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Asociación Latinoamericana para  
el desarrollo del Seguro Agropecuario



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## Argentina

Map will participate in congress on agricultural insurance in Latin America

The Ministry of Agriculture, Livestock and Supply will be one of the participants in the international event "New challenges for agricultural insurance: massive and disruptive technologies", which will take place in Mendoza, Argentina. The event is organized by the Latin American Association for the Development of Agricultural Insurance (Alaska), which will hold its XVI International Congress, from March 9 to 12 of this year.

It is estimated that approximately 450 people of different nationalities will participate in the congress, including rural producers, brokers, representatives of the main insurance companies in Latin America and reinsurers in the world, members of public bodies in the countries of the region and other actors in the region. value chain.

The program includes presentations and workshops on different topics related to rural insurance, such as agricultural insurance as public investment, trends in international issues, the incorporation of disruptive technologies and the growth of agricultural insurance, a vision of risk management in the agri-food market and the regulation of parametric insurance.

The exhibitors include leading experts from the public and private sectors. There will also be field visits to AlasaTechLatamEntrepreneurs, a space specially dedicated to technology related to agricultural activity, where entrepreneurs can meet and exchange experiences on agricultural risk management and solutions that impact innovations.

O Documento <https://odocumento.com.br/mapa-participara-de-congresso-sobre-seguro-agricola-na-america-latina/>

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## Argentina

Farmers Federados Argentinos is among the most important cooperatives in the continent.

The Global Cooperative Monitor is an annual report prepared by the International Cooperative Alliance (ICA) with the scientific support of the European Research Institute on Cooperative and Social Enterprises (EURICSE). It is the most important global data source on cooperative economy.

The 2019 report collects quantitative data on 4,575 cooperatives of all classes and degrees, mutual and non-cooperative companies controlled by cooperatives, preparing a classification of the companies that occupy the Top 300.

The analyzes of the sector are based on financial data for 2017, and two different categories are presented: one prepared based on turnover and another based on the turnover ratio on gross domestic product (GDP) per capita. The latter does not calculate the contribution of the cooperative or mutual company to the country's GDP, but establishes the relationship between the turnover of the cooperative and the wealth of the country; it measures the size of the cooperative in its national context.

In March 2019, the Department of Education and Training of Agricultores Federados Argentinos S.C.L. sent the required accounting data and supporting documentation. On January 23 of this year, the 2019 Global Cooperative Monitor Report was published, where AFA SCL integrates the Ranking, for the second consecutive year, of the 300 largest cooperatives in the world, both in the billing classification and in the billing classification / GDP per capita.

Taking into account the turnover, AFA is ranked 239 among the largest cooperatives in the world, and, in the billing / GDP per capita classification, AFA is the 116th largest in the world. Among the agricultural cooperatives that make up the Top 300, according to the turnover volume AFA is the 79 largest agricultural cooperative in the world, and according to the turnover / GDP per capita is 34.

Considering the cooperatives of the American Continent included in the ranking, in the classification by total billing AFA is ranked 71, and according to billing / GDP per capita it has the 28th place as the largest cooperative in America.

And if we measure the largest Agricultural Cooperatives in America, by total billing AFA is ranked 20th, while by billing / GDP per capita it becomes the 11 largest agricultural cooperative in the continent.

According to the turnover, 2 Argentine cooperatives are among the 300 largest in the world. AFA SCL is positioned as the 1st largest Cooperative in Argentina, followed by Grupo Sancor Seguros, in position 249. AFA is also the 1st largest Cooperative in Argentina in the billing / GDP per capita measurement; the other 5 Argentine that occupy inferior positions within the Top 300 are Grupo Sancor Seguros, San Cristóbal Seguros, Banco Credicoop Cooperativa Limitado, Grupo Segurador La Segunda and Cooperativa Obrera.

On 24 <https://www.on24.com.ar/negocios/agro/la-mas-grande-del-pais/>

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## Bolivia

Agricultural Insurance: Hail affects 2,800 hectares of crops

The director of Studies, Products and Risks of the National Institute of Agrarian Insurance (INSA), Cristián Aliaga, reported yesterday that to date the effects of climate change, particularly hail, affected 2,800 hectares of crops in the country.

"To date there are 25 municipalities that have sent us different claims of loss," he said.

However, he indicated that the hectares affected to date represent much less than those reported in the same period of 2019, when 13,000 hectares of crops damaged by climatic effects were alerted.

For the 2019-2020 agricultural campaign, INSA registered 116 municipalities and agricultural insurance coverage reaches 220,000 hectares that are protected against adverse climatic effects, he said.

He said that the hectares reported as affected are mainly found in Potosí, and the most predominant crops were potatoes, corn and quinoa.

He said that this year it is expected to have a budget of 30 million Bolivians to compensate farmers.

Los Tiempos <https://www.lostiempos.com/actualidad/economia/20200125/seguo-agrario-granizos-afectan-2800-hectareas-cultivos>

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## Brasil

Map negotiates R \$ 1.5 billion to contract rural insurance in 2021

To continue promoting rural insurance as the main tool for mitigating climate risks, the Ministry of Agriculture, Livestock and Supply (Map) will discuss with the economic area of the federal government the objective of increasing the program budget to R \$ 1.5 billion in the 2021 financial year. Rules in 2020 This year new subsidy rules will come into effect, which will allow more producers to have access to the subsidy (see table). The estimate is to support the hiring of approximately 250 thousand policies, allowing to cover 18 million hectares and an insured amount of R \$ 50 billion. The projection considers the behavior of contracting in previous years and may vary according to the risk of contracting rural insurance according to the activity and the size of the producer. Of the adjustments made to the rules, about 17% more producers are covered by rural insurance in the PSR, compared to the previous rule. For fruits, vegetables, sugar cane, livestock, aquaculture and forest crops, the insurance premium subsidy increased from 35% to 40%.

In addition, producers of winter crops, such as wheat and second-crop corn, will have a 40% subsidy on the type of multi-risk coverage, which was previously 35%. For summer grains, such as soybeans and corn, and for coffee, the subsidy can vary between 20% and 30%, depending on the type of coverage and the product contracted. The changes were also made in the annual financial limit per beneficiary in the agricultural modality, which went from R \$ 72 thousand to R \$ 48 thousand, considering that a small number of policies benefited from the higher limits and the redistribution of these values it will allow more farmers to have access to the subsidy.

The director of the Map Risk Management Department, Pedro Loyola, stressed that the simplicity of the rules was approved by the Committee of Interministerial Management of Rural Insurance last year. "These changes meet the demands of the sector to make insurance more accessible," he said. In addition, the Map has projects to improve the products and services delivered by qualified insurers. "We are creating a rural insurance monitor in which entities, with the help of the Ministry of Agriculture, will be able to formalize substantiated claims to the insurance market to improve or develop new rural insurance products."

Another objective of the Map is to raise the level of quality of services provided by insurers to producers. "We will demand improvements in coverage and stipulated productivity, as well as in the services of brokers and agricultural experts. The latter must be part of a national registry and will undergo training and certification courses until 2022. All these actions are part of the AGIR - Agro Program for Integrated Risk Management within the scope of the Rural Insurance Promotion project", he said.

O Presente Rural <https://opresenterural.com.br/mapa-negocia-r-15-bilhao-para-apoiar-contratacao-do-seguro-rural-em-2021/> 3/9

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## Brasil

Concerns about drought and insurance should be insufficient in RS

Production losses due to drought are estimated at 18.9% for soybeans and 30% for corn.

Currently, 86 cities in Rio Grande do Sul are in an emergency situation due to drought. In some cultures, losses of approximately 30% are already confirmed, which leaves producers worried about their indebtedness.

