

RISK MANAGEMENT AND AGRICULTURAL INSURANCE AT IICA
Needs assessment, analysis of demands,
and proposed lines of action

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INTRODUCTION

This document analyzes the responses to the survey conducted to determine the status of requests received by the IICA Offices in the member countries with regard to risk management and, in particular, agricultural insurance. It includes a proposal for IICA actions in the matter.

As part of the commitment of the IICA General Directorate to transparency, and in order to contribute to building a single IICA, we present these results to all interested parties.

Sincerely,

Miguel Garcia Winder
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1. Introduction

On the occasion of the Thirteenth Regular Meeting of the Inter-American Board of Agriculture, in 2005, in Resolution 411, the Director General of IICA was requested to promote and facilitate cooperation among its Member States, and to systematize and disseminate successful experiences regarding agricultural insurance and agricultural guarantee funds.

That mandate reflected the need to explore responses to the growing demand from governments and farmers for help in coping with the increased frequency and intensity of damages caused by different adverse climatic events that affect production as well as the financial situations of farmers and the countries.

In response to that mandate, IICA created an *ad hoc* group that has been leading various actions in this field and has initiated a process to support the countries' efforts to implement policies that promote agricultural insurance as an instrument of risk management and as a means of improving competitiveness.

Under the 2010-2014 Medium-term Plan (MTP) the Agribusiness and Commercialization Program has assumed leadership in the area of risk management and risk reduction, incorporating agricultural insurance as one of its priorities of action. One its first actions was to conduct a survey with the IICA Offices in order to collect information on the requests received in this subject area, and to hear their opinions regarding the importance, and the instrumental characteristics, of the subject in each country.

The purpose of the survey was to explore the importance of the topic and to understand how IICA is positioned in this area at the country and regional level, to set the basis for constructing a work platform in an area of unquestionable relevance and importance for the Institute's member countries.

The following pages contain the findings of the survey, as well as some remarks and suggestions that should contribute to define actions that respond to the different needs expressed by the countries.

2. Analysis of the responses received from the IICA Offices

- In September 2010, the *ad hoc* team designed a survey (Annex 1) to find out what requests the Offices had received with regard to agricultural insurance,

what actions the Offices had taken, and what technical capabilities they offered for responding to these requests. The survey was sent to all the IICA Offices in October 2010, and then resent in November 2010.

- Eighteen Offices responded to the survey, including the Offices in countries where agriculture plays a particularly important role, both from the economic and social viewpoints. For example, responses were received from all the IICA Offices in South America, with the exceptions of only Venezuela and Paraguay. In the case of Paraguay, it was reported that this topic is not presently on the government's agenda. It is important to note that responses were received from IICA Offices in countries that have a long and important history with work in the area of risk management and agricultural insurance (RMAI), such as Canada United States and Mexico.
- Although responses were received from only 53% of the IICA Offices, it can be considered that the responses received are representative of both needs of the countries, and the trends observed in them.
- In addition to the information received, we are aware that various initiatives and projects are being carried out by the countries in this subject area. One such experience is the project on information systems for risk management for small- and medium-scale agriculture in the Southern Region, as a regional public good, which was approved by the Southern Agricultural Council (CAS) and financed by the Inter-American Development Bank (IDB). In Central America, a project is under way with IDB assistance and the participation of the Inter-American Insurance Federation (FIDES) to promote the joint development of risk management and agricultural insurance policies and instruments in several countries of that region.
- According to the survey, the governments of 75% of responding countries considered that the risks associated with climatic events for agricultural production to be of high or very high importance. It should be pointed out that the countries that assign high importance to the topic are countries where agricultural activity is particularly important.
- Regarding existing public policies that support effective risk management, a wide variety of instruments were reported, ranging from specific legal frameworks to ministerial resolutions and the existence of public funds that promote the use of different types of coverage or use public resources to cope with the outcomes of

unusually intense adverse climatic events. Developments in Brazil, Canada, Chile, Mexico, and Uruguay stand out as modern trends for dealing effectively with the subject within a framework of joint public-private partnerships. In these countries, legal frameworks or other policy instruments exist that involve public sector support for the development of RMAI instruments in cooperation with the private insurance sector. In these cases, subsidies are provided for purchasing insurance, or funds created with public resources are used to supplement coverage provided by insurance companies or to address extraordinary catastrophic events.

- Eight of the 18 responding countries requested technical cooperation from IICA for matters associated with RMAI. The type of cooperation most frequently requested was support for the implementation of activities of analysis and dissemination, such as seminars, forums, and workshops. Some countries requested IICA technical cooperation to support activities to design RMAI policies and instruments. In many of these cases, the Institute served as an intermediary for identifying/contracting consulting services with specialized agencies.
- A possible explanation for why the IICA Offices served as an intermediary with specialized agencies and did not provide direct technical cooperation is the Institute's limited technical capacities in this area. Only nine of the 18 Offices considered that they had the technical capacity, at least partially, to meet demand in the area of RMAI.
- With regard to the question related to the academic, research or public services that are engaged or could engage in matters related to climate risk, the responses showed that this is a topic of great complexity. Briefly, in addition to the natural involvement of the ministries of agriculture, this subject area also includes meteorological services, research institutes, financial entities with regulatory and oversight functions, credit and insurance agencies. This institutional complexity perhaps explains why relatively little progress has been made in designing appropriate instruments for effective RMAI in most of IICA's member countries.
- Finally, in response to the question about how IICA can collaborate with the countries to improve risk management in agriculture and to implement agricultural insurance, several alternatives arose, which are summarized below:

1. Knowledge and information: carry out activities for training, dissemination, and sharing of national and international experiences
2. Contribute to the design of risk management tools, based on a comparative analysis of successful international experiences
3. Institution building: both in relation to designing specialized units or agencies, and to supporting human resources training
4. Implement and participate in pilot projects
5. Evaluation of instruments: consistency analysis and impact assessment

More broadly, it is proposed that support be given for developing inter-institutional networks of national and international scope, and to strengthen regional coordination capacities for the design and development of instruments under the Regional Public Goods arrangement.

