



**alasa**

Asociación Latinoamericana para  
el desarrollo del Seguro Agropecuario

A large graphic on the left side of the page, featuring a thick orange curved line that forms a partial circle, with a green leaf-like shape inside it.

# **Agro Insurance Newsletter No 43**

November 11, 2019

## Argentina

### Origins Seguros launched Microinsurance for fruit and vegetable producers

In the framework of the monthly meeting of the Frutihortícola Association of Producers and Related Companies of the General Pueyrredón Party, the first Microinsurance Program for the activity was launched. The agreement was signed between Safe Origins and Varese Brokers with the Association, which brings together a large part of the producers of the horticultural circle in the region.

The product is Personal Accident insurance for the specific activity, with the assistance of telemedicine, which allows more producers to access this insurance. In addition to covering the accidents that are caused, this microinsurance also provides tele-medical benefits in general.

Thus, having a remote health assistance service allows fruit and vegetable growers to have a preliminary diagnosis online. After several months of work, this insurance model can be prepared and thus encourage more workers to be protected in a more agile and effective way, promoting insurance awareness.

100% Insurance <https://100seguro.com.ar/origenes-seguros-lanzo-microseguros-para-productores-frutihortícolas/>

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## Argentina

### Hail again in Córdoba: this time shattered part of the wheat

In the fields near Río Cuarto he swept with freshly implanted seeds, stubble and wild lots that were about to thresh. By the accumulation of hail it seems as if it had snowed the weekend near Rio again in spring. Hail again. For the people of Cordoba, punctually those from the south of the province, the arrival of spring, in addition to the warmer days, the flowers and the "dance" of the bees bloom in bloom, is synonymous with hail. So far this "season" has already been two episodes of magnitude: one at the end of October, the other

With resources from rural real estate, in Cordoba they will create a trust fund for the past Sunday, when the sky collapsed at about 2:00 pm with half an hour of heavy rain (in some places up to 100 millimeters) accompanied by heavy hailstorm. "There were sectors of 80- 100 millimeters of blow that made a disaster", told Bio Clarín the director of Bio4 and producer, Germán Di Bella. And he lamented: "In some fields he took puestolostigos who were about to harvest".

For these phenomena it is that 80% of the corn that they sow in Bio4 is late. For other agronomic reasons but also for the great one because "with the early sown in September always grabs some event." It is worth remembering that Bio4 processes 230,000 tons of corn. Among the things that Di Bella highlighted, he pointed out that

the phenomenon was not given in manga format, but by sectors. "There were fields in which he quenched and hailed and very close others in which not even a drop fell," he said. Another problem caused by torrential rain (where it occurred) was the sweeping of stubble and seeds of soybeans and corn recently sown, as well as road damage and the appearance of gullies. It is the second important hailstorm this spring in the south of Córdoba.

Some batches of corn in 4-5 leaves were beaten but they are going to be recovered, others not. One of the towns hit is Sampacho (southwest of Río Cuarto), Colonel Moldes and San Basilio (all to the south). Just one of those who suffered the rain and hail is the Las Rosas establishment. His Production Manager, Luis Lacoste, after a tour told Clarín Rural that "he had never seen anything similar" and that hailstorms are common in the area. "They were 70-100 mm very fast, in 30-40 minutes that he hit us in the newly implanted crops, almost certainly it will be necessary to resemble some of the soybeans, the corn was defended better, but the worst was the wheat, which was to be harvested shortly and swept it," said Lacoste. The wheat was shattered by hail.

It is true that winter cereal is not "corebusiness" in the area, but it serves to rotate, to make some cash and now they will not have it. "They are lots with slopes, sandy soils, the good thing is that in three or four days there is no more water, the bad thing is that when it rained so hard and suddenly it took a stubble rich in nutrients and opened ravines in some places," he said. However, the strange thing about the phenomenon was its sectorization. An advisor, Bruno Del Cantare, with references to the south and north of the city, told after a survey that his clients had not had hail problems "even one that is close to Sampacho, which rained 30 mm coming good". According to his adviser, there were some outbreaks between Sampacho and Achiras (about 40 km northwest). Nor was there a fall of hail further south, in Vicuña Mackena, but it didn't rain there either.

The province of Córdoba is typical for its very strong storms, with a very rapid development and that usually generate destructive hail. At this time of the year, the formation of air mass storms during the afternoon, storms that are triggered by the warming of the earth's surface, begins to be common. The highlights of the agro industry and regional economies. From the Córdoba Cereal Exchange, its meteorologist Jorge Ruiz said that the weather stations in the area recorded averages of 30 mm. With the epicenter in the city of Río Cuarto and the towns to the south. "We still have no survey of damage to the fields, we started doing it today, but we do know that it was a very scattered storm, for example, the station we have 10 km from the city of Río Cuarto registered just 10 mm and in the city itself had more than 30", the meteorologist told Clarín Rural. Once again, the whirligig turned and turned and fell on Río Cuarto. For some it was nothing, for others water that will become grains, for others, the devastation. This is how the chips play open pit production

Clarín [https://www.clarin.com/rural/vez-granizo-cordoba-vez-destrozo-parte-trigo\\_0\\_vWx\\_Ad9x.html](https://www.clarin.com/rural/vez-granizo-cordoba-vez-destrozo-parte-trigo_0_vWx_Ad9x.html)

## Brasil

Aves/MT: setor conta com novo seguro para influenza aviária e doença de Newcastle

A Associação Mato-Grossense de Avicultura (Amav) assinou nesta terça-feira, 29, em Brasília, um seguro avícola para influenza aviária e doença de Newcastle. No caso de surto das doenças, o fundo da Amav recebe a indenização da seguradora Fairfax e repassa para o produtor. O seguro vale para o Estado de Mato Grosso, mas a associação pode decidir ajudar em casos de surtos em outros Estados.