To alleviate this situation, the federal government is studying ways to support farmers affected by drought. According to the Ministry of Agriculture, Proagro covers only 41% of the corn planted area in Rio Grande do Sul and half of the soybean area. However, the president of Aprosoja do Rio Grande do Sul, Luis Fernando Marasca, believes that insurance is not enough, even when private contracts are added.

"The insurance is very basic and barely covers the cost of production. So, in this weather event in December and January, a 20% drop does not reach the amount capable of causing a loss of production that generates insurance reimbursements. Except in some more serious situations, most will not have access to insurance," he said.

In the second half of January, the Rio Grande do Sul cooperative technical network analyzed more than 3 million hectares of soybeans and 337,000 hectares of corn served by 22 cooperatives. Production losses due to drought are estimated at 18.9% for soybeans and 30% for corn.

In the case of soy, this number may increase if weather conditions continue to be unfavorable in the coming days. Given this scenario, the loss begins knocking on the door of many producers not only of soybeans and corn, but also of fruits, milk and tobacco.

In the opinion of legal advisor José Carlos Vaz, the time has come for the federal government to show its support for farmers. "The first stage is to create a working group to accelerate the analysis of the situation, the reception of requests for coverage of Proagro and agricultural insurance. At this time, it is still important for the government to indicate that it will provide support to producers and a good measure would be to authorize an extension, a waiting period for rural credit financing that now expires in the first half.

Then, authorize the banks to automatically extend until July 31 all operations in these municipalities covered by an emergency decree", he said.

With regard to financing agricultural credit, Banco do Brasil and Sicredi are already working on the renegotiation and extension of debts. But the creation of an emergency credit line for farmers remains undefined.

"I could give credit to producers for retaining animals, so that farmers get resources. It could increase the liquidity of the producer, increase the credit, put money for the commercialization and the working capital of the producer with resources of the rural credit ", added the legal consultant.

Public and private banks already have the green light of BNDES to contract up to R \$ 5 billion to finance different types of debts of rural producers. For the next harvest, the Ministry of Agriculture has already said that it will cover an insurance of R \$ 1 billion. Who is in direct contact with the producer guarantees that it is not enough.

Canal Rural <https://www.canalrural.com.br/programas/informacao/rural-noticias/estiagem-preocupa-e-seguros-devem-ser-insuficientes-no-rs/>

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Chile

Hiring silvoagropecuary insurance policies with state subsidy rose 15% in 2019

The largest number of policies contracted during the year 2019 corresponds to annual crops.

According to Agroseguros of the Ministry of Agriculture, the growth is mainly explained by the increase in the contracting of policies for cattle, vegetables, cereals, berries and price coverage.

An increase of 15% was observed in the contracting of silvoagropecuary insurance policies with state subsidy of Agroseguros during the year 2019, reaching 19,503 policies, compared to 2018 when they reached 16,613, according to figures provided by Agroseguros, service under the Ministry of Agriculture, also registering a 25% increase in the value of the insured agricultural production, going from 11,369,647 UF in 2018 to 14,300,376 in 2019, and with a budget execution for subsidies similar to 2018 year.

The executive director of Agroseguros, Ricardo Prado, commented that "these figures are explained by the greater awareness and concern that currently exists in the agricultural sector about the effects of climate change and the protection tools that Minagri has to deal with this type of risks or others, such as agricultural insurance with state subsidy, in addition to this, the efficient and joint work that was carried out in conjunction with the regional seremis of Agriculture for the dissemination and training of these types of instruments and the incorporation of BancoEstado and other commercial banks into the Program".

Nationally, the largest number of policies contracted during the year 2019 corresponds to annual crops, especially vegetables with 5,894 policies, followed by cereals with 5,232, in addition to fruit trees with 1,796. There was also an increase in the contracting of policies in the livestock sector with 3,003 policies (cattle, sheep and beekeeping), in the program price coverage for wheat and corn with 716 contracts, and in the forestry program (pine and eucalyptus) with 209 policies. It also highlights a 26% increase in the insured area, which exceeded 116,000 hectares nationwide.

El Economista América <https://www.economistaamerica.cl/empresas-eAm-chile/noticias/10332131/01/20/Contratacion-de-polizas-de-seguros-silvoagropecuarios-con-subsidio-estatal-subio-15-en-2019.html>

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#### Colombia

More than 161,000 hectares were insured last year with agricultural policies

The average subsidy allocated by the Government to cover the policies was \$ 18,804 per hectare

In addition to agricultural credit, another of the programs of the Ministry of Agriculture for rural producers is the field insurance, which seeks to protect crops from climatic events, such as the current one.

That is why they promoted agricultural insurance last year with the option that premiums of a certain amount would be subsidized. Now, reports from Minagricultura indicated that during 2019 a record figure was achieved in the cover of crops reaching 161,233 hectares, that is, 70% more than in 2018, and for a value close to \$ 1 billion".

The Minister of Agriculture, Andrés Valencia, said that "with our policy of insurance and risk prevention, producers managed to ensure 70% more in hectares for 2019

compared to 2018, which represented an additional 66,555 hectares. insured value increased by \$ 223,020 million, that is, a variation of 31%”.

And in 2019, Agricultural Insurance also managed to rebound significantly in allocated resources, since \$ 80.8 billion was allocated, while in 2018 the figure barely reached \$ 35,000 million, that is 128% growth.

On the other hand, Minister Valencia indicated that “the value of the subsidy destined to one hectare of cultivation, was on average \$ 183,804, this value was reduced by 47.5% compared to the 2018 validity, thus guaranteeing greater efficiency in the use of public resources, in the sense that more hectares were secured with less use of public resources”.

The foregoing means that, each subsidy peso leveraged the \$ 31.6 assurance, this efficiency ratio increased 47% compared to 2018, when the value totaled \$ 21.5.

Agronegocios <https://www.agronegocios.co/aprenda/mas-de-161000-hectareas-fueron-aseguradas-el-ano-pasado-con-polizas-agrarias-2956777>

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## Cuba

They recognize experience gained by Cuba in the field of agricultural insurance

The experience gained by Cuba in the field of insurance in the agricultural sector is recognized today by executives of the Latin American Association for the Development of Agricultural Insurance (Alasa) visiting here.

Officials of the Cuban National Insurance Company (ESEN) confirmed to Prensa Latina that as a result of this recognition, the Antillean nation will hold, for the first time, the headquarters of the international congress of the organization to be held in 2022 in its seventeenth edition. The event, on a biennial basis, will have as main purpose to create synergies between the insurers of Cuba and Latin America that help the growth of agricultural insurance, according to the specialist of the development direction of the communication and marketing group of the ESEN, Zamira Ramírez.

Ramírez considered that in addition to an opportunity for the update on the most innovative ways of doing in the insurance universe, the appointment favors the opening of various businesses. One of the objectives is also, he said, to help small and medium producers make use of insurance as a prevention tool that allows the sustainability and sustainability of their production in the event of weather events or natural disasters.

According to the information provided by the source, ESEN has been a member of Alasa, a nonprofit organization for several years, which seeks to promote and promote the development of agricultural insurance in Latin America to promote the growth and sustainability of all regional economies



Alasa's visit to Cuba was led by its President, Néstor Abatidaga, and its Secretary General, Marcelo Girardi, who met with the Superintendent of Insurance on the island, Noemí Benítez and other officials. In addition to life, travel, automobile or liability insurance, ESEN is an entity specialized in insurance of agricultural, livestock and agricultural assets.

Prensa Latina <https://www.prensa-latina.cu/index.php?o=rn&id=337079&SEO=reconocen-experiencia-ganada-por-cuba-en-ambito-de-seguros-agricolas>

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Guatemala

Maga will launch agricultural insurance plan

Maga plans to start a pilot agricultural insurance plan with corn growing areas and expand it to more products. In addition, a process is carried out to transfer the powers of the Visan to the Ministry of Social Development.

