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Argentina

Producers can have a diagnosis of their crops in 48 hours and free

The Government offers a service with drones to detect pests or irrigation problems, among others.

It serves for all types of crops, regardless of whether it is a small or a large producer. It is a survey service with the use of drones launched by the Directorate of Irrigation and Climate Contingencies for free, which, in just 48 hours, allows a diagnosis of crop health, presence of pests and damage caused by lack of water or other factors such as fire, frost or hail. With the data in hand, the farmer has a more accurate picture to make the necessary decisions to improve his productivity. The system, which is already available, begins when the producer requests the service, it is granted a shift and on the date and time previously agreed, a management team, led by Juan Manuel Gioja, flies over a drone of the farm or farm with cultivation.

The drone is equipped with a multispectral camera, which allows to obtain information, in the case of production, on foci of weed invasion, productive mapping according to flowering, detection of vigor status and growth of native vegetation. Regarding irrigation, the system allows an inspection of irrigation channels, state of community branches and canals and lack of water in the crops. In the case of climatic contingencies, it allows the detection and calculation of surface in advanced areas by fire, flooded land and calculation of the affected surface and the determination of damage by frost and hail. Then, the technicians prepare a report, which is available in 48 hours, which serves the producer to make the necessary decisions and correct the mistakes he is making, perhaps due to the lack of the necessary data.

Diario de Cuyo <https://www.diariodecuyo.com.ar/economia/Productores-pueden-tener-en-48-horas-y-gratis-un-diagnostico-de-sus-cultivos-20191204-0090.html>

Brasil

Government studies change in agribusiness insurance

The Ministry of Economy (ME) is studying the changes in the securitization of investments and financing of large farmers in the Agricultural Guarantee Program (Proagro).

The purpose is that the Central Bank will no longer be a program administrator and the National Treasury will no longer be the crop insurer.

"In Proagro, the National Treasury is the insurer. The risk lies with the National Treasury. The Central Bank is the operator of Proagro, a position that we believe is a bit jabuticaba," said Rogério Boueri, Undersecretary of Agricultural Policy and

Environment of the Ministry of Commerce, who attended a seminar on the economic environment last Tuesday (19) at the Institute of Applied Economic Research (IPEA).

"Credit subsidized by the Treasury through the Central Bank affects public accounts. This no longer makes sense. The monetary authority is to control monetary policy, exchange rate and currency, "said Ipea President Carlos von Doellinger.

The government's concern is to reduce exposure to Union cash and the risk of reaching the ceiling for increased spending.

"If there was a climate problem, it is the government who has to pay the farmer or the bank that lent it to him. We want the government to help the farmer pay the premium for this insurance, but the risk remains for the insurers. The government would pay a certain and predictable volume of resources, this would stabilize the National Treasury exits, "said Boeri.

The planned solution is for farmers to use private insurers to protect crop risk. According to Fernanda Schwantes, technical advisor of the Confederation of Agriculture and Livestock of Brazil (CNA), the intention to unleash this movement "did not begin in this government."

According to the expert, the purpose is "positive", but the government must have a "strategy to expand insurance modalities."

The perspective is that Proagro's mechanisms and rules will be replaced by provisions already adopted by the Rural Insurance Premium Subsidy Program (PSR).

According to the Ministry of Agriculture, Livestock and Supply (Map), next year \$ 1 billion will be allocated to subsidize the hiring of PSR rural insurance policies throughout the country, the largest volume since the creation of the program in 2004.

OCP <https://ocp.news/economia/governo-estuda-mudanca-nos-seguros-do-agronegocio>

Brasil

Map launches program that integrates climate risk management actions

The Ministry of Agriculture, Livestock and Supply (Map) launched this Thursday (28) the Agro Integrated Risk Management Program, Proagir. The objective is to integrate all actions related to climate risk management and also disseminate the importance of hiring rural insurance. In 2020, the Federal Government will allocate R \$ 1 billion to subsidize policies, the largest amount since the creation of rural insurance in 2004.

"We want to give an integrated vision for the management of rural insurance in Brazil," said Secretary of the Agricultural Policy Map, Eduardo Sampaio, who launched the program.

Proagir provides for the restructuring and improvement of the following actions: Rural Insurance Premium Subsidy Program (PSR), Agricultural Activity Guarantee Program (Proagro), Crop Guarantee and Agricultural Climate Zoning (Zarc).

The launch was the director of the Map Risk Management Department and the manager of Proagir, Pedro Loyola; The president of Embrapa, Celso Moretti; and the superintendent of the Brazilian Cooperative Organization (OCB), Renato Nobile.

The program is effective until 2022 with gradual deliveries.

See below the seven strategic projects of Proagir:

1) Promotion of rural insurance

The idea is to spread the Rural Insurance Subsidy Program throughout the country and among low-coverage crops (low insurance coverage rate), in addition to attracting new insurers. Today, most policies are hired by producers of soy, corn, wheat, grapes and apples in the southeast and south. Eduardo Sampaio mentioned that there are already conversations for rice and aquaculture insurance.

