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Asociación Latinoamericana para  
el desarrollo del Seguro Agropecuario



## **Newsletter Agro Insurance No.39**

September 30, 2019

## Argentina 1

Lavalle: extend accession to agricultural insurance

The municipality of Lavalle informs agricultural producers that the deadline was extended until September 16 to adhere to Agricultural Insurance, a system that allows for improvements in production protection.

Proof of payment can be obtained on the website of the Directorate of Agriculture and Climate Contingencies (DACC): [www.contingencia.mendoza.gov.ar](http://www.contingencia.mendoza.gov.ar) or in person at their delegations and receiving centers.

For more information, those interested can contact the Directorate of Economic Development of the commune or call 4941440.

Despertador La Valle <http://despertadorlavalle.com.ar/2019/09/12/lavalle-prorrogan-la-adhesion-al-seguro-agricola/>

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## Argentina 2

Argentina leader in production, The Second Leader in Agricultural Insurance

The growth of the agricultural segment is increasingly marked by the fluctuations of the climate.

The 2018/19 agricultural campaign was characterized in that it reached a production record of 147 million tons, historical volume according to data from the Ministry of Agroindustry of the Nation.

In this growth scenario, more than 11 thousand agricultural producers chose La Segunda Seguros to secure 4 million hectares and made it the undisputed leader of the segment, for the fourth consecutive year.

In this way, the last report of the National Superintendence of Insurance, placed the insurer in the first position of the ranking when reaching a premium issued of \$ 2,055,645,798.

Carlos Comas, manager of Agricultural and Forestry Risks of La Segunda, said: "The agricultural producer continues to choose us to cover his crops. For four years we have been leading the ranking in the Argentine agricultural insurance market. This is due, among other things, to the great service and management work we do with our entire service network. We thank the agricultural producers who continue to choose us to protect their most important capital with us".

The growth of the agricultural segment is increasingly marked by the fluctuations of the climate and the contracting of insurance to cover itself against a possible meteorological problem is an indisputable point in the cost structure analyzed by agricultural producers each new campaign.

The plus that La Segunda offers with its personalized attention and the wide range of coverage, inclines the balance and captivates the interest of agricultural producers when choosing their policy. The coverage for productive cycles provides a special discount for contracting simultaneously wheat and soybeans from second or wheat and corn from second in the same lot, for example.

The interest in the exclusive benefit for late stages is also highlighted. In transactions that produce damage of 95% in claims occurring in the late stages of the development of corn, sunflower, soybean and sorghum crops, 100% is automatically recognized.

The insurance company has exclusive coverage for an important crop portfolio. In fine crop crops it provides coverage for hail, wind and frost. In addition, it has additional crop fire and stubble fire and special insurance for seed production.

In summer crops such as soybeans, corn, sunflower, sorghum, cotton and rice, the coverage plans are also for hail, wind, and frost and have additional ones for soil ironing and for crop fire and stubble fire, the latter two They are free for the producer. For coarse grains there are four special plans that fit the need of the agricultural producer.

Leader also in innovation

Having quality information is essential in the times to maximize results and make management in the field more efficient. The Second focused on this need of the agricultural producer and developed NetAgro, a tool that provides key information to collaborate in decision making and follow the evolution of the field.

Through this application, the agricultural producer can access comprehensive monitoring of insured lots, estimate the amount of biomass in the crop, indicator of moisture content of the lot, precision agriculture and satellite image processing.

Rosario3 <https://www.rosario3.com/-economia-negocios-agro-/Argentina-lider-en-produccion-La-Segunda-lider-en-seguros-agricolas-20190919-0052.html>

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Argentina3

Coninagro expects a new agricultural agenda with overcoming proposals

The entity will seek to deepen with the new government on the law of seeds, leases, agricultural insurance and agrochemicals, without fear of adding other issues raised by some political leaders, contextualizing them with depth and responsibility.

The economic instability of the country with the presidential elections around the corner, open a range of issues on the table of what may happen as of December 10. Among those and as an always priority issue for the development of Argentina is the agricultural sector that logically maintains some uncertainty towards the future.

Coninagro is a 63-year-old entity with 15 federations, which according to statistics generates 360,000 jobs and has 120,000 producers, most of them medium and small. This integrates 800 cooperatives and companies horizontally that add value to the productions allowing a greater defense of these social actors against the occurrence of climatic phenomena such as droughts and floods.

"There is a lack of medium and long-term policies by the governments of the three States, there is only one vision for collection purposes. The countryside is perceived as a great beneficiary of the current economic policy, when in reality this is not the case. All the productions handle dollarized inputs but only some have the foreign market as their destination", Mario Raiteri, a member of the Coninagro Administrative Council, told LA CAPITAL.

"Cattle, pig, fruit, sweet citrus, cassava, potato, milk, yerba mate and forestry are activities that invest those dollars but are sold in an internal market that handles pesos and lost their purchasing power," he added.

Another of the current problems is reflected in the absence of accessible credit that generates a financial problem.

"The statement made by the majority of the candidates for presidents about maintaining the withholdings instead of discussing the contribution of the agricultural sector to the treasury through the framework of profits or a progressive tax reform, creates a context of difficulty for the producer can accompany with a suitable technological package to each crop, be it quality of seeds, fertilizers, herbicides, insecticides, fungicides and diesel oil irrigation," said the rural leader. "That creates uncertainty in the definition of the area to be sown and in the result of the future harvest," Raiteri said.

#### New agenda

From the entity await that from December 10 a new agenda can be agreed upon, which overcomes proposals for some of the issues raised are discussed, closing others such as the law of seeds, leases, agricultural insurance and agrochemicals, without fear of adding those raised by some political leaders such as agrarian reform, grain and meat board, contextualizing them in depth and in a responsible way, although they do not seem appropriate.

"We hope to carry out the law of regional economies, promote associativism and specify differentiated policies so that medium and small producers are competitive. In short, a field with everyone, with the large and medium and small, who give jobs, generate wealth and populate the interior of the country", said the agricultural producer.

#### Local panorama

General Alvarado, the sowings of fine (barley and wheat) were carried out normally, urea and herbicides were already applied, being monitored for a possible fungicide application. The lack of rainfall slows its growth and complicates the development of coarse planting in addition to potato.

The winter greens (oats and raygrass) in addition to the pastures, are with a low supply of fodder as a result of that drought. The nutritional status of the breeding grounds of Mar del Sur and Mechonguévan from bad to regular.

"The lack of investment in infrastructure (drinking water, electricity, gas, internet, transport and roads) makes it difficult for the agricultural producer and the rural worker to live in the countryside, causing their transfer to the cities, along with some productions, between them, swine, horticulture, eggs, chickens and feedlot," said who is also vice president of the National Federation of Potato Producers.