Of the producing areas of this grain there are 1 million 200 thousand families and it is expected to cover a high percentage of this in places such as La Machine (Suchitepéquez), Chisec (Alta Verapaz), Sayaxché and La Libertad in Petén, as well as the areas of greatest production.

The tool will be based on technology to predict situations and achieve restitution (compensation) if necessary, the official said.

He explained that they must define the amount of the budget they will allocate to the insurance by the State and what coverage the producers should make. However, he added that it will also seek to implement it for other crops. "There are different types of insurance, some for germination, to the cultivation process, to the end of this, even to purchase contract values and in each case it will be analyzed which one proceeds best."

In addition, the Israeli ambassador to Guatemala Mattanya Cohen reported that the country provides technical support for the implementation of the irrigation project. The expert David Schwartzman said that one of the technologies that can be used in Guatemala is drip irrigation, but it is also necessary that farmers do not measure it by the time of irrigation but by the volume of water they use, he exemplified.

Meanwhile, Bonilla said it will boost irrigation for areas such as the dry corridor and production areas for export opportunities. There will also be an inventory of irrigation systems that exist in the country and define which must be recovered.

To do this yesterday, with the support of Israel, technological training began for 50 producers or representatives of companies in matters of sprinkler irrigation, automated, relationship between water, soil and plant and the efficiency of these systems.

Visan will leave Maga and pass to Mides

The Ministry of Agriculture will change its focus, in addition that the powers of the Vice Ministry of Food Security (Visán) will pass to the Ministry of Social Development (Mides).

El Maga "will go from being a welfare ministry to being a ministry focused on productivity," Bonilla reported.

The official added that the powers of the Visan, which is now part of that portfolio, will pass to Mides. For this there is a "complicated" process, Bonilla said, explaining that it must go through analysis, approvals or coordination with the Office of Civil Service (Onsec), with the Technical Directorate of the Budget (DTP), to the Attorney General's Office (PGN ) and the Cabinet to be approved through a government agreement.

The previous government had designed a different structure, although he clarified that it is not about eliminating the Visan but about transferring it to the Mides.

"The constitutional commitment of Maga is (to provide) the availability of food and access, but distribution should be a fundamental part of the Ministry of Development" and the changes will be aimed at making the system more efficient and for each entity to do what it wants. Correspond.

It will change the destination of the budget to expand investments

He explained that they found that 94% of the budget of the Maga is functioning and 6% is the investment part, before this the President of the Republic Alejandro Giammattei has asked for cuts in the part of operation to be able to transfer 20% or 25% to the investment part.

The cut in operating costs will be through efficient processes, an evaluation of the personnel for which reorganization is being done "from the bottom up," he said.

Duplication of last-minute functions and hiring of staff was detected for a period of one year left by the previous government, so they are also evaluating how these cases can be handled legally and correctly.

In addition to personnel whose term of the previous contract expired, the official added, so it will be an evaluation to define who will renew the contract, among other changes of headquarters.

Other measures to implement:

Strengthen the credit access part

Integration to micro and small producers

Transfer of technological capacity and economy to escalation

Attack the causes of smuggling

Traceability of 80 thousand head of cattle in 100 days, starting with areas of high export potential

In 4 years, traceability of 1.8 million to 2 million head must be met

Prensa Libre <https://www.prensalibre.com/economia/maga-lanzara-plan-de-seguros-agricolas/>

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México

They present Free Insurance to Peasants

The National Confederation of Livestock Organizations announced to the producers of this municipality the insurances that they can access at no cost and thereby receive financial support. Emilio Martínez Rangel, liaison of the organization, informed that the Ministry of Finance and the Ministry of Agriculture and Rural Development (SADER) has a resource for insurance and many people in the countryside do not know about it. "For the simple fact of being in the national livestock register, they are entitled to insurance free of charge, including death of the producer or livestock, effects on the livestock facilities, effects due to weather events or attacks by wild animals alganado of the peasants," he said.

In Swimmers alone there are 270 registered farmers, who in case of death can obtain 20 thousand pesos, in case of being a woman has double coverage. He commented that the only requirement is to be in the national livestock register and have UPP in force, noting that the confederation is a organization that has nothing to do with any government.

Periódico La Voz <http://periodicolavoz.com.mx/presentan-seguro-gratis-a-campesinos/>

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México

Estiman 80 mdp para cubrir siniestros agrícolas en 70 mil hectáreas

The state government supports farmers and ranchers affected by the lack of rainfall

Governor Alejandro Tello manages resources to assist farmers and ranchers who suffer the effects of the drought, with food supplement programs, water transport and the payment of the 2019 Catastrophic Insurance, said the secretary of the Field, Adolfo Bonilla Gómez.

While, to cushion the budget decrease to this sector, the president of Zacatecas achieved the authorization of local deputies to increase the program of Concurrence with Municipalities and implement the financing scheme for tractors, seeders and combines.

By leading the seventh installment of the Concurrence Program with Municipalities, together with the mayor of Sombrerete, Manuel Alan Murillo Murillo, they committed an upcoming delivery of incentives in the region, with a value of 6 million pesos, and make the Tianguis Ganadero with the Genetic Improvement program, with an incentive of 20 thousand pesos per stallion.

Bonilla Gómez reported that President Alejandro Tello presented an agreement to the Federal Government to implement a food supplement program to respond to farmers during the dry season; In addition, it authorized a budget for the nurse trailer program to transport water to the troughs.

He informed that in the coming days the technical committee responsible for the evaluation and registration of damages in agriculture will meet, to define the payment of the Catastrophic Agricultural Insurance, estimated at about 80 million pesos that will cover the claims on more than 70 thousand hectares Registered to date.

Likewise, he said, exercises are carried out jointly with the dependencies of the agricultural sector to implement programs such as the one announced by the National Commission of Arid Zones (Conaza), for water harvesting.

On the other hand, they will resume the exercise carried out at Agroalimentaria Zacatecas 2019, the financing scheme for the tractor, the seeder, the harvester or the implements of higher costs, with which 100 tractors were placed in just two days.

Under this scheme, the State Government provides an incentive of 50 thousand pesos and the commercial houses of agricultural implements offer a discount of 50 thousand pesos, in addition to five-year financing with competitive interest rates.

Express Zacatecas <https://www.expresszacatecas.com/economia/46509-estiman-80-mdp-para-cubrir-siniestros-en-70-mil-hectareas>

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## México

Affected more than 6 thousand hectares of beans: Librado Casas

The deputy Librado Casas Ledezma reported that the Nayarite field is going through a difficult situation mainly bean producers due to the recent atypical rains in the state that generated some effects on the product. He added that the harvest time is approaching and so far there is no information whatsoever about the intended collection center and the price by the Federal Government.

“Day by day I see very far away, we are 20 days away from harvesting, even some have already begun to harvest beans. We do not have a collection center destined yet, we do not have a defined guarantee price by the Federal Government and, well, the restlessness of the bean producers in the northern zone, well, we are in that way, looking for the possibility and pressing so that collection centers are defined, especially guarantee prices, prices are speculated but there is nothing defined”.

He said he will have meetings with the bean producers and will later go to Mexico City in search of some solution, around 6,000 hectares were affected in Tuxpan, Acaponeta and Tecuala.

"We are going to have a meeting this week with the bean producers and from there we will see what we implement to go to Mexico City to start working. The truth is that I see some very good beans, but I see them very low in production, like the cold froze them, and well we could not have a situation so clear but we have to implement right now and see, hurry especially to the insurers that They lent us money. "

He indicated that the requirements set by SEGALMEX affect many producers who do not have access to information, mainly on the issue of the Ministry of Finance and Public Credit, which makes it difficult to receive support.