Another objective is to expand coverage in the northeast, north and midwest. The insurance minimizes the risk of loss for the producer, contributes to the stability of the income, the permanence in the activity and reduces the possibility of indebtedness.

"There must be more people talking about insurance in Brazil and attracting more insurers," said Secretary Eduardo Sampaio, who represented Minister Tereza Cristina at the ceremony.

In the rural insurance program, the farmer buys a crop / activity policy with the financial help of the federal government. In case of failure of the harvest due to adverse weather events (drought or excessive rain, for example) or price change, the insurer pays the producer's financial obligations.

2) Restructuring of the Harvest Guarantee

Restructure the methodology, systems and increase the efficiency of the program, which serves around 900,000 family farmers. The program supports family farmers in municipalities with a history of crop loss due to drought or excessive rainfall, especially in the northeast and north of the states of Minas Gerais and Espírito Santo.

Currently, the program uses four different indices (reports, Inmet, Cemaden and LSPA / IBGE) to calculate the losses of the producer and the municipality where he lives. The idea is to create a unique index without the need of a field expert to verify losses using satellite, technological and meteorological information.

"Through this index, we will be able to inform the producer more quickly if he will receive the benefit at the end of the harvest," explains the director of MapRisk Management and the manager of Proagir, Pedro Loyola. The index will be developed by Embrapa, with the support of Cemaden and Inmet, and should be completed within two years.

Another study is related to payment. Today, the producer entitled to the Guarantee-Cutout receives the amount of \$ 850, divided into five installments. "We will also simplify the payment to avoid having to go to the municipality five times to receive it," said Secretary Eduardo Sampaio.

In the 2019/2020 harvest, the Federal Government will make available R \$ 468 million for the Harvest Guarantee. The target audience is farmers with a monthly family income of at least a minimum and a half salary and who sow 0.6 to 5 hectares of beans, corn, rice, cassava and cotton. The benefit is paid when the municipality demonstrates the loss of at least 50% of agricultural production.

3) Agrometeorology working group

Develop a diagnosis of the priority actions that Map can develop within the scope of agricultural meteorology and climate monitoring services. Within the group's work, the new Agrometeorology Bulletin was launched.

4) Zarc modernization

Improve and modernize the methodology of studies of Agricultural Zoning of Climate Risk, creating a digital platform to disseminate the results and developments of the PlantioCerto application. Another objective is the inclusion of new crops in the zoning. Today there are 44 productive chains with agricultural zoning.

The zoning aims to reduce the risks related to climatic problems and allows the producer to identify the best time to plant, taking into account the region of the country, the crop and the different types of soil. "With the agricultural zoning of climate risk, one of the pillars of Proagir, we have made this risk situation less and less problematic for farmers," said Embrapa president Celso Moretti.

The system considers elements that directly influence the development of production, such as temperature, rain, relative humidity, the appearance of frost, the water available in the soil, the demand for water from crops and geographical elements (altitude, latitude and longitude). Farmers must follow Zarc's instructions to contract rural credit, family farming and rural insurance resources.

As of the 2019/2020 season, Zarc is available in the application for tablets and smartphones: ZarcPlantioCerto, which makes the consultation easier and faster.

5) Digitalization of the processes of the Proagro Special Appeals Commission

Make the entire process of receiving and analyzing the resources presented by the farmers digital and electronic, in order to deliver the results more quickly to the

producers. Proagro attends to small and medium producers that have their crops or herds damaged by natural phenomena such as floods or droughts, pests and diseases.

These producers are not required to settle rural credit operations for financing, as established by the National Monetary Council (CMN). When ruling out a loss reporting process in financial institutions, the producer has the right to appeal administratively; this is reviewed and judged by CER-Proagro

6) Qualification of agricultural experts

Create the National Registry of Proagro Loss Guarantee Officers (Agricultural Experts), Crop Guarantee and the Rural Insurance Subsidy Program (PSR), integrating supervision, training, quality control, registration of experts and network management. Experts will receive training and certification by 2022. Insurers have until June 2020 to register experts.

After this date, training will begin. "Today we have many experts specialized in grains and fruits. We will train experts for the insurance of aquaculture and forestry products", said director Pedro Loyola.

According to the director, rules will be established for punishment in cases of irregularities or expert fraud.

7) Innovation in risk management

Ensure the constant evolution of risk management programs through the use of applied research and access to information combined with technological innovation.

O Documento <https://odocumento.com.br/mapa-lanca-programa-que-integra-aco-es-de-gestao-de-risco-climatico/>

Brasil

Government wants to increase crops with rural insurance

There is interest in expanding insurance for aquaculture, livestock and forestry activities.

