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Asociación Latinoamericana para  
el desarrollo del Seguro Agropecuario



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## Argentina

They seek to implement "drought insurance" for the livestock sector

It is a practice that is implemented in other parts of the world and that is expected to apply also in the province of Mendoza. This is the implementation of a "drought insurance" that can benefit the provincial livestock sector that is often harmed in the midst of production in the dry land or - even - by forest fires.

Mendoza's production of cattle and goats is mostly in rainfed areas, where pastures do not abound and it is complex to get food for animals.

It should be noted that in our province, agricultural insurance for hail or frost that affects the production of fruit, wine and even - in recent times - forage was incorporated.

Faced with this situation, the aim is to advance in a "drought insurance" to assist producers who are harmed by this phenomenon.

In Mexico, for example, this system works in times of extreme drought, which allows producers to advance in the acquisition of supplements and fodder. It is a pioneer country in the field that has made progress in many states with this system.

In our province, technicians from INTA Rama Caída and from the Livestock Cluster presented a proposal to implement drought insurance for the livestock sector, based on the determination by satellite images of anomalies of the green index.

Diario San Rafael <https://diariosanrafael.com.ar/buscan-implementar-un-seguro-por-sequia-para-el-sector-ganadero-210277/>

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## Argentina

After the hail storm, there were total losses in some crops of the Uco Valley

The heavy hail storm that fell yesterday in Luján and Valle de Uco caused crop damage.

For his part, José Luis Giuliani, director of Economic Development of Tupungato, said on Radio Miter that the "area most affected by hail is Gualtallará and the Cordón del Plata, the damages are very considerable, in some total places".

In addition, the official said they perform a survey to know the extent of the damage. "Today in the morning they went out to perimeter zones, so that Monday the page is enabled so that the producers that have been affected can make the relevant complaints," he said.

Giuliani explained the situation in Gualtallará. "I was following the radar with the evolution of the storm and planes were working. But sometimes the storms are too big. The diameter in the area of Gualtallará was one chickpea, but there was a lot and

with wind. Then he did a lot of damage. In the Cordon it was less, the stone was bigger”.

He also added: “In Gualtallari and in the Cordón we have grape, walnut and fruit trees. To this add the frost problem in September in Gualtallari that affected a snowfall that generated problems in the sprouting. The storm was not long, but enough to hurt”.

Finally, the official explained: “I have no information on affected homes, I could verify crops. In Gualtallari we have high-end, high-end wines. According to the forecasts, instability continues”.

From Monday the Contingency page will be enabled to make claims for damages. Tupungato producers can approach Development. “They can make the complaint for more than they have not adhered to Agricultural Insurance; the advantage is that if they were adhered they will have the benefits of the insurance. All producers from Monday, from 7 to 13 can approach”, he completed.

Los Andes <https://www.losandes.com.ar/article/view?slug=tormenta-magnitud-de-los-danos-por-el-granizo-en-el-valle-de-uco>

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## Brasil

CNA defines proposals for improvement for rural insurance by 2020

The National Agricultural Policy Commission of the Confederation of Agriculture and Livestock of Brazil (CNA) met on Thursday (21) to define proposals for improvement for rural insurance products.

These proposals, based on the dialogue with the federations of agriculture and livestock, will be submitted to the Ministry of Agriculture, Livestock and Supply (Map) next week.

According to the Vice President of the Commission, Antonio da Luz, the entity has been preparing several studies in recent years and can offer a technical contribution on the subject.

“Rural insurance should be the main instrument of agricultural policy in Brazil. With rural insurance we can solve the problem of climate risks, credit and indebtedness. There are three agricultural policies in one, as long as we have solid insurance, ”said Antonio da Luz.

A study prepared by CNA, in association with the Risk and Insurance Study Group (GESER), of the Luiz de Queiroz College of Agriculture of the University of São Paulo (Esalq / USP), indicated that R \$ 1.6 billion would be needed today . in rural insurance subsidy to cover an area of 20.2 million hectares, and R \$ 68 billion in insured value for the main agricultural activities.

In the opinion of the Vice President of the Commission, the fact that the government has increased, from \$ 370 million to \$ 1 billion, the amount of the rural insurance premium subsidy this year indicates the intention to assess this policy.

For the consultant of the Federation of Agriculture and Livestock of Goiás (Faeg), Pedro Ferreira Arantes, the discussion on agricultural insurance policy should be extended with this positive signal from the government.

"The government has never refused to argue, but it is always above the proposals they have made. It is time for the private sector to participate proactively in this debate, including suggestions to improve insurance products and greater participation of other segments in subsidies, since the entire chain is exposed to various risks," said Arantes.

During the meeting, Carolina Nakamura, technical advisor of the CNA Economic Center, also presented studies on rural insurance prepared by CNA in 2019, requests for improvements for insurance products (livestock and fruit insurance billing) and requests for improvement in the regulatory environment sent to the Superintendence of Private Insurance (Susep).

Noticias

Agrícolas

<https://www.noticiasagricolas.com.br/noticias/agronegocio/247327-cna-define-propostas-de-aprimoramento-para-o-seguro-rural-em-2020.html#.Xdv01-hKjIU>

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Colombia

2,800 coffee growers in Caldas secured crops with free policies

Coffee growers in 3 municipalities will obtain payments for damages due to excess or water shortage during production.

Coffee growers in three municipalities of Caldas are assured, from now on, their harvest. If the grain, which is given months of care, loses quality or weight due to excess water or drought, the grower will be paid an amount equivalent to the percentage of loss.

It will be 2,800 coffee growers - 30 percent listed as small producers - from Riosucio, Anserma and Marmato who will be favored with the initiative. In addition, it is a project that cost nothing to the benefited coffee growers, since it took place through a private public alliance between the coffee cooperatives, the Ministry of Agriculture of Caldas and private companies, such as Finagro, Expocafé, Nespresso and Seguros Bolívar.

It should be remembered that this is the second opportunity in which this type of agreement is presented in Caldas. Last year there were about 4,000 coffee growers from the committees of the northern region and the municipality of Aguadas who received more than 1,000 million pesos from insurance.

"Coffee growers make a very large investment to have a good harvest, but they have no control over the weather. Fortunately, these insurances arrive to cover the excess or deficit of water and thus help the producer to have peace of mind," said Eugenio Vélez, representative for Caldas before the Steering and National Committee of the Federation of Coffee Growers.

The percentage of payment will be measured with technology. As explained by Luis Fernando Giraldo, leader of rural extension of the Coffee Growers Committee of Caldas, it will be through a satellite that, when taking information from the area, will determine what percentage of water each stage of the harvest should have.

"In the flowering season it is convenient that it does not rain, in the filling itself, then the information is crossed and they determine how much coffee was stopped and that deficiency is what the insurance covers," Giraldo said.

According to the professional, in the past harvest coffee growers presented losses because, due to excess or absence of water, coffee weighs less and reduces quality.

Last September, the Extension Service of the Departmental Committee of Coffee Growers conducted a survey to assess the damage to coffee harvested in the dry season that occurred in July and August. In this analysis it was established that, in Caldas, the average of the damage recorded in the fruits was 16.4 percent, which in the long term means a loss - at least - of 10 percent of the total value of the crop.