"They put a very difficult padlock for people who do not have access to these situations, for example to the Treasury, and there is much older producer who does not even know what the Treasury is. Then all of them are padlocks and it is difficult for them to collect the support they give".

Matutino Gráfico <https://matutinografico.com/afectadas-mas-de-6-mil-hectareas-de-frijol-librado-casas/>

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## México

Catastrophic Insurance Fund for Querétaro producers will be created

The State Government will create a Catastrophic Insurance Fund to support farmers and ranchers in Querétaro due to some weather contingency.

The Secretary of Agricultural Development, Carl Heinz Dobler Menher, confirmed that the State Government will create a Catastrophic Insurance Fund to support the farmers and ranchers of Querétaro who may be affected by some weather contingency during this 2020.

This after they ran out of coverage by the federation.

"Under these conditions, the indications that the governor has is an exercise of making an evaluation as far as the blanket is reached and that we make a state program talking, making a negotiation with the insurance companies," he said.

In that sense, he said that the objective is to create a state fund of between 30 and 35 million pesos, with the purpose of putting it into operation in the March-April cycle of this year.

"WE ARE TALKING NEAR BETWEEN 30 AND 35 MILLION PESOS, THE PROPOSAL WE'RE MAKING IS THAT WE WOULD BE CONSIDERING IT TO BE FOR AGRICULTURE AND LIVESTOCK," he said.

Likewise, Dobler Menher explained that to create this state program, they will seek to negotiate with the insurance companies, so, he said, there will be a public tender with the most competitive in this area.

"It has to go through a public tender because the resource of the fund of this coverage the Government would be the owner, we could not transfer it immediately to the producers; We see with good eyes that this program could boost it for the next agricultural cycle," he said.

The head of the Ministry of Agricultural Development (Sedea), recalled that the Federal Government proposed to establish a fund where contributions are from state governments.

However, he clarified that there are no operating rules and that there is a risk that this resource will be applied in other entities, which would leave some defenseless.

"In the sense that if there were a very serious incident in one place we would not have the certainty that the resource would cover if the claim of Querétaro was later, to say something, if in Sinaloa or Sonora they sow first, there would be a very large incident, the resource could end there and the contribution made by Querétaro would be applied elsewhere," he concluded.

Rotativo <https://rotativo.com.mx/2020/01/30/noticias/metropoli/queretaro/crearan-fondo-de-seguro-catastrofico-para-productores-de-queretaro-822270/>

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## Panamá

Only 10% of national producers in Panama are insured

The manager of the Institute of Agricultural Insurance (ISA), Luis Carlos Díaz, said that in Panama only 10% of national producers insure their crops and livestock.

"The culture of the people is to see insurance as an expense, rather than as an investment ... and they are the least protected," said Díaz, who said that only about 5,200 Panamanian producers have made sure.

ISA Manager reports on changes in agricultural insurance. Atenógenes Rodríguez / Birna Quintero

Among the changes that the institution has made is to undertake awareness-raising days with the producers to attract them to acquire agricultural insurance, he also indicated that they have already paid 90% of the debt they had with the producers to whom the insurance was owed , expediting the payment of compensation.

Díaz said that the ISA, among its insurances, contemplates the payment of compensation for the losses caused by lightning when they kill livestock.

"We are in all the fairs and we are in the day to day, giving a personalized attention to each one of the producers, reaching them", added Díaz.

Part of ISA's strategy is to partner with other private and public capital banks, where producers are located, to offer them insurance.

Telemetro <https://www.telemetro.com/nacionales/2020/01/27/10-productores-nacionales-panama-asegurados/2494829.html>

## Latinoamérica

Latin American Agricultural Insurance Market fell 2% in USD to June 2019

The Total Agricultural Insurance Premiums in Latin America presented 12 months to June 2019, an amount of USD 1,155 million, a figure that compared to 2018 meant a 2% decrease in volume.

This particular branch represented around 0.7% of the Total Insurance (General and Life) portfolio, and the countries with the highest percentage are: Uruguay, Paraguay and Argentina with values of 2.5%, 2.3% and 2, 2% respectively.

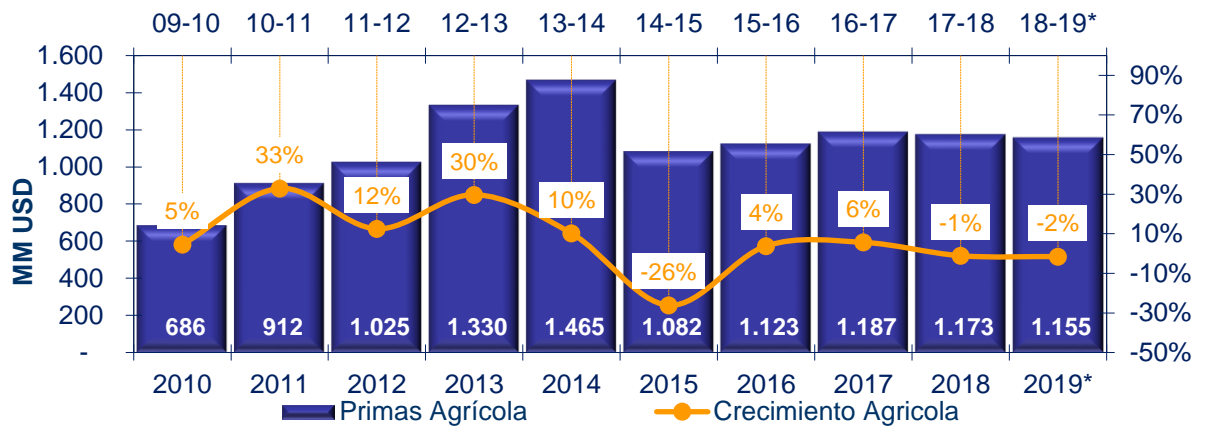
The countries with the highest Premium growth between 2018 and June 2019 were: Nicaragua 42%, Uruguay 9% and Colombia 1%, considering that the Region as a whole fell 2%.

As of June 2019, a total of 76 insurance groups operated (global, local and regional companies, consolidating subsidiaries), with an average Premium of USD 15.2 million and a market concentration of 22% for global, 61% local and 17 Regional %

## The 20 insurance groups for Total Premiums (Agricultural)

Business	Country	Rank. 2019*	Rank. 2018	Value `000	Annual Growth	Part. L.A.	Accum.
BCO. BRASIL	Bra	1	1	308.068	-2%	26,7%	27%
PROAGRO	Mex	2	2	158.393	16%	13,7%	40%
SANCOR	Reg	3	3	93.562	-10%	8,1%	48%
ALLIANZ	Glb	4	5	65.442	0%	5,7%	54%
MAPFRE	Glb	5	6	60.097	-3%	5,2%	59%
SEGUNDA	Reg	6	4	57.999	-12%	5,0%	64%
ESSOR	Bra	7	7	51.872	6%	4,5%	69%
SWISS CORP	Glb	8	9	35.228	-1%	3,0%	72%
AGROAS	Mex	9	8	22.644	-50%	2,0%	74%
MARKEL	Glb	10	12	21.608	12%	1,9%	76%
BANCO	Uru	11	14	21.355	15%	1,8%	78%
FAIRFAX	Glb	12	13	20.758	9%	1,8%	79%
ZURICH-SNTD	Glb	13	16	16.568	-7%	1,4%	81%
SURA	Reg	14	22	15.624	30%	1,4%	82%
GENERAL	Mex	15	15	15.241	-17%	1,3%	83%
SAN CRISTÓBAL	Reg	16	17	14.380	-3%	1,2%	85%
DULCE	Arg	17	24	14.228	58%	1,2%	86%
NACION	Arg	18	18	13.677	-3%	1,2%	87%
BANORTE	Mex	19	11	13.464	-32%	1,2%	88%
HDI	Glb	20	20	13.400	-1%	1,2%	89%