Agência Brasil reports that the federal government wants to expand the contracting of rural insurance by producers and modernize climate risk management. The Ministry of Agriculture, Livestock and Supply (MAPA) announced on Thursday (28) the Integrated Agro Risk Management Program (Proagir).

According to the ministry, insurance contraction is concentrated regionally and also by type of crop. "Most of the policies are contracted by producers of soy, corn, wheat, grapes and apples in the southeast and south," says a statement published by Map. According to the director of the Risk Management Department of the

Secretariat of Agricultural Policy of the Mapa, Pedro Loyola, there is interest in expanding insurance for aquaculture, livestock and forestry activities.

Insurance can be activated so that farmers can pay plantation loans in case of crop loss due to drought or excessive rain. Protection can also be applied in cases of sharp price drops.

In 2020, the government will allocate R \$ 1 billion to subsidize insurance coverage for a total area of 18 million hectares. This year, Mapa launched R \$ 440 million from the Rural Insurance Subsidy Program (PSR), 100% of the stipulated amount.

As reported by Agência Brasil, the Ministry of Economy is studying the changes in the securitization of investments and financing of large farmers in the Agricultural Activity Guarantee Program (Proagro). The purpose is for the Central Bank to cease to be the program administrator and the National Treasury is no longer the crop insurer.

In the case of 900,000 small farmers in the northeast, northern Minas Gerais and Espírito Santo, Mapa also intends to restructure the weatherproof protocol. Currently, it is necessary a declaration of the city council that indicates a loss greater than 50%, technical report and information obtained from the Brazilian Institute of Geography and Statistics (IBGE), National Center for Natural Disaster Monitoring and Alerts (Cemaden) or National Institute of Meteorology (Inmet)

The intention is for the Brazilian Agricultural Research Corporation (Embrapa) to develop a new index to accelerate the identification of droughts or runoff. In the new methodology, instead of five installments (R \$ 170), the insurance will be paid to family farmers only once (the current value is R \$ 850), avoiding the need for greater displacement to receive the money.

The ministry also promises to improve the methodology of Agricultural Zoning of Climate Risk (Zarc), creating a digital platform with mobile interface to disseminate the results and developments of the PlantioCerto application.

Embrapa already provides information to farmers and banks that provide agricultural financing as to what, when and where to plant in Brazil, "says the president of the state, Celso Luiz Moretti. For Moretti, the creation of the new index will improve the predictability of risks, which will have an impact on loans.

"This is the logic of providing authorized information that allows the borrower to reduce the risk. When you have a lower risk, borrowers take cheaper money, and for lenders it is safer to provide that credit", explains Moretti.

The increase in rural insurance coverage will require an increase in the number of professionals who supervise crops that may have suffered losses. "We need to structure the network of experts that meets insurance claims," says Pedro Loyola, who also provides training to insurance brokers.

Segs <https://www.segs.com.br/seguros/205516-governo-quer-aumentar-lavouras-com-seguro-rural>

Brasil

Sancor Seguros presents new agro service channel

Since December, Sancor Seguros do Brasil has a new service channel for the Agro branch, Sancor Agiliza. Initially, brokers will be able to use it to quickly and quickly request and respond to commercial, subscription, financial, claims and inspection demands.

The channel is available for the portfolio of agricultural and automobile brokers, for the second branch the service goes to subscription and soon to financial demands. "Sancor Agiliza is our new ally in the fast and efficient delivery to our partners," explains Sancor Seguros commercial superintendent, Rosimário Pacheco.

In 2020, the company will have several news and exclusive services for its business partners. "We always say this, and it is in our guide to offer exclusive products that meet 100% of our brokers and partners. It is in our DNA this constant search for updates", concludes Pacheco.

For agricultural claims, the broker can use agiliza.agro@sancorseguros.com or 44 3046-5500 extension 60500.

Grupo Cultivar <https://www.grupocultivar.com.br/noticias/sancor-seguros-apresenta-novo-canal-de-atendimento-para-agro>

Colombia

Colombia has great challenges in rural health care: World Bank

In Colombia 22 thousand people die each year due to poor quality of health care.

The Ministry of Health has great challenges to overcome barriers in care, especially in the rural area, where there are the greatest difficulties in terms of accessibility.

This was one of the main conclusions of the World Bank Group report, which assessed the quality of care in the health sector in Colombia, where the difficulties in the country's health system were evident.

According to the entity, a recent study by the Lancet Global Health Commission on high quality health systems in 2018, estimates that more than 22,000 Colombians die each year, due to poor quality of health care.

The evaluation allowed to know that about 12 thousand people die due to lack of access or use of services.

The maternal mortality rate in Colombia is higher than in all other OECD countries and 25% higher than in Mexico.

The years of life lost in Colombia due to pneumonia, an easy-to-treat disease, also surpasses almost all other Ocde countries except Lithuania and Mexico.