De acordo com o diretor de Relações Institucionais da Associação Brasileira de Proteína Animal (ABPA), Ariel Antônio Mendes, é o primeiro seguro do tipo no mundo. "Existem seguros para catástrofes, vendáveis, mas não seguros sanitários nesse molde", disse ele à reportagem. Ele afirma que o instrumento vale apenas para as duas doenças, por serem enfermidades em que a notificação e o sacrifício são obrigatórios, facilitando a comprovação de infecção.

"A ideia é ampliar esse seguro para suínos e bovinos", afirmou Mendes, acrescentando que, para suínos, a intenção é fazer o seguro para as pestes suínas clássica e africana e, no caso de bovinos, para febre aftosa. Nos Estados de Paraná, Santa Catarina e Goiás há "estudos avançados" para a replicação do seguro, disse ele.

A assinatura ocorreu em Brasília e contou com a presença da ministra da Agricultura, Tereza Cristina; do secretário-executivo do Ministério, Marcos Montes; do secretário de Defesa Agropecuária, José Guilherme Leal, e do presidente da Amav, Tarcísio Choroeter, entre outros. Em discurso, a ministra elogiou o fato de o setor fazer esse tipo de seguro sem depender do governo.

Isto é Dinheiro <https://www.istoedinheiro.com.br/aves-mt-setor-conta-com-novo-seguro-para-influenza-aviaria-e-doenca-de-newcastle/>

Poultry / MT: the sector has a new insurance for bird flu and Newcastle disease

The Poultry Association of Mato Grosso (Amav) signed on Tuesday 29 in Brasilia a poultry insurance for bird flu and Newcastle disease. In the case of an illness outbreak, the Amav fund receives compensation from the Fairfax insurance company and passes it to the producer. The insurance is valid for the state of Mato Grosso, but the association may decide to help in cases of outbreaks in other states.

According to the Director of Institutional Relations of the Brazilian Association of Animal Proteins (ABPA), Ariel Antonio Mendes, is the first insurance of this type in the world. "There is insurance against disasters, windstorms, but there is no health insurance in this way," he said in the report. It states that the instrument is valid only for both diseases, since they are diseases in which notification and sacrifice are mandatory, which facilitates the infection test.

"The idea is to extend this insurance to pigs and livestock," Mendes said, adding that for pigs the intention is to purchase insurance for classical and African swine pests and, in the case of livestock, for foot and mouth disease. In the states of Paraná, Santa Catarina and Goiás there are "advanced studies" for insurance replication, he said.

The signing took place in Brasília and was attended by the Minister of Agriculture, Tereza Cristina; the executive secretary of the Ministry, Marcos Montes; The Secretary of Agricultural Defense, José Guilherme Leal, and the president of Amav, Tarcísio Choroeter, among others. In a speech, the minister praised the fact that the industry makes this type of insurance without relying on the government.

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Brasil  
Agribusiness and Insurance

26/11/2019 (tuesday)  
8:30 a.m. a 12 a.m.  
Place: Auditorio Sindseg-SP  
Avenida Paulista, 1,294 - 4to piso, Cj. 4B - Edifício Eluma  
Street parking access: São Carlos do Pinhal, 747

On the agenda:

At a time when Brazilian agriculture has taken a leading role in the world due to its spectacular productivity rates, the quality of its products and the unique potential to promote growth capable of meeting the growing global demand for food, insurance, that was presented for a long time To guarantee the achievements of these producers, in order to guarantee the expected income with each new cycle, it now proposes to the financiers of this productive and intensive capital process the predictability of the results and the guarantee that They lacked. The ANSP, with the support of ABAG, has been provoking these debates and presenting new forms. The insurance guarantees achievements, ensures results and allows credits to Brazilian producers.

8:30 am – Welcome Coffee

09h00 - Presentation and composition of the table

Ac. Edmur de Almeida - Director ANSP

09h05 - Opening

Ac. João Marcelo dos Santos - President of ANSP

09h10 – Presentation of the Agenda

"Referential insurance, expansion and review of subsidy and rating of channels "

Ac. Jorge Eduardo de Souza  
Coordinator of the Chair of Agribusiness ANSP

09h20 – The producer and Insured - ABAG - Brazilian agrobusiness association  
"What is agribusiness today; main insurance demands; opinion on the agenda items"

Mr. Renato Buranello

Doctor and Master in Commercial Law from the PUC / SP. Professor at B3 Educação and Coordinator of the Agribusiness Law course at Insper. Member of the Chamber of Credit, Marketing and Insurance of the Ministry of Agriculture, Livestock and Supply (MAPA). ABAG Director

09h50 – Insurer's vision - FENSEG - National Federation of General Insurance  
"How insurers see this market; new products; opinion on the agenda items"

Sr. Daniel R Amaral Nascimento

Graduated in Actuarial Sciences from PUC / SP with a specialization in IME / USP Statistics. Executive Manager of Rural Insurance in BrasilSeg and Vice President of the Rural Insurance Commission of FENSEG.