"This creates urban and environmental conflicts with its consequence in the coexistence of neighbors", Raiteri said.

Rural roads are vital to link the field with health, safety, education, shopping centers and ports.

The candidates for mayor of the two main political forces did not show in the past interest in supporting the growth of the sector. We are willing to collaborate to reverse this situation. There is no growth without development of the quality of life, nor development without production", concluded Mario Raiteri.

La Capital MDP <https://www.lacapitalmdp.com/coninagro-espera-una-nueva-agenda-agropecuaria-con-propuestas-superadoras/>

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#### Argentina 4

They launch new options in agricultural insurance

For the current agricultural campaign and with the objective of providing a differential service, Sancor Seguros once again boasts its extensive experience.

To the Packs of Precampaña, Double Cultivation and the traditional cover of hail, Sancor Seguros adds the possibility of insuring the crops against risks such as Winds, Frost, Fire and High Seeds. Among other aspects, the Insurer developed a new Pack of Precampaña for the cultivation of corn, which in addition to the aforementioned additional ones, includes the novel coverage of Merma de Yield, which not only covers the cost of the policy but also compensates 5 qq / in case of drought or flood.

In addition, the firm was a pioneer in allowing the client to pay their agricultural policies with their own production. In this regard, he has more than 17 years of experience in the exchange of grains and more than 150 delivery points. As a novelty, now the insured can pay with this modality any of the coverage he has contracted with Sancor Seguros, at the best market price. As a complement to this benefit, the Insurer of Santa Fe origin presented "Tu Soja Vale Más", an initiative through which, by hiring in Exchange of Grains, the client can choose the day for setting the price of soybeans for cancel your policies, and on that price you access an exclusive bonus of 5%.

"In Sancor Seguros, we historically occupy a leading place in Agricultural Insurance. We are a company born more than 73 years ago in the interior of the country and

we have a truly federal presence. In addition, we have the largest and best human capital in the market, to which we add day by day technological advances that allow us to be leaders in what people need. That has given us a special closeness with rural producers, as well as a deep knowledge of the characteristics of agriculture and its needs in terms of insurability”, said Ing. Agr. Gustavo Mina, Agricultural Insurance Manager of Sancor Seguros.

As for three campaigns, Sancor Seguros continues to provide satellite image service to its customers, now with new features. It is a platform that allows data to be integrated, to optimize analysis and to enhance decision making in agriculture, and includes the following tools:

- Green images of green index (NDVI), to efficiently track the entire crop cycle.
- Access to Campo 360, an intuitive and easy-to-use GIS platform to visualize green index maps, plus an App for batch tours. This tool allows policyholders to improve decision making at each stage of the production cycle.
- Historical indexes of climate and productivity. Advanced analysis and reports.
- Online talks, workshops and regional training events, to learn about the use of these technologies.

"In order to continue betting on the development of new coverage and as we did last season, where we went to the market with index insurance for soybeans, this time we are launching a parametric coverage for drums, which covers extreme variations in the rainfall regime, "Mina announced. "To trigger compensation, coverage uses the standardized precipitation index (IPE) as an indicator of the occurrence of such extreme events. This index is estimated by the National Meteorological Service (SMN) for its meteorological stations".

It should be noted that, among its wide range of products, the firm also has animal life coverage for the different livestock farms, breeding, breeding and feedlot, as well as life covers for pig farms, horses and pedigree animals.

In this new campaign, Sancor Seguros continues to consolidate itself as the best ally for the Argentine countryside.

News Agrofy <https://news.agrofy.com.ar/noticia/183282/lanzan-nuevas-opciones-seguros-agropecuarios>

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## Brasil 5

The government will encourage a greater offer of aquaculture insurance in 2020

The Ministry of Agriculture, Livestock and Supply (Map) organized a debate on risk management and contributions to allow aquaculture insurance, during the International Congress of Fish and Fisheries Exhibition of Brazil, held last week in Foz do Iguacu (PR). The initiative was a joint action of the Secretariat of

Aquaculture and Fisheries (SAP) and the Secretariat of Agricultural Policy (SPA) of Map.

At the meeting, the Secretary of Aquaculture and Fisheries, Jorge Seif Jr, and the director of the Risk Management Department, Pedro Loyola, announced that in 2020 the Ministry of Agricultural Policy will send the proposal to allocate resources to the Interministerial Rural Insurance Management Committee specific for the aquaculture insurance subsidy. The objective is to arouse interest in the market for more insurance companies to offer aquaculture insurance, expanding the distribution channels of brokers, cooperatives and financial institutions that serve the supply chain.

As a reference, it was agreed to hold a workshop for further information refinement. The government and the productive sector will collect regional data by species and type of systems that will be submitted to insurers. Companies must inform what data and documents they need and what factors interfere with the price of insurance.

With the development of rural insurance, greater stability of cash flow and income of producers is sought, as well as greater efficiency of production and productivity by inducing the use of technologies to improve the competitiveness of the sector and contribute to Brazil becoming a major exporter of aquaculture fish.

Representatives of the productive sector, such as the Brazilian Fish Association - PeixeBR and the Brazilian Association of Shrimp Breeders - ABCC, and the National Insurance Commission of the National Federation of General Insurance (FenSeg) with six companies participated in the meeting with Map. as well as aquaculture technicians, producers and cooperatives.

#### Industry data

The Director of Aquaculture of SAP, Mauricio Pessôa, presented data that portray the situation of the sector. According to the IBGE census, in 2017 there were 455,541 units of fish and shrimp farms, of which more than 95% are small businesses. The aquaculture production chain handles figures in excess of R \$ 10 billion per year.

According to Pessôa, FAO estimates that the world market will need 30 million more tons of fish in the next 10 years. And Brazil, through aquaculture, is one of the countries that can provide this noble food competitively.

The representative entities presented the agribusiness of national fish farming and shrimp farming (crustacean farming) and opportunities for the development of this production chain.

The event was also attended by international experts in insurance. Martin Tellez, representative of the FIRA (The Instituted Trusts in the Relationship with Agriculture), demonstrated the operation of mutual funds for aquaculture insurance in Mexico. Portuguese aquaculture expert Rui Gomes Ferreira of Longline, London, presented the international experience with aquaculture insurance.



O Documento <https://odocumento.com.br/governo-vai-incentivar-maior-oferta-de-seguro-aquicola-em-2020/>

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## Chile 6

Parametric insurance: The option for farmers affected by drought

The policies are mainly associated with climatic risks and it is not necessary to prove material damages to collect them, which allows the payment to be made faster.