"In the past harvest I lost about 10 percent of production, more than four million, and that for one who is a small producer is a lot. These insurances are an incentive to continue producing and give relief," said coffee grower Arley Alzate.

Caldas, which has more than 33,000 coffee growers, is the pioneer department in the implementation of parametric agricultural insurance, and - together with Antioquia - are the only ones in the country to deliver them free of charge to the producers.

In the case of Caldas, the cost of these policies was assumed by the National Government and the Cooperativa de Caficultores del Alto Occidente, which cover 90 percent. The departmental government takes care of the remaining percentage.

El Tiempo <https://www.eltiempo.com/colombia/otras-ciudades/polizas-gratuitas-pagaran-danos-en-cosechas-de-caficultores-de-caldas-432890>

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Colombia

The four crops that would put 90 thousand jobs in agriculture

In blueberries, cannabis, cassava and corn is the bet. Andrés Valencia talks about sector results

Removing 600,000 producers from multidimensional poverty in the next 4 years and making the Gross Domestic Product (GDP) of the agricultural sector grow at a rate - hopefully - of 4 percent are some of the tasks noted in the Plan of Development Minister of Agriculture, Andrés Valencia, who has sounded in recent days as a candidate for a motion of censure in the Congress of the Republic, in part, because there is a perception that things in agriculture are not going so well.

Although the official has not yet been notified about the specific reasons, he already has accounts on some of the results of the measures implemented in these 15 months, in which, according to his opinion, the field has been very much in the spotlight. In an interview with EL TIEMPO, they will be able to fulfill the commitment to promote 90 thousand rural jobs.

2,800 coffee growers in Caldas secured crops with free policies

Deforestation in the Amazon has a probability of 80 percent

Obstacles to overcome to get more credit to farmers

What outstanding result of the farmer support strategy to market products?

The program 'Harvest and sell the landline', which will complete almost a year (in December), with a cut to November 9, has 24,300 producers that are generating direct connection with the buyer, which has meant business for 412 thousand millions of pesos. In addition, they have the possibility that such a contract becomes a guarantee for a loan at the lowest rate available to a grower (3.5% less). We should close the year with 25 thousand; reach 100 thousand in 2020 and 300 thousand in 2022. We are also accompanying producers with agricultural insurance that, with a cut to August, added 109 thousand hectares insured in Colombia, that is a growth of 177 percent in relation to the same period of the previous year.

That sounds like there was nothing safe in agriculture.

We had products that had never been insured. When we arrived there were only 4 billion pesos for agricultural insurance. We managed to incorporate in the 2018 budget 30 billion and in this year's 80,800 million, the highest amount in the history of agricultural insurance. These resources go to the premium subsidy, which can reach up to 90%. We aim to close the year with about 190 thousand hectares insured. Obviously the 7 million hectares cannot be covered, the market would be too large and the fiscal cost almost infinite, but we do have to generate a culture of assurance that allows - especially small producers - to protect themselves.

The banana farmers affected by the Fusarium were insured?

Not because that type of insurance does not yet exist. We are developing phytosanitary insurance.

Never before had so much credit been placed, we had never secured so many agricultural areas, nor had we growth in non-traditional agricultural areas.

Coffee has been the cultivation of showing. Is it true that we lost 8% market share?

Participation in the world market is being lost because Vietnam and Brazil have been growing rapidly, but in terms of production, between 2010 and 2019, it almost doubled. When I was the commercial manager of the Federation, we produced around 7.5 million bags. This year we must close with 14 million. The price recovered. Last weekend was close to 890 thousand pesos. There are areas in Colombia where the load is already being paid at 1 million pesos, because the New York stock market is rising (the price there is approaching US \$ 1.10) and the exchange rate continues to help. The value of the harvest this year will be higher than that of 2018. We estimate that agricultural GDP will recover in the third and fourth quarters (more towards the IV, when the harvest is coming out).

One of the challenges in the field is labor. You talk about 90 thousand jobs. Where and how?

We present initiatives to the President, especially thinking that some crops that are labor-intensive should be encouraged. There comes blueberries, product has a huge international demand. Colombia barely has 400 hectares. We should reach 20 thousand in the long term. There is an interest of investors wanting to come to the country, as we have the possibility of producing blueberries 12 months of the year (with some light valleys), such as avocado.

Cassava is also included in the employment plan for agriculture, especially in adding value to produce starch. There are transforming plants that need cassava permanently. Another crop, which is more of a pharmaceutical chain, with the potential to generate jobs, is cannabis, which requires accelerating licensing processes and making life easier for investors. Studies show that if Colombia put 1 percent of global demand in the market, 20,000 jobs can be generated quickly.

And another product is white and yellow corn, susceptible to import substitution and there, generate employment.

How long these jobs would be generated.

If we go out with all the crops simultaneously, we should be generating the first 20 thousand jobs next year. 90 thousand is in the remainder of the four year period. The calculation is based on hectares planted and productivity.

What has been the order of production?

We have 11 prioritized chains. We start with one that has been emblematic for us: rice. It was one of the crops most affected by a policy that only encouraged sowing without risk management in terms of the suitability of soils, the resources available for credit and insurance, or marketing. Concrete results: rice areas did not increase substantially; crop productivity, measured in tons per hectare, grew 5%; profitability from the point of view of how much the price increased, rose 20%.

Why does the agriculture not take off? It was so much lag.

Definitely. In addition, Colombia is a country that has an agricultural border of 40 million hectares. There are 1 million irrigated hectares with a potential of 18 million. Moving to 2 million hectares requires an investment of 1 billion pesos annually in the next 15 or 20 years. The irrigated producer can increase productivity between 20 and 40%.

In irrigation, we have designed a plan that includes investments from next year close to 3 billion pesos by 2022. With that, we should leave structured, to contract through private public alliances, three very large districts that today do not They are operating: Ranchería (La Guajira); the Tolima triangle, and in Huila. In addition to continuing to work in mini-districts, which also generate impact.

What expectation do you have with the motion of censure?

We are waiting to see what is the reason why they want to convene it. We have everything to explain to Congress what we have done in these 15 months. We are very calm with the very concrete results in many areas.

El Tiempo <https://www.eltiempo.com/economia/sectores/los-cuatro-cultivos-que-pondrian-90-mil-empleos-en-el-agro-433310>

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México

They create catastrophic expense insurance for up to 100 MDP, due to the four natural phenomena that affected the Jalisco field this year

With 4 natural phenomena that affected the Jalisco field this year, there is an insurance of catastrophic expenses for up to 100 million pesos, detailed before local deputies and at the express request of the Secretary of Agriculture and Rural Development, Alberto Esquer.

“Of the catastrophic agricultural insurance we have an insurance for 100 million pesos the policy, 80 million pesos were put by the Federation through the Federal Ministry of Agriculture, the state puts 20 million; At the moment there are 4 phenomena that have been approved, which is Hurricane Lorena for banana and mango producers on the coasts of Cihuatlán, Tomatlán and la Huerta, the hailstorm that fell in the Ciénega, mainly in Zapotlán del Rey, Poncitlán and the Barca and we are currently ruling the drought problem”.

