Government" caused by geological events, such as earthquakes, will be covered, volcanic eruptions, landslides or fires, as well as hydro-meteorological, among which are considered rains, hurricanes, cyclones, hail, floods, among others.

However, this only directly covers the effects on housing, as well as the restitution of roads, bridges, sewers and other infrastructure.

In the case of accidental deaths, only those "caused by natural disasters, as declared by the Mexican Federal Government, are considered in case of damage to the homes due to any of the risks covered".

That is, only in the event that a person dies due to damage to their home due to a natural disaster, will they be supported with a maximum of five thousand dollars, which represents approximately 97 thousand pesos, approximately.

As part of the description of the policy, it is indicated that up to 88 million dollars will be paid throughout the year, but limited to 44 million dollars "in each and every loss and / or series of losses from an event".

As for the supports for the repair of homes, it is clarified that only those "up to 90 square meters or those that are larger than 90 square meters where the roofs and / or walls are constructed with material will be economical such as cardboard sheets, fiber or metal, tejamanil, wood or tile or similar low-cost materials, which are not insured by their owners".

In these cases, the support will be assessed in accordance with the guidelines of the Natural Disaster Fund (Fonden), which will range from five thousand 500 pesos for minor damages up to 120 thousand pesos for relocation and housing construction.

In addition, it refers that, in the case of the contents of the house, \$ 975 will be given per house, regardless of the number of families that inhabit.

As for roads, streets, bridges and sewers, some approximate amount is not established because the support will be calculated based on the length affected and

the type of repair required, and the insurer will cover the money that corresponds to contribute to the state government or the municipalities for these repairs.

Stresses that the insurance only covers property owned by the state government and municipalities, that is, federal infrastructure is not covered, such as roads, bridges, sewers or hydraulic or urban infrastructure of the National Water Commission, Ministry of Communications and Transportation o Highways and Federal Bridges (Capufe).

Originally posted in <http://conlosojosabiertos.org.mx/nota/2019-08-14/gobierno-destino-37-mdp-para-seguro-catastrofico-para-2019>

e-Consulta <https://www.e-consulta.com/nota/2019-08-14/gobierno/paga-puebla-37-mdp-para-seguro-catastrofico-en-2019>

Perú

Ministerio de Agricultura presenta más de 50 acuerdos para el sector

Se inyectarán S / 200 millones a Agro banco para dotar de financiamiento a pequeños productores

La ministra de Agricultura y Riego, Fabiola Muñoz, presentaron hoy los acuerdos y avances de las cinco mesas técnicas en el marco de las reuniones de la Comisión Multisectorial denominada "Mesa de diálogo para el análisis e identificación de las alternativas de solución a la problemática del sector agrario ".

During his speech, Fabiola Muñoz highlighted the climate of dialogue and consultation held with the agricultural associations (Conve agro and National Board of Users of Irrigation of the Hydraulic Sectors), which has allowed him to have had more than 50 agreements to boost the development of agriculture national, especially small family farming.

After two months of meetings, the agreements reached by the technical tables were made public: financing and agricultural insurance, national production and trade, water resources management, associativity and institutionalidad, and family farming, which was composed of officials from five ministries (MEF, Minagri, Midis, Produce and Mincetur) and representatives of agricultural organizations.

More resources for the field

The minister said, for example, that in the Bureau of Financing and Agricultural Insurance, one of the main agreements is the extension of the coverage of the Catastrophic Agrarian Insurance (SAC) from 8 to 14 departments for the 2019-2020

agricultural campaign, the elaboration of a livestock insurance proposal, and that the SAC can cover areas of cultivated pastures.

In addition, the calculation methodology will be reviewed, taking advantage of the new technologies that have been implemented in the Minagri Statistics and Monitoring Modernization Plan.

Insurance will also be developed co-financed by the State, which provides coverage for those farmers who use their production for commercial purposes.

S / 200 million to Agrobanco

Fabiola Muñoz informed the representatives of the unions that in the next three months the Ministry of Agriculture and Irrigation (Minagri) will inject 200 million soles to the Agricultural Bank to provide financing to small producers, prior coordination with the Superintendence of Banking, Insurance and AFP.