3. Final comments and suggested lines of action

The limited progress achieved in the countries related to risk management and agricultural insurance reflects the complexity of the topics, and the limited training and information available for effectively addressing them.

Responses to timely questions regarding higher education show few or no academic areas that comprehensively address the diversity of aspects associated with production risks and their economic and social consequences.

Because agriculture is an activity conditioned by climate performance, the incidence of adverse climatic events causes damages to production and productive capital, with negative consequences for the economies of producers and, depending on the nature and magnitude of the event, the economies of countries.

Thus, to effectively address the topics of RMAI, it is necessary to involve specialists from a variety of disciplines including agronomy (soils, plant physiology, irrigation, plant and animal production, etc.), climatology, mathematics, economics and finance, legal framework, institutional capacity, etc. This requires an inter-institutional effort, backed by State policy decisions, which IICA could contribute to define.

Taking into account this brief description of the topics related to RMAI, as well as the IABA mandate and IICA's role and experience as the specialized and recognized

agency for technical cooperation in support of agricultural development in its member countries, the following actions can be considered for IICA:

1. To formulate, within the scope of the Agribusiness and Commercialization Program, a strategic plan for technical cooperation in RMAI, in consultation with the regional coordinators.
2. To forge stronger ties with multilateral agencies (IDB, World Bank, etc.), offering IICA's technical capacities, its focus on agricultural topics, and its ties with the ministries of the region and the production sectors. The Institute's strong ties in this sector are of particular importance, given that other agencies do not have them.
3. To tap the possibilities offered by framework agreements signed by IICA with the agencies that bring together insurance companies: the Inter-American Insurance Federation (FIDES) and the Latin American Association for Development of Agricultural Insurance (ALASA).
4. To promote the RMAI training, dissemination, research, development, and innovation activities initiated by the IICA Office in Uruguay. In this connection, consider the possibility of promoting work agreements with at least one university per region, and to create cooperation links with the PROCIS and their member institutes. With regard to research, development and innovation (R&D&I), the IICA Office in Uruguay proposed implementing a "laboratory" where different risk management coverage designs or arrangements can be analyzed on a small-scale. Once validated, they could then be extrapolated to countries with similar needs. Uruguay was identified as a possible location for the "R&D&I Laboratory," given its small relative size, the great diversity of its production, the wealth of useful information it has in this field, and its history with insurance (the first policy, for hail damage, was issued in 1914). Currently four transport companies, two of them multinational, are competing in Uruguay's agricultural insurance market.

Annex 1.

**FINDINGS OF THE SURVEY ON
RISK MANAGEMENT AND AGRICULTURAL INSURANCE**

1. What priority is given by the government, and in particular by agricultural authorities, to agricultural risk management and to instruments used to reduce the impact of adverse climatic events?

IMPORTANCE (mark with an X)

	Country	1 very little	2. little	3. average	4. high	5. very high
1	Colombia				X	
2	Mexico				X	
3	Chile					X
4	Argentina					X
5	Bahamas			X		
6	Barbados					X
7	Belize	X				
8	Bolivia			X		
9	Brazil				X	
10	Canada				X	
11	Uruguay					X
12	Costa Rica				X	
13	Ecuador				X	
14	Guatemala				X	
15	Peru				X	

16	Dominican Republic			X		
17	Suriname	X				
18	United States					X
Total	18	2		3	8	5

2. In case of existence of specific public policies for the management of these types of risks, could you specifically list what are those regulatory mechanisms that the government has in place to deal with these issues (laws, ministerial orders, special funds, special acts, etc?).

	Country	Specific public policies
1	Colombia	Law 69 of 1993 created agricultural insurance and the National Agricultural Risk Fund. For its part, Law 101 of 1993 approved government subsidies for the premiums, which currently amounts to 60% of their value. Pursuant to Decree 167 of 1995, the regulatory body of the National Agricultural Risk Fund is the National Agricultural Credit Commission.
2	Mexico	Climatological Contingencies Response Program. SAGARPA PACC Agreement for the establishment of Agroasemex, published in the government's Official Journal on 7 June 1990. This entity is the country's risk management system for comprehensive protection in the rural sector
3	Chile	Declaration of State of Emergency. The budget contains authorization to earmark up to 2% of total of expenditures for this purpose. Existing legislation authorizes the Ministry of Agriculture (MINAGRI), in coordination with regional governments, to declare a state of agricultural emergency. In this connection, MINAGRI's National Agricultural Emergency Unit (UNEA) developed information systems and coordinates actions for the operation of agricultural insurance managed by COMSA (Agricultural Insurance Committee), which receives financing from CORFO (Production Development Corporation).
4	Argentina	With regard to agricultural emergencies or catastrophes, Law 26,509 (2009) is in force; it creates within the Ministry of Agriculture a national system for the prevention and mitigation of agricultural emergencies and disasters. It also provides for the creation of the National Agricultural Emergency and Disaster Mitigation Fund.
5	Bahamas	No specific provisions exist on this matter.
6	Barbados	Special funds: In case of disaster, there is a revolving fund for the agricultural sector that has been in force since 2004.
7	Belize	No specific provisions exist on this matter.