Climate change is wreaking havoc worldwide. According to UN estimates, in 2025 1.8 billion people will live in regions with water scarcity. Only 5 years later, in 2030, almost half of the population would inhabit areas with water stress. The rise in temperatures would generate an environmental, social and economic crisis.

While there is still time to act, the picture does not seem too encouraging today. In Chile, at least, the central area has been shaken by a drought that is only comparable to what happened in the late 1960s. The government has already declared the regions of Coquimbo, Valparaíso, O'Higgins, El Maule and Metropolitana as areas of water scarcity. The lack of water has caused millions of losses in crops, as well as massive deaths in livestock. The agricultural industry faces a challenge of catastrophic connotations.

Currently in Chile, one of the coverage that incorporates agricultural insurance is that of droughts. However, the policy does not cover the risks of fruit trees, such as pears, apples, grapes, walnuts, blueberries, raspberries, among others. Given the above, there is only one instrument that today allows to cushion the economic effects caused by water scarcity in fruits, it is parametric insurance.

"Parametric insurance corresponds to a modality in which insurers pay previously agreed amounts when certain parameters and / or conditions agreed between the client and the insurers are met," explains Hans Jahr, Placement manager of the Gallagher insurance and reinsurance broker Chile. As he explains, this modality has several advantages when it comes to covering climatic risks since the calculation of compensation is objective, since it is based on the selection of parameters. "In this type of insurance, compensation is paid without expert opinion or proof of damage, provided that the parameter stipulated in the policy is met and is backed by the corresponding entity, since it is not necessary to evaluate the losses after the accident. In general, they have a higher cost to traditional insurance", he says.

As an example, Jahr adds that "if a farmer hires insurance and wants to be compensated when temperatures, rainfall, winds, river flows or solar radiation, among others; Exceeding the established parameters, you will receive your payment, even if your crops have not been damaged".

In Central America and the Caribbean, experience with parametric insurance dates, at least, since 2007. As of that date, there is the Caribbean Catastrophe Risk



Insurance Facility (CCRIF), a mechanism that groups catastrophic risks from several countries and offers coverage against earthquakes, tropical cyclones and excess rainfall to the governments of the region. The CCRIF allows states that face natural disasters to obtain a quick payment and thus finance an initial response to disasters.

In 12 years of CCRIF's existence, payments have been made for hurricanes, earthquakes and excess rains to 13 governments for more than 120 million dollars. In 2017, the Central American governments had to resort to this type of insurance after the devastating effects that Hurricanes Irma and Maria left.

"The experience in the countries of Central America has been successful, since they have shown that parametric insurance is a tool that can be very useful for both the private sector and governments," concludes Jahr.

24 Horas <https://www.24horas.cl/emergenciaclimatica/seguros-parametricos-la-opcion-para-agricultores-afectados-por-la-sequia-3600432>

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## Chile 7

Atacama is declared an agricultural emergency zone

The northern region becomes the sixth to be declared a drought emergency zone. The Ministry of Agriculture will allocate resources and tools to help farmers and small farmers.

This Tuesday, Agriculture Minister Antonio Walker arrived in the Atacama region to declare an agricultural emergency zone. The reason? Water scarcity has caused serious problems for local farmers and farmers.

Prior to the announcement, the Secretary of State met with Mayor Patricio Urquieta, in addition to Senators Rafael Prohens (RN) and Yasna Provoste (DC), with whom he will work on the necessary actions to support those affected.

Atacama is the sixth region to be declared an agricultural emergency zone. Coquimbo, Valparaíso, Metropolitana, O'Higgins and El Maule join the measure.

The detail of the aid signed by the government is a monetary contribution for investment funds destined to the farmers of the three provinces of the region, which total 50 thousand head of small livestock. Along with this, it is expected to increase the delivery of bales, food supplements and veterinary drugs.

The decree also contemplates the delivery of two Agricultural Insurance policies that amount to \$ 12 million 600 thousand pesos, which will be destined to all farmers affected by the drought. Another 80 billion will be injected to small farmers from remote areas to water reservoirs, in order to mitigate the economic impact they have experienced as a result of water scarcity.

The Ministry of Agriculture also had its twelve services to collaborate with field needs.  
Radio U Chile <https://radio.uchile.cl/2019/09/17/atacama-es-declarada-zona-de-emergencia-agricola/>

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#### Ecuador 8

More than \$ 5.8 million delivered in compensation for Agricultural Insurance since 2010

A total of approximately \$ 58 million has delivered the AgroSeguro Project, of the Ministry of Agriculture and Livestock (MAG), in compensation since its establishment in 2010.

To reach this amount of compensation, AgroSeguro has carried out 392,718 procedures in a total of 1,413,530.10 hectares insured since 2010.

Between January and August 2019, a total of \$ 5,775,770.55 was compensated, benefiting 6,166 producers, who suffered losses in their crops.

As of July, Galapagos producers have access to the insurance service, which allows them to recover direct production costs in their crops affected by climatic and biological phenomena, as well as benefit from 60% of the State's report.

The beneficiaries of the AgroSeguro Project can access Agricultural Insurance through Banco Ecuador, Banco Desarrollo de los Pueblos SA, Banco de Loja SA, as well as the savings and credit cooperatives Calceta and Santa Ana, financial institutions that are trained to inform the producers on the benefits and obligations of the Agricultural Insurance policy, which is a requirement for the granting of credits.

The savings and credit cooperatives Comercio, San José and April 13, Corporación Financiera Nacional and Banco del Pacífico are in the process of offering agricultural insurance in favor of small producers.

Since the promulgation of the Productive Development Law, small and medium-sized producers have saved by way of Value Added Tax (VAT): \$ 947,379.66 in Agricultural Insurance policies, until July 31, 2019.

La Hora [https://lahora.com.ec/noticia/1102271670/mas-de-\\$58-millones-entregados-en-indemnizaciones-por-seguro-agricola-desde-2010](https://lahora.com.ec/noticia/1102271670/mas-de-$58-millones-entregados-en-indemnizaciones-por-seguro-agricola-desde-2010)

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#### México 9

Zacatecas delivered 3.6 million pesos of agricultural insurance

The resources were delivered to 482 farmers

By provision of Governor Alejandro Tello and in coordination with the Ministry of Agriculture and Rural Development (Sader) for the 2019 agricultural cycle there will be coverage for 317 thousand hectares.

Zacatecan producers in the municipalities of Felipe Pescador; Fresnillo and Villa de Cos, received compensation payment for 3.6 million pesos of Agricultural Insurance, which covers two thousand 452 hectares damaged.