Total Premiums and Growth (Agricultural): Historical behavior



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Latinoamérica

Management Index in Latin American Agricultural Insurance market fell

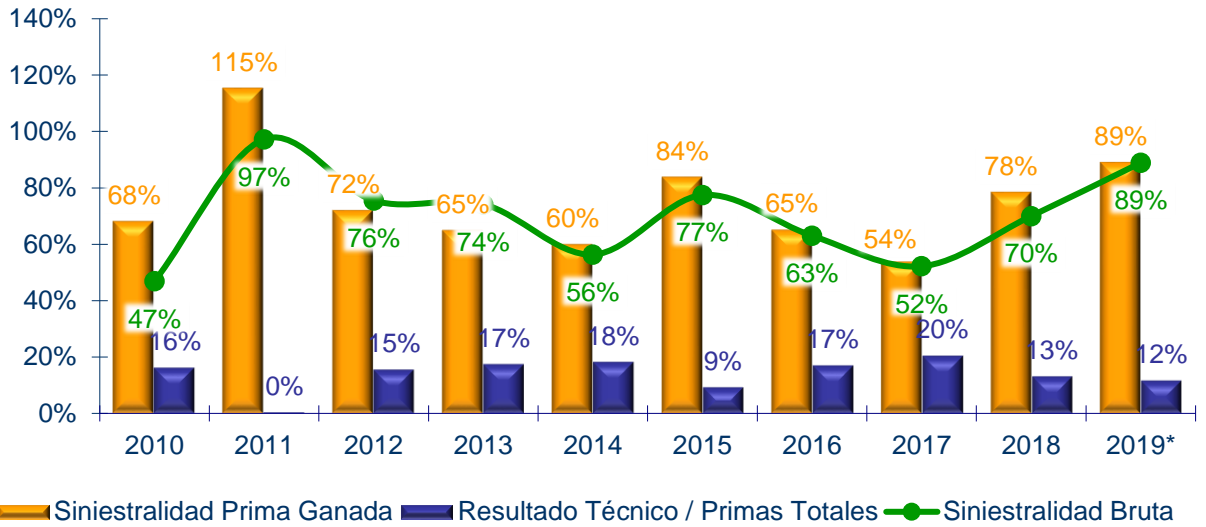
The Latin American Agricultural Insurance Market Management indices for June 2019 varied with respect to 2018.

The Accident Rate on Earned Premium (Accrued withholding) increased from 78% to 89% while the Gross Accident rose from 70% to 89%.

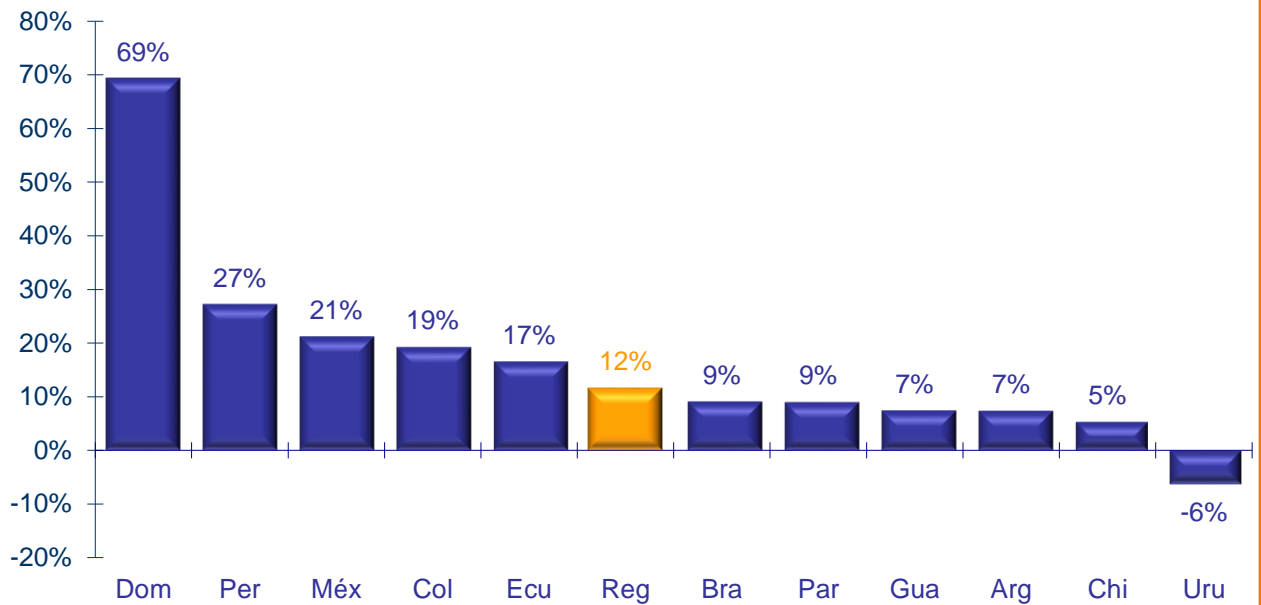
The Technical Result account (% Total Premiums), which corresponds only to the difference between technical costs and technical revenues, not including administrative expenses, decreased from 13% to 12%

Accident and Technical Result (Agricultural): Historical behavior





The countries detailing Technical Result (% Total Premiums) (Agricultural)



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Gross Combined Index for the Latin American Agricultural Insurance market rose 19 percentage points

The Gross Combined Index of the Agricultural Insurance market in Latin America ended June 2019 with a figure of 111%, which compared to December 2018, meant an increase of 19 percentage points.

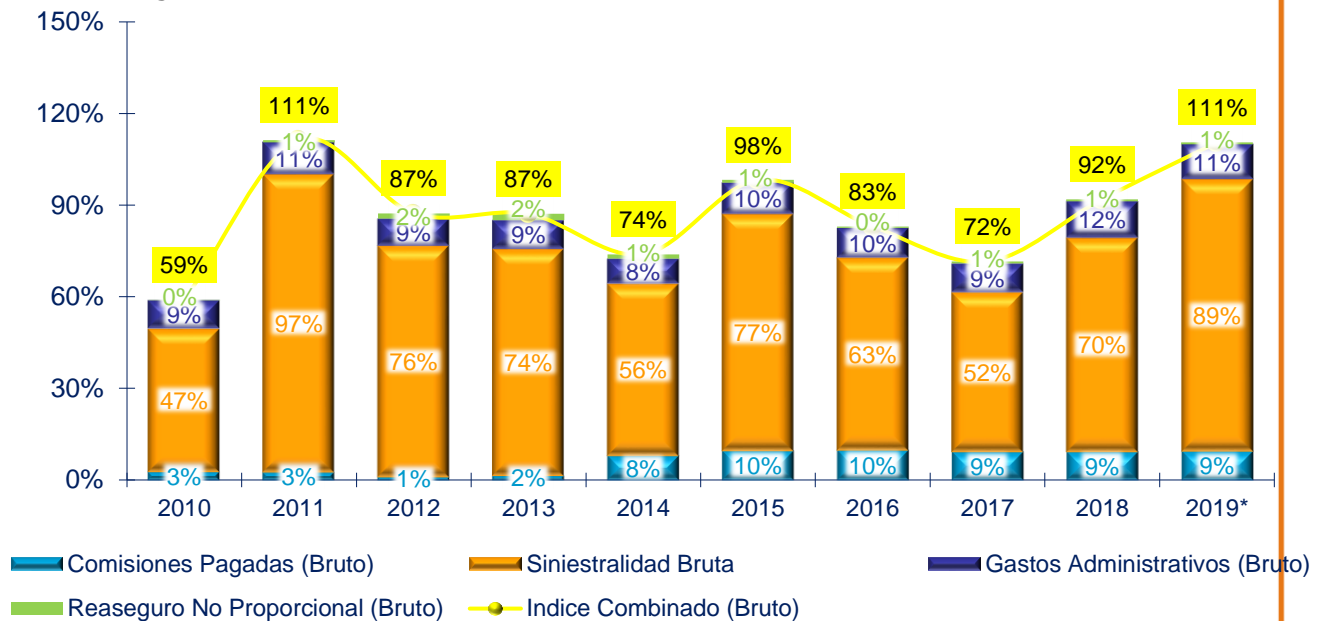
Gross Accident rose from 92% to 111%.