8	Bolivia	<p>The Ministry of Rural Development and Lands (MDRyT) submitted to the Multinational State the “PACHAMAMA” Agrarian Insurance Law of Bolivia, Version 10, on 20 February 2010. This Law is currently under review by the agencies of the Multinational Legislative Assembly, and is expected to be approved by year end.</p> <p>The constitutional precepts of the “PACHAMAMA” Universal Agrarian Insurance Law establish that it should: “Protect agricultural and agroindustrial production in the event of natural disasters and climatic and geological inclemencies.” The law envisages the creation of agrarian insurance (Article 407, numeral 4, of the State Political Constitution).</p> <p>The insurance will provide universal coverage and protect all agricultural producers eligible under the regulations, and who register in the agricultural operations after uncontrollable natural events occur. It will be collective (group) insurance, and receive contributions from participants. One of its core principles is <i>Equity</i>, with the State subsidizing part of producers’ premiums and supporting lower-income sectors. It will be sustainable, and be based on the structuring of operational and financial mechanisms that ensure their continuity and effectiveness over time.</p> <p>Eligible subjects for insurance include: agrarian producers; indigenous producers; native, rural, and intercultural communities (individuals or collectives), pursuant to the regulations. The Multinational State will support implementation of the PACHAMANA Universal Agrarian Insurance, monitoring its control, extension and application. It will have the economic, technical and institutional means necessary for this purpose. It will strengthen statistical research, agricultural information, information on climate risk, prevention of climate risk, and will provide technical assistance to the insured in collaboration with the relevant ministries and competent agencies.</p> <p>The law establishes a program of subsidies for the premiums, contracted by producers, for coverage of losses due to damages caused by the following events: floods, droughts, freeze, hail. The economic resources of the State needed will be greater, proportionately, in accordance with the beneficiary’s degree of poverty.</p>
9	Brazil	<p>Brazil has a he AGRIBUSINESS RISK MINIMIZATION PROGRAM that works in the areas of climatic information; agricultural zoning of climate risks, and subsidies for rural insurance premiums.</p> <p>Law 10.823/2003 authorizes the government to provide economic subsidies for rural insurance premiums.</p> <p>The Agricultural Activities Guarantee Program (Proagro), which is similar to loan insurance, is also at the disposal of rural producers. Proagro covers against climatic adversities and guarantees financing for protected plantations.</p> <p>In the case of the government guarantee offered through PROAGRO and PROAGRO MAIS, which targets family agriculture, all regulations are conditioned in the Rural Credit Manual of the Central Bank of Brazil.</p> <p>Supplementary Law 137, of 26.08.2010, was recently passed, creating the Catastrophe Fund, which offers supplementary coverage for risks covered by the rural insurance in the areas of agriculture, livestock, aquiculture and forestry. In general, this Fund will be triggered in climatic catastrophes, when the insurance market does not have the capacity to cover beneficiaries’ indemnities.</p>
10	Canada	<p>Federal programs:</p> <ol style="list-style-type: none"> 1. AgrilInsurance: This program includes production insurance that offers coverage for losses to production and assets due to natural dangers. The coverage is being expanded to include other products, including livestock and horticultural crops. 2. AgriStability: This program provides support when farmers experiences major

		<p>losses in farm incomes. AgriStability covers registered farmers for income declines of more than 15%, as compared to earlier years. It targets individual producers and offers assistance for the entire farm. The Federal Government offers AgriStability in Manitoba, New Brunswick, New Scotland, Newfoundland, Labrador and Yukon. In the cases of British Columbia, Alberta, Saskatchewan, Ontario, Quebec, or Prince Edward Island, AgriStability is offered by the provinces.</p> <ol style="list-style-type: none"> 3. AgrilInvest: This program provides coverage for small income declines. Farmers with AgrilInvest accounts make deposits based on a percentage of their allowable net sales and receive matching contributions from the government. AgrilInvest is offered by the federal government in all provinces except Quebec. In Quebec, AgrilInvest is offered by La Finacière agricole du Québec (FADQ). 4. Tax deferral program: (prescribes drought, flood and excessive rainfall). Under this program, livestock owners in designated areas that must sell all or part of their breeding herds due to drought or excessive rainfall and floods are eligible to defer the income from those sales for one tax year. Deferral allows eligible producers to postpone payment of taxes on income from the sale of livestock for one year so they can replace the stock the next year. When there are consecutive years of drought, excessive rainfall, and floods, producers may defer sales income for the first year the area is no longer designated as such. Eligible producers can request deferral when they submit their tax returns. 5. AAFC policy research initiative. Includes some programs on agriculture and climate change. http://www.policyresearch.gc.ca/page.asp?redir=on_pagenm = rp_sd_pub & project = SD. 6. Environment Canada: Sustainable development technology (SDTC). This not-for-profit foundation created by the Government of Canada supports the development and demonstration of clean technologies that provide solutions to problems associated with climate change, as well as air, water, and soil quality. 7. Canada-Ontario Farm Stewardship Program. This is a voluntary cost-share program to encourage producers to improve management of agricultural land through the adoption of Best Management Practices (BMP) to reduce risks to water and air quality, improve soil productivity, enhance wildlife habitat, and result in energy conservation. 8. Mitigating Agricultural Risks Program. The objective of this program is to mitigate risks in agriculture, develop innovative technologies, and enhance the sector's capacity to address risks related to the environment, food security, wildlife, animal and plant health, and biosafety. 9. Best Management Practices (BMPs). This program offers a full set of incentives to help farmers mitigate environmental risks in farming and to save energy. http://www.climatechange.Gc.CA/default.asp?lang=en n = E18C8F2D-1/ <p><u>Provincial Programs:</u></p> <ol style="list-style-type: none"> 1 Ontario: Assists farmers, especially small businesses (http://www.mah.gov.on.ca/Page241.aspx), to help them cover the costs caused by catastrophes, during and after the disaster. 2 Manitoba: How climate change can affect agriculture: mitigation, opportunities. http://www.gov.mb.ca/agriculture/soilwater/climate/index.html.
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11	Uruguay	<p>Legal Framework:</p> <p>1) Law 16,311, October 1992 “Fund for comprehensive vineyard protection.”</p> <p>2) Law exempting agricultural insurance from VAT (1999)</p> <p>2) Law 17,503, July 2002. Creates the farm reconstruction and development fund. It provides for subsidies for up to 35% of the cost of premiums paid by small- and medium-sized producers (open-field and greenhouse horticulture, deciduous fruit crops, citrus crops, viticulture, poultry farming, beekeeping, hog raising).</p> <p>3) Law 18,172, Art. 187, September 2007. Creates the Climate Emergency Fund, which targets agricultural producers that, although they have bought insurance, are not covered in case of emergency.</p> <p>4) Law 18,362, Art. 202, October 2008. Creates the Agricultural Emergency Fund to indemnify agricultural producers overall for damages caused by catastrophic events not covered by the insurance system.</p> <p>Ministerial resolutions:</p> <ol style="list-style-type: none"> 1. Ministerial Resolution of 7 June 2002 provides for the development of an agricultural insurance system. 2. Ministerial Resolution of 2003 creates the Standing Working Group for Development of an Information System to support development of agricultural insurance.
12	Costa Rica	<p>The information provides shows that Costa Rica does not have a specific legal framework for agricultural insurance. Nonetheless, it is reported that efforts are currently under way to implement actions in this area. Below is a description of what is envisaged:</p> <p>PROTECTION AND SECURITY FOR AGRICULTURAL PRODUCTION PROCESSES. Protection services and insurance will be strengthened and expanded for the development of production, transformation, and commercialization processes of agrifood products, given the increasing severity of damages caused by climate variability and climate change.</p> <ul style="list-style-type: none"> • INS harvest insurance. The harvest insurance of the Instituto Nacional de Seguros (National Insurance Institute) will be completely overhauled to make it responsive to the needs of production sectors and reduce risk. The following will be considered: the viability of linking this insurance to financing; the possibility of group insurance with differentiated cost, and other production support services. • Private insurance programs. Private insurance companies will be included in efforts to expand insurance services for agrifood activities, to cover risks not only for harvest loss but for other losses as well, including post-harvest loss, loss of on-farm agroproductive investments, indexed insurance vis-à-vis El Niño events, among others.
13	Ecuador	<p>Ecuador is in the process of introducing an agricultural insurance system in the country. Currently, agricultural insurance is available for 10 to 20-hectare (ha) small- and medium-sized rice and hard corn farms in the coastal areas; and 1 to 10-hectare potato and wheat farms in the highlands. Producers will be able to obtain agricultural insurance through cooperatives, rural financial agencies, and the National Development Bank. The government-promoted agricultural insurance subsidizes 60% of the cost of the policy; producers assume the remaining 40%.</p> <p>The 640 policies currently in effect correspond to more than 3,400 hectares of crops: rice (3,200), hard corn (50), and potato (180).</p> <p>This year, the government has budgeted \$2.7 million to benefit more than 10,000 farmers. In 2011, insurance coverage will be expanded to ten crops.</p>
14	Guatemala	<p>The policy public instruments currently in effect are special funds that offer agricultural insurance for harvest losses due either to climatic causes (droughts, floods), or to other</p>