Líder 919 <https://lider919.com/crean-seguro-de-gastos-catastroficos-por-hasta-100-mdp-debido-a-los-cuatro-fenomenos-naturales-que-afectaron-al-campo-de-jalisco-este-ano/>

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México

Mexican field requires 70 billion pesos, says PAN



The coordinator of the PAN in the Chamber of Deputies, Juan Carlos Romero Hicks, said that the minimum requirements to finance agricultural production in Mexico are approximately 70 billion pesos, which must be duly distributed in the Expenditure Budget of the Federation (PEF) 2020.

The financing of the priority programs of the Executive Power "should not be a reason to disappear the programs of the field, because they want to erase them at a stroke and they are issues for the promotion of agricultural production," he emphasized.

The deputy of the National Action Party (PAN) said that the importance of marketing support should not be overlooked, especially in states such as Sinaloa, Sonora, Tamaulipas, Chihuahua, Jalisco, Michoacán, Guanajuato, Baja California and Zacatecas, where 70 percent of all grains in the country.

In his opinion, it is unacceptable that the federal Executive is seeking the accumulation of 402 billion pesos that he seeks to invest in social programs that, he said, do not contemplate operating rules or public standards of beneficiaries, that is, they seek to distribute them freely.

Therefore, Romero Hicks warned that PAN deputies will fight for more resources to be allocated to the field so that the minimum needs for health, catastrophic insurance and marketing of their products can be met, items that are determinants for self-sufficiency food

On the other hand, he pointed out that "a maneuver is perceived with which it seeks to undermine or dilute the strength of autonomous constitutional bodies," such as the National Electoral Institutes (INE) and Statistics and Geography (Inegi) and others, "which is already they have been affected, not only by the budget cut, but by their integration".

NNC <https://www.nnc.mx/articulo/nacional/campo-mexicano-requiere-70-mil-millones-de-pesos--asegura-pan/1574042411>

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México

Announce creation of National Agricultural Finance to support the field

The president of the Budget Committee of the Chamber of Deputies, Alfonso Ramírez Cuéllar, and the president of the Political Coordination Board (Jucopo), Mario Delgado, announced the creation of the National Agricultural Financial, as part of a plan to support the countryside.

This new plan is a strategy of the Legislature to extinguish the protests that various peasant organizations have made outside the Chamber of Deputies, with the aim of eliminating government subsidies and betting on the financial inclusion of the sector, legislators detailed.

"There has to be an evolution, the country has to take advantage of the financial markets to develop support instruments for an entire sector that has enormous potential and that does not necessarily depend on government subsidies," said Morena deputy Mario Delgado.

At a press conference, Delgado Carrillo explained that this new financial institution would concentrate the hiring of hedges, insurance, credit lines and capital for seed and risk.

"This new institution will be dedicated to a new policy of support to the field, based less on subsidies and more on the use of market instruments," added the morenista.

He added that the federal government will provide capital for financing the sector and that the country's food self-sufficiency will be achieved, which tomorrow will be exposed to the peasants.

In that sense, the morenista legislator reiterated that the policy of delivering direct support to the beneficiaries will be maintained and not through third parties, such as organizations.

For his part, the deputy of Morena, Alfonso Ramírez Cuellar, said that although there is no agreement on support for the rural sector, he hoped that it would be possible to protect farmers with greater potential.

"This new credit society will allow us to protect the farmers of the states with more activity and greater productive potential, at this time we are concluding, there is still no agreement, we have talked about billions of pesos for a given sector "said Ramirez Cuellar.

He added that the Agricultural Financial Society has credits available for 100 billion pesos for medium and small producers. This item is greater than 24 billion pesos that the leaders of the peasant organizations demand from the budget.

Noventa Grados <http://www.noventagrados.com.mx/politica/anuncian-creacion-de-financiera-nacional-agropecuaria-para-apoyar-al-campo.htm>

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México

Climate disasters leave losses of 6 billion pesos in agriculture

More than 45% of Mexico's cultivated area is not insured against droughts, floods, rains, frosts, natural or geological hazards

Lacking insurance against climate, biological and geological disasters keeps thousands of crops and farmers in the country in suspense; who in every season of

heat, drought, frost, hurricanes, pests or soil damage run the risk of falling into poverty.

This is a problem of a national nature, whose effects become shortages and more expensive grains, fruits, vegetables and vegetables; just as it happened with avocado, lemon and tomato, whose price soared up to 100% in mid-2019.

Raúl González, Senior Originator Food & Agriculture Business of the company specialized in capital and risk management Swiss Re Corporate Solutions, reported that the Mexican agricultural sector loses up to six billion pesos annually due to these circumstances.

He explained that in the last decade the sector had minimum losses of 300 or 400 million pesos due to droughts; especially in producing states such as Zacatecas, Guanajuato, Jalisco, Chihuahua and Querétaro.

Although, in extreme cases - such as the historic frost of 2011, which affected Sinaloa, Sonora, Nuevo León and Tamaulipas - the damages totaled 3.2 billion pesos; whose impact caused economic distortions and food shortages, unemployment and risk of poverty in large areas of the country.

Imagínate, "si los daños superaron tres billones, en estos últimos cuatro estados, la probabilidad de eventos simultáneos en toda la República Mexicana, nos lleva a pérdidas de más de seis billones de pesos anuales", puntualizó el especialista.

#### 10 MILLION HECTARES WITHOUT INSURANCE

In an interview with Publímetro, the director of Swiss Re Corporate Solutions indicated that 22 million hectares are cultivated in Mexico; of which around 10 million lack insurance against climatic, biological or geological damage.

This, he said, means that about 45% of the arable land is unprotected and vulnerable to such disasters; while around 55% have some coverage or financial protection, which helps them to overcome general damages.

He explained that of the 12 million hectares insured, 10 million have catastrophic insurance, acquired by state and federal governments to favor agricultural areas and producers with fewer resources.

While two million have commercial policies; paid with farmers' own resources; or, through agricultural credits with the bank. Although in the latter case, "the protected area has not grown in the last 30 years," he said.

When making a breakdown by areas, Raúl González explained that of the total cultivable hectares, they are only protected:

10% in the South and Southeast of the country.  
30% in the Bajío and Centro.

60% in the North of the national territory.

#### MOST VULNERABLE CROPS

Referring to the crops most vulnerable to climatic tears or biological effects, Swiss Re Corporate Solutions revealed that 70% are grains; from corn, wheat, sorghum and beans. 30% fruit, citrus, coffee and vegetables.

Although, he said, any crop is susceptible to partial or total losses due to climatic changes, floods, frost, hail, soil contamination, droughts, excessive heat and presence of pests, among other catastrophic risks.

Therefore, he said, "Swiss Re Corporate Solutions initiated a campaign to offer multicultural insurance; to protect from one cultivated hectare, for 22 thousand 500 pesos; up to several million pesos of insured sum to guarantee up to more than one thousand hectares.

"These policies guarantee partial losses: with compensation for the size of the damage caused by an accident; although this can be extended to the total amount insured, for the total recorded losses.