The Administrative Expenses account (% Premiums Issued), decreased from 12% to 11%.

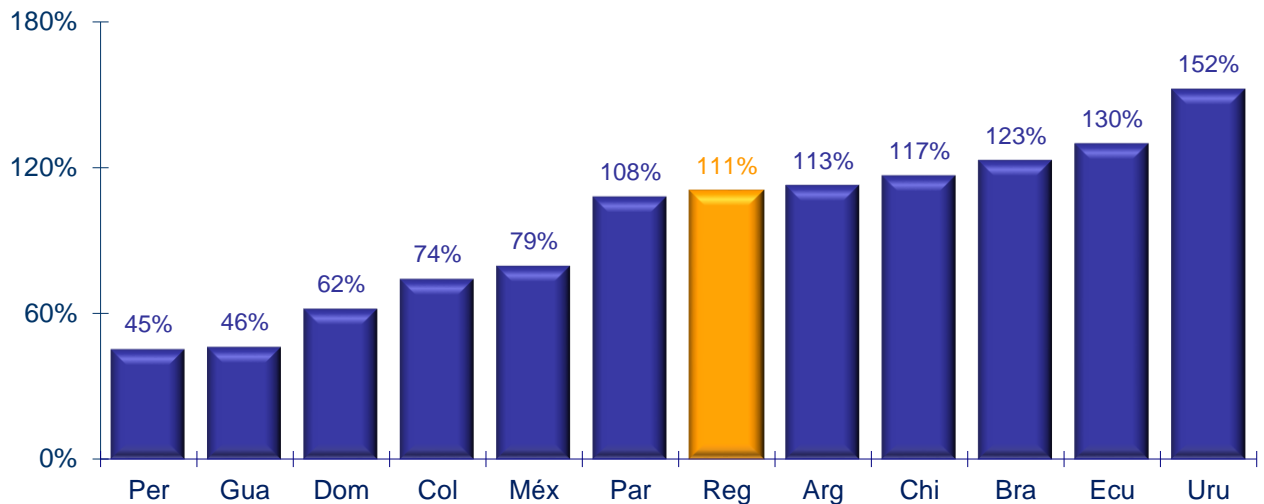
The Acquisition Cost (% Issued Premiums) remained at 9% in the periods analyzed.

Finally, the Cost of Non-Proportional Reinsurance (% Premiums issued) remained at 1%.

#### Combined Agricultural Index: Historical Behavior



#### Countries detailing components of the Combined Index (Agricultural)



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## España

Adverse weather causes damage to 987,000 hectares

The agricultural insurance of the farms continues in slight ascent with an increase close to 3 percent in policies and insured area in Castilla y León

The drought again gave important headaches to the agricultural sector in Castilla y León last year, a circumstance that together with the floods and also the pedrisco caused damages in the field of the Community in the amount of 84 million (about 77 million for herbaceous ; 2.1 for the grape; 2 for the fruit in El Bierzo; one million for beets and hops, and the rest for other crops). This is Agroseguro's estimate in its annual balance sheet, in which almost half a million parcels are affected by adverse weather conditions, in which more than 38,000 claims were reported.

In spite of the incidence of these adverse weather conditions, especially the lack of water, these data are very far from the costs that the strong drought of 2017 entailed for the field, when between herbaceous and grapes they faced compensation of 204 million .

The number of affected hectares accounted for was close to 987,000, although the "real" data slightly exceeded 800,000 (620,000 cereals, 110,000 sunflower and 70,000 legumes), since in some cases it was reported by several types of claims something that happened especially in the case of herbaceous, where it is estimated that there were almost 967,000 damaged hectares, of which between 130,000 and

140,000 recorded more than one incident, while in other insurance lines the incidence of more than one incident was very inferior.

By number of claims, in all the provinces they exceeded 2,000, although the most affected were Valladolid, with 8,092, followed by Palencia (6,371); Burgos (5,239) and León (4,176).

For affected hectares, it was also Valladolid's that agglutinated almost 25 percent of the total damages, with 239,311 hectares; followed by Palencia, with 18.4 percent of claims (181,373 hectares) or Burgos, with 13 percent (128,852 hectares).

Both by number of claims and by affected hectares, the province of Ávila suffered the least inclement weather, with 2,151 claims that affected 4.6 percent of the regional area (46,159), according to Ical.

Slight increase in policies.

Despite these data and those of previous years, insurance does not end up becoming widespread in the agrarian world of Castilla y León, which recently led to the creation of a working group between the Board, the State Agricultural Insurance Entity (Enesa) , Agroseguro and the bids to make them more attractive and increase adherence to this tool, which continues to increase slightly, with a growth in the number of policies of 2.2 percent last year in Castilla y León, until 22,670, which It also translated into a rebound in the number of hectares insured by almost three percent, to 1.4 million hectares.

The most relevant increases in the number of policies during the past year were recorded in the province of León, where they grew by 17.7 percent to 1,827, and also in Salamanca, with 14.7 percent more, until 1,593. In Ávila, accession to insurance grew by 4.8 percent (up to 1,019); 4.6 percent in Valladolid (3,749); 3.6 in Zamora (2,157); and just 0.1 percent in Palencia (3,034 policies).

Decreases in the number of insurance policies contracted, which were 5.5 percent in Segovia, were also counted in some cases, up to 1,608 policies; followed by Soria, with 2.7 percent less (2,841) and Burgos, with two percent less (4,842).

Diario Palentino <https://www.diariopalentino.es/Noticia/Z787CD22A-D767-999A-92B2A0AF3E9470D9/202001/La-climatologia-adversa-causa-danos-en-987000-hectareas>

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España

The contract period for garlic insurance ends next January 31

The province of Albacete with more than 8,500 ha insured is the national leader in insurance contracting and crop production

For the 2020 harvest, changes in the conditioning of the line have been introduced in order to expand the possibilities of contracting and balance the line.

The Ministry of Agriculture maintains the level of support for contracting insurance. The 2019 campaign was low accident rate, with compensation for claims that reached € 1.4 million.

The contract period for garlic insurance for the 2020 harvest ends on January 31.

This line is included in the 40th Insurance Plan and offers good coverage against the risks of hail, exceptional risks and other adversity is climatic.

During the 2019 campaign our province increased the insured area and once again led the contracting of insurance nationwide with 8,522 ha. Cultivation covered by insurance and a production covered by the policies of 102 million kg.

Each year the hiring of spring garlic (Chinese type garlic), which in this last campaign has been 5035 Ha, is up, for the 3,400 Ha of purple garlic.

As a result of the high accident rate of 2018, for this year some measures have been articulated aimed at balancing the line and increasing the possibilities of contracting. The adjustment of tariffs in the flood-persistent rain irrigation has been carried out in some regions, to balance the historical series of this risk, and the possibility of contracting an option with an absolute franchise of 30% for the rain has also been established, with In order to offer a more economical hiring possibility.

The insurance line maintains the characteristics of other campaigns, and continues the possibility of contracting production as high quality and choosing the coverage of exceptional risks at the exploitation or plot level.

The 2019 production campaign was much quieter than the previous year and despite that, 1,464 hectares were declared sinister in 257 plots.