		<p>causes (i.e., diseases/pests). A brief description follows:</p> <p>GUATEINVIERTE/DA CRÉDITO: This is a trust created by the Ministry of Agriculture to facilitate small- and medium-scale agricultural producers' access to credit. Its components include a guarantee fund (to back small-farmers' access to credit) and agricultural harvest insurance (the trust covers a high percentage of the cost of the premium).</p>
15	Peru	<ul style="list-style-type: none"> • Law 29148 (13/12/07) – Implementation and operation of the Rural Guarantee Fund and Agricultural Insurance. Composed of Director's Council and a Technical Secretariat. • Ministerial Resolution 0720-2008-AG (20/08/2008) sets conditioning factors for agricultural (5) and livestock (3) insurance: <ul style="list-style-type: none"> • Agricultural Insurance for Production Costs and Guaranteed Yield with Harvest Adjustment. • Agricultural Insurance for Production Costs with Live Plant Adjustment. • Agricultural Insurance per Plant for Fruit or Industrial Crops other than Natural Forest or Timber-yielding Forest Plantations. • Catastrophic Agricultural Insurance for Commodity, Fruit, Vegetables, and Forage Crops. • Agricultural Insurance for Production Costs and Guaranteed Yield with Combined Harvest and Direct Damage Adjustment. • Livestock Insurance for Establishing Livestock. • Livestock Insurance for Adaptation. • Livestock Insurance for Transportation and Temporary Stay. • Supreme Decree No. 011–2010 AG (14/09/10)–Implementation of the Agrarian Insurance for the 2010-2011 agricultural year.
16	Dominican Republic	<p>On 7 April 2009, Law 157-09 on Agricultural Insurance was promulgated in the Dominican Republic. It provides agricultural producers of the Dominican Republic with a transparent and regulated instrument of protection that enables them to cope with the economic consequences of uncontrollable natural events on agricultural operations.</p> <p>However, although it has been approved and promulgated, the law has not been implemented due to a lack of implementing regulations and budget allocation by the Dominican government.</p> <p>This notwithstanding, an insurance company in the country called Aseguradora Agropecuaria Dominicana, S.A. (AGRODOSA) offers insurance for certain crops, including rice, plantains, bananas, and others.</p>
17	Suriname	No policy exists for the management of this type of risk.
18	United States	<p>The U.S. risk protection system was established in Title 5 of the "Agriculture Act of 1938," which founded the Federal Crop Insurance Corporation (FCIC), the national agency that administers agricultural insurance in that country. The FCIC promotes the sale of insurance systems to agricultural producers and to ensure that legislation supports a stable agricultural system.</p> <p>On 21 October 2009 the "Federal Crop Insurance Act" was created as section 12033 of the "Food, Conservation and Energy Act" of 2008, updating agricultural insurance policy. Section 502 indicates that the purpose of the Act and then of the FCIC is to promote the national welfare by improving the economic stability of agriculture through a sound system of crop insurance and providing the means for the research and experience</p>

		helpful in devising and establishing such insurance. The “Food, Conservation and Energy Act” and the “Federal Crop Insurance Act” can be accessed directly at: http://www.rma.usda.gov/regs/authorizing.html
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3. During the last two years, have you received any technical cooperation requests from the government/department of agriculture regarding risk management or agricultural insurance?