Minagri with support from Agrobanco will present a debt restructuring plan for agricultural organizations to the Board of Directors of the Agro Peru Fund. A restructuring plan of the Agro Peru Fund is also contemplated to make the small producer profitable.

Family agriculture

At another time of her presentation, the minister said that at the multisectoral level (investments of the ministries to support small agriculture) there is a budget of 15,185 million 321,634.76 soles.

This amount is distributed as follows: 3,419 million 893,377.54 soles for this year; 7,092 million 741,714.26 soles by 2020, and 4,673 million 641,642.95 soles by 2021.

Also simultaneously, Fabiola Muñoz said that the Executive within its policy of development of small agriculture, will manage for the next year the sum of 700 million soles to carry out programs and projects in that area: AgroIdeas (300 million soles), Sierra Azul (200 million soles) and AgroRural (200 million soles).

For a follow-up on the implementation of the aforementioned budget items, an "observatory" mechanism will be established, within the framework of the Multisectoral Commission for the Promotion and Development of Family Farming, of which Conveagro and National Board of Users of the Sectors are part Hydraulics of Peru.

Similarly, Minister Fabiola Muñoz, stressed the role of women in agricultural activity, therefore announced that the greater participation of women in the programs, projects and activities of Minagri will be promoted.

Purchases from producers

Another of the central aspects is the Midis commitment, through QaliWarma, to increase the local food purchases established in the annex to the Regulation of Law No. 27767 (norm of the National Complementary Program of Food Assistance), which it considers convenient to incorporate Fresh products in your purchases.

The commitment of that Midis agency to raise points from 15 to 20 points in the technical evaluation of bidders in the food purchasing process was ratified to promote the acquisition of local products, preferably from small producer associations.

The Minagri assumed the commitment to promote the processing plants of primary products in order to obtain products with sanitary certification, in order to access the main markets.

At the end of the meeting, on the issues of tariffs on sensitive agricultural products and price range, it was established to continue dialogue next week, in order to find a viable solution.

Guilds

In his speech, the president of Conveagro, Clímaco Cárdenas, highlighted the importance of the dialogue by allowing the representatives of more than 9 million producers to participate in the tables and similarly, described as "sensitive women" the ministers who intervened to find solutions to the problem of the field.

In turn, Carlos Ravines, president of the National Board of Users of Irrigation of the Hydraulic Sectors, said that despite the culmination of the technical tables, the dialogue process continues and "remains open", and that the unions represent small producers that generate income to raise the quality of life of their peasant families.

In the meeting to present the results of the tables, the midis ministers, Paola Bustamante, and Production, Rocío Barrios, as well as the deputy ministers of the MEF and Mincetur; the presidents of Conveagro and the Board of Users, in addition to a hundred leaders of various guilds.

Andina <https://andina.pe/agencia/noticia-ministra-agricultura-presento-mas-50-acuerdos-para-impulsar-sector-762847.aspx>

Latinoamérica

Latin American Agricultural Insurance Market fell 1% in USD

The total Agricultural Insurance Premiums in Latin America presented USD 1,173 million to December 2018, a figure that compared to 2017 meant a 1% decrease in volume.

This particular branch represented around 0.7% of the Total Insurance (General and Life) portfolio, and the countries with the highest percentage are: Paraguay, Uruguay and Argentina with values of 2.5%, 2.3% and 1,9% respectively.