There were 482 bean and vine producers who received the support, after complying with the regulations established for the 2018 Catastrophic Agricultural Insurance coverage, due to the effects of drought in beans and frosts in vines.

By provision of Governor Alejandro Tello and in coordination with the Ministry of Agriculture and Rural Development (Sader) for the 2019 agricultural cycle there will be coverage for 317 thousand hectares.

El Sol de Zacatecas <https://www.elsoldezacatecas.com.mx/finanzas/entregan-en-zacatecas-3.6-mdp-de-seguro-agricola-vid-cambio-climatico-seguro-agricola-catastrofico-sequia-frijol-vid-secampo-sader-4250948.html>

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México 10

Quintana Roo: Drought "hits" Mennonites; they lose production

The harvest drastically decreases as a result of the lack of rainfall.

The Mennonites of Salamanca lost 80 hectares of watermelon of the 100 that they sowed as a result of the lack of rains this year, in addition to a similar amount of corn, beans, sorghum and other crops.

Joshep Schmitt, producer, said that in that camp in the case of watermelon, the hectares that had production only obtained 60% of the yield.

You may also be interested: Investigate Mennonites of Bacalar for dam construction

The problem is aggravated due to the coyotaje in the camps where the kilo of watermelon is being bought from two to 2.50 pesos per kilogram, when the market price is between seven and nine pesos per kilogram.

"This year we only harvest 30 and 40 tons per hectare because there was no rainfall," he said.

He said that watermelon is only one of the affected crops, since the drought also decimated thousands of hectares of corn, beans and sorghum crops, which in some sectors the loss was total and only survived where irrigation systems are available.

He said that in more than a decade that this Mennonite settlement has existed, they had never experienced a water crisis like this year, where rains were scarce and irrigation wells lowered their water level so much that it prevented them from constantly watering crops.

He added that this has caused the grain silos to be at their lowest capacity and even the wineries selling food based on sorghum and corn are found to have a low inventory due to the generalized situation that affects all the productive zone of Bacalar, where they have Mennonite camps like El Bajío and San Fernando.

This situation said it has also caused losses in livestock in Salamanca, as many livestock producers have reported the death of animals due to malnutrition and lack of water in the jagüeyes.

Meanwhile, he said that despite their origins, the majority of the inhabitants of the place are nationalized Mexicans and as quintanarroenses they are registered in the register of agricultural and livestock producers of the local authorities, so they expect support, mainly from the agricultural insurance of the Government of the State.

Sispe <https://sipse.com/novedades/produccion-menonitas-sequia-sandia-maiz-frijol-sorgo-chetumal-344401.html>

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## México 11

Drought affects 25 thousand hectares of corn and beans in Hidalgo

The affected lands are located in the municipalities of Huasteca and the Alta, Gorda and Otomí-Tepehua mountains.

In Hidalgo they have registered 25 thousand hectares of corn and bean crops affected by the drought, which are located in municipalities of Huasteca, the Alta, Gorda and Otomí-Tepehua mountains.

Given this scenario, through technical teams of the Ministry of Agriculture of Hidalgo, they assess the affected areas to determine how many were actually damaged and, consequently, that farmers collect insurance.

This was reported by Carlos Muñiz Rodríguez, Secretary of Agricultural Development of the state, who explained that the drought problem is not unique in Hidalgo because it affects much of the country.

The highest concentration of drought is among the Huastecas veracruzana, potosina, tamaulipeca and hidalguense. Obviously the neighboring municipalities in the state have been affected", he said.

A month ago, he said, the drought report in Hidalgo was 16 thousand hectares; that is, between August and September the number increased by nine thousand hectares. However, so far they have not accounted for how many enter agricultural insurance.

Once the damages to the lands have been verified, the peasants will receive, per hectare, compensation of 1,500 pesos per storm land and 2,500 pesos per year of irrigation.

Am <https://www.am.com.mx/hidalgo/noticias/Sequia-afecta-25-mil-hectareas-de-maiz-y-frijol-en-Hidalgo-20190912-0072.html>

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## México 12

### Government of Altamira manages support for the agricultural sector

In the face of the drought affecting the soybean crop, the mayor of Altamira, Ana Laura Amparán carries out the pertinent actions before the State government to activate the Catastrophic Agricultural Insurance

Endorsing the support of his government towards the agricultural sector in response to the drought that seriously affects crops, especially that of soybeans, Mayor Alma Laura Amparán Cruz has instructed the Directorate of Agriculture, Livestock and Fisheries, attached to the Secretariat of Economy, carry out the pertinent actions before the State government to activate the Catastrophic Agricultural Insurance. As part of the work implemented to counteract the situation that the highland countryside is going through, since September 11 of this year, around 7,100 hectares have been supervised, verifying losses ranging between 80 and 100 percent of crops.

The main objective of the municipality with these actions is to be able to access as soon as possible the resources of the Catastrophic Agricultural Insurance, in charge of the Federal Government, for the benefit of the affected producers. Thus, as the government headed by the municipal president Alma Laura Amparán Cruz, supports the agricultural sector, an item that represents one of Altamira's main strengths.

Hoy Tamaulipas <https://www.hoytamaulipas.net/notas/396205/Gestiona-Gobierno-de-Altamira-apoyo-al-sector-agricola%C2%A0.html>

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## México 13

### Only 500 tons of soybeans will be produced

Only 500 tons of soybeans will reach per hectare produced, even when there were estimates of 1,500 tons, but the drought seriously affected production

Well, despite the rainfall recorded in recent days in the rural area of Altamira, estimates for soy production continue without favoring the peasant sector, since the drought affected a large part.

Guillermo Aréchiga Velasco, director of Agriculture, Livestock and Fisheries of the City Council announced that there is still not enough moisture in the crops, so, according to estimates, instead of producing 1500 tons per hectare the figure is reduced to just 500 tons .

The Altamira official mentions that the situation is quite critical since an average of 10 thousand hectares of soybeans were carried as a total loss, a scenario that is already in the hands of agricultural catastrophic insurance in search of Federal Government support

He added that unfortunately the rains arrived too late, almost at the end of the spring summer season, a scenario that has hit for the third consecutive year at least 300 agricultural producers in Altamira and with losses in 30 thousand hectares of soybeans in the region.

El Mercurio <https://elmercurio.com.mx/la-region/solo-se-producira-500-toneladas-de-soya>

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México 14

Zacatecan producers receive catastrophic agricultural insurance

This insurance has coverage in 316 thousand hectares, of which 16 thousand, are of vine and peach. / Courtesy Godezac  
The Sun of Zacatecas

This Monday, wine growers from Zacatecas received checks from the Catastrophic Agricultural Insurance for a total of 17.8 million pesos, since their crops were damaged in the 2018 agricultural cycle.