	Country	YES	NO
1	Colombia		X
2	Mexico		X
3	Chile	X	
4	Argentina		X
5	Bahamas		X
6	Barbados	X	
7	Belize		X
8	Bolivia		X
9	Brazil	X	
10	Canada		X
11	Uruguay	X	
12	Costa Rica		X
13	Ecuador	X	
14	Guatemala		X
15	Peru	X	
16	Dominican Republic	X	
17	Suriname	X	

18	United States		X
Total		8	10

4. If so, could you explain the characteristics and nature of this request?

	Country	Type of technical cooperation requested
1	Chile	<p>In May 2009 the Regional Ministerial Secretariat (SEREMI) of Agriculture of Los Ríos requested IICA support for organizing an international seminar on agriculture and climate risk management, which was held in the city of Valdivia, in September 2009. The objective of the activity was to share information on the progress made in the region and to promote discussion of effective instruments and measures to address the agricultural sector's growing vulnerability to the effects of climate change.</p> <p>In September 2010 a second seminar was held in that city to follow up on the discussions begun in 2009.</p> <p>Also in 2009, IICA was asked to support the organization and implementation of a seminar on the characteristics of public investment to facilitate trade for family farming, which was held in August 2010 in Santiago. The objective was to conduct a critical analysis of the process to integrate small-scale agriculture into the market. Special emphasis was placed on discussing agricultural risk management on small-scale family farms.</p>
2	Barbados	To explore possible IICA support, in collaboration with agencies such as CDEMA and FAO, for developing a policy to establish a DRI arrangement in Barbados.
3	Brazil	<p>The Ministry of Agriculture (MAPA) requested the following support from the IICA Office in Brazil:</p> <p>2004-2005:</p> <ul style="list-style-type: none"> - Seminar on Mexico's experience with subsidies for the Rural Insurance Premium and Insurance Funds (Agroasemex and Latin Risk), held at MAPA for relevant Brazilian institutions (MAPA, Susep, IRB-Brazil, Conab, MMA) - IICA support for the participation of MAPA officials in the Eighth ALASA Congress. - Co-participation in preparing terms of reference for developing and introducing a computerized system to implement the pilot project on subsidized rural insurance premiums. - Development of the "robot" system used to computerize investigations with CADIN (management system of Brazil's Central Bank) to check the indices of non-payment by rural producers, with the Federal Government when requests for subsidies for rural insurance premiums were liberalized. - IICA support for the Ministry of Agricultural Development (MDA) to enhance the implementation of rural insurance for agriculture – trip to view the Mexican experience. - IICA participation in the ceremony to launch rural insurance for family agriculture. The President of the Federative Republic of Brazil, Ministers, Secretaries, union representatives, and parliamentary leaders attended the ceremony. <p>2005–2010</p>

		<p>IICA support was requested for organizing seminars (Porto Alegre 2005, São Paulo 2008) and, at the request of the IICA Office, a meeting was held with Brazilian insurance and reinsurance companies in São Paulo (2008).</p> <p>By invitation of the Ministry of Agriculture, Directorate for Rural Insurance and Risk Management, IICA/Brazil attended meetings to coordinate joint activities, disseminate new regulations for rural insurance activities, and disseminate Supplementary Law 137, of 26.08.2010, Catastrophe Fund.</p> <p>IICA/Brazil requested the active participation of the Ministries of Agriculture and Rural Development, and the Central Bank of Brazil, in the videoconference on rural insurance and risk management in agriculture, requested by the Government of Nicaragua through IICA/Nicaragua.</p>
4	Uruguay	Support was requested for activities that contribute to publicizing different instruments that offer effective risk management, especially agricultural insurance. The emphasis of the request was on training and dissemination activities.
5	Ecuador	<p>In 2010, the Ministry of Agriculture, Livestock, Aquiculture, and Fisheries requested IICA support for implementing an agricultural insurance system in the country; consultants were contracted to draft the regulations and design the operations of the Agricultural Insurance Unit (UNISA).</p> <p>In addition, in previous years, support was requested for conducting studies on the implementation of agricultural insurance in the country.</p>
6	Peru	The Ministry of Agriculture requested support for the review of experiences with agricultural insurance and for a policy proposal on agricultural insurance.
7	Dominican Republic	Through the project to reform and modernize country's agricultural sector, which IICA is facilitating, support was requested for preparing draft legislation on agricultural insurance as well as the respective regulations.
8	Suriname	<p>The request came from another institution and not from the government.</p> <p>The request was for collaboration with rehabilitation after an event on food security.</p>

5. If so, could you briefly explain how you addressed the request?

	Country	Response to request for technical cooperation
1	Chile	<p>To organize the first seminar, IICA/Chile's Specialist in Agro-environmental Systems Management was assigned to take charge of the activity. A specific agreement was signed between the SEREMI of Los Ríos and IICA. The seminar program was prepared in agreement with the MINAGRI professionals responsible for the event.</p> <p>The speakers (10) and moderators of the roundtables were contacted and invited.</p> <p>The logistics of the event were coordinated and a final report on the principal outcomes of the activity was delivered to the organizing institutions.</p> <p>For the second seminar, the IICA technical team in Chile participated in the thematic groups on trade and insurance, providing support in the latter with a presentation on agricultural insurance and risk management in CAS countries.</p>