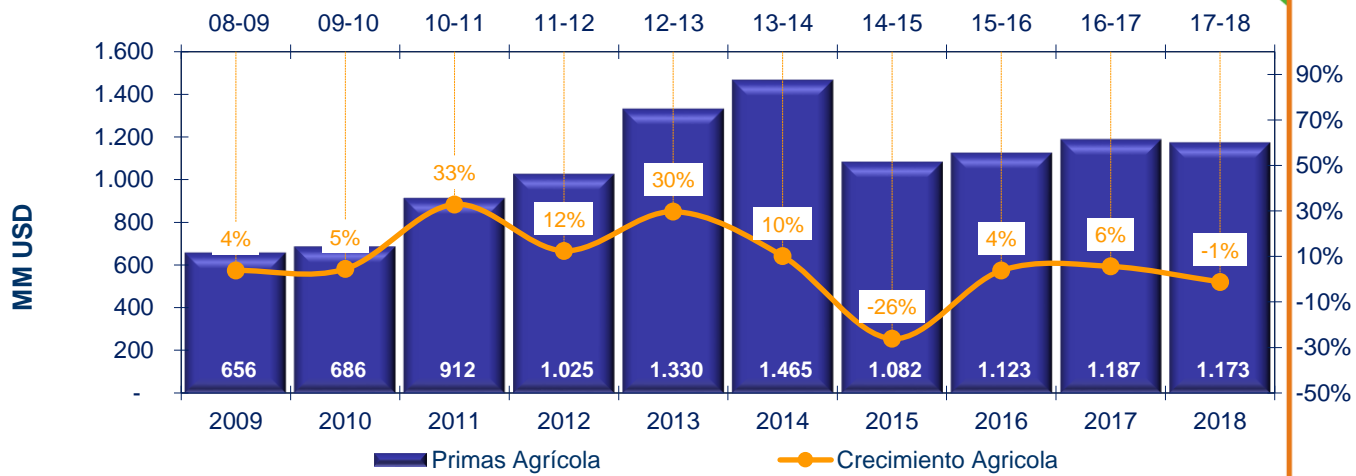
The countries with the highest Premium growth between 2017 and December 2018 were: Bolivia 70%, Nicaragua 65% and Paraguay 36% considering that the Region as a whole fell 1%.

As of December 2018, a total of 76 insurance groups operated (global, local and regional companies, consolidating subsidiaries and associates), with an average Premium of USD 15.43 million and a market concentration of 21% for global, 62% local and 17% regional

The 20 insurance groups for Total Premiums (Agricultural)

Empresa	País	Rank. 2018	Rank. 2017	Valor `000	Crec. Anual	Part. L.A.	Acum.
BCO. BRASIL	Bra	1	1	312.893	-13%	26,5%	26%
PROAGRO	Mex	2	2	136.172	2%	11,5%	38%
SANCOR	Reg	3	3	103.842	11%	8,8%	47%
SEGUNDA	Reg	4	7	65.616	21%	5,6%	52%
ALLIANZ	Glb	5	6	65.531	8%	5,5%	58%
MAPFRE	Glb	6	4	62.254	-19%	5,3%	63%
ESSOR	Bra	7	5	48.856	-21%	4,1%	67%
AGROAS	Mex	8	8	45.133	-13%	3,8%	71%
SWISS CORP	Glb	9	9	35.429	-16%	3,0%	74%
ZURICH-SNTD	Glb	10	18	24.598	107%	2,1%	76%
TLÁLOC	Mex	11	11	20.786	-9%	1,8%	78%
BANORTE	Mex	12	65	19.656	-	1,7%	80%
MARKEL	Glb	13	29	19.371	407%	1,6%	81%
FAIRFAX	Glb	14	13	19.123	32%	1,6%	83%
BANCO	Uru	15	12	18.616	-8%	1,6%	84%
GENERAL	Mex	16	10	18.388	-38%	1,6%	86%
AGRODOSA	Dom	17	15	15.449	16%	1,3%	87%
SAN CRISTÓBAL	Reg	18	16	14.879	14%	1,3%	89%
NACION	Arg	19	21	14.128	35%	1,2%	90%
HDI	Glb	20	17	13.588	11%	1,2%	91%

Total Premiums and Growth (Agricultural): Historical behavior



If you want to know the conditions to access the report taken as a source of the information contained in this news, please contact us at the following address: aponce@latinoins.com

Latino Insurance On Line <http://www.latinoinurance.com>

Latino américa

Management index in Latin American agricultural insurance market fell

Management rates of the Latin American agricultural insurance market for December 2018 varied with respect to 2017.