The compensation was € 1,464 million, while the previous year exceeded € 19 million. The hiring of this line is especially important in the municipality of Albacete with 3,684 ha insured, a figure similar to that ensured by the province of Ciudad Real, which is the third largest producer nationwide.

Subsidies are maintained for this campaign to face the payment of the policy granted by the Ministry of Agriculture through ENESA. This support is 75% of the base commercial premium for farmers who subscribe module 1, 44% for module 2, 38% for module 3 and 28% for module P.

La Cerca <http://www.lacerca.com/noticias/albacete/proximo-31-enero-finaliza-plazo-contratacion-seguro-ajo-495160-1.html>

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España

The assurance of catastrophic risks in Spain and climate change

As is well known by all readers of this medium, Spain has a mixed system for catastrophe risk coverage. The damages to most of the goods, the loss of benefits and personal damages are covered for the so-called "extraordinary risks" (flood, strong winds and tornado, earthquake, tsunami, terrorist attack, etc.) by insurance of the same name through the Insurance Compensation Consortium (CCS); while other hazards (hail and other direct effects of precipitation, winds below 120 km / h, etc.) are covered directly by insurance companies. The damages to the agricultural sector, for practically all the productions and a very wide range of dangers, are covered by the Combined Agricultural Insurance system, which involves both the co-insurance scheme of private entities and the CCS, managed by Agroseguro, with CCS additionally in its role of reinsurer, such as the national and regional administrations, which subsidize a good part of the premiums. The system also involves associations of farmers and ranchers.

Based on the composition of the extraordinary risk insurance damage during the last 30 years, the most expensive and recurring risk, as in the rest of Europe, is the flood, which accounts for 69% of the total payments. The next, with 17%, is the wind and the third is the earthquake with 7% of the total. That is, natural risks account for 93% of the total compensation and, in particular, those of a hydrometeorological nature (flood and strong winds) amount to 86% of the total. This last percentage is likely to be modified as a result of climate change, hence the importance of considering its possible impacts on the system.

It is very important to emphasize that Spain is a country with enormous climatic diversity. Its position, on horseback between two continents and two seas with very different characteristics, in addition to a territory very compartmentalized by orography, is the cause of 13 different climates appearing in its territory according to the Köppen-Geiger classification, which is the most spread. Most of the countries in Europe are much more homogeneous in this regard. We must point out at this point that the two insurance systems, the extraordinary risk system and the combined agricultural insurance, have been operating for decades in this environment, ranging from landscapes similar to Ireland to those approaching the Sahel. That is, if in Spain you want to experience climate change, in most cases it is enough to get in a car and move one hour from any given point. Obviously, when we talk about climate change we are not referring to it, but to the one that is producing anthropogenic greenhouse gas emissions to the atmosphere, but without a doubt the climatic diversity of our country and the proven capacity of insurance systems to Responding in very different environments are factors that should be taken into account when considering possible future adaptability.

When contemplating the impacts of this anthropic climate change, it is necessary to differentiate between the risks that are hydrometeorological in nature (intense rainfall -including hail-, flooding, strong winds) from those that are climatological in nature (cold and heat waves , droughts, forest fires). Of course, climate change affects both types of risks, albeit in a different way. At present, a clear increase in average temperatures can already be observed, which can be estimated in the Mediterranean area in the order of 1.4°C above the pre-industrial level. This increase has produced an obvious change in the number of frost days and in the intensity,

frequency and duration of heat waves, as well as an extension, between 10 and 15 days a year, of what is considered summer from the point thermal view. From the point of view of rainfall, and finding ourselves in general in a Mediterranean environment in which they are characterized precisely by their intrinsic irregularity, it is more difficult to be conclusive, although the general impression is that it rains "worse" every time: it increases the number of dry days and, when it rains, the rain falls even more concentrated and torrential. That is to say, it is more difficult to draw conclusions - and to make projections - for hydrometeorological risks than for climatological ones whose effects, such as droughts and forest fires, are manifested with increasing crudeness in our country. Considering the coverage of insurance systems, extraordinary risk insurance covers hydrometeorological risks while combined agricultural insurance covers both hydrometeorological and weather risks. In 2017 and 2018, the first two-year consecutive sequence was given with negative agricultural insurance results in which the CCS reinsurance had to stabilize the balance. It is very likely that, although to a lesser extent, 2019 will join this series. Undoubtedly, it would still be very risky to unequivocally relate this fact to climate change, but it could be an indication. The increase in temperatures is a fact and, even supposing that the rainfall remained unchanged, evapotranspiration is greater, which produces an increase in water stress of agricultural production and greater vulnerability, in general.

Let us abstract for a moment from the Spanish environment to review the conclusions of a study commissioned by the European Commission to the Free University of Amsterdam and the Ramboll consultancy in 2017 on 'Insurance of risks related to meteorology and climate: inventory and analysis of mechanisms for support damage prevention in the EU '. Among the characteristics identified as best practices for the proper functioning of these insurance systems are:

The combination of several extreme weather risks in a single policy.

That the acquisition of extreme weather risk insurance be linked to a more widespread dissemination product, such as mortgages or fire insurance.

The collaboration between the public and private sectors with an objective previously agreed and assumed by both parties.

That there is a national pool, reinsurance or public support to cover catastrophic damages.

It is good news that the two Spanish systems for catastrophic risk assurance comply with all these recommendations.

Let us make a series of consecutive reflections, with the intention of reaching some final conclusions on this matter: insurance is a mechanism for the transfer of risk, and risk is the result of the aggregation of danger, exposure and vulnerability. Everything indicates that, as a consequence of climate change, in most cases this danger will increase: greater intensity and irregularity of rainfall that will increase the risk of flooding, particularly in lightning and storm floods; sea level rise that will exacerbate the risk of coastal flooding; increased temperatures that will increase the risk of drought and forest fires.

Spain has insurance systems that are flexible, that take into account all interested parties and that have proven to respond to very different climatic environments. In

particular, extraordinary risk insurance, by extending over the entire insured mass of the country, allows the potential increase in accident rates to be distributed in a way that does not compromise the insurability of the most compromised exposed. Here, the word "compensation", which is part of the CCS denomination, acquires its full meaning. Unlike the classic approach to the coverage of a complicated risk, in which a pool of several insurers co-insure a risk and are reinsured, in the coverage of extraordinary risks the approach is the reverse: a single public company, the CCS complementing The entire private sector makes a pool of difficult risks and jointly insures them. These risks have no correlation with each other, and those areas where one is higher are usually compensated with the other areas with less exposure to other different risks, which justifies that the surcharge rate is unique and does not depend on the level of risk. That rate is, in any case, very affordable: the average surcharge paid by the homeowner annually in conjunction with their home insurance premium is of the order of 15 euros, and the mutualisation of these risks is maximum. In short, the system, by its own configuration, has a very large capacity to absorb increases in danger and also includes the flexibility to modify coverage, thresholds or surcharge rates when necessary.

However, to guarantee the long-term sustainability of extraordinary risk insurance and combined agricultural insurance, it is essential to work on reducing exposure and risk vulnerability. To this end, the CCS works with all national institutions with competencies in the knowledge and management of these risks and, aware of their role within the risk management chain, has an increasingly proactive approach to its control and reduction.

Inese<https://www.inese.es/el-aseguramiento-de-los-riesgos-catastroficos-en-espana-y-el-cambio-climatico/>

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## España

The Government estimates the damage of 'Gloria' at 71 million

The storm left 14 fatalities and 82 wounded and more than 10,000 accidents caused by the storm passed. The Insurance Consortium will begin payments on February 7

The Government has reported on Tuesday that the Insurance Compensation Consortium has accounted for more than 10,000 claims for the damage caused by the Gloria storm amounting to 71 million euros, of which it expects to pay most of it within four months .