"Total losses for 100% of the insured amount are also included. In addition to a coverage of tons per hectare; where if the farmer gets less tons than the guaranteed ones, what he has not produced is compensated; and if it doesn't produce anything, you pay 100%", he concluded.

[Publimetro https://www.publimetro.com.mx/mx/noticias/2019/11/18/seguro-desastres-climaticos-dejan-perdidas-6-billones-pesos-agricultura.html](https://www.publimetro.com.mx/mx/noticias/2019/11/18/seguro-desastres-climaticos-dejan-perdidas-6-billones-pesos-agricultura.html)

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México

Ciénega producers will receive catastrophic insurance

Farmers in the Ciénega Region who lost their crops due to drought and hail will receive catastrophic insurance of 2,500 pesos per hectare, as announced by the Secretary of Agriculture and Rural Development, Alberto Esquer:

"Specifically, for the concern of the drought and the hail that fell a few weeks ago because this year was a pinto year, the governor authorized catastrophic insurance to which the state is investing 100 million pesos. From two weeks they will begin to receive producers from La Barca, Poncitlán, Zapotlán del Rey, all over the swamp, insurance for 2,500 pesos per hectare where there was drought and where there was hailstorm".

This was announced after the president of La Barca, Enrique Rojas Román, asked for support on behalf of the farmers of the population, who are restless to know what

will happen with the support to the field. The governor of Jalisco, Enrique Alfaro, responded as follows:

"I want to respond to the request made a moment ago by the president, regarding the situation of the camp and the support. You have seen how the chamber of deputies is taken, how it is taken by peasant organizations, which demand that there be the support they require. We are going to do our part, because there are programs that are federal, that do not depend on me, but there is another part that we can attend".

On the afternoon of July 30, a hailstorm fell that left affectations in the Ciénega Region, the leader of the League of Agrarian Communities and Peasant Trade Unions of Jalisco, Eliazer Ayala Rodríguez told NTR Guadalajara that around 5,000 hectares were damaged.

Radio UdeG Ocotlán <http://udgtv.com/noticias/ocotlan-noticias/productores-la-cienega-recibiran-seguros-catastroficos/>

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México

Outline agreement with objective income by law and subsidies to agricultural insurance and coverage

Agricultural organizations and federal deputies have reached pre agreements so that in the PEF 2020 an income of 4,150 pesos per ton of corn is guaranteed by law

After several meetings between federal deputies and agricultural organizations, an agreement is drawn up whereby an objective income of 4,150 pesos per ton of corn is guaranteed by law, as well as agricultural insurance subsidies and coverage.

Interviewed by telephone in El Cerrojo de Línea Directa, Ulises Gaxiola Rodríguez, national vice president of the corn product system, explained that they asked that the income budget decree to be voted on Friday be included once and for all as income law objective, where this collects the agreement they had on April 9 of the 4,150 pesos.

"They are saying that they will pick up the last agreement of this year, but for us that is a great advance because it will already be labeled in the law, we even tell them not to be limiting, that is, to come without that famous surname of themselves. there is budget sufficiency, that is, without budgetary limits and that it is an obligation of the Mexican State, "he said.

Among the pre agreements reached are labeling 9 billion pesos to the guarantee fund, purchase of coverage with a 50 percent subsidy under programmatic opening defined by FINAGRO, purchase of agricultural, livestock and catastrophic insurance between 40 and 50 percent that includes state governments in catastrophic insurance.

Faustino Hernández Álvarez, president of the League of Agrarian Communities, also said that on Thursday at 8:00 in the morning they will sit down again at the negotiating table with the objective that this pre-agreement is already agreed upon and that they leave to the Budget commission.

"What we have to tie up is officially the target price of 4,150 pesos, respecting the commitment we made in the last year where it was not decreed, what do we want ?, that now by decree the support of the objective price of the 4 thousand 150, that is a commitment that is being established before the Secretariat, with Alfonso Romo", he said.

The agricultural leader from Sinaloa clarified that the blockade to the Chamber of Deputies is being done by UNTA and Torch Campesina, but the rest of the organizations are working through dialogue so that the issue is ironed.

Línea Directa [https://lineadirectaportal.com/sinaloa/perfilan-acuerdo-con-ingreso-objetivo-por-ley-y-subsidios-al-seguro-agricola-y-coberturas\\_20191120-872718/](https://lineadirectaportal.com/sinaloa/perfilan-acuerdo-con-ingreso-objetivo-por-ley-y-subsidios-al-seguro-agricola-y-coberturas_20191120-872718/)

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#### México

Suman 70 mil hectáreas sembradas de maíz siniestradas durante el último ciclo agrícola en Guerrero: SAGADEGRO

The Secretary of Agriculture, Livestock, Fisheries and Rural Development of Guerrero (La Sagadegro), Juan José Castro Justo, confirmed the incident of 70 thousand hectares of corn fields in the last agricultural cycle He informed that the main affectation is recorded in crops of the Tierra Caliente regions, as a result of the drought, as well as in the Costa Chica region due to excessive rainfall due to hydrometeorological phenomena. He informed that Sagadegro personnel, city councils and ejido authorities are already evaluating the damages in the field to activate the compensation, through the "Catastrophic Insurance". Castro Justo said that after the authorities validate the damaged crops, the insurance company will release the resources to compensate the affected farmers, who would receive 1,500 pesos per hectare.

Regarding the affectations due to the delay in the distribution of the free fertilizer that the federal government operated in this 2019, the official indicated that the final balance will be carried out in the next few days to detect "what was left unattended", which is also a factor for the decline in corn production. "At this moment I don't have the updated information; I understand that until a few days ago they were delivering fertilizer from one place to another.

We don't have the final cut", he added. It is crucial that the budget for the field does not decrease Leaders of the Permanent Forum of Social Organizations of the State of Guerrero denounced that the budget for the field will decrease dramatically next year, based on the proposal of the federal Executive.

Castro Justo said that it is "indispensable" that the budget allocated to the agricultural sector not be reduced because "it generates income for rural families, which are the poorest families in the south-east of the country".

He said that the Guerrero government presented its budget proposal to the local Congress, however, he hoped that, at least, they would be authorized the same amount they exercised in this year that was 340 million pesos, as there are several programs agreed with the federation in which they contribute resources. The official also confirmed that at the end of this year "there are insufficient resources, there are complaints, but we are working reasonably well to try to operate the programs and meet the demands of the producers."

Digital Guerrero <https://www.digitalguerrero.com.mx/instante/suman-70-mil-hectareas-sembradas-de-maiz-siniestradas-durante-el-ultimo-ciclo-agricola-en-guerrero-sagadegro/>

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México

They give a thousand pesos to each farmer who lost crop in Quintana Roo

The insurance company ProAgro began with compensation to 24 thousand farmers in the State.

The insurance company ProAgro began with compensation to 24 thousand farmers in Quintana Roo who suffered losses in their corn crops for self-consumption, although only one thousand pesos per producer and not 1,500 pesos per hectare.

Luis Torres Llanes, head of the Ministry of Agricultural Development, Rural and Fisheries (Sedarpe), stressed that the payment amount was determined by the insurance company and was also a homologation, to avoid disagreements on the part of the farmers, for the difference between one and another.