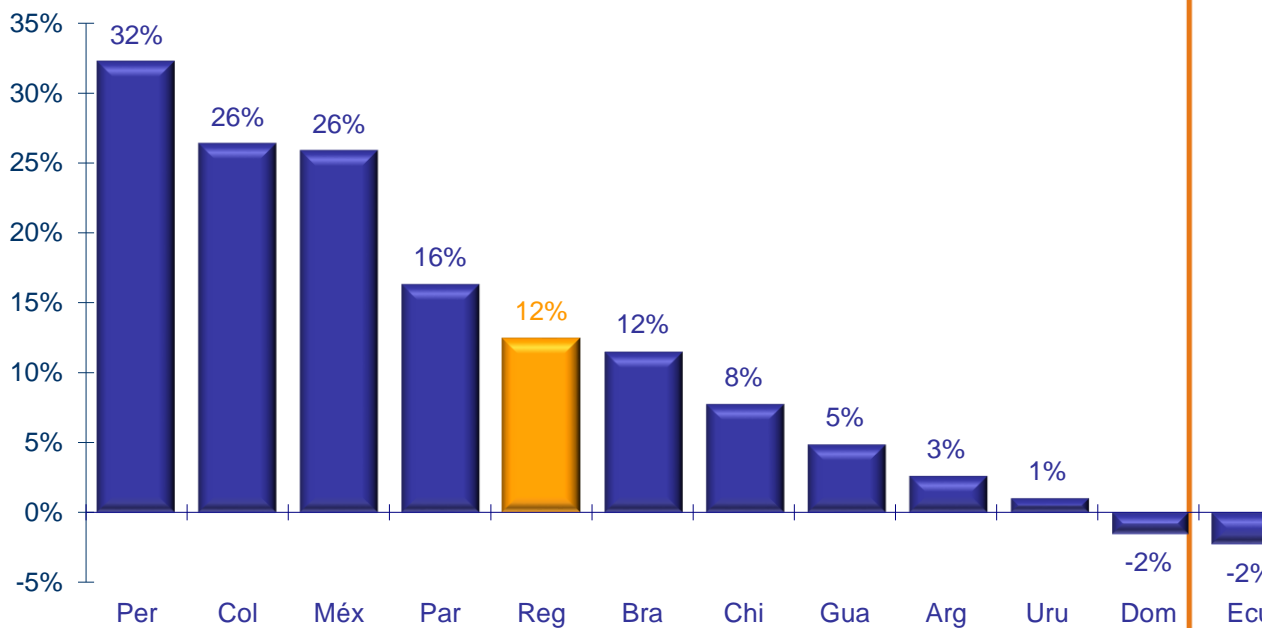
The Accident Rate on Earned Premium (Accrued from Withholding), rose from 40% to 59% while Gross Accident rose from 52% to 71%.

The Technical Result account (% Total Premiums), which corresponds only to the difference between technical costs and technical revenues, not including administrative expenses, decreased from 20% to 12%.

Loss and Technical Result (Agricultural): Historical behavior



Countries detailing Technical Result (% Total Premiums) (Agricultural)



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Gross Combined Index for the Latin American Agricultural insurance market rose

The Gross Combined Index of the agricultural insurance market in Latin America, ended December 2018 with a figure of 94%, which compared to December 2017, meant an increase of 22 percentage points.

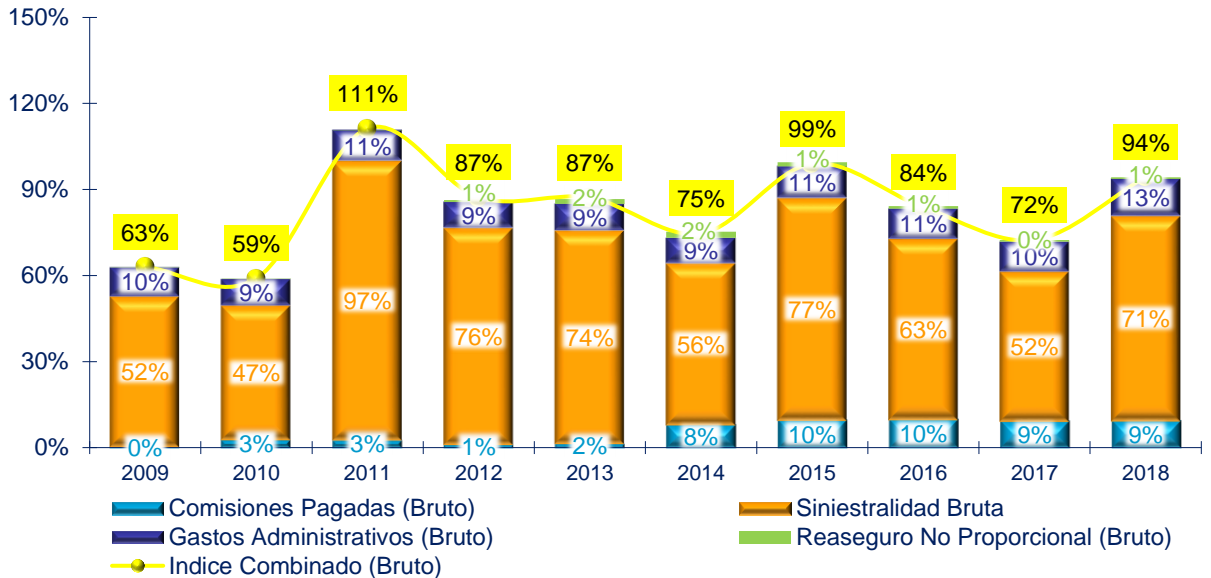
Gross Accident rose from 52% to 71%.