"Payment will be initiated by the Insurance Consortium on February 7 and we estimate that 85 percent of the incidents will be paid within four months" of which the Consortium itself has had information, has said the spokeswoman for the Executive, María Jesús Montero, at a press conference following the Council of Ministers.



These are data that the Ministry of Interior has transferred today to the cabinet, according to Montero, who has specified that the objective of the Government is that the rest of the damage assessment be carried out in "the shortest possible time" so that those affected can receive the aid provided by law in a reasonable time.

And it has specified that this is the objective for the measures that are adopted for personal and material damages, but also for fiscal and labor aid.

Montero recalled that the storm Gloria has caused 14 fatalities and 82 wounded, balance to which we must add two other missing persons.

The minister has highlighted the high preparation, both technical and professional, and the capacity of response and coordination that Spain has to respond to emergencies due to adverse phenomena such as this one that has affected many areas of the peninsula that, she has recalled, already The president, Pedro Sánchez, visited.

It has also ensured that the Government is analyzing "in detail, comprehensively" the damage of the storm and is committed to implement "as quickly as possible" the necessary measures to restore normalcy in the affected places.

The spokeswoman recalled that, during the storm, the Emergency Military Unit (UME) mobilized 355 troops and 107 vehicles in Teruel and Castellón, and more than 1800 civil guards and a similar number of police officers participated in the relief and rescue work, still to quantify.

Also, at the request of the General Directorate of Civil Protection of the Generalitat, the Copernicus system has been activated to obtain assessment maps in different damaged areas, especially for monitoring the environments of the Ter and Tordera rivers in Girona.

La Tribuna de Albacete <https://www.latribunadealbacete.es/Noticia/Z430C5057-FA57-806B-5300D067E84BFAD9/202001/El-Gobierno-cifra-en-71-millones-los-danos-del-Gloria>

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## España

The accident rate of agricultural insurance exceeded 640 million euros in 2019

Agroseguro has confirmed that 2019 was an exercise "meteorologically very unstable, although somewhat more benevolent" than the previous ones in terms of agricultural insurance compensation, which reached 640.74 million euros. In fact, the last three years are among the four most severe in the history of agricultural insurance, only behind 2012, the one with the highest volume of accidents.

In his review of the year Agroseguro recalls that all kinds of extreme weather events were recorded, from frosts in winter and spring to several DANA (cold drop) with intense rainfall, sometimes accompanied by pedrisco. The most harmful cold drop was that which occurred between September 11 and 14, making it the worst event

of this type in insurance history. To this they added scarce precipitations that were translated in damages by drought. Agroseguro places the damaged area at 1.9 million hectares, half of which corresponds to drought damage in arable crops.

#### Damage

The climatic events especially affected fruit crops, with compensation of 115.17 million euros, and extensive herbaceous crops, with 115.10 million, of which more than 96% correspond to winter cereal and sunflower. Then they are followed by citrus productions, with more than 63 million euros, vegetables and wine grapes, with more than 37 million euros each, and the olive grove, whose compensation exceeds 21 million euros.

It also highlights the compensation in compensation insurance for lack of pastures, due to the lack of rainfall, which amounted to 24 million euros.

The Region of Murcia and Castilla y León were the most affected regions, both with more than 100 million euros in compensation. The accident rate of the communities of Castilla-La Mancha was also high, with about 66 million euros, and Comunidad Valenciana and Extremadura, with more than 55 million euros each.

Grupo                    Aseguranza                    <https://www.grupoaseguranza.com/noticias-de-seguros/siniestralidad-seguro-agrario-supero-640-millones-euros-2019>

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#### España

Regional Ministry of Agriculture and Agroseguro sign new agreement to promote agricultural insurance in the Canary Islands

On the morning of today, Friday, January 24, the Minister of Agriculture, Livestock and Fisheries, Alicia Vanoostende and the president of the Spanish Association of Combined Insurance Insurance Entities (Agroseguro), Ignacio Machetti Bermejo, signed a new agreement for the promotion of agricultural insurance in the Canary Islands. Also present at the event were the General Director of Agriculture, Basilio Pérez and Agroseguro's production manager, Sergio de Andrés.

The signing of this new agreement allows the adaptation to the new Law 39/2015, of October 1 of the Common Administrative Procedure, which allows the Ministry of Agriculture, Livestock and Fisheries to pay, in the name and on behalf of the beneficiary of the aid, the payment of the subsidy of the policy to the Insurance Entity. In this way the owners of the farms will be deducted the payment of their respective policy directly from the Government subsidy, so they will not have to advance the payment of their own pocket.

On the other hand, from the Government an effort has been made to increase the budget item for agricultural insurance that for the year 2020 grows by 1,200,000 euros, establishing the amount allocated to that end at 3,450,000 euros.

The Minister of Agriculture, Livestock and Fisheries, Alicia Vanoostende, said that "from the Canary Islands Government we are aware of the risks to which farms are constantly exposed, such as possible economic losses that may arise as a result of weather adversities , accidents, pests or diseases".

Therefore, the Minister added "we must strengthen the protection of agricultural producers and their farms through agricultural insurance, making access to them much faster and easier and that the item that covers this agreement fits reality. that we are living, in addition to allowing the number of people who accept the policy to be greater".

For his part, the president of Agroseguro, Ignacio Machetti Bermejo stressed "the importance of agricultural insurance in the Canary Islands because of the weather peculiarities of this region that makes insurance products specifically designed for the islands." Likewise, he highlighted the increase carried out by the regional government to incriminate "in a remarkable way" the budgetary provision to subsidize premiums, "since they are high-cost insurance because the risks are high, which is especially interesting for crops with a level of implantation not yet very high, such as wine grapes or avocado".

This subsidy is complementary and compatible with the subsidy of the State Agricultural Insurance Entity (ENESA) under the Ministry of Agriculture, Livestock and Food and from which all owners who insure their agricultural holdings under this system can always benefit and always and when they have no outstanding debts with the Tax and Social Security Agency.

Noticanaria<https://www.noticanarias.com/consejeria-de-agricultura-y-agroseguro-firman-nuevo-convenio-para-fomentar-los-seguros-agrarios-en-canarias/>

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Portugal

New Agricultural Credit campaign focuses on promoting sustainable agriculture

Credito Agrícola has just launched the new campaign of CA Agriculture with the priority of improving the optimization of natural resources to support production, which are increasingly scarce. Under the "Together in sustainable production" claim, this campaign is based on supporting technological innovation in order to obtain an increasingly sustainable agriculture, allowing agricultural entrepreneurs to obtain better products and greater financial profitability, while It improves the environment.

Among the financial solutions, the emphasis on the credit to the treasury, to meet the day-to-day needs, and the investment credit that allows medium and long-term financing for the acquisition of real estate, equipment, livestock and factors of production, intended for the normal activity of companies and farmers.

As well as the existence of credit to support the internationalization of companies. Leasing solutions for furniture (motor vehicles and agricultural machinery) and real

estate are also available for the acquisition of real estate (agricultural properties, installation of agro industries, warehouses, offices and commercial spaces). Crédito Agrícola also offers solutions to anticipate or complement investments subject to financing in the short, medium and long term, within the scope of the measures of the Rural Development Program (PDR 2020) and direct aid.

Among the protection solutions, the highlight is non-life insurance, which includes CA tractors and agricultural machines and CA individual and group personal accidents, and in life insurance, CA Pessoa Chave, CA Corporate and CA Empresa Viva, solutions of protection for agricultural entrepreneurs and their employees.

EntroncamentoOn Line <https://www.entroncamentoonline.pt/portal/nova-campanha-do-credito-agricola-aposta-na-promocao-de-agricultura-sustentavel/>