10:20 – Broker's Opinion - SINCOR-SP - Union of insurance brokers of SP and FENACOR - National Federation of Insurance Brokers  
"How brokers are seeing and training for this market; opinion on the agenda items"

Sr. David Elias Martin

Owner of Mart Plus Insurance Broker, focused on agribusiness. He worked in banking activities (1980 to 2001), always linked to agriculture. Member of the SINCOR-SP rural insurance commission. FENACOR representative in the commission of private agents with MAPA- Ministry of Agriculture, Livestock and Supply.

10h50 - Mediation

Ac. Jorge Eduardo de Souza

Coordinator of the Chair of Agribusiness ANSP

11:00 am – Questions and answers

12:00 pm - Closing

Works Coordination: Ac. Edmur de Almeida, Director of Academic Forums of ANSP, Coordinator of the technical committees of credit insurance, guarantee and financing of rentals of SINCOR-SP and FENACOR and Ac. Jorge Eduardo de Souza, Coordinator of the Agribusiness Chair of ANSP.

The event will be broadcast live on the Academy Facebook.

Segs <https://www.segs.com.br/seguros/202704-agronegocio-e-seguro>

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## Chile

Government social agenda for fishermen includes solidarity bonus and opening of crew registration

It considers nine actions that will go to the direct benefit of those who make up the artisanal sector throughout the country: from a solidarity bond that will favor about 2,000 fishermen and fishermen, to the opening of a registry (RPA) that will allow the entry of new crew members to activity. All measures will be initiated or executed as of December 31, 2019 (Aquaculture World).

A social agenda for the artisanal fishing sector presented Friday, in Caleta Portales de Valparaíso, the Undersecretary of Fisheries and Aquaculture, Román Zelaya, as part of the measures arranged by the government of President Sebastián Piñera to move towards a more just and supportive Chile.

The initiative considers nine actions that will go directly to those who make up the artisanal sector throughout the country: from a solidarity bond that will favor about 2,000 fishermen and fishers, to the opening of a registry (RPA) that will allow the entry of new crew to the activity. All measures will be initiated or executed as of December 31, 2019.

"The Government has made several announcements based on citizen demands and the fishing sector, of course, is included. That is why, during the last weeks, we have been designing and working on a Social Agenda that we have launched today. We believe that it is a powerful agenda, that it goes directly to the most postponed sectors and that injects resources and capacities so that people can develop and have a better future", said the undersecretary.

He was accompanied by the presentation of the agenda, the executive director (s) of the National Institute for Sustainable Development of Artisanal Fisheries and Small-scale Aquaculture (Indespa), Ricardo Radebach, and the regional director Valparaíso de Sernapesca, Soledad Tapia. Both agencies will have a key role in the implementation of some of the initiatives.

Regarding the solidarity bond, Zelaya explained that it will benefit fishermen 65 years of age or older, and fishermen aged 45 years or more, that is, the most delayed group in the artisanal sector. The delivery of this support will involve an approximate investment of \$ 600 million.

"They will receive a bonus of approximately \$ 250,000, which complements everything the Government is doing in the area of social security," he said.

The opening of the Artisanal Fisheries Registry (RPA) in the category of fisherman itself, meanwhile, will allow the entry of artisanal crews to the activity, in fisheries that are closed today because they are healthy (in full exploitation): "That makes it possible to renew and enter more people to this registry, who will work legally in artisanal fishing".

Thus, the number of people qualified to operate as artisanal crews will increase, but not the number of vessels that carry out extractive tasks, which will have a positive impact on the sustainability of resources.

Zelaya also anticipated that in the next six months, the Government will inaugurate 10 desalination plants that will deliver water to various fishermen's coves. A secure access to the resource will help turn these settlements into development poles, by facilitating gastronomic and tourist businesses, among others. The facilities, which run on solar energy, will cost \$ 600,000,000.

The agenda also considers renewing, through an investment of \$ 60 million, the work teams of a thousand female algae, who generally carry out their tasks in precarious conditions.

An extraordinary Fund for small aquaculturists in management areas (AMERBS) will also be available. Producers of plovers, algae or smaller fish farmers may qualify for this financing, which amounts to a total of \$ 100,000,000

The undersecretary also announced that \$ 180,000,000 will be allocated for artisanal organizations to finance feasibility and prefeasibility studies of process plants and marketing rooms in coves. Facilities of this type allow fishermen to add value to their work and diversify productively.

Another initiative is related to the creation of the Fisherman's School: a permanent free training program for those working in the artisanal fishing sector. The activities will be carried out in coves, regions, zonal addresses, events, workshops and in a virtual way.

Zelaya also anticipated the partial opening of the RPA so that more artisanal vessels capture cuttlefish. In a first phase, the measure will be adopted for Antofagasta and Atacama (about 100 ships will benefit in each region).

The agenda also provides for a program to promote the consumption of sea products, which will highlight the work of the artisanal sector and the gastronomic and tourist offer of the coves, with the consequent benefits for fishermen.

Mundo Acuicola <http://www.mundoacuicola.cl/new/2019/11/11/agenda-social-del-gobierno-para-pescadores-incluye-bono-solidario-y-apertura-de-registro-de-tripulantes/>

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## Colombia

'Ensuring bovine livestock' to ensure its sustainability in Cesar

2019 has been the year in which the national government has provided more resources for the payment of premiums to producers, equivalent to \$ 80 billion.

National Government socialized insurance initiative for the livestock sector.



In order to protect the investments of producers and ranchers in the development of agricultural production, yesterday, in Valledupar, the socialization of the program for the "Luis Rodríguez Valera del Cesar Governorate" was carried out in the auditorium Luis Rodríguez Valera assurance of cattle farming".