The Administrative Expenses account (% Issued Premiums), increased from 10% to 13%.

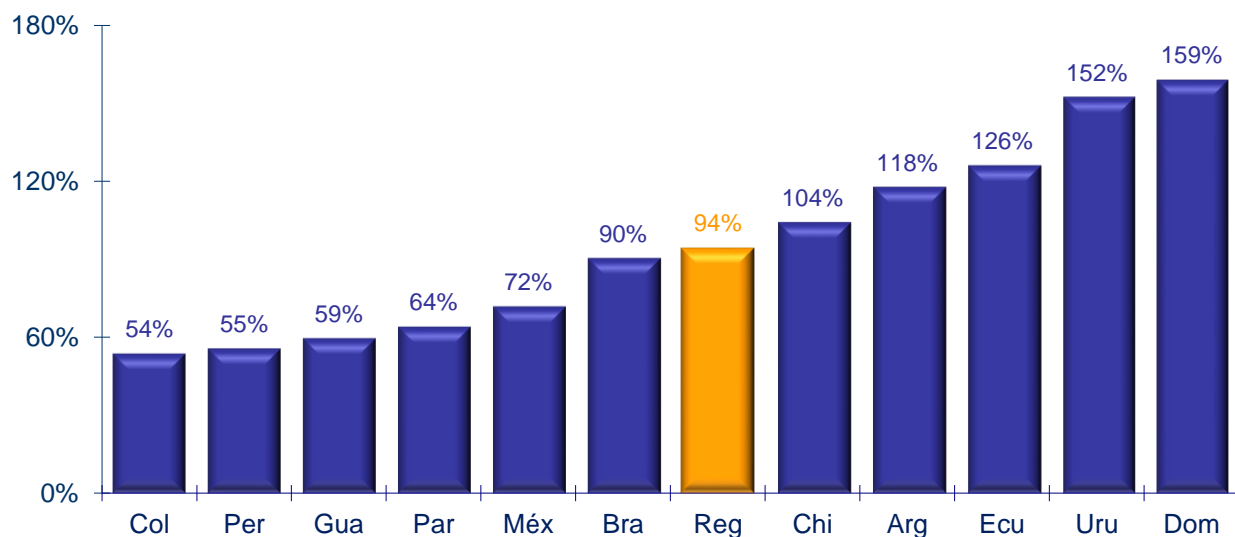
The Acquisition Cost (% Issued Premiums) remained at 9%

Finally, the Cost of Non-Proportional Reinsurance (% Premiums issued) increased from 0% to 1%.

Combined Agricultural Index: Historical Behavior



The countries detailing components of the Combined Index (Agricultural)



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LatinoInsuranceOn Line <http://www.latinoin.com>

España

Asturias: subsidies to the lines of combined agricultural insurance

The Official Gazette of Asturias (BOPA) published on August 5 the Resolution of July 26, 2019, of the Ministry of Rural Development, Agriculture and Fisheries, which provides for the expenditure and resolves the call for contracting subsidies of the lines of combined agricultural insurance for the year 2019.