You may also be interested: Eight thousand hectares of corn crop, affected in Bacalar

"From Thursday began the journey in the communities where they have been delivering their payments to producers who planted, are being given a thousand pesos to each of them and no longer per hectare, so determined the insurer and good is like It is happening without any disagreement, "he explained.

According to data in the Pro Agro entity will release the amount of more than 24 million pesos for about 24 thousand peasants of the municipalities of Jose Maria Morelos, Bacalar, Othon P. Blanco, Felipe Carrillo Puerto, Lazaro Cardenas and Tulum , whose crops were secured in advance.

He informed that Felipe Carrillo Puerto was the first municipality of the six, with which he began to grant payments to each farm worker. So far, a total of three thousand

776 producers of 30 ejidos have been attended with an amount close to three million 776 thousand pesos.

"Before the end of the year, the coverage of this commitment must be fully fulfilled, we are covering part of the Mayan area, there are still some points to be covered, once concluded, then we will be going to other insured municipalities, to do the same" He said.

Torres Llanes said that they work in coordination with each of the municipal and ejido authorities, for the compensation of agricultural insurance in each of the municipalities, thereby fulfilling the commitment to women and men in the countryside.

Sipse <https://sipse.com/novedades/indemnizacion-campesino-perdida-cultivos-quintana-roo-comunidades-350507.html>

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México

Climate change has affected production of the Tabasco field: Sedafof

This was established by Secretary Jorge Suárez Vela, who this afternoon appeared before the plenary of the Congress.

This afternoon, the secretary of SEDAFOP, Jorge Suárez Vela, appeared before the plenary session of the Tabasco State Congress on the occasion of the Glosa of the Government Report of Mr. Adam Augusto López Hernández, where he informed of the state that keeps the secretariat in charge in terms of public policies focused on the Tabasco field.

In his speech, he emphasized that a factor that has forced them to redefine the policies of the area, is the imminent effect of climate change, "which has caused the appearance of severe meteorological phenomena, affecting the production of the productive sectors".

"An example of this change is the emergency that occurred in the Region of the Rivers, where with 6 million pesos, a Program in Support of Livestock and Cañeros was launched, solving two problems that resulted in a benefit for both In the face of the shortage of fodder, 295 cane producers affected by the lack of operation of the Tenosique Sugar Mill, channeled their production to counteract the effects of drought on livestock, generating income to the sugarcane to cover their commitments to the social security and, a benefit to farmers by receiving food for their herds, "he said.

Given this fact, between the federation and the state, the Catastrophic Agricultural Insurance was acquired with an investment of 13 million 245 thousand pesos, protecting 132 thousand 841 hectares of agricultural crops for the corresponding cycle from June 1, 2019 to May 31 from 2020.



It is worth mentioning that, during the first half of this year, more than 5,000 producers have been compensated for claims on 6,871 hectares for an amount of 11 million 841 thousand pesos, coming from the coverage of the previous year.

He added that "complementary to this, the State Fund for Prevention of Agricultural and Fisheries Contingencies was strengthened, to meet those producers who do not have any type of public or private insurance".

It should be noted that within the Rural Development scheme of concurrence, Tabasco invested 36 million 250 thousand pesos in federal Territorial Development projects.

"In summary, for this fiscal year 2019 the resources that are invested in the agricultural, livestock, forestry, aquaculture and fisheries sectors in the State through the Secretariat, total 366 million 500 thousand pesos".

At the end of his presentation, the official commented on some issues that are still pending and that will be a priority during next year's exercise:

1. We will maintain the attention to fulfill the necessary requirements to obtain the sanitary status "A".
2. We are working to update the legal and operational framework of the trusts of the Secretariat, so that it is an important instrument for the development of the sector.
3. We have to revalue our cocoa, reinforcing its distinctive brand and taking advantage of the new quality clones, recently released.

Tabasco Hoy <https://www.tabascohoy.com/nota/494950/cambio-climatico-a-afectado-produccion-del-campo-tabasqueno-sedafop>

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## Paraguay

They do not reach consensus on agricultural insurance

In the Senate so far they have not reached a consensus on the possibility of agricultural insurance that can benefit peasant family farming.

For this reason, the issue cannot be dealt with in plenary as three different projects were presented.

One of them raises the universal agricultural insurance for peasant family agriculture and is promoted by the senators of the Guasu Front (FG) Carlos Filizzola, Sixto Pereira, Hugo Richer, Fernando Lugo and Esperanza Martínez.

The other proposal proposes the creation of a basic agricultural insurance, and among the designers are the current head of Congress, Blas Llano, and his co-religionist the liberal Fernando Silva Facetti, and other former senators of the same sector.

Los colorados have another project that creates insurance for family farming, presented by Senators Lilian Samaniego, Juan Afara and Blanca Ovelar.

It was included in the agenda of the ordinary session last Thursday, after a motion of preference, but there are not even commission opinions for the lack of agreement, so once again the postponement was decided.

Última Hora <https://www.ultimahora.com/no-logran-consenso-seguro-agricola-n2855148.html>

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## Uruguay

"Insurance development should be a central priority of the incoming government"  
Interview with the president of the Rural Union of Flores, Daniel Laborde

- How and to what extent the Rural Union of Flowers has advanced in 60 years?

-From 1959, the year of its foundation, until 2019, the Cooperativa Unión Rural de Flores (URF) has had a continuous growth in the number of members and in support services for their production. We are currently about 800 members who are part of a cooperative in which 120 to 140 employees work. Since the first joint sale of 250 tons of sunflower in 1959, today our technical team covers 45,000 hectares of summer crops and 22,000 hectares of winter crops, we have a storage capacity of 43,000 tons and in our seed processing plant, located on the road 14, around 8,000 tons of seeds for crops and foragers are processed. We are founding partners of Central Lanera Uruguaya and in our sheds they declassify between three and four million kilos of wool.

Our livestock department, in addition to offering agronomic and veterinary advice to our partners, negotiates between 10,000 and 12,000 heads for work and field. A few years ago we opened a branch in the south of San José that provides services to more than 200 members. Both at our headquarters, and at the branch in San José, we sell the inputs that agricultural and livestock producers need. For years now, we have wheat and soy plans, in which producers receive certified seed of the best genetics and return with seed to harvest. This has allowed us to reduce the volume of seed for our own use by producers and ensure the use of seed of the best quality and cutting edge genetics. Our technical team was a pioneer in the installation of the Lugas Chakra Tracking System, which gives us very strong support throughout the technical service and also in the harvest logistics.

In the past harvest of soybeans, there were days in which more than 100 trucks per day were coordinated without problems. The harvest logistics service gives the producer a lot of peace of mind at a key moment. We have six trucks of our own and work with more than 100 transport companies throughout the country. In our business and services diversification strategy, we invest in an Ancap Station, the one that is entering Trinidad coming via Route 3 of Montevideo, which today is a leader in the fuel market in the department. Since February we have leased to the

Intendencia de Flores a recycling plant for plastic and nylon containers. Although this last business is very, very, adjusted in its economic return, our commitment is to be responsible for the care of the environment and capture most of the plastic containers of agrochemicals that we sell. In these first nine months of activity, the percentage of containers collected is well above the national average. The main concern at the moment is the continuous shrinking in the margins that we are perceiving in the last financial years of the Cooperative.