This insurance has coverage in 316 thousand hectares, of which 16 thousand, are of vine and peach. With the release of resources, the second stage of the Emergency Drought Program begins, agreed by the federal and state governments.

For the fourth consecutive year in the southeast of the state there were frosts and hailstorms that affected more than a thousand hectares of vineyards, despite which, Zacatecas is the first national place in industrial grape production; second, in table grapes and third in planted area, with four thousand 224 hectares, said Adolfo Bonilla Gómez, secretary of the Field.

Peasants affected by drought ask the Governor for support

In total, 110 producers in Villa Hidalgo received compensation checks from the 389.78 hectares of vines affected by frost; like 85 of Ciudad Cuauhtémoc, who suffered losses in 190.85 hectares; 66 by Luis Moya, for claims on 140 hectares; nine from Villa González Ortega and six from Pánfilo Natera.

On the other hand, in Tlaltenango they delivered checks for payment of Catastrophic Insurance compensation to 40 producers for damages in 125.67 hectares of corn affected by hailstorms; in Tepechitlán to 17 producers, for damages in 38.11 hectares and in Santa María de la Paz, 11 producers for damages in 34.9 hectares.

El Sol de Zacatecas <https://www.elsoldezacatecas.com.mx/finanzas/productores-zacatecanos-reciben-seguro-agricola-catastrofico-viticultores-vid-durazno-durazneros-cheques-recursos-programa-de-emergencia-por-sequia-4158683.html>

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## México 15

They will make catastrophic insurance effective after damage to hurricane crops

The Ministry of Agriculture and Rural Development (Sader) reported that after the passage of Hurricane Lorena along the coast of Jalisco and the damage to crops that this caused catastrophic insurance.

He explained the dependence that with the collection of insurance, farmers who saw their crops affected may receive 1,500 pesos per hectare in the case of annular crops, such as corn, and 2,500 pesos if they are fruit crops such as bananas or mango.

"The affected producers will have all the necessary support to recover their investments and the support to reverse the data in their lands," said Alberto Esquer Gutiérrez, director of the Sader.

"Today the state government has an agricultural catastrophic insurance where the first step we do is the removal of damaged hectares, certification and hence be able to put the standard of this insurance, that this year we have a policy that exceeds 100 million of pesos and that can help us to be able to lend a hand to the producers that result in losses due to weather damage, "said the official.

Catastrophic expense insurance is a support component from the state and federal governments, which consists of buying agricultural insurance for those areas where claims generally occur that affect the production and productivity of producers.

These sites are usually those where it rains less or where it rains too much, such as regions where cyclones or torrential rains usually occur that generate millionaire losses.

Esquer Gutiérrez explained that this year the corresponding policies for the coverage of damages in favor of the affected producers are already in force. The damages could be drought, floods, hailstorms and landslides. The bag is over 100 million pesos.

In 2018, around 650,000 hectares were protected under this scheme, and the main crop was corn, followed by sorghum, beans, green chili and plantain, in the case of the Coast.

Partidero <https://partidero.com/haran-efectivo-seguro-catastrofico-tras-dano-en-cultivos-por-huracan/>

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## México 16



## Winds and rains destroy agricultural greenhouses

The production of chili seeds that was prepared for the season is damaged

Vegetable products are once again victims of meteorological phenomena by registering damages in the greenhouses with the rains and strong winds that have been registered in the municipality during the last weeks.

In a tour carried out by EL DEBATE in the agricultural fields of the valley, the damages caused by the strong winds and rains in the greenhouses where the seed of the varieties of spicy chiles that are grown in this region of the municipality were observed.

"The vegetable producers of the Escuinapa Valley are forgotten at all levels of government. A year ago, the hurricane (Willa) left us devastated and now these heavy rains and winds (September 14) have damaged our greenhouses, "lamented Humberto de Jesús Acosta, producer of chiles from Isla del Bosque and Palmito del Verde.

He added that strong gusts of wind accompanied by rains took them by surprise and damaged the infrastructure of greenhouses and some vegetable plants.

"The infrastructure of each greenhouse costs about 200 thousand pesos. We were affected here by three. The plants are able to collect them, but it is something that hits us a lot because we do not have the support of any government. We are alone and forgotten", he said.

### More debts

Jesús Acosta said that given the indifference of the authorities of the three levels of government, the producers of the Escuinapa Valley have had to acquire new loans with very high interests, in order to obtain capital that will allow them to reactivate their lands and make them produce.

He explained that in his greenhouses he produces the seed of serrano, jalapeño, Hungarian and anaheim chili to grow between 7 to 8 hectares, but other producers' plants also work, and harvest more than 150 thousand spicy chili plants in their different varieties.

The producer made the desperate call to the authorities to give them support that will allow them to reactivate their lands, since with this new government, until the Procampo they were removed.

The vast majority of the valley area lives from the countryside looking to enter agricultural insurance.

Debate <https://www.debate.com.mx/mazatlan/Vientos-y-lluvias-destrozan-los-invernaderos-agricolas-20190920-0126.html>

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## México 17

BCS Livestock Union launches insurance for producers affected by Hurricane Lorena

Both insurances can cover from head of cattle that have been lost during the contingency, to material damages of the local production units

According to the Livestock Union (UG) in the State, after the passage of Hurricane Lorena through Baja California Sur (BCS), some producers were affected by the stream run, which is why two livestock insurance will be launched to cover the damages They could have their poultry.

The union pointed out that together with the National Confederation of Livestock Organizations (CNOG) they made available to the Producers the Insurance Funds of the same confederation, where they plan to offer two types of insurance to cover damages due to such climatic phenomenon such as livestock insurance to cover damage to head of cattle, as well as insurance to cover material damage.

In the case of livestock insurance, this search protects the animals from the herds and herds registered in the National Livestock Register (PGN), which covers the risk of death, forced sacrifice or disappearance of the bovine species in its milking zootechnical functions, reproduction, work, double function, goats, breeding sheep and bees.

On the other hand, insurance for material or property damage within livestock facilities, ensures that it will cover all livestock facilities within the Livestock Protection Units (UPP), which were affected by the damage of climatic and geological effects despite being protected a long the whole year.

Finally, the UG asked all those affected in the livestock sector that the coverage schemes to be beneficiaries of these insurances, should contact the state facilitator Julián Alfonso Durazo Gutiérrez who can be found in the offices of the Regional Livestock Union or, contact 612 15 9 39 38 for more information.