This insurance seeks to safeguard the investments made by farmers in the field against agroclimatic and biological phenomena, and thus be able from the National Fund of Agricultural Risks to secure resources for the payment of premiums. This incentive will allow affiliates to access an insurance policy, and depending on their characteristics they range from 50% for medium and large to 70%, and from 70% to 90% for small producers over the value of the premium net. For its part, the producer only has to cancel what is not subsidized plus 5% for these types of policies.

This initiative led by the National Government is part of the 360 degree strategy of financing and agricultural risks of the Ministry of Agriculture.

For the executive director of the Federation of Livestock Farmers of Cesar, Fegacesar, Julio Cesar Lozano Mejía, this project represents an important opportunity for the guild since it will help to continue expanding the portfolio of the credit line of the farmers of Cesar.

This meeting organized by the Federation of Cattlemen of Cesar, Fegacesar, Finagro and the Secretary of Agriculture and Business Development. The latter entity, represented by Carlos Eduardo Campo stressed that this instrument will be an important part of the agricultural development of the region since the Gross Domestic Product is driven by livestock.

"When we have tools such as insurance, we are looking for that, in the face of events such as the El Niño phenomenon, we can really accompany the producer from the institutional framework with important resources that protect their assets," Campo added that this fund will guarantee that livestock in Cesar , become much safer, defensible, sustainable and productive.

The authorities in charge of this area stated that the Ministry of Agriculture determined that the maximum value to be insured per head of cattle is \$ 7 Million, and the premium depends on the specific conditions of each producer, the composition of their herd and the number of heads in their productive structure.

El Pílon <https://elpilon.com.co/aseguramiento-de-la-ganaderia-bovina-para-garantizar-su-sostenibilidad-en-el-cesar/>

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Ecuador

Low Insurance Market for the Agricultural Branch

The Ecuadorian Insurance Market for the Agricultural Branch ended the month of September 2019 12ms with an amount in the Issued Premiums account of USD 8.6

million, which compared with the month of December 2018 meant a drop of USD 9.3 million (52.2%).

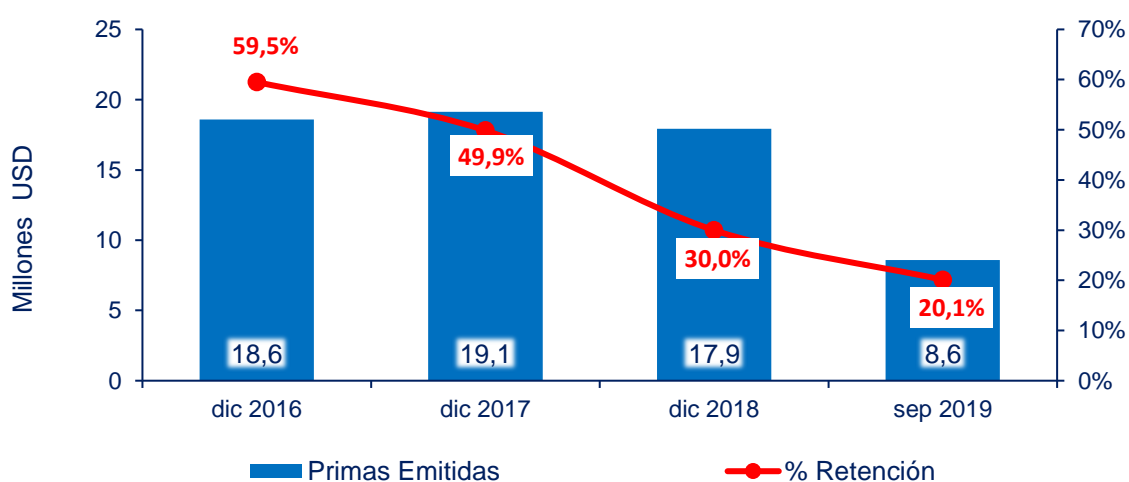
The Retained Premiums account went from USD 5.3 in December 2018 to USD 1.7 million in September 2019 12ms, so the retention percentage increased from 30.0% to 20.1% in the respective periods.

The participation of this branch in the Total Insurance Portfolio went from 1.06% to 0.48%.

The groups with the highest value of Issued Premiums:

PREMIUMS ISSUED							
Económico group	Rank.	sep 2019			2018-2019	dec 2018	
		Value (thousands USD)	Part.			Rank.	Value (thousands USD)
SUCRE	1	7.771	90,6%	-26,4%		1	10.559
ZURICH	2	806	9,4%	-89,1%		2	7.370
COLON	3	1	0,0%	0,0%		3	1
<b>TOTAL SELECTED</b>		<b>8.579</b>	<b>100,0%</b>	<b>-52,2%</b>			<b>17.930</b>
							<b>100,0%</b>

Premiums Issued:



México

Report damage to the agricultural sector due to forest fires

Juan Manuel Martínez Núñez, in charge of the Office of the Federal Unit, clarified that it was the agricultural sector that registered the greatest damage.

The State Representation of the Ministry of Agriculture and Rural Development, reported on the damage they generated to the agricultural sector of Baja California, the forest fires that occurred in different areas of the municipality of Tecate, Tijuana, Playas de Rosarito and Ensenada.

Juan Manuel Martínez Núñez, in charge of the Office of the Federal Unit, clarified that it was the agricultural sector that registered the greatest damage, with the burning of 460 hectares of oats and temporary barley, as well as six hectares of cherry tomatoes, in the Ejido The Mission, Municipality of Ensenada.