What is the bet of the URF?

- Our commitment is to continue growing in services for our partners, attract new partners and develop new businesses that allow us to increase turnover, taking advantage of the existing infrastructure. We are analyzing the possibility of growing more towards the center of the country where we are already working with an important group of producers. Thus, we recently hired a technician for that area that will work the technical and commercial part. We have in folder the possibility of expanding storage capacity, accompanying the growth that is being planned by the malting in the area of barley for malting. We are presenting to the National Institute of Colonization a project of a field of rearing and sheep compartment that serves to support small and medium livestock producers of URF, which are the vast majority. We have presented about 100 projects to the MGAP More Water program, since we are territorial agents of this program that has been very accepted by our partners

What issues do you worry about?

- The main concern at the moment is the continuous shrinking in the margins that we are perceiving in the last financial years of the Cooperative. The turnover of the company has increased significantly in the last six to seven years, but nevertheless, the net income has been low for that turnover. URF's infrastructure growth is based on the reinvestment of company profits and bank indebtedness. The partners do not contribute their own capital to finance investments, therefore achieving good net income are key to continue growing. The reasons for the lower net income are associated, on the one hand, with the reduction of the margins of the agricultural business and the increase in operating costs that have been occurring in the country. At the moment, with the help of a consultant, we are in full redesign of the company seeking to increase turnover while maintaining or reducing costs. We believe that this redesign will be key in the next 10 years of URF. As far as the agricultural sector is concerned, we are very concerned about the non-existence of agricultural insurance according to the needs of a sector that produces open sky and that every so often is subjected to the vicissitudes of nature. When the producer is doing badly, the cooperatives are doing badly because we are the ones who, to a large extent, finance an important part of the productive investment. Sharpening ingenuity in the development of reasonable cost performance insurance should be a central priority of the incoming government in the agricultural sector. That issue is absolutely a priority. The livestock sector is in a price moment that has no history in the country's history. These are the key moments, when you have to be very clear where to go and where to invest to be better positioned to take advantage of this exceptional price

situation in the best possible way, and as exceptional as it is, at some point it will end. It is very tempting at this time of good prices to go to very intensive systems with a lot of use of concentrates, in closures, etc. There is a lot of siren song that invites producers to go to that side. I think that if the livestock sector takes that path, it is wrong. Meat production based on artificial pastures or on a natural field is far from touching the roof in the country. We should not think of other things that are to increase the areas of improvement, improve pasture management, adjust load, fertilize better, use strategic supplementation when we need it. Sharpening ingenuity in the development of reasonable cost performance insurance should be a central priority of the incoming government in the agricultural sector. That issue is absolutely a priority.

- How are you from the point of view productive in department?

- Flores was historically a livestock department where sheep production played an important role. In the soybean price boom and with the arrival of the large agricultural groups, this panorama changed and agriculture had a very important role, with a significant increase in planting areas, especially summer crops. Our partners increased their areas of agriculture and in many cases they occupied the areas left by the exit of the business of the large sowing groups when the price of soybeans fell. However, with the fall in the price of soybeans, the agricultural area was moderated and was more selective in becoming in areas of better soil quality. The lanar item, as it happened at the country level, lost a lot of relevance and that one perceives it in the fall of the wool volumes consigned to Central Lanera. The area of cattle ranching has been growing and will surely continue to grow at the momentum of current prices. The area of pastures implanted in rotation with agriculture has increased significantly. The latter would be much more significant if the agricultural area carried out in the form of a lease was not so but so significant. Dairy production has not been very important in the department in terms of area destined for this production. Its importance is associated with the fact that it is a production that places people in rural areas. This is how on both sides of Route 23, where milk production is mostly carried out, it is where we find the highest density of the Department's rural population. The dairy activity in Flores, mainly carried out by small producers, is very much jaqueada by the current price situation. Areas for afforestation have increased very significantly. The proximity with the two pulp mills already installed and the third projected plant, associated with the good prices that companies pay for the lease of areas for afforestation allow us to affirm that this growth will intensify in the coming years. Meat production based on artificial pastures or on a natural field is far from touching the roof in the country.

What are the difficulties and advances in the area?

-Uruguay is a very small country and therefore the difficulties in an apartment like Flores are the same as those that exist in all departments of the country. Call down entability, high costs, infrastructure problems, although much has been improved in this sense. Yes, I think that we are notoriously differentiated with the rest of the country in terms of security, which is a very important asset to maintain. Perhaps, the advantage we have is that being a small department, there is greater ease of

contact between the different living forces to coordinate the solution of specific problems that arise. In any case, there is a lot of work to be done in order to strengthen this coordination between the public and private sectors that allow the department to be shown as an investment option for companies of different sectors. The development of the Talice Eco Park, is a good example of success in the department of a coordination between public and private.

How is the issue of rural depopulation?

- The fall in the number of people living in the countryside is a worldwide phenomenon and throughout Uruguay. Flores does not escape the generals of the law. The need for scale to achieve profitability in any of the agricultural areas, advances in scale agriculture with less labor requirements, the increase in areas for afforestation, are all factors that contribute to the depopulation of the rural environment. On the other hand, it is a reality that people seek to live more and more in populated centers as a way of having greater access to comfort, to the education of children, etc. That is to say, on the one hand, the design of current production systems and, on the other, the will of the people, contributes to fewer and fewer people living in the countryside. It is a reality, the closure of rural schools or rural schools with two or three children that is not recommended from the pedagogical point of view. Personally, I believe that this issue of rural depopulation has no going back and we must go looking for solutions that are framed in that reality. In production systems, technology is providing solutions to increase productivity with less need for labor. Some companies bring and bring workers to the workplace every day. The issue is to think about how the country provides a solution to the education, health, etc. needs of those who follow and will continue to live, fortunately, in the countryside. Surely, the current functioning of rural schools is not the way and you have to think about solutions that are outside the square. For example, look for alternatives of regional rural schools where children from more remote areas converge.

- On issues of abuse and dog attack, how has Flores been handling it? What measures have been taken or can be adapted?

-The problem of dog abuse and attack is a problem that exists to a greater or lesser extent in all departments. One has the feeling that although there are also specific cases in Flores, the relevance is less if we compare ourselves with what one hears or reads of what is happening in other places. The reasons are not clear to me. Perhaps it influences that it is a smaller department, with only 2 populated centers and therefore easier to control. It must also be helping that it is a more socially balanced department, with a lower unemployment rate, without the existence of settlements. I don't know exactly the causes, they are only subjective impressions. "The fall in the number of people living in the countryside is a phenomenon worldwide and all over Uruguay"

-What problems do the producers transfer to them?