In the waiting times a medical consultation according to an evaluation carried out in 2016 in the rural area, for general practitioners they are between six days, while in the urban it is in 2 days.

For a consultation with the gynecologist, the time in the rural is 16 days, while in the urban it takes 8 days.

For a surgery, the process can take between 20 days in the rural and urban sector for 14 days; But an appointment with a specialist such as pediatrics, this process can take between 38 days in the rural and 7 days in the urban.

"We have to use technology more so that patients who live more distant have access to more specialized services; and in this perspective the government is working on telemedicine," said Jeremy Veillard, manager of the World Bank Health Program.

He also said that "there have been improvements in patient satisfaction and waiting times are now comparable with other member countries of the Organization for Economic Cooperation and Development (OECD)."

For his part, Health Minister Juan Pablo Uribe announced that work is being done to improve care in the country.

"The complaints and guardianships that add to the access barriers - which because they are not met - are an immense thermometer to be able to conduct improvement efforts in any system to take corrective measures that help reduce them," he said.

He added that some services have to be reconsidered thinking about reducing barriers to care.

"The unnecessary fragmentation is affecting the health system, which is a very big challenge, also the delivery of medicines; but we want to remind Colombians of the free choice of the EPS, if they are (affiliated) not complying with the provision of services", he said.

The study proposes five recommendations to improve access to high quality health care, which involve the Government, health insurers, local health authorities and care providers:

1. Strengthen the capacity for quality improvement in the health sector.
2. Strengthen the quality ecosystem in the sector.
3. Improve the rigor and use of information on the quality of care, which allows, among other things, that patients make better decisions to choose the health care provider.
4. Develop and implement a comprehensive care model focused on primary health care, to support the management of people with chronic health care needs and complex diseases.
5. Improve accountability and contracting mechanisms to incentivize quality.

The Ministry of Health announced that it will continue to work hand in hand with all the actors in the system, both in the public and private sectors, to achieve better quality standards that benefit all Colombians.

This study will be carried out again in two years, to measure the progress of quality in health care.

RCN Radio <https://www.rcnradio.com/salud/colombia-tiene-grandes-retos-en-la-atencion-en-salud-rural-banco-mundial>

Costa Rica

Producers will have new insurance modality to protect crops

An agricultural risk management tool that seeks to offer a more agile, practical service and provide protection and peace of mind in the event of an emergency is the new methodology for the acquisition of Agricultural Insurance, which the Government presented Monday.

The National Insurance Institute (INS) and the National Bank of Costa Rica were responsible for developing this initiative.

Banana, coffee, oil palm, pineapple, sugar cane, forestry, roots and tubers, vegetables and fruit trees, as well as guayabita from Peru, ornamental plants and coffee plants (until the third year the plant is secured and from there the harvest) are part of the products that this policy will cover.

In addition, it is committed to promoting the implementation of good agricultural practices, since in recent years there have been climatic events that have a negative impact on national productivity.

That is why damage caused by natural hazards such as drought and floods and pests and diseases are part of the coverage offered by this insurance.

The insurance will be automatically included in the credits that the producers request from the National Bank at a preferential rate and with simplified procedures.

How is it processed?

When the producer completes a credit operation with the National Bank, he will automatically fill out the Agricultural Insurance policy application. Thus, it will have an active policy in the event of a natural catastrophe that may cause losses in its crops.

The policy is effective as soon as the crop is germinated (direct sowing) or rooted (transplantation); It will be finished when the crop is harvested

The assurance inspection will be carried out later and randomly, so that farmers will always have a visit from the INS Engineers to check the phytosanitary conditions of the plantations

Mitigation practices

Shade trees: allow shade, helping to maintain the microclimate of the plantation, and protect against bumps from raindrops

Windbreak barriers: prevent wind erosion and reduce the direct impact of the wind on the plant and flower

Live coverage: reduce the use of agrochemicals and prevent soil erosion

Irrigation in the field: allows maintaining the water requirements of the crop during the entire production cycle

Terraces: mitigate the loss of soil and landslides

Water harvest: increases the capacity to manage the crop in times of water scarcity

Hydro retainers: maintain soil moisture

Sowing contour: prevents loss of soil and landslides

La República <https://www.larepublica.net/noticia/productores-contaran-con-nueva-modalidad-de-seguro-para-proteger-cultivos>

México

Catastrophic insurance did not help compensate for drought damage, they say

Agricultural producers denounce that the Ministry of Agriculture and Rural Development (SADER) did not hire

The adequate catastrophic insurance, which left an economic impact on the sector, since the losses due to the drought were millionaire without recovering part of the damaged crop.

According to the president of the National Corn Product System Committee, Vicente Álvarez Delgado, the payment made for the damages as a result of meteorological contingencies was minimal.

"There was no adequate insurance. No money was allocated for that, duckling 'insurance was contracted in the smallest number. If for a cow worth 12 or 14 thousand pesos, you are paid 60 pesos," he said.