In the resolution they resolve to grant subsidies to the beneficiaries that appear in the annex for the amounts that also appear in said annex, for the contracting of the combined agricultural insurance lines, corresponding to the policies subscribed in the month of June 2019.

Arrange the expense and recognize the obligation in favor of Agroseguros SA as a collaborating entity in the management of these grants, for an amount of 51,390.65 euros charged to the budget application 19.03.712C-773.004 "Insurance Premiums, interest and other assistance to sector", its financing corresponding exclusively to the Principality of Asturias.

It also states that the beneficiaries will communicate, through Agroseguros S.A., of the modifications that alter the amount of the subsidy, in accordance with the

policy subscribed. The Ministry of Rural Development and Natural Resources will carry out the appropriate checks of the different settlements presented, claiming the pertinent documentation if necessary, either to Agroseguro S.A. or to the different groups and / or beneficiaries of the aid individually, so that the policyholders and insured of the Agrarian Insurance will be obliged to provide to the Ministry of Rural Development and Natural Resources all those documentation related to the contracting of these insurances, when thus were required.

Agro Popular <https://www.agropopular.com/asturias-seguro-060819/>

España

Agricultural insurance, an instrument of agricultural policy for Union of Unions

Unión de Uniones reaffirms the usefulness and need of agricultural insurance as an instrument of agricultural policy. The organization defends the stability of the system and considers that the high accident rate suffered by the sector in recent years is an argument to be reinforced. Between 1988 and 2018, the accumulated accident rate was 8,190.6 million euros, compared to the payment of premiums and surcharges worth 8,845.8 million euros.

The Union of Farmers and Livestock Unions points out that, especially now, the high accident rate that agriculture and livestock is suffering due to the serious and recent episodes of drought and other inclement conditions, highlights the success of having an Agrarian Insurance System as an instrument of income guarantee, as well as the need for it to emerge reinforced from this critical moment

Unión de Uniones echoes Agroseguro sources that reveal that, from 1988 to last 2018, agricultural insurance contracting premiums, including reinsurance premiums and security surcharges, would amount to 8,845.8 million euros. This amount would have exceeded by 8% the compensation paid to farmers and ranchers for the declared accident rate, which have added 8,190.6 million euros, accrediting, in the opinion of the organization, the stability of the system in the long term.

However, there have been in 2012 and 2017, the worst claims in the history of insurance, with figures above 700 million euros and, at those years, 2019 should be added, which provides compensation for Sinister also high.

Drought and other episodes, mainly climatic, such as frost and hail, have seriously affected large areas producing arable, fruit crops (including citrus) and vineyards, being the three most important agricultural crop lines of agricultural insurance, regardless of certain livestock insurance, such as the removal and destruction of dead animals in operation.

Unión de Uniones believes that these data, far from calling into question the Agrarian Insurance Plan, argue the essentials of the system as a fundamental instrument - almost the only one - of the State's agricultural policy to stabilize the incomes of farmers and ranchers.

"It is possible that it is convenient to reflect on where agricultural insurance is evolving" - they point out from the organization - "But in recent years an extraordinary work has been done to adjust the insurance lines to the needs of farms and it is in that way in which it is necessary to follow "- they add.

For the organization, this work has allowed to progressively increase the contracting up to 14,000 million euros and the current critical period cannot serve as an excuse to increase the risk premiums and security surcharges paid by farmers and ranchers since that would discourage hiring and would end up throwing away the work done so far.

Unión de Uniones considers that it is time to continue improving the insurance lines technically, especially some that have proved ineffective in periods of drought, and that the Administrations, Ministry and Autonomous Communities make a clear commitment to increase their financial support to agricultural insurance, thus recovering the figures, much higher than the current ones, which he had in the past.

Profesional Agro <https://profesionalagro.com/noticias/seguero-agrario-un-instrumento-de-politica-agraria-para-union-de-uniones.html>

España

Asturias: subsidies for hiring agricultural insurance combined

The Official Gazette of Asturias (BOPA) published on August 9 the Resolution amending the Resolution of April 26, 2016, of the Ministry of Rural Development and Natural Resources, which approves the regulatory bases of the concession of subsidies to the contracting of agricultural insurance combined.