- Cooperatives in general and URF in particular are sounding boards of what happens to producers. The agricultural sector until last year came from two very lean zafras in price and volume, and, therefore, with very important financial difficulties. Last year it was possible to round off a harvest of good winter and summer harvest volumes, with prices that did not accompany. In any case, the volume-price equation allowed positive margins to catch up and pay bills from previous zafras. There was little or too little left over for this year. In all these scenarios of the last three years, he had to be cooperative, obtaining, on the one hand, the sources of financing and, on the other, giving financing alternatives to producers so that they could continue producing. The medium and small agricultural producers in general are quite reluctant to go to the banks to request financing, taking into account all the bureaucratic requirements that they demand. The livestock sector, in much smaller volumes, also requests financing. Paraello we have financial tools through Andes and Three Million Livestock from Banco Santander. These loans allow medium and small producers access to the purchase of animals with simple procedures. With these two examples, what I am trying to convey is that the main concern that producers transmit to us is the need for financing to continue producing.

Therefore, the relevance that we assign to work in the development of agricultural and livestock insurance, as a guarantee of sustainability of producers and cooperatives. Undoubtedly, the producer will always ask you that the cooperative is solving all those problems that complicate it when producing. The philosophy of the company has been that our partner must be in charge of producing and we support him so that he can do it in the best possible way. We have the conviction that this has been the way to position URF as a strong, influential and distinguished company in the national agricultural context.

El Observador <https://www.elobservador.com.uy/nota/-el-desarrollo-de-seguros-deberia-ser-una-prioridad-central-del-gobierno-entrante--20191114212932>

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## España

The number of insurance policies for aquaculture lines decreases compared to 2018

In the absence of finishing this year 2019, the number of policies attached to the 3 aquaculture lines in Spain has decreased compared to the previous year. As of October 22, 2019, as reflected in the Monthly Statistics Bulletin of the Ministry of Agriculture, Fisheries and Food (MAP), there are 14, while in 2018 they reached 19 policies.

The decrease is also observed in the insured capital that stands at 60 million euros, compared to 112 million euros the previous year, with a net cost of 1.89 million euros, of which 438,385 euros are subsidized by IN THAT.

In 2018, it was not possible to ensure rainbow trout fish farms due to a controversial application of the regulations by ENESA. However, this year with the problem solved, in Galicia it is confirmed the existence of a breeding company and pre-fattening of rainbow trout insured. The largest number of policies contracted is among the mussel

farming companies in Galicia, specifically 9. The rest of marine aquaculture policies correspond to floating fish nurseries in the Valencian Community.

The main decreases observed occur in Catalonia, where there was a marine aquaculture company insured that no longer operates; and in the Valencian Community, where there has been a decrease in the number of contracts.

In Andalusia, the Canary Islands and the Region of Murcia, with relatively significant production in floating nurseries, no policy contracts have been reported with ENESA.

Mis peces [http://www.mispeces.com/nav/actualidad/noticias/noticia-detalle/Descienden-el-  
numero-de-plizas-de-las-lineas-de-seguros-para-acuicultura-respecto-a-2018/#.XcwZ7VdKjIU](http://www.mispeces.com/nav/actualidad/noticias/noticia-detalle/Descienden-el-numero-de-plizas-de-las-lineas-de-seguros-para-acuicultura-respecto-a-2018/#.XcwZ7VdKjIU)

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España

Expansion of rainfed crop cover

Asaja Palencia asks that the drought be included in the insurance

Asaja demands that the Ministry of Agriculture, Fisheries and Food to include drought coverage in fodder crop insurance and that the inclusion of the study of these coverages included in the combined agricultural insurance plan approved by the Council of Ministers in 2017 becomes reality.

The agrarian organization alleges that Palencia is an "eminently forage province" and that according to official data corresponding to the 2013-2017 campaigns, "the province has had an average of more than 25,000 hectares of rainfed alfalfa, compared to just over 58,000 total hectares in Castilla y León and the almost 80,000 existing throughout Spain. This means that Palencia has 43% of the regional rainfed alfalfa and 31.4% of the national ». Similar situation experiences the vetch, of which the palencia crops represent 27.3% of the regional surface and 17.6% of the national one.

"In the case of rainfed forage we do not have insurance despite having requested it on several occasions and nobody has remembered our productions that could not be insured and have had little or no production both in 2017 and in 2019," they say since Asaja Palencia, who remembers that on November 15, the deadline to ensure forage crops is opened "and the farmers of Palencia, largely dependent on rainfed forage, will still not be able to secure their productions".

Diario Palentino [https://www.diariopalentino.es/Noticia/Z9514079B-A483-5CD9-  
FF44C0991F86F647/201911/Ampliacion-de-la-cobertura-de-cultivos-forrajeros-de-secano](https://www.diariopalentino.es/Noticia/Z9514079B-A483-5CD9-FF44C0991F86F647/201911/Ampliacion-de-la-cobertura-de-cultivos-forrajeros-de-secano)

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España

Agroseguro has already paid € 37 M in compensation until October 31 in the wine grape line

The "pool" of private companies that work with agricultural insurance, Agroseguro, foresees in its last report on October 31, which the compensation for the entire wine grape insurance line amounts to 37 million euros, which have already been paid to wine growers in full.

By Autonomous Communities, the distribution of compensation is: Castilla-La Mancha, with 32.2% of the total and 11.9 million euros; La Rioja, with another 24.3% and 8.97 million; Valencian Community, with 9.1% and 3.37 million; Comunidad Foral de Navarra, with 7.6% and 2.8 million; Aragon, with 7.44% and 2.75 million, etc., as shown in the attached table.

Sevi [http://www.sevi.net/es/3555\\_Viticultura/12/14091/Agroseguro-abon%C3%B3-ya-37-M%E2%82%AC-de-indemnizaciones-hasta-31-de-octubre-en-la-l%C3%ADnea-de-uva-de-vinificaci%C3%B3n-Agroseguro-vid-viticultura-seguros-agrarios-uva.htm](http://www.sevi.net/es/3555_Viticultura/12/14091/Agroseguro-abon%C3%B3-ya-37-M%E2%82%AC-de-indemnizaciones-hasta-31-de-octubre-en-la-l%C3%ADnea-de-uva-de-vinificaci%C3%B3n-Agroseguro-vid-viticultura-seguros-agrarios-uva.htm)

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## España

The Minister of Agriculture wants to increase agricultural insurance in the coming years

The Minister of Agriculture, Fisheries and Food in operation, Luis Planas, bet yesterday, during his participation in the day 'Agricultural insurance in the face of the challenge of climate change', for a continuous and systematic increase in the budget for agricultural insurance in the next years.

In addition, he urged reflection and debate on the impact of climate change on a key risk management tool such as agricultural insurance in order to guarantee the viability of agricultural, forestry and aquaculture farms.

On the day it was highlighted that Spain, due to its geographical situation, has a high climatic variability and is especially vulnerable to climate change. Phenomena such as drought or floods, increasingly frequent, will affect the viability of farms. In this regard, Planas stressed that Spain has been a pioneer, more than 40 years ago, in designing an effective risk management tool for sustaining the income of producers and guaranteeing the continuity of farms affected by adverse climatic phenomena.

## Claims and premiums

On the day it was recalled that during the last decade the three years of maximum loss have been recorded since the insurance was launched, more than 40 years ago, in reference to 2012, 2017 and 2018. With the increase in accident rates arise a series of consequences that must be addressed with "absolute transparency" by all the actors that make up the agricultural insurance system to guarantee its solvency and its own sustainability.