The SADER and the governments of the States are responsible for contracting insurance for producers; however, this year they did not work.

Álvarez Delgado said that for the next year, the rules of operation will be different and the producers will be in charge of hiring their insurance.

Al Calor Político <https://www.alcalorpolitico.com/informacion/seguros-catastroficos-no-ayudaron-a-resarcir-danios-por-sequia-senialan-304198.html#.XeGUdehKjIU>

México

Canatlán producers receive 2,400 support

To mitigate the effects of the drought, Governor José Rosas Aispuro Torres, delivered various support such as the Concurrence Program, Catastrophic Agricultural Insurance and Oat Seed, for around 2,400 beneficiaries with an investment of 21 million pesos in favor of the canatlense field.

Through these programs and with the support of the Federal Government, Canatlán producers are not alone, we will continue to look for ways to keep the land productive in favor of the families of the region, said the state leader before the inhabitants of the municipality.

60 tons of oats forage seed were delivered, for the benefit of 68 producers with an investment of 720 thousand pesos, support authorizations for infrastructure and equipment for 273 producers of the Concurrence Program with Federative Entities, 258 projects, with an investment of 11.8 million pesos, in addition to the payment of Catastrophic Agricultural Insurance checks to two thousand 74 farmers, with an investment of around 8.3 million pesos.

The head of the Executive, reiterated his support to work together with the three government orders in favor of livestock producers, the countryside and farmers, to redouble efforts and maintain the development and welfare of families in that sector.

He stressed that the necessary steps will continue to be carried out before the State and Union Congress, to benefit the producers who are in a more vulnerable situation and that actions will continue to be generated to maintain the productivity of the field, since a complicated year is envisioned which can be faced by taking preventive measures and working together for Durango.

El Siglo de Durango <https://www.elsiglodedurango.com.mx/noticia/1089780.reciben-apoyo-2-mil-400-productores-de-canatlan.html>

México

More than 14 thousand 300 hectares of crops affected in the irrigation zone by the recent floods

In the area of temporary laslluvias from November 27 to 29, 5 thousand 500 hectares of established crops were affected, especially peanut and sesame seeds in the municipalities of Choix, El Fuerte, Sinaloa de Leyva, Elota and San Ignacio.

In the storm zone, the rains from November 27 to 29 affected 5,500 hectares of established crops, especially peanut and sesame seeds in the municipalities of Choix, El Fuerte, Sinaloa de Leyva, Elota and San Ignacio where catastrophic insurance will apply from 1,500 pesos per hectare up to 15 hectares per producer.

The State Secretary of Agriculture, Manuel Tarriba, revealed that in the irrigation area there are effects on 14,300 hectares of both vegetables and grains. Secretary Tarriba Urtuzuástegui informed that they will continue working with the federal government in the rules of operation to access credits for the purchase of hedges and agricultural insurance, in addition to the new scheme of objective income that will remain as an obligation to cover it by the federation.

More than 14 thousand 300 hectares of crops affected in the risk zone by recent rains

Regarding the pending payment to reach 4,150 pesos per ton of corn, Manuel Tarriba said that the average that the producers received was 4,040 pesos, so they do not know if the payment by Aserca will be fulfilled, as established.

TV Pacífico <https://tvpacifico.mx/noticias/240265-mas-de-14-mil-300-hectareas-de-cultivos-afectados-en-la-zona-de-riego-por-las-recientes-lluvias>

México

Agricultural Insurance contemplates the production of lemon

The Catastrophic Agricultural Insurance includes the production of lemon, so it must cover the payment of the parcels affected by the drought that was presented a few months ago, as long as they comply with the clauses marked by the insurer, confirmed Rodrigo Calderón Salas, legislator from the seventh district by Martínez de la Torre.

He affirmed that, "the only thing is that they cannot leave lemons out, here what they have to say is that 70% of dead plants are out of their garden, that is a clause that is inside for Catastrophic Insurance, if the Huerta has 50% does not enter,

because it is a clause of small letters, I do not know why you pay insurance, here is that that clause should not be.

The insurance covers all types of citrus productions throughout the Veracruz territory, since it has no exception to any crop of that variety within its clauses, so the insurer cannot leave out the lemon producers of that benefit, after having suffered a natural disaster such as drought.

Given this problem, the legislator undertook to present it to the head of the Ministry of Agricultural, Rural and Fisheries Development (SEDARPA) that questioning, and in case the insurer fails to comply with its commitment, it will be fighting for the producers of this district.

The procedure carried out by the municipal authorities could be a cause that the insurer does not want to recognize the lemon crops damaged by high temperatures, because that power was their responsibility.

“The problem is that everything is transmitted, the mayor has to do it along with his address of Agricultural Development is the process, a local or federal deputy can not do that type of procedure, because they are not in our powers, but if the mayor He put the batteries and put the insurance, the only thing that can not leave him out”, he concluded.