Diario El Independiente <https://www.diarioelindependiente.mx/2019/09/lanza-union-ganadera-bcs-seguros-para-productores-afectados-por-huracan-lorena>

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## Uruguay 18

The National Climate Change Adaptation Plan for agriculture is already rolling

Authorities presented this strategic instrument to guide public policies towards the adaptation of agricultural systems with a long-term vision.

With important public assistance, the National Plan for Adaptation to Climate Variability and Change for the Agricultural Sector (PNA-Agro) was presented, a

strategic instrument to guide public policies towards the adaptation of agricultural systems with a long vision term.

The NAP-Agro proposes a strategy designed by 2050, and an action plan by 2025, with concrete adaptation measures on the development and transfer of technology; the information systems; climate insurance; the productive infrastructure; the promotion of good practices; the strengthening of producer networks and organizations and institutional capacities, among other issues.

Its construction was led by the Agricultural Unit for Sustainability and Climate Change of the Office of Agricultural Programming and Policy (OPYPA) of MGAP, in coordination with the National System of Response to Climate Change and Variability (SNRCC).

At the opening of the presentation activity, the interim Minister of Livestock, Agriculture and Fisheries, Alberto Castelar, said that "this is the product of the articulated work of several institutions, of technical capacities of our ministries and other organizations, which has been done also articulating with the private sector »and that the PNA-Agro« is a commitment we make with the environment, with our society and with the international community ».

Castelar said that the adaptation of productive systems to climate variability and change is one of the strategic guidelines that were defined by the MGAP in 2010 and that, since then, resources were allocated for the implementation of concrete measures 2014, which between 2005 and 2019 involved a total of 120 million dollars.

In addition, he added, "public policies, such as land use and management plans, sustainable use of the natural field, irrigation promotion policies, risk management, information systems development," were implemented.

When speaking, the Undersecretary of Housing, Land Management and Environment, Jorge Rucks, commented that having a plan like this, "generated from the capabilities that the country itself has, from the levels of awareness it has our people, our men, our women, our academic and institutional capacities and as ministries responsible for developing these issues, "it shows us that" although we have great vulnerabilities to climate variability and change, we also have strengths that are fundamentally based on our human and technical capabilities ».

Everyone's Commitment

For his part, the National Secretary of Environment, Water and Climate Change, Carlos Colacce, shared that "this document leaves ahead forecasts that imply committing to compliance, with its implementation. To work on these adaptation plans is to prepare ourselves as best as possible »for climate change.

The Resident representative of the United Nations Development Program, UNDP, in Uruguay, Stefan Liller, mentioned that "this national adaptation plan will contribute to a profound change towards a more resilient and more adapted model", while the official In charge of the FAO Representation in Uruguay, Vicente Plata, said that the document contains "a series of indications on the issues that need to be advanced,

based on evidence, so that the Uruguayan agricultural sector can adapt more easily to variability and climate change ».

"This document is the consolidation of a three-year work, which aims to serve to identify, order and prioritize actions, that is, to be a guide for implementation and to help transform the Uruguayan agricultural sector," said the Coordinator of the Agricultural Unit for Sustainability and Climate Change of OPYPA-MGAP.

At the same time, the National Coordinator of the PNA-Agro elaboration project, Cecilia Jones, explained that "a great emphasis was made because the document was not made between four walls, but that it was a real participation process ».

In this sense, during 2017 a consultation process was carried out through a series of Adaptation Dialogues that allowed us to highlight the main impacts of climate variability and change and the proposals for adaptation strategies focusing on the different productive systems, rural women and family farming.

In addition, a workshop was held in which nearly 450 young people participated in nine departments in the interior of the country.

In July 2019, the contents of the Plan were shared, discussed and validated in a meeting with actors from the public agricultural institutions, subnational governments, civil society, producer organizations and academia.

Throughout the entire process of elaboration of the PNA-Agro, more than 950 people were involved, representatives of civil society organizations.

#### Interinstitutional

The presentation of the plan event included the realization of a panel discussion on the challenges for adaptation in the agricultural sector, in which Walter Oyhantçabal, coordinator of the Agricultural Unit for Sustainability and Climate Change of OPYPA-MGAP participated; Ignacio Lorenzo, president of the National System of Response to Climate Change and Variability (SNRCC); Jorge Sawchik, director of the National Program for Research on Crops of Secano (INIA) and Mario Buzzalino, president of the National Commission for Rural Development (CNFR).

The panelists exchanged with each other, and also with the public, on the main challenges in terms of adaptation to climate variability and change identified from their different perspectives and experiences.

The NAP-Agro was developed with the support of the Agriculture Integration Program in National Adaptation Plans (NAP-Ag), implemented by the Food and Agriculture Organization of the United Nations (FAO) and the United Nations Program United for Development (UNDP) with funding from the Federal Ministry of Environment, Nature Conservation, Construction and Nuclear Safety of the German Government.

The Project Monitoring Committee in Uruguay is composed of MGAP, UNDP, FAO, the Office of Planning and Budget (OPP) of the Presidency of the Republic, the Ministry of Housing, Land Management and Environment (MVOTMA) and the Uruguayan Agency for International Cooperation (AUCI).

The NAP-Agro development project is part of the Agriculture Integration Program in National Adaptation Plans, implemented by the Food and Agriculture Organization of the United Nations (FAO) and the United Nations Development Program (UNDP) with the financial support of the International Climate Initiative (IKI) of the Federal Ministry of Environment, Nature Conservation and Security of the German government.

República <https://www.republica.com.uy/el-plan-nacional-de-adaptacion-al-cambio-climatico-para-el-agro-ya-esta-rodando-id730836/>

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## España 19

The Insurance Consortium will expand the number of experts to process claims for rain

Valladolid capital and a part of the province have been added since yesterday to the list of areas to which the Insurance Compensation Consortium (CCS) must compensate for rain and flood damage, as a result of the storm that fell in the Tuesday night.

The CCS is a public business entity attached to the Ministry of Economy, which is responsible for covering those extraordinary risks that occur in household goods or cars, which are usually the objects most affected by floods.

If between September 11 and 15 it was Levante (Murcia, Valencian Community), Castilla-La Mancha (Guadalajara, Toledo, Albacete and Ciudad Real), Community of Madrid (Arganda del Rey, Daganzo or Campo Real), and Andalusia (Almería, Granada and Málaga), the state agency, with delegation in Valladolid, has begun to receive yesterday the first claims and requests for the damages of the precipitations in the province.

This will force to reinforce with greater personnel the number of experts, who will have to move to the homes, garages, shops and industries affected by the water.

The calls yesterday to request information were mainly made from those affected in the capital and from Aldeamayor. But the damages have also reached Boecillo, Arroyo de la Encomienda, Zaratán or Viana de Cega. Areas affected by storms have also been received from Ciudad Rodrigo and Ávila.