In this same area, the death of eight horses, 21 head of cattle and the burning of a pen and a scale for weighing cattle feed is reported, as reported by the staff of the Development Support Centers Rural (CADER) of the Ministry of Agriculture.

He said that in the area of Santa Rosa, the burning of four country houses, intended for tourist activities, was reported.

The official said that it is also estimated effects of different magnitudes in about 6,000 hectares of agostadero (low chaparral) in the area of La Mision, Santa Rosa, Guadalupe Valley, Valle de las Palmas and Vallecitos, mainly.

Martínez Núñez said that it is very possible that the affected producers can compensate the damages caused by the fires, by activating the insurance against catastrophic damages.

In the case of the livestock subsector, the official commented that the producers registered in the National Livestock Register are covered by catastrophic insurance paid by SADER and operated through the National Confederation of Livestock Organizations and the Regional Livestock Union of Baja California.

On the other hand, in the agricultural subsector there is other catastrophic damage insurance contracted between the SADER and the State Government, from which part of the losses incurred in crops of the temporary modality can be compensated, once the damages are quantified occurred

El Imparcial <https://www.elimparcial.com/tijuana/ensenada/Reportan-danos-al-sector-agropecuario-por-incendios-forestales-20191029-0025.html>

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México

## Government of Veracruz Protects 25,931 hectares with Catastrophic Agricultural Insurance

The Ministry of Agricultural Development, Rural and Fisheries (SEDARPA) paid the Catastrophic Agricultural Insurance for 33 million 378 thousand 100 pesos, to cover the claims in 25 thousand 931 hectares cultivated with corn, beans, jalapeno pepper, zucchini, plantain, coffee, sorghum and grassland.

The head of the unit, Eduardo Cadena Cerón, said that through the Support Program for Small Producers, insurance was delivered for the droughts of May and June, and for the Cold Front No. 06 last year, in addition to the drought Atypical from January to August of the current year.

He explained that they were acquired with the company PROAGRO, the first private insurance company specialized in the management of policies for the agricultural sector of Mexico and Central America.

He stressed that the State Government and the Federation, contributed 42 million 540 thousand 901 pesos to acquire the Insurance of the period 2019-2020, and thus protect 642 thousand 731 hectares of avocado, rice, oats, cherry coffee, chayote, green chili and beans.

Likewise, the crops of bean, banana leaf, lemon, forage corn and grain, malanga, tangerine, orange, potato, papaya, banana, sorghum, soy, tobacco, tangelo, tangerine, tomato, grapefruit and vanilla are protected, and 39 thousand 686 cubic meters of aquaculture systems.

El Demócrata <https://eldemocrata.com/protege-gobierno-de-veracruz-25-mil-931-hectareas-con-seguro-agricola-catastrofico/>

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### México

Agricultural insurance resource delivered to sugarcane affected by drought in Tezonapa

With the delivery of 276 agricultural insurance policies, the Federal Government, through the SADER with the Ministry of Finance and Finance, FONCOSA, will support the same number of producers in this first stage to benefit more than 100 hectares.

That is, each product affected by the intense drought that suffered in recent months will receive around 35 thousand pesos per hectare. In sum, the amount of this first installment amounts to more than 3 million pesos, said the president of the Local Union of Cañeros AC, of the Central Motzorongo mill, Carlos Naranjo Lozano. only penny, since it is a management of its national leader, Daniel Pérez Valdés. He specified that in order to be a creditor of this agricultural insurance, it is necessary to apply for the Insurance Policy and subsequently send a notice of loss, with which the Financial Company carries out an inspection of the cane crop affected, either by drought or climate risks.

All of the above as long as the production is less than 46 tons of cane per hectare. He invited cane producers to join this insurance for next year, which he considered very beneficial, in addition to being free, he stressed. He explained that, for this agricultural insurance, the Ministry of Finance, SADER and the credit fund provide it through FONCOSA. Finally, he stressed the importance of taking advantage of it, taking into account that every time, due to climate change, the drought will surely intensify and undoubtedly difficult times are expected for the cane field.

Al Calor Político <https://www.alcalorpolitico.com/informacion/entregan-recurso-de-seguro-agricola-a-caneros-afectados-por-sequia-en-tezonapa-302630.html#.Xcnk5TNKjIU>

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México

There will be support to ensure the crops in this cycle

For now, two insurance funds have already raised their hands to support the producers.

Given some rumors that have arisen that agricultural producers were going to drift and at the mercy of the contingencies that could arise when they could insure their crops, given that they are low in demand and not very attractive for parafinanciers, today a light of hope comes on because two insurance funds have already raised their hands to support them.

The manager of the Local Board of Plant Health of the Evora Valley, Alfredo Castro Escalante, details that in this issue the farmers are nervous because what they are safflower and sunflower do not occur to a large extent in the region, and for this reason the parafinanciers and the national financial have taken them out of the financing scheme, but due to the need that is emerging, to establish low demand crops, the farmers themselves, through their leaders, are making the arrangements so that the different financiers contemplate these products, but mainly safflower, within the range of crops with due financing.

"In order for these crops to have financing, as a rule, they have to have agricultural protection insurance against any eventuality of pests and accidents, so that one thing is linked to the other.

Within the insurance there are insurance funds, as well as many private ones, and what I have known is that on the part of the insurance funds two of them are going to insure crops, and based on this I imagine that many others will join the cause and they will also ensure.