Diario el Martinense <https://diarioelmartinense.com.mx/estado/martinez-de-la-torre/88581-seguro-agricola-contempla-la-produccion-de-limon.html>

México

Governor delivery agricultural insurance resources

It benefited 250 agro producers from various communities of the municipality

The governor José Ignacio Peralta Sánchez delivered checks corresponding to the second administration of catastrophic agricultural insurance resources in the municipality of Colima.

There are 250 corn producers benefited from the communities of Estapilla, Puerta de Ánzar, Tinajas, Amarradero, Piscila, Ticuisitán, Tepames and Las Tunas.

In the event held at the Casa Ejidal de Tepames, the President said that due to the absence of rains in the spring summer production cycle, the policy to cover with compensation was activated by the State Government.

He explained that the amount delivered amounts to just over 2 million pesos covering 290.4 hectares affected.

Diario de Colima <https://diariodecolima.com/noticias/detalle/2019-12-09-entrega-gobernador-recursos-del-seguro-agrcola>

México

They will allocate heading for catastrophic expense insurance to farmers

The State Government will allocate a heading for catastrophic expense insurance in favor of the livestock sector. The governor, Francisco Domínguez Servién, confirmed that he will analyze with his finance team to create this item, since, he considered, the solidarity obligation with the field sector must be had.

In this way, he said that he will seek the resources to ensure the two spring-summer and autumn-winter 2020 cycles. Similarly, he added that this Thursday he will receive the response of the head of the Sader to jointly allocate 80 million pesos and cope to federal budget cuts.

In addition, he said that with the director of livestock agreed that under another program and other rules of operation will seek to recover 40 million pesos. He also noted that in the state budget the items with the greatest resources are education, health and safety. The resource, he added, will be used for the execution of educational infrastructure works, to inject more budget into the new General Hospital of Querétaro, as well as a new security infrastructure. Also, he highlighted the construction of two roads and lasobras in the parking lot of Gómez Morín.

Agencia Quadratín <https://queretaro.quadratin.com.mx/destinaran-partida-para-seguro-de-gastos-catastroficos-a-ganaderos/>

Paraguay

Executive activates agricultural insurance for producers affected by climatic events

The National Government made the payment for agricultural insurance for 1,237 producers who received 1,500,000 Guarani, in the department of Caazapá. President Mario Abdo Benítez stressed that it is the first time that this tool is applied to strengthen the productive sector.

The payment was made this Thursday during an act that took place in the municipal shed of San Juan Nepomuceno, in the department of Caazapá, which was attended by President Abdo Benítez.

On the occasion, the Ministry of Agriculture and Livestock (MAG) delivered a total of 1,855,500,000 Guarani as agricultural insurance for 1,237 beneficiaries of four districts in Cazaza, who each received 1,500,000 Guarani.

In addition, 266 Cazazaña families received state contributions to improve their businesses and income, for a value that exceeds 1,755 million Guaraní.

"We have to continue working to double the income, for this they were trained and will continue to receive the assistance of the technicians," said MAG Minister Rodolfo Friedmann.

At another time he said that today is a historic day not only for Caazapá, but for the whole country. "It is the first time that public agricultural insurance is activated for the benefit of producers who lost their corn and bean crops in part due to droughts and floods," he said.

He explained that the aforementioned insurance is implemented through the National Development Bank (BNF) and intends to reach this year more than 7,000 producers from four departments of the country, however the objective is to reach 26,000 beneficiaries in 2020.

"This sum will help them save the cost of production, they will probably not recover the work invested, but it will help them to start over," he said.

The Secretary of State announced that the Executive will redouble efforts to promote the development of the productive sector, through the different projects carried out by the MAG.

During his speech, Mario Abdo Benítez, emphasized the assistance to small producers, who often for reasons beyond their control lose their crops and get discouraged.

In that sense, he stressed that this state assistance will help them get ahead and improve the quality of life of their families.

IP <https://www.ip.gov.py/ip/ejecutivo-activa-seguro-agricola-para-los-productores-afectados-por-eventos-climaticos/>

Paraguay

They would postpone agricultural insurance

Three bills submitted by different banks, which are listed for study on the agenda of the Senate session, do not have the opinion of the Treasury commission, mandatory according to the internal regulations and their study would be postponed again.

The projects were presented by the banks of the Guasu Front, the ANR and the PLRA, respectively, and propose the creation of a protection fund for farmers. However, there are many differences as to who would administer it, the way in which the controls will be distributed and made.

There is also, without an opinion of the Treasury, the compensation project for the fighters of the uprising of February 2 and 3, 1989.