The personnel who will carry out these surveys are engineers, graduates and surveyors authorized as experts by the General Directorate of Insurance. They will be responsible for the verification of the damages and the preparation of a report to

proceed to the payment that, according to CCS sources, is usually carried out in 80% of the cases before three months.

In assessing damage in the Levant and south, the state agency has initially established a team of 175 people.

Under the Insurance law, the insured are obliged to prove the assets they have, and through images to be able to contribute the damages caused, especially when it comes to perishable material.

#### Replacement or replacement

In order for the Consortium to take care of these claims, it is necessary before checking the individual insurance policy signed with the companies. It contemplates the payment of a small amount of the premium for this type of contingencies, but it is necessary to check the risks we have covered.

"Many times we think that we have included in its entirety the replacement or replacement of the affected good, when it can be only a percentage, 60% or 80%, depending on the years of purchase or use," they explain from the Consortium.

In case of wind damage, the CCS assumes the cost of repair or replacement in cases that exceed 120 kilometers per hour, "a circumstance that did not happen in Valladolid on Tuesday night," they added.

Home and car insurance policies recommend submitting the claim within seven days, although all subsequent claims will be taken care of. For this, the Consortium has established a toll-free telephone number (900 222 665), and a website:

[www.consorseguros.es](http://www.consorseguros.es)

(with electronic ID or certificate).

The state agency will contact all the insured who could not report the damages normally during the hours in which they recorded the incidents.

From the Consortium it is recalled that there is no limit to the amount to compensate for these floods, so the entity will pay the corresponding ones in accordance with the insurance contracted by those affected, even if the final cost significantly exceeds the first estimates made «.

In the case of flooded cars, the insured shall be entitled to compensation from the CCS, regardless of the coverage he has contracted, since it is sufficient to legally establish civil liability or damage to third parties to be entitled to it.

But in addition, it will be paid according to the provisions of the car policy so that if it collects that it will be compensated for the total value of the car, in case of total loss during the first two years, the Consortium will pay it.

"Some stipulations that are not always known," said the Consortium, who remind that insurance mediators are also authorized to process applications with the state entity.

During the floods in the peninsular southeast, between September 11 and 15, the number of requests that the Consortium estimated until last day 17 was around 30,000, a figure that has been increasing.

The compensation to be paid to said insured will amount to about 203 million euros, of which the Valencian Community records the majority (103 million), followed by Murcia (82 million).

El Norte de Castilla <https://www.elnortedecastilla.es/valladolid/consorcio-seguros-ampliara-20190919071601-nt.html>

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## España 20

Agricultural insurance only covers damages exceeding 20% of wildlife crops

The Provincial Agrarian Council of Soria sets the prices of pastures, herbs and scrapers.

The territorial delegate of the Board in Soria, Yolanda de Gregorio, has chaired this morning the Provincial Agrarian Council of Soria, a dialogue body between the Junta de Castilla y León and the professional agricultural sector, represented in our province by four members of Asaja and two Alliance for Field Unity.

As a first issue, the new maximum and minimum prices for the use of pastures, herbs and scrapers under common management have been unanimously approved. These prices serve as a mandatory index in the awards of pastures that will be made by the Local Agricultural Boards of the province during the next year. Public intervention in this sector, initiated since the thirties of the twentieth century and, in the region confirmed in the Agrarian Law of 2014, is a mechanism for the defense of extensive livestock, mainly sheep, in order to make coexistence compatible between the agricultural and livestock sector.

After a debate among the members of the commission, and although the economic situation of sheep farms is not very favorable, it has been decided to raise the price of pastures in line with the interannual CPI, estimated at 0.3 %. This percentage of increase leaves the minimum price invariant, at 0.85 euros per hectare and a rise of two cents in the maximum, which remains at 2.96 euros per hectare.

## Tuberculosis

The representatives of the sector have demanded information on the development of the campaigns of livestock sanitation, mainly of the eradication of tuberculosis in cattle, disease transmissible to the human being. The territorial delegate has commented on the numbers of farms and positive reactive cattle in the diagnostic



tests that are mandatory in the provincial cabin, which affect almost 18,000 cattle over six months.

The commented data is not yet definitive, since the repetition of tests to some farms that were positive in the tests carried out in spring is missing. Everything seems to indicate that the final figures will be lower than in previous years.

Yolanda de Gregorio has shown her understanding with the affected farmers, but has stressed the importance for the public health and for the economic future of the livestock sector that the eradication of the disease is achieved, as was achieved with the vaccine and sheep brucellosis, disease of which Soria is officially unscathed. In this line, it has indicated that the compensation paid by the Ministry of Agriculture, Livestock and Rural Development during 2018 was around 60,000 euros, and served to mitigate the economic effects that the compulsory slaughter of animals entails in any exploitation. He thanked the sector for its collaboration in providing official veterinary services in this arduous task.

#### Crop fauna damage

In another order of things, the agricultural sector has raised the importance of the damage that wildlife causes in crops, mainly sunflower. The delegate stressed the inclusion of these damages in the insurance of herbaceous crops of Agroseguro, with a risk insured by plot, circumstance that makes it possible to receive compensation for damages greater than 20% of the crop. The damage assessment sheet makes possible the claim to the holders of the preserves of the amounts not compensated by the insurance.

The representatives of the farmers wanted to show that in the past fire campaign there have been no fires due to the effect of the agricultural machinery, which responds, they have assured, to the efforts that the farmers make to avoid damages, improving the means of production and taking the necessary precautions. The delegate thanked the attitude that is being imposed in the sector and encouraged to follow the recommendations made on this issue, from the Ministry of Development and Environment, in the campaign of cereal harvesting.

Soria Noticias <http://sorianoticias.com/noticia/2019-09-20-el-seguro-agrario-solo-cubre-danos-superiores-al-20-cultivos-fauna-silvestre-61350>

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#### España 21

The affected regions request compensation for the last storm

The cold drop has caused disasters throughout the country in the southwest and center of the country, which the Insurance Consortium will compensate with 203 million euros. The first calculation estimated compensation at 190 million euros, but due to the increase in claims for damages, the figure increases to 203 million.

In order to deal with the large number of damages caused, the Consortium has expanded the initial team of 175 insurance experts to 245 professionals, who are already displaced in the affected areas performing contact tasks with the insured and visits to the damaged risks.

The agency has issued a statement announcing that it may begin to pay the first compensation to the insured who have been affected.