If these two are going to be in these conditions, perhaps many more will be in protecting the crops against pests or diseases that could damage them during the cycle. Either in a particular way, with my own resources or through any paraffinance, I would recommend the producer to insure their cultivation, because

you always have to protect the investment that is being made, since if you do not unfortunately a biological problem could cause you serious losses, and not otherwise, because the insurance will protect and rescue the production cost a bit. Here you also have to respect the planting date that each crop has, because if it is not done the insurers will not be able to support it", says Alfredo Castro Escalante.

Debate <https://www.debate.com.mx/guamuchil/Habra-respaldo-para-asegurar-los-cultivos-en-este-ciclo-20191106-0115.html>

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## México

The number of hectares affected by droughts increased by 66% in 2019

The Ministry of Rural and Agrifood Development (Sedrua) reported that the number of hectares affected by droughts, during this year's agricultural cycle, increased by 66 percent compared to 2018. However, it is estimated that the damage could be greater. According to the head of the state agency, Rubén Medina Niño, last year 11 thousand producers and an area exceeding 42 thousand hectares were affected; while this 2019 the preliminary report is 70 thousand hectares. The secretary said that they continue to receive reports from the municipalities for this year and estimated that in total there could be about 100,000 affected hectares. Although he could not indicate how much the economic losses amount to, he pointed out that the most critical areas correspond to the region of Tierra Caliente, in municipalities such as Churumuco, Tiquicheo, Tumbiscatio and Huetamo, in crops such as corn, sorghum and some vegetables and fruits. "We are also preparing a contingent program to address the effects of the drought of this 2019.

Surely we will make it known next week (...) to start implementing it in two or three more weeks," he announced. He explained that this contingent plan would not consist in transferring economic resources, but in providing technological packages with seed for sowing and inputs that allow farmers to continue with their productive activity. Medina Niño reported that during the course of these days farmers in the Ciénaga and Tierra Caliente region will be paying the corresponding to the agricultural cycles of 2017. "We will visit the 71 municipalities that were affected by weather contingencies in their crops. Basically corn and fruit trees", he said.

For this year, the State Government has contracted catastrophic insurance that covers nearly 700 thousand hectares of agricultural land, as well as for aquaculture activity, for an investment between the Federation and the state for some 94 million pesos.

Agencia      Quadratín      en      la      siguiente      dirección:  
<https://www.quadratin.com.mx/principal/aumento-66-el-numero-de-hectareas-afectadas-por-las-sequias-en-2019/>

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## México

"Catastrophic Insurance", hope of Papantla farmers

After the intense drought in the municipality, more than a hundred localities suffered from the ravages of lack of water, which resulted in the loss of crops of various types, so that now they expect to be benefited with resources from the called "Catastrophic Insurance", with which they intend to reactivate their crops that ended up devastated.

Gilberto Maldonado García, director of Agricultural Development, said that he has received a request from at least 110 locations, which submitted all documents to benefit, however, he stressed that the insurer's staff has already visited the municipality, however, only damages in some locations were verified.

"Only one route was crossed that represents 25 percent of the affected territory, during this one the corresponding evaluations were made, samples were carried out and well now we just have to wait for the results, because the staff could verify the damages in citrus crops, corn , male banana and other crops", he said.

Vanguardia Veracruz <https://www.vanguardiaveracruz.mx/seguro-catastrofico-esperanza-de-agricultores-de-papantla/>

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España

Agroseguro rewards herbaceous crop insurance

With the objective of supporting the contracting of arable crops insurance against the risk of drought, Agroseguro grants a 5 percent bonus to those who contracted module 1 or 2 in dry land to ensure the 2019 crop and now do it again for the harvest 2020

Agroseguro rewards herbaceous crop insurance

Adverse weather events are becoming more frequent, more virulent and more extreme.

Agroseguro is aware of the economic consequences that this type of event can have for a farmer.

It is a risk to which our country has high exposure.

In 2012 the drought increased the accident rate of this line above 126 million euros; Again 2017 was a year of chain of climatic adversities with strong droughts that generated unknown compensation for this risk, as well as for intense frosts and widespread pedriscos, accumulating about 230 million euros in total in extensive herbaceous crops.

In this year 2019, the drought has once again caused damage to herbaceous crops, an insurance line that will receive more than 117 million euros for all the risks occurred.

Having an agricultural insurance can make the difference between losing everything or moving on: agricultural insurance has established itself as the best risk management tool for farmers and ranchers.

#### Agroinsurance

The Spanish combined agricultural insurance system offers coverage to the agricultural sector against damages caused to agricultural and livestock production due to claims of various types.

Extreme and changing weather conditions and the harmful effects they have on crops show the convenience of protecting farms with agricultural insurance that allows them to cope with these situations.

El Mirón de Soria <https://elmirondesoria.es/cyl/castilla-y-leon/agroseguro-bonifica-el-seguro-de-cultivos-herbaceos>

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#### España

The last floods cost 445 million euros to the Insurance Compensation Consortium

The Insurance Compensation Consortium (CCS) estimates in 445 million euros the losses caused by the 65,000 claims caused by DANA during the second week of September, especially in the regions of Alicante and Murcia, as stated yesterday Francisco Espejo Gil, Deputy Director Studies and International Relations of the organization, during the Symposium on Climate Change organized by the Catastrophe Observatory of the Aon Spain Foundation, at the headquarters of the University of Navarra in Madrid.

The cold drop has been the second most expensive incident for the insurance sector in the recent history of Spain, after the floods of the Basque Country in 1983, according to the report.