2	Barbados	Exchanges with Ministry of Agriculture officials to identify the critical steps and the path to follow for defining a framework for establishing a plan.
3	Brazil	<p>IICA/Brazil, together with the Ministry of Agriculture (MAPA), participated in organizing two large events to discuss the state of the art of rural insurance and agricultural risk management in Brazil (Porto Alegre, 2005). Another event in Campinas, São Paulo was held to discuss rural and agricultural insurance in MERCOSUR (2008). IICA/Brazil participated in organizing both events and presented technical papers. It also met with insurance and reinsurance companies to discuss, among other things, the state of the art of rural insurance and risk management from the standpoint of private enterprise (São Paulo 2008). IICA/Brazil also participated in meetings with the head of the Ministry of Agriculture for rural insurance and risk management with a view to cooperating with the dissemination of policies and new legislation recently approved by the executive branch; and dissemination of Brazil's experience through the Office's Journal of Agribusiness. With the Ministries of Agriculture, Rural Development, as well as the Central Bank IICA/Brazil organized, in coordination with IICA/Nicaragua, a videoconference on rural insurance and risk management, focusing on the experience of Brazil, Uruguay, and Argentina.</p> <p>IICA/Brazil participated in preparing the background documents, the outcomes of the events, and also helped organize and hold them. Studies and presentations for each were disseminated, and Brazil's cooperation with other countries of the region was promoted through a sharing of its experiences and the relevance of studying forms of horizontal cooperation that could help generate specific policies in the other countries.</p>
4	Uruguay	<p>The IICA Office in Uruguay organized and carried out, with the Ministry of Agriculture, Livestock and Fisheries, the following activities:</p> <ol style="list-style-type: none"> 1) International seminar, in June 2009; 2) Three introductory distance-learning courses on risk management and agricultural insurance (2008, 2009 and 2010), with the participation of expert trainers from that institution. 3) In 2010 the Inter-American Insurance Federation (FIDES) approved a training project financed by the World Bank. The project was implemented by the IICA Office in Uruguay, and trainers included experts from the Ministry of Agriculture, Livestock and Fisheries. This was done within the framework of the institutional agreement in effect between the two institutions for developing the IICA Office's distance learning platform. <p>In addition, a possible technical cooperation action related to legislation for agricultural insurance is in consultation with the National Legislature.</p>
5	Ecuador	<p>In 2010, IICA contracted the Mexican company Latin Risk to prepare a report to include public policy proposals for the promotion of agricultural insurance in Ecuador. In addition, IICA provided support in the form of a technical mission to the agencies that provide agricultural insurance and submitted a report of recommendations for implementing the program.</p> <p>Also in 2010, IICA contracted the Agrarian Insurance Agency of Spain (ENESA) to prepare regulations for the operation of UNISA, and it is in the process of contracting ENESA, for a second time, to develop the manual of procedures and functions for each position in the agricultural insurance unit.</p>
6	Peru	<p>At the request of the Ministry of Agriculture (MINAG) <u>July 2006–May 2007</u>, IICA supported development of a proposal on agricultural insurance, together with La Financière Agricole du Québec (FADQ).</p> <p>MINAG was interested in developing pilot projects in the regions of Lambayeque and</p>

		<p>Junin. FADQ officials made field visits to both regions and facilitated the participation of 10 MINAG officials so they could directly observe the experience with insurance in Quebec.</p> <p>During the new ministerial period (May 2007-October 2008), a “turnkey” proposal for agricultural insurance was requested. It was channeled through FADQ, which drew up the proposal, but it did not go forward because the MINAG considered it too onerous. That process lasted about 10 months, and involved the active participation of IICA and FADQ staff, at various working meetings with:</p> <ol style="list-style-type: none"> Insurance companies The Peruvian Superintendency of Banking, Insurance and AFP Peruvian Association of Insurance Brokers–APECOSE Reinsurance and Insurance Brokers Agricultural Funds Association Peruvian Federation of Municipal Savings and Loan Funds Peruvian Association of Insurance Companies–APESEG, and MINAG itself. <p>During the first quarter of 2010, at the request of the Ministry of Agriculture’s Agribusiness Directorate, the possibility of reviewing successful Latin American experiences with agricultural insurance was requested, the purpose being to redesign the proposed agricultural insurance policy in Peru.</p> <p>In addition, using the horizontal cooperation mechanism, information on the experience with agrarian insurance in Peru was sent to the IICA Office in Bolivia to help the Ministry of Agriculture of that country with the exchange of experiences around the issue.</p>
7	Dominican Republic	<p>Draft legislation on agricultural insurance was prepared and submitted to the Minister of Agriculture. However, at the same time that IICA was working on the proposal with Ministry support, the country’s Senate Agricultural Affairs Commission, for reasons beyond our control, drew up another proposal with the support of the Government of Spain. Since the latter had the support of the Congress, it was approved and enacted. The Minister of Agriculture recognized that the latter had errors and that the proposal prepared by IICA should have been submitted to the consideration of the Congress.</p> <p>In addition, IICA drafted regulations for the Law on Insurance, but for the version it had proposed.</p>
8	Suriname	<p>The response was to assess the situation.</p> <p>Collaboration with responsible institutions and beneficiaries to implement a sustainable project to mitigate the adverse effects of climatic factors.</p>

6. Does the IICA Office have local professionals or consultants with expertise in this subject? If so, could you please briefly describe their professional profile and responsibilities?

	Country	Technical Personnel	Technical Profile
1	Colombia	Yes	The Office has two professionals with a certain amount of expertise in the subject: one agribusiness specialist and one rural development specialist. They have been researching the topic

				<p>and prepared a publication on agricultural microinsurance entitled "<i>Las microfinanzas y los microseguros en América Latina y el Caribe: Situación y perspectivas</i>" (Microfinance and microinsurance in Latin America and the Caribbean: Status and prospects) (2009). It describes some experiences with agricultural insurance in the hemisphere.</p> <p>The rural development specialist has another more specific publication on the subject of agricultural insurance entitled "<i>El seguro agropecuario en los países de la región Andina: Una aproximación a su estado del arte</i>" (Agricultural insurance in the countries of the Andean region: A perspective on the state of the art) (2008). This specialist is currently participating in an online course on risk management and agricultural Insurance offered by the IICA Office in Uruguay with World Bank support. In addition, the specialist attended the workshop on index insurance offered by the World Bank, on 13 to 15 December 2010, in Washington DC.</p>
2	Mexico	No		
3	Chile		YES	<p>Specialist in agro-environmental systems management. Agronomist, Master's Degree in Sustainable Development/Management of Agro-environmental Systems. During 2009 she participated in a course on climate change adaptation at the University of Dresden, Germany. She has experience with technical cooperation in related subjects.</p>
4	Argentina	No		
5	Bahamas	No		
6	Barbados	No		
7	Belize	No		
8	Bolivia	No		
9	Brazil		Yes	<p>Technical personnel of the IICA Office in Brazil participated in organizing the conferences and supported the dissemination of documents, articles and presentations on the subject of RMAI. Consultants hired by IICA/Brazil carried out studies on rural insurance and participated in regional seminars.</p> <p>The structure of IICA/Brazil is capable of mobilizing technical resources to support IICA/Headquarters initiatives that provide our professionals with further specialization in this area. Publications, conferences and seminars have been prepared, in addition to the earlier mentioned participation of this Office in the Nicaragua/Brazil/Uruguay videoconference on rural insurance and risk management.</p>