As of Friday, September 20, the Consortium had received 20,079 claims for compensation, corresponding to 12,614 homes, 4,951 cars, 2,022 shops, offices and non-industrial establishments, 486 industries and 6 civil works.

Of those 20,079 requests, 10,235 come from Murcia, the most affected region. Alicante has requested more than 7,000 compensation; 646 come from Valencia; 610, from Almería; 572, from Málaga; 520, from Madrid, 232, from Granada and the rest, less than 100, come from the rest of the provinces.

More than half of the compensation requests, 52%, have been submitted by the mediators (insurance agents or brokers), while 28% of them have been submitted by the insured themselves and the insurance companies have taken care of the 20% remaining

These 20,079 compensation requests have been received, in turn, through the CCS website in 70% of cases and the entity's Call Center in 30%.

Sources of the organism consider that the total number of compensation requests that they will have to manage will amount to 30,000, although they do not rule out exceeding that figure "with breadth", and calculate that in four months they will conclude the management of those claims, but they could also exceed that period in one or two months.

Mutuas y Seguros <https://mutuas-seguros.es/seguros/24/09/2019/las-regiones-afectadas-solicitan-indemnizaciones-por-el-ultimo-temporal/6315.html>

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España 22

Climate abnormalities make the commitment to agricultural insurance necessary

The climatic circumstances that we are going through make it appear that we are installed on a climate slide. Adverse weather events are becoming more frequent, more virulent and more extreme.

It is not necessary to look too far back: the temperature records are beaten every summer, the pedriscos are increasingly large and the extent and intensity with which the autumn DANAS are presented surpass any episode of the historical series.

The economic consequence, through climate change, is that the three worst years in terms of accidents in the history of Agrarian insurance are concentrated in the last seven.

In order to face the challenge of managing these abnormalities, there is no more secret than daily work, the adjustment of premiums to real risk and the implementation of systems that allow the insured to offer a quality service that is reflected from the hiring until the expertise and especially in the early payment of claims. Technology allows us to improve our service to our farmers and ranchers every day.

If we review briefly, since the climatic memory is weak, in 2012 the drought increased the accident rate to almost 767 million euros. 2017 was a year of chain of climatic adversities with severe droughts that involved compensation amounts unknown for this risk, intense frosts and widespread hail, in total about 737 million accidents. The fiscal year 2018 arrived and closed, displacing the previous one: more than 741 million, due mainly to the intense and frequent storms of pedrisco that were repeated exceptionally in that year where, for example, in the month of August, every day produced some episode of more or less extensive pedrisco.

Now, in 2019 there is a paradox that we have already seen in some other year, and that is that during a part of the exercise we talked about the damages that the drought is causing, to end the same year, lamenting rains, storms and floods. More than 100 million will be the cost of the drought and we will see as soon as the compensation for rain, flood and hail, DANA included.

Once again, the strength of the system has been put to the test in the face of the biggest cold drop incident in the history of Agrarian insurance. The DANA registered in September has caused damage of great intensity in the Mediterranean and also in the interior provinces. The forecasts amount to 84 million and 50,000 hectares affected. The intensity and persistence with which this phenomenon occurred has generated unusually serious damage.

All this demonstrates the versatility in the face of risk and speaks well of the ability of agricultural insurance to respond to the most diverse circumstances. The evolution of the insurance system has led to a great adaptation to the needs of the different sectors.

Given this type of situation, having an agricultural insurance can make the difference between losing everything or moving on: agricultural insurance is a tool of great importance for the management of risks of farmers and ranchers who are increasingly convinced of their utility and incorporate it as an indisputable part of its fixed costs.

Inese <https://www.inese.es/noticias/actualizada-la-guia-de-buenas-practicas-para-la-aplicacion-del-baremo-de-autos>

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## España 23

Liberty activates a special protocol after the last storms in Albacete and Cuenca

Liberty Group (Liberty Seguros, Génesis and Regal) has activated a special protocol to meet the insured affected by the last storms that have taken place in Albacete (Alcalá del Júcar, Jorquera, Valdeganga and Villalgordo del Júcar) and Cuenca (El Picazo, Motilla del Palancar and Villanueva de la Jara).

Thus, the insurer has made available to customers free telephone service lines (900 222 665 and 952 367 042) and has published information on the different social networks of the Group. In addition, this action protocol includes personalized advice from the mediators of the company.

Between August and September, Liberty has dealt with more than 5,300 claims, a figure that has skyrocketed after the cold drop. The vast majority of these accidents have their origin in data in vehicles and at home.

Grupo Aseguranza <https://www.grupoaseguranza.com/noticias-de-seguros/liberty-activa-protocolo-especial-tras-ultimas-tormentas-cuenca>

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## España 24

Climate change raises agricultural insurance payments

So far this year the compensation for compensation related to meteorological factors amounts to 540 million euros

Agricultural insurance is one of the key axes of agricultural policy in Spain to guarantee income from the sector against all types of claims with an average of 430,000 policies and an insured capital that exceeds 14,000 million euros. However, it is seriously threatened by the situation of some insurers that in recent years have been forced to pull the funds of the consortium and reserves to pay heavy compensation due to a high accident rate associated with climate change, due to a reduction of the subsidies of Agriculture and of the Autonomous Communities and premium increases. Insurance entities and the sector agree on the need for a debate on it.

The companies of the sector indicate that they have a much lower profitability in the agricultural insurance than those obtained in other branches of their activity. In addition, farmers and ranchers aspire to the coverages they need with reasonable premiums.

Droughts and pedriscos

Due to some periods by default, with prolonged droughts, and others due to excess with floods and hail, this year the payments for compensation are already raised to 540 million euros of which 84 million correspond only to the effects of the cold drop

of last weeks. If the trend continues, 2019 threatens to become another annus horribilis similar to 2017 and 2018 when agricultural compensation exceeded 700 million euros. The most affected productions have been cereals with 1.4 million hectares, fruit trees, citrus fruits, vineyards for stone and frost, and garden crops both in the greenhouse and outdoors.

Since 2011, agricultural insurance has gone from 500,000 policies to an average of 430,000. However, the reduction of policies has been accompanied by an increase in the insured capital from 11,000 to more than 14,000 million euros. In this same period, the amount of aid from the Central Administration has increased from almost 300 million to 226 million euros in 2018, while subsidies from the Autonomous Communities fell from 126 to 36 million in the year 2014, to rebound to the current 70 million euros. This decrease in insurance aid has meant that the farmer pays 60% of the cost of the policy, compared to 43% he paid a decade ago.

El País

[https://elpais.com/economia/2019/09/29/actualidad/1569776771\\_573974.html](https://elpais.com/economia/2019/09/29/actualidad/1569776771_573974.html)

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