Globally, catastrophe insured losses between 2017 and 2018 were \$ 219 billion, only 30% of the damage caused by natural disasters. "It has been the worst biennium in history for the insurance sector," said Santiago Aréchaga, CEO of Swiss Re in Spain and Portugal.

The aforementioned Symposium intervened, among other prestigious experts, Cristina Gallach, High Commissioner for the 2030 Agenda for Sustainable Development of the Government of Spain, who said that "Spanish companies must take advantage of the Climate Summit in December, in Madrid, to relaunch its environmental and sustainability strategies".

"The support of civil society, led by universities, non-governmental organizations and social organizations, among others, will allow us to enter on January 1 in the decade of sustainability and inclusion," said Cristina Gallach, who stressed the importance of



research and science, in addition to the general consensus in management, for the fulfillment of the sustainable development goals set by the European Union.

"The leadership of the private sector is key and in the same way that the word sustainability is increasingly present in this sector, there is a greater awareness of anticipating and incorporating this perspective of sustainability in public policies," he explained. A link that, as indicated, is being established progressively in both regional and municipal administrations.

"For the first time, we have an international agenda that unites the great climatic challenges and the economic and social development agenda," the High Commissioner added. At this point, Gallach said, transversality and accountability are key, as well as the guarantee of security and respect for human rights.

The Symposium of the Catastrophe Observatory on "Climate Change and its influence on catastrophes", under the honorary presidency of Her Majesty the Queen, was held yesterday at the Postgraduate Campus of the University of Navarra in Madrid and addressed the analysis of the natural disasters caused by Climate Change in Spain and the assessment of different prediction tools.

In six blocks, members of the ThinkTank of the Catastrophe Observatory of the Aon Spain Foundation, representatives of the Insurance Compensation Consortium, the Military Emergency Unit (UME), Spanish Red Cross, the Spanish Association of Risk and Insurance Management (AGERS), and guests of honor from the State Meteorological Agency (AEMET), Center for Studies and Experimentation of Public Works (CEDEX), Swiss Re, the Ecology and Development Foundation, and the High Commissioner for the 2030 Agenda of the Government of Spain, spoke on "Meteorology and Climate Change", "The Hydrological Cycle and Climate Change", "The Insurance Sector and Climate Change", "Investigations of the Catastrophe Chair of the Aon Spain Foundation", "The 2030 Agenda for Sustainable development. A framework for action" and a final section on "The SDG Action for Climate. An opportunity and a responsibility".

El Mundo Financiero <https://www.elmundofinanciero.com/noticia/84621/sociedad/las-ultimas-inundaciones-costaron-445-millones-de-euros-al-consorcio-de-compensacion-de-seguros.html>

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## España

Compensation for sunflower damage will reach € 15 million, a record figure

With the sunflower campaign practically concluded, Agroseguro has received claims of 180,000 hectares of cultivation. The extension of the affected area, together with the high damages, make the compensation forecast for sunflower reach 15 million euros, a record figure for this crop in the history of agricultural insurance.

In accordance with the objective of streamlining compensation to the maximum, the Spanish system of Combined Agrarian Insurance has already paid the insured 13 million euros (more than 85% of the total). In the coming days the payment will be finalized until reaching the totality. The producers of Castilla y León and Castilla-La Mancha have suffered the greatest damage, accumulating more than 92% of the payments made.

Comunidad Autónoma	Indemnización abonada (mill. €)
Castilla y León	8,19
Castilla-La Mancha	3,70
Extremadura	0,77
Resto	0,26
TOTAL	12,92

With the objective of offering the best service to the insured, Agroseguro has planned the management of the claims, reinforcing the expert teams and also working to advance the payment of the compensation. This year again the drought has affected, in addition to sunflower, all extensive herbaceous crops. The total compensation provided for the whole of the insurance line now amounts to 110 million euros.

Interempresas <https://www.interempresas.net/Grandes-cultivos/Articulos/258595-Las-indemnizaciones-para-el-girasol-alcanzaran-los-15-M-cifra-record.html>

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#### España

The increase in agricultural insurance threatens its future

The increase in the cost of agricultural insurance policies and unpaid damage allowances represents a serious threat to the future continuity of this field protection system, since there are more and more affected people who doubt and stop insuring, which it helps to make the problem bigger.

Las Provincias <https://www.lasprovincias.es/economia/encarecimiento-seguro-agrario-20191111014820-ntvo.html>

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#### España

The Government approves the 41st Combined Agricultural Insurance Plan for 2020

The Council of Ministers approved last Friday the 41st Combined Agricultural Insurance Plan, which includes the lines whose subscription period begins throughout 2020, together with the subsidy percentages established for each of them, depending on the modality of chosen insurance.

Given that the fiscal year 2020 will begin with newly extended General State Budgets, the total budget for the State Agricultural Insurance Entity (Enesa) will remain at

216.43 million euros, of which 211.27 million will be allocated to subsidize insurance premiums.

At present, almost all agricultural productions are guaranteed against the main risks that cannot be controlled by the producers. 70% of the owners of farms that hire agricultural insurance in one campaign, renew it to the next one, according to the Minister of Agriculture, Fisheries and Food in operation, Luis Planas, in reference to the satisfaction of the insured with the system.

Considering the degree of development of agricultural insurance after 40 years of experience, the main novelties of the 41st Plan are aimed at the revision and improvement of existing insurance lines.