10	Canada	No		
11	Uruguay		Yes	<p>An external consultant with expertise in risk management and agricultural insurance has been working in the Office since 2008. Until late 2006, this specialist was responsible for developing the insurance system, pursuant to the June 2000 ministerial resolution.</p> <p>In that position, among other activities, he coordinated the Inter-agency Task Force created by the 2003 Ministerial Resolution; served as technical coordinator and national counterpart of two cooperation projects, one with the State Insurance Agency of Spain (ENESA) (Agricultural Risk Management Program in Uruguay), financed by the Inter-American Development Bank; the other a project to strengthen human resources in the area of agricultural insurance, with technical cooperation from AGROSEGURO of Spain and AECID financing.</p> <p>As part of the IICA Office in Uruguay, he served as general coordinator of the international seminar, of the distance training courses on risk management and agricultural insurance, and of the electronic forum held on the subject in October 2009. He has authored works on the following topics: 1) A cooperation node on Uruguay's experience with risk management and agricultural insurance (IICA, June 2009); 2) agricultural insurance: status and prospects in Latin America (May 2009), a joint effort with the ad hoc insurance group at Headquarters; and was the editor of the proceedings of the international seminar and the electronic forum on risk management and agricultural insurance.</p>
12	Costa Rica	No		
13	Ecuador		Yes (Partially)	<p>Efforts are underway to create capacities in this area with the participation of an economist/consultant in agribusiness charged with the topics of risk management and agricultural insurance. Her economic background has enabled her to handle the requests we have received to date.</p>
14	Guatemala	No		
15	Peru		Yes (Partially)	<p>The international specialist at our Office has a Ph.D. in economic risk assessment for agriculture, but not specifically in the area of agricultural insurance.</p>
16	Dominican Republic		Yes	<p>Yes. We have external consultants. One is a Mexican with expertise in agricultural finance and agricultural insurance. He was the lead consultant in the effort to prepare the Law and the regulations. At internal level, the person in charge of the Agricultural Sector Reform and Modernization Office and IICA consultant has vast knowledge in the area of insurance.</p>
17	Suriname		Yes	<p>Yes, Coordinator of the IICA project, agronomist with 28 years of experience in agriculture. He also has experience with the topics of flooding, drought assessment, and the application of</p>

				mitigation measures.
18	United States		Yes	Yes, the IICA Representative in the U.S. has more than 25 years' experience in the area of risk management. He also worked as associate administrator of the USDA risk management agency that handles agricultural insurance for the U.S. In his capacity as an IICA official, he has consulted with several countries and has represented IICA by giving presentations in LAC and Europe.
Total		9	9	

7. Could you provide us with information about which academic entities, research institutions or public services operating in your country are players or have the potential to become players in topics related to climate risk in agricultural activities and that may have know-how on the subject of agricultural insurance?

	Country	Entities that can support RMAI
1	Colombia	<ul style="list-style-type: none"> - Mapfre: The insurance company that currently offers agricultural insurance - Lambert Fenchurch, Reinsurances brokers - Sociedad de Agricultores de Colombia (Farmers' Society of Colombia) (SAC) - Banco Agrario, State agency that currently offers agricultural microinsurance <p>No information available on universities that are working in this field, but it is considered that their participation is minimum.</p>
2	Mexico	<ul style="list-style-type: none"> • <u>Aseguradora Nacional Agrícola y Ganadera (National Agricultural and Livestock Insurance Company) AGROASEMEX</u> http://www.agroasemex.gob.mx/ The principal governmental institution working in this area; it represents the country's risk management system for comprehensive protection in the rural sector. It is Latin America's leading national institution for agricultural risk management. • Financiera Rural (Rural Financing Company), FR, http://www.financierarural.gob.mx/ • Fidecomisos Instituidos en Relación a la Agricultura (Trust Funds for Agriculture) FIRA; http://www.fira.gob.mx/ • Fidecomiso de Riesgo Compartido (Shared Risk Trust), SAGARPA–FIRCO; http://www.firco.gob.mx/ • Fondo de Capitalización a la Inversión Rural (Rural Investment Capitalization Fund), FOCIR; http://www.focir.gob.mx/ • Comisión Nacional del Agua (National Water Commission) CONAGUA; http://www.cna.gob.mx/ • Servicio Meteorológico Nacional (National Meteorological Service) SMN; http://smn.conagua.gob.mx/ • Secretariat of Agriculture, Livestock, Rural Development, Fisheries and Food, SAGARPA; Climatological Contingency Response Program, PACC; http://www.sagarpa.gob.mx/ • Instituto Nacional de Geografía y Estadística (National Geography and Statistical Institute), INEGI; http://www.inegi.org.mx/ • Several higher agricultural research and training institutions: INIFAP, UCh, UAAN, UNAM, CP.