ABC <https://www.abc.com.py/edicion-impres/politica/2019/12/05/postergarian-seguro-agricola/>

España

They agree to create a working group to improve the agricultural insurance of the Community

Agriculture, takeover bids, Agroseguro and Enesa come to an understanding to "improve, balance and make more attractive" policies

The Ministry of Agriculture, Livestock, and Rural Development; Agricultural Professional Organizations (OPAs); Agroseguro and the State Agricultural Entity (Enesa) are committed to creating a working group within the Territorial Commission of agricultural insurance to "improve, balance and make these policies more attractive".

This was agreed by the entities after a meeting held on Wednesday at the headquarters of the Ministry and in which the director, Jesús Julio Carnero; the president of Enesa, José María García; the president of Agroseguro, Ignacio Machetti; the president of Asaja, Donaciano Dujo; the UPA-COAG Alliance representative, Manuel Jiménez, and the UCCL representative, Juan Antonio Rodríguez.

In his speech, Carnero highlighted the unanimity of all organizations around a "fundamental" idea: that the agricultural insurance policy is "the best to guarantee the income of farmers because it provides security and covers future crops".

He has also reiterated his intention to increase "at least 20 percent" the budget items with which to attend agricultural insurance, a measure that, as pointed out by the president of Enesa, José María García, "is the latest national policy and the only tool that allows the farmer to face what he cannot control ».

For his part, the president of Agroseguro, Ignacio Machetti, stressed that Castilla y León is a leading Community "both for insured capital and for the volume of premiums", as well as for the importance of many of the productions in which it is "Clearly leader."

In addition, it has emphasized that the agricultural insurance instrument is characterized fundamentally by its "enormous degree of participation", hence the interest of Agro Seguro to know the priorities and concerns of the Castilian-Leonese agricultural farmers.

Regarding the takeover bids, all of their representatives have thanked the director for their "commitment" while agreeing to claim improvements in insurance policies

that, due to the age of the service, require modifications to the new needs posed by the sector.

In the same way, they have appealed to farmers to take out insurance before December 20 since it does not cease to be the main tool of the farmer in the face of weather adversities.

Noticias C y L <https://www.noticiascyl.com/regional/campo-regional/2019/11/27/acuerdan-crear-un-grupo-de-trabajo-para-mejorar-el-seguro-agrario-de-la-comunidad/>

España

Attractive and balanced agricultural insurance that guarantees the income of the professional of the field

Board, Opas and companies agree that it is the best tool to make life easier for farmers and ranchers and they set up a work group to advance in improving the conditions of the policies

Board, professional agricultural organizations (Opas) and state and regional insurers, Enesa and Agroseguro, respectively, have set up a working group whose mission is to advance in improving the conditions of agricultural insurance to make life easier to the professional and guarantee your income when they come badly given.

All of them agree that the agricultural insurance is the best tool that the farmer and the farmer can have to manage risks that they cannot control, and they commit to work together to obtain attractive and, above all, balanced policies in which all the parties involved benefit.

The Minister of Agriculture, Livestock and Rural Development, Jesús Julio Carnero, assured yesterday after the meeting with the agricultural leaders and representatives of the insurers that his department plans to increase at least 20 percent the budget items to be able to attend the agricultural insurance in our community.

La Razón <https://www.larazon.es/castilla-y-leon/20191128/yp6mfpdqazfhp6arbjdc7wupi.html>

España

Climate change will increase agricultural and car insurance

It happened in September. And it is present again in December. Formerly known as the cold drop, now DANA (Isolated Depression in High Levels) is characterized by severe flooding that ends up sweeping fields, while dragging vehicles, and

destroying homes and businesses. Increasingly frequent accidents, driven by climate change, that will inflate the price of agricultural, car, and home insurance.

Regarding agricultural insurance, there are four decades that a system is being implemented in Spain that guarantees the income of agricultural producers in the face of adverse atmospheric phenomena as well as the continuity of farms. But, with more frequent and intense atmospheric phenomena, climate change is the biggest challenge for the sector. "We must ensure the sustainability of the system with absolute transparency," said acting Agriculture Minister Luis Planas during a day on agriculture and climate change. And that translates into raising the allocated resources.

The Ministry of Agriculture, the Consortium and insurance companies must increase the resources allocated to agricultural insurance

An increase that will affect all the actors involved in the agricultural sector. On the one hand, the ministry and the autonomous communities. In his hand is raising the budget allocation that a capote to the producers at the time of signing these policies. The hiring level is close to 50%. Drought, frost and flooding make up the triplet. For example, in 2019, and with respect to drought, the accident rate is estimated above one million hectares in cereals and legumes. The estimated compensation is around one hundred million euros.

On the other hand, the Insurance Compensation Consortium. The public entity attached to the Ministry of Economy covers so-called extraordinary risks, combined agricultural insurance, or mandatory automobile insurance. In the face of climate change, you must have an adequate level of reserves (certainly higher than the current one).