This plan foresees a series of studies in 2020 with a view to the incorporation of new coverage in future insurance plans, among which the study for the improvement of the plantation guarantee in the insurance for olive farms is highlighted.

In 2017 and 2018, compensation exceeded 700 million euros and in the current year 2019, according to the latest estimates, during the first nine months the amount of compensation already exceeds 558 million euros. "Basically derived from the drought in cereals, with about 100 million euros," according to the minister, as well as the damage caused by DANA, with more than 90 million euros.

As has happened in the last two years, if necessary, the Insurance Compensation Consortium will compensate for excess claims, granting stability and economic solvency to the system, according to the Government.

Mercacei <https://www.mercacei.com/noticia/51622/actualidad/el-gobierno-aprueba-el-41-plan-de-seguros-agrarios-combinados-para-2020.html>

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España

The most profitable crops that gain strength in Salamanca

ASAJA highlights in Peñaranda the "future and profitability" of almond trees and pistachios over traditional crops

More than fifty farmers participated this Thursday in Peñaranda in an interesting day on alternative crops focused on almond and pistachio and organized by ASAJA Salamanca.

The regional president of ASAJA, Donaciano Dujo, stressed that both crops have "much future and profitability" and added that "the sector needs several things, the first investigation to adapt the different varieties to the climatic and soil conditions that this province has and from ASAJA we will insist and ask the Ministry of Agriculture, through Itacyl, to study those varieties that best suit our soil and climate," he said. He added that "we are going to ask for an insurance that covers the needs of this sector and we are going to encourage so that these crops have the maximum help in the next CAP".

The most profitable crops that gain strength in Salamanca

Donaciano Dujo also spoke of the benefits that these alternative crops provide because "they can help improve weather conditions, reduce the adverse possibilities of climate change and also, very importantly, improve the conditions of water consumption in those areas where we change corn, potatoes or beets, because they need less water than the traditional irrigated crops in Castilla y León", he said.

For his part, Juan Luis Delgado, president of ASAJA Salamanca, said that "just as we continue to improve seeds or genetics in the case of livestock, we are obliged to look for other production alternatives call pistachio or almond tree."

Today the United States is the main producer, both almond and pistachio, and is the one that marks the market worldwide. "With the same area, they produce ten times more, based on the type of exploitation they have in the United States although intensive plantations are beginning in Spain," said one of the speakers of the day. The meeting included a visit to a plantation of 9,000 almond trees in the municipality of Villar de Gallimazo.

La Gaceta de Salamanca <https://www.lagacetadesalamanca.es/campo/los-cultivos-mas-rentables-que-ganan-fuerza-en-salamanca-NC1774179>

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Australia

Sydney prepares to face a catastrophic fire situation

The inhabitants of the Sydney region were preparing on Monday to face a "catastrophic" situation due to the resurgence of fires, which prompted the authorities to declare a state of emergency. Unprecedented situation for the largest Australian city.

The authorities have warned that "lives and homes are in danger."

"Nothing is built or conceived to withstand the kind of catastrophic situation we can expect," said ShaneFitzsimmons, head of firefighters for the state of New South Wales (Southeast), which includes Sydney.

The high temperatures and high winds, which are expected for Tuesday, should set off the fires that led the Prime Minister of this state, Gladys Berejiklian, to declare the state of emergency for seven days.

More than 350 schools will be closed and the army has been charged with providing logistical support to firefighters.

Dozens of uncontrolled fires in the north of this state have left since Friday three dead and more than 150 homes destroyed, forcing thousands of inhabitants to flee.

In recent days, some 11,000 km<sup>2</sup> - equivalent of Jamaica - have been burned, according to the state fire service.

After a situation of more calm this Monday, on Tuesday the most affected areas could be the Blue Mountains west of Sydney, the wine-growing valley of Hunter, to the north, and the region of Illawarra to the south of the city.

"Tomorrow (Tuesday) we must protect life, property, and try to make everyone as safe as possible," said Berejiklian.

Some regions, already affected by the fires of recent days, are preparing to face this new threat.

In the coastal cities of Old Bar, north of Sydney, firefighters were back to burn areas hitherto unaffected by fires. "We burn them to stop being a threat in the next few days," said Brett Slavin, a firefighter.

- Toxic smoke -

After being forced to evacuate, Shirley Murphy, 82, returned home and acknowledges having "lucky" that the house is still standing.

In summer, weed and lowland fires are frequent on the vast island-continent of Australia, but this year they started early.

Climate change and weather cycles have generated an exceptional drought, a weak rate of humidity and strong winds, which contribute to generating fires in the undergrowth.

According to Paul Read, an expert from Monash University, this year "having been the earliest fires" the situation "will get worse as summer (southern) approaches."

In addition to the danger of death that these fires constitute, Read states the health risks of the clouds of toxic smoke generated by these fires.

"An air quality index of over 300 is considered dangerous worldwide, and not only for vulnerable people," he explains.

According to him, this level has been exceeded in several places, even in Sydney.

The presence of clouds of toxic smoke has been reported even in New Caledonia, about 1,500 km from the other side of the sea.

These fires, particularly violent, have generated controversy as the conservative government is accused of minimizing the threat of climate change.

Deputy Prime Minister Michael McCormack, head of the Rural National Party within the coalition in power, was criticized for implying that it was not the time to talk about the weather.

"We are not interested in delusions now about some pure, bright and green capitals, while (people) try to save their homes," he said.

El Mundo <https://elmundo.sv/sidney-se-prepara-a-afrontar-una-situacion-catastrofica-por-los-incendios/>

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