Planas has also stressed that the insured will have to face the adequacy of the premiums; the MAP and the autonomous communities will have to have a greater budget to help producers subscribe for insurance policies; the Insurance Compensation Consortium will have to have an adequate level of reserves; and insurance companies will have to make the maintenance of their solvency level compatible with the offer of premiums at an affordable price for the insured.

In addition, the State Agricultural Insurance Entity (Enesa), in coordination with all members of the system, will have to redesign insurance lines to adapt to new circumstances, especially those arising from the incidence of climate change.

The minister has been confident that, in this first forum of debate, in addition to visualizing the challenges faced by agricultural insurance as a result of climate change, it serves to envision future solutions to ensure the sustainability of the system.

Inese <https://www.inese.es/noticias/el-ahorro-tiene-que-tener-elementos-de-automatismo>

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#### España

The government increases agricultural insurance spending by 33.4 million

The Council of Ministers has authorized an addendum to the agreement signed by Enesa and Agroseguro for the execution of the agricultural insurance plan for 2019 by which the maximum spending limit is increased by 33.47 million, which is thus 244 million

In a statement, the Ministry of Agriculture, Fisheries and Food recalled that in the agreement signed between the State Entity of Agricultural Insurance (Enesa) and the Spanish Association of Insurance Entities of Combined Agricultural Insurance (Agroseguro) the initial allocation was 211, 26 million euros.

From the Department, they pointed out that the agreement aims to "facilitate the execution of the 40 Plan of Combined Agrarian Insurance, and define the procedure for the liquidation of the subsidies provided for in that plan and the previous ones," among other aspects.

They have indicated, in addition, that this increase "allows to attend all the subsidies corresponding to the policies that the farmers formalize during 2019, since the provision that appears for this purpose in the General State Budgets extended for 2019 -the mentioned 211.2 million of euros - it is insufficient to cover the amount of the requested".

The Ministry has defended that the "importance and usefulness of agricultural insurance has been evident" in the 2017 and 2018 fiscal years due to its high accident rate, and in the fact that, in addition to the year 2019, the volume of compensation exceeded, as a whole, 2,000 millions of euros.

"In these situations of high accident rates, agricultural insurance has responded satisfactorily, alleviating losses and allowing the economic viability of many farms," he said.

Valencia Fruits <http://valenciafruits.com/el-gobierno-eleva-en-334-millones-el-gasto-en-seguros-agrarios/>

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España

Córdoba is the province most benefited by the payment of agricultural insurance in Andalusia

Farmers and ranchers in the province will receive 1.8 million euros, representing 29% of the total region

Córdoba has been the Andalusian province most benefited in the last payment of the line of aid to the promotion of the contracting of agricultural insurance, an amount that can still increase referred to the call of this same 2019, as it will receive from the Board of Andalusia a total of 1,894,590 euros, which represents 29% of the amount for Andalusia, which amounts to 6,507,485 euros.

As indicated by the Autonomous Administration, this was stated by the delegate of Agriculture, Livestock, Fisheries and Sustainable Development, Araceli Cabello, who has detailed that the main lines depending on the amount are compensation insurance for loss of pastures with 567,510 euros, citrus farms with 446.010, withdrawal and destruction insurance, with 310.283, cattle farms for reproduction and production with 251.150 and extensive herbaceous with 205.904.

Likewise, the province is a leader in benefited farmers and ranchers, with 1,850 approved files for a total in the community of 7,794. As the delegate explained, "agricultural insurance is currently an indispensable element in a farm."

"Farmers and ranchers, as entrepreneurs, are increasingly aware of the need to ensure their production in the event of any weather or biological event," he added. These grants provide support from the Junta de Andalucía for farmers and ranchers that add to the incentives granted by the State Agricultural Insurance Entity (Enesa) for contracting combined agricultural insurance.

The support to the insurance by the Andalusian Government "responds to the effectiveness demonstrated by this instrument to favor greater stability in agricultural production and safeguard the income of farmers and ranchers by offering an economic compensation adjusted to the losses that farms can support ", Highlighted Hair.

AGRICULTURAL INSURANCE ALLOWS TO PALIATE THE ADVERSE EFFECTS OF METEOROLOGY

Agricultural insurance can mitigate the adverse effects of meteorology, diseases or accidents that cause damage and entail economic losses to producers, adverse effects that can become catastrophic for them. The structure of the Spanish combined agricultural insurance system is based on a mixed public-private system. On the one hand, public institutions (state and regional) and, on the other, agricultural professional organizations, agri-food cooperatives and the insurance sector, through Agroseguro, which represent the private part.

In addition, the central government has just announced that it has increased by 33.47 million euros the maximum spending limit provided for in the agreement signed between Enesa and the Spanish Association of Insurance Entities of Combined Agricultural Insurance (Agroseguro), for the execution of the Combined Agricultural Insurance Plans in fiscal year 2019.

The Council of Ministers has authorized the signing of an addendum to the agreement signed by both entities on May 10, 2019, which had an initial allocation of 211.26 million euros. In this way, the amount of the credit for the execution of the Combined Agricultural Insurance Plans in 2019 amounts to 244.7 million euros. The aforementioned agreement is intended to facilitate the execution of the 40 Combined Agricultural Insurance Plan, define the procedure for the liquidation of the subsidies provided for in said plan and previous plans, and regulate other areas of cooperation between both entities.

This increase allows to attend all the subsidies corresponding to the policies that the farmers formalize during the year 2019, since the provision that appears for this purpose in the General State Budgets extended for 2019, 211.2 million euros, is insufficient to cover the amount of subsidies requested. The Government increased this item by 14% in its proposal for General State Budgets for the year 2019, but they were not finally approved by Parliament. The increase now approved by the Council of Ministers comes to solve this situation, allowing the current levels of subsidy to farmers to be maintained.

El Día de Córdoba [https://www.eldiadecordoba.es/cordoba/Cordoba-provincia-beneficiada-agrarios-Andalucia\\_0\\_1412859065.html](https://www.eldiadecordoba.es/cordoba/Cordoba-provincia-beneficiada-agrarios-Andalucia_0_1412859065.html)

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## Mundo

The catastrophic activity of 2019 could reduce the benefits of reinsurance

The 2019 catastrophe activity is expected to diminish the reinsurance benefits again. This occurs after large losses due to natural disasters, a favorable development of reserves in previous years in Non-Life and persistently low interest rates, says the principal financial analyst at A.M. Best, Mariza Costa.

The directive analyzes how three consecutive years of catastrophic losses can affect reinsurers' profits in the third quarter and how this will affect prices in the sector, due to these significant losses.

"On January 1 and certainly on April 1, according to forecasts made by the agency, it is expected that price increases will continue," Costa said. "By June 1, we are waiting to see what will happen. In addition, we believe that more fees are needed in Florida. Hurricane Dorian could have been much worse. It was supposed to arrive in Florida as a category five; however, it didn't and changed. Companies need to be compensated for the risk they are taking, particularly in Florida and now in other parts of the world like Japan. We are optimistic that rates will rise again".

Inese <https://www.inese.es/noticias/todas-las-aseguradoras-del-top-10-de-salud-aumentan-los-ingresos-hasta-septiembre>

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