And finally, the insurance companies. In the agricultural field, there are two organizations that manage these insurances: Agroseguro (which includes about twenty insurers) and the National Agrarian Insurance Entity (Enesa). The latter subsidizes policies contracted by farmers and ranchers. Your challenge will be to combine your solvency level with a price accessible to your customers.

CLIMATE CHANGE AND VEHICLES

One of the most shocking images when the cold drop occurs is to see the cars dragged by the waters floating. Once they return to their channel, the vehicles appear on top of each other. Or in the most unexpected places. One more consequence of climate change.

Experts, given this phenomenon, do not hesitate to state that the prices of car insurance will increase. Although they have not been able to calculate how much. And they will do it more in places of risk, according to Acierto.com.

In Spain, these places are the area of the Delta del Ebro. "The outlook for this geographical area is devastating since, if the omens are met, a meter of rise would almost cause the disappearance of the Delta and the flooding of several locations,"

they say. from the aforementioned portal. And they add: "It would even reach more central places in this region of the Gulf of Valencia."

This is where the Insurance Compensation Consortium comes back into play. Because, in compensation for these natural phenomena, it is this institution that is responsible for the damages (cars, homes ...), not insurance companies.

During the September phenomena, the Consortium had to face a cost exceeding 400 million euros. Almost 60,000 were the claims received, of which some 17,000 referred to vehicles. Regarding homes and communities of owners, the number was about 36,000. Climate change will make home, car and motorcycle insurance have a surcharge to deal with extraordinary risks.

Merca2 <https://www.merca2.es/cambio-climatico-seguros-agrarios/>

España

Farmers suffer a level of "unprecedented" climatic accidents

In three years, agricultural insurance has paid more than 2,000 million euros in compensation

The effects of climate change are already being noticed, with increasingly violent and extreme environmental episodes. All this has resulted in an "extraordinary and unprecedented accident rate" in the Spanish agricultural sector, on Thursday warned the Undersecretary of Agriculture, María Dolores Ocaña, in an event organized at COP25 together with the State Entity of Agricultural Insurance (Enesa).

Therefore, he highlighted the need for the insurance model, implemented in 1978 and covering the damages caused by natural disasters and adverse conditions, to adapt to the reality of climate change and to have a greater "budgetary support" of the Autonomous Administrations for that "the rates paid by the insured may be assumable."

The agricultural and livestock sector, which contributes about 2.6% of GDP and employs almost 800,000 people in the country, is one of the most "vulnerable" to climate change, as the farmer carries out his activity in the air free and faces adversities that he cannot control, detailed the director of Enesa, José María García de Francisco.

A problem that has led to the fact that in the last three years the entity - formed by a public-private alliance between insurers and the Ministries of Economy and Agriculture - has disbursed more than 2,000 million euros due to high claims. In 2018 alone, García de Francisco continued, the cost of compensation amounted to 757 million euros. That year, almost 420,000 policies were signed, with an insured

capital of 14,054 million euros, covering 308 million animals and 36.5 million tons of crops.

A worrying fact that accounts for the climate crisis is that since 2000, the four events with the highest accidents have been 2005, 2017, 2018 and 2019, said the head of Enesa. "Climate risks are going to gain prominence in terms of magnitude and recurrence," he said, after warning of the "devastating effects on agriculture" that the hail is already generating. This heavy and violent hail constitutes the main risk for the sector (40% of the damages between 2016 and 2018), followed by drought (18%), frost (14%) and persistent rains (9%). that these phenomena worsen in the next decade, so it asks farmers for resilience.

Cinco Días

https://cincodias.elpais.com/cincodias/2019/12/05/economia/1575573636_665214.html

España

Medio Rural publishes the aid order for hiring agricultural insurance

The limit on agricultural policies is 65% of the premium receipt

The Official Gazette of Galicia (DOG) publishes an order from the Ministry of Rural Affairs in which the aid for the contracting of agricultural or aquaculture insurance is established. The amount allocated for next year will be 5 million euros, which will be charged to the community budgets for 2020. The eligible percentages will vary depending on the insurance coverage. In the case of agricultural policies, for example, it will be up to 65% of the premium, regardless of hiring recharges.

The Agricultural Insurance Plan for 2020 studies new coverage, but does not talk about modifying franchises for damage to wild boar

The same limit is also established for insurance policies for livestock and aquaculture farms. At the same time, in the case of insurance for the removal and destruction of dead animals on farms, the joint subsidy between Enesa and the Xunta may not exceed the generic limit of 80%.

The Galician countryside has no insurance

The objective of these grants is to encourage the formalization of insurance among farmers and ranchers in order to protect themselves from economic losses that may be caused by external factors or eventualities beyond their daily work.

La voz de Galicia

<https://www.lavozdeg Galicia.es/noticia/somosagro/ayudas/2019/12/09/medio-rural-publica-orden-ayudas-contratacion-seguros-agrarios/00031575882424237553667.htm>