In order to improve the management and to achieve the objectives of the subsidies, the following modifications are introduced to the regulatory bases for the granting of aid for contracting combined agricultural insurance approved by Resolution of April 26, 2016 of the Ministry Rural Development and Natural Resources, in the following terms:

1. At the bases indicated by the Ministry of Agriculture, Food and Environment, it is updated by the Ministry of Agriculture, Fisheries and Food.
2. The fourth regulatory base is worded as follows: These grants will be governed, in addition to the provisions of these regulatory bases, by the following regulations:

- a) Law 87/1978, of December 28, on Combined Agricultural Insurance.
- b) Royal Decree 2329/1979, of September 14, which approves the Regulation for the application of Law 87/1978, of December 28, on Combined Agricultural Insurance.
- c) Law 28/2015, of July 30, for the defense of food quality.
- d) Law of the Principality of Asturias 2/2019, of March 1, on food quality, differentiated quality and direct sale of food products.
- e) Law 3/2010, of March 10, which approves urgent measures to alleviate the damage caused by forest fires and other natural disasters in several Autonomous Communities.

- f) Law 53/2002, of December 30, on Fiscal, Administrative and Social Order Measures.
- g) Law 30/1995, of November 8, on the Regulation and Supervision of Private Insurance.
- h) Law 21/1990, of December 19, to adapt Spanish law to Directive 88/357 / EEC, on freedom of services in non-life insurance, and updating private insurance legislation.
- i) Order PRE / 632/2003, of March 14, approving the General Standard for the appraisal of damages caused to agricultural productions, covered by the combined agricultural insurance.
- j) Royal Decree 875/1988 of July 29, which regulates the compensation of expenses arising from the extinction of forest fires.
- k) Law 38/2003, of November 17, General of Grants.
- l) Collaboration agreement between the Autonomous Community of the Principality of Asturias and the Spanish Association of Insurance Entities of Seguros Agrarios Combinados, S.A. (AGROSEGURO), for the promotion of agricultural insurance in the Autonomous Community of the Principality of Asturias.

They also state that the insurance subscription will be made only through insurance entities authorized by the Ministry of Finance and Public Administrations and included in the Spanish Association of Insurance Entities of Seguros Agrarios Combinados, S.A. (AGROSEGURO) or through authorized insurance agents; all of this in the manner legally established under Law 87/1978, of December 28, on Combined Agricultural Insurance and other applicable regulations.

This Resolution will enter into force on the day following its publication in the Official Gazette of the Principality of Asturias.

Agro popular <https://www.agropopular.com/asturias-subvenciones-seguros-130819/>

España

The BOE publishes the modification of the reinsurance regime in the Agricultural Insurance Plan 2019

The Official State Gazette (BOE) publishes on Monday 19 a resolution of the Ministry of Agriculture, Fisheries and Food (MAP), approved in the Council of Ministers on July 26, which modifies the reinsurance regime in the 40th Plan of Combined Agricultural Insurance in force.

The resolution states that the fourteenth Agrarian Insurance Plan authorizes the Ministry of Economy and Business to establish a different reinsurance treatment of the Insurance Compensation Consortium (CCS) for each group of lines.

The 40th Combined Agrarian Insurance Plan regulates the way in which the group of insurers will constitute and apply their so-called "stabilization reserves", establishing that they will have to do so separately for each group for reinsurance purposes.

These forecasts - according to the Ministry of Agriculture, Fisheries and Food - were justified until 2012, as the CCS reinsurance began to compensate the losses in each group once their reserve was exhausted.

However, the resolution points out, at present, this regulation lacks the purpose for which it was established, since the current reinsurance begins to operate with absolute independence of these reserves, precisely because they are reserves of the insurers, the Consortium having its own.

Therefore, "there is currently no impact on the reinsurance regime of the Consortium that said reservations are constituted or applied separately or jointly," he concludes. Resolution of December 13, 2018, of the Under secretariat, which publishes the Agreement of the Council of Ministers of November 30, 2018, approving the fortieth Combined Agricultural Insurance Plan

Agro Información <https://agroinformacion.com/el-boe-publica-la-modificacion-del-regimen-de-reaseguros-en-el-plan-seguros-agrarios-2019/>