3	Chile	<ul style="list-style-type: none"> Public services: INIA, FAE, CIREN, INDAP, CNR, CONAMA, COMSA, National Agricultural Emergency Unit (MINAGRI). Academia: Univ. de Chile (AGRIMED), Univ. Católica (Center for Global Change), Univ. de Concepción, CAZALAC, Univ. Austral (CEAM). Note that the international agencies FAOS and ECLAC have also carried out activities in this subject area.
4	Argentina	<ul style="list-style-type: none"> Office of Agricultural Risk (ORA) of the Ministry of Agriculture, Livestock and Fisheries. INTA National Meteorological Service CONAE (National Aerospace Activities Commission) SIIA (Integrated Agricultural Information System)
5	Bahamas	Through a technical cooperation program with FAO, the Ministry of Agriculture and Marine Resources has introduced, on a pilot basis, index insurance for hurricanes and tropical storms for farmers and fishermen. This process has not advanced due to a lack of clarity regarding end users and the cost.
6	Barbados	UWI (TSCHERMS); Barbados Insurance Corporation; CEDEMA; Emergency management department; CARDI; European Union.
7	Belize	The country is very small, as is its economy. Production systems operate with a great deal of inefficiency and high operating costs. Although risks are high, no agricultural insurance program is envisaged for the short or medium terms.
8	Bolivia	<ul style="list-style-type: none"> Asociación Boliviana de Aseguradores (Bolivian Insurance Association) (ABA) Sistema de Pensiones, Valores y Seguros (Pensions, Securities and Insurance System) (SPVS) Ministry of Rural Development and Lands (MDRyT) Servicio Nacional de Defensa Civil y Servicio Nacional de Meteorología e Hidrología (National Civil Defence Service and National Meteorology and Hydrology Service) (SENAMHI) Asociación de Instituciones Financieras para el Desarrollo Rural (Association of Lending Institutions for Rural Development) (FINRURAL) Programa de Apoyo al Sector Financiero (Support Program for the Financial Sector) - PROFIN-COSUDE-DANIDA Fondo de Desarrollo del Sistema Financiero y de apoyo al sector Productivo (Development Fund for the Financial System and Support for the Production Sector). (FONDESIF) Asociación de Organizaciones de Productores Ecológicos de Bolivia (Association of Ecological Producers of Bolivia) (AOPEB) Aseguradora BOLIVIANA CIACRUZ (CIACRUZ Bolivian Insurance Company) Productividad y Desarrollo Empresarial (Productivity and Business Development) (PRODEM) Programa de Suka-Kollos (Suka-Kollos Program) (PROSUKO) Estudios Técnicos de Seguros (Insurance Technical Studies) (ETS): Claims adjustment services and insurance companies of Bolivia. Productivity and Competitiveness Unit (UPC), Ministry of Production and Microbusiness National Statistics Institute (INE). Climate change program, Ministry of Planning for Development. Bolivian Securities Exchange (BBV).

		<ul style="list-style-type: none"> • Centro de Investigación y Desarrollo Regional (Regional Research and Development Center) (CIDRE). • Asociación de Productores de Oleaginosas y Trigo de Santa Cruz (Association of Oilseed and Wheat Producers of Santa Cruz) (ANAPO). Premier/USAID project. • Asociación de Productores de Oleaginosas y Trigo de Santa Cruz (ANAPO) AON: “Aon Corporation” insurance brokers - New York Stock Exchange. • CAO: Cámara Agropecuaria del Oriente (Agricultural Chamber of the East) • CIOEC: Comité Integrador de Organizaciones de Bolivia (Bolivian Committee of Associated Organizations) • INIAF- Instituto Nacional de Investigación Agrícola y Forestal (National Agricultural and Forestry Research Institute) • IICA: Inter-American Institute for Cooperation on Agriculture
9	Brazil	<p>Three ministries have agriculture as their main focus: MAPA, Ministry of Agrarian Development, Ministry of Integration, and the Ministry of Environment, which addresses climate change management and its consequences. The Central Bank has a portfolio that regulates and implements application of rural insurance reinsurance; Banco do Nordeste and Banco do Brasil, which implement the rural insurance and risk management policy; research institutes at the Universities of Campinas, Piracicaba, Esalq, USP, San Carlos and Viçosa; public research institutes: EMBRAPA, INMET, INPE and others; the National Federation of Private Insurance and Capitalization Enterprises (FENASEG).</p>
10	Canada	<p>The relevant programs, including the AAFC research initiative, are:</p> <p>University of Guelph, i.e., http://www.c&ciarn.uoguelph.ca/Documen&ts/wall_smit.PDF Ellen Wall. http://www.ubcpres.ubc.ca/search/title_book.asp?BookID=5209 University of Regina. http://www.uregina.ca/biology/faculty/leavitt/drought/drought1.htm Min of Ag/Manitoba: http://www.gov.MB.CA/Agriculture/soilwater/Climate/Index.html Several majors are offered on climatic change in agriculture http://www.cuslm.ca/CCSE-SWCC/Publications/Francais/PFEatel/Haley.PDF</p> <ul style="list-style-type: none"> • University of British Columbia • University of Alberta • University of Saskatchewan • University of Manitoba • University of Guelph • Laval University • McGill University • Nova Scotia Agricultural College <p>Agricultural insurance: a project is under way in Haiti with DID (Développement international Desjardins). DID is a Canadian corporation that specializes in providing technical assistance and investments for the community finance sector in developing countries or countries in a state of emergency.</p> <p>They can help to:</p> <ul style="list-style-type: none"> * establish grass roots institutions and organize them into networks. * introduce new financial products. * provide financial resources in response to crisis situations. * modernize operations. * design supervision strategies. * draft legislation for credit unions. * provide training for different local lending organizations.

11	Uruguay	<ul style="list-style-type: none"> • Within the Ministry of Agriculture, Livestock and Fisheries: the Agricultural Planning and Policy Office (OPYPA), the Renewable Natural Resources Directorate (RENARE); the Agricultural Statistics Directorate (DIEA). • National Agricultural Research Institute (INIA) • National Meteorology Directorate • Superintendency of Financial Institutions of the Central Bank of Uruguay. • School of Agronomy of Universidad de la República • School of Engineering of Universidad de la República • School of Economic Sciences, Institute of Statistics, Area of Actuarial Calculation, Universidad de la República. • School of Science, Universidad de la República.
12	Costa Rica	<ul style="list-style-type: none"> • Instituto Nacional de Seguros (National Insurance Institute) (INS) • University of Costa Rica. School of Economic Sciences. • Instituto de Banca y Seguros de Costa Rica (Costa Rican Institute of Banking and Insurance) • Banco Nacional de Costa Rica • Development banking system. • Oikocredit. • Group-HRG-HRH Partnership
13	Ecuador	<p>The Agricultural Insurance Unit is new and does not have a great deal of experience in the area, but it has potential.</p> <p>The Seguros Colonial company has more than 10 years' experience in this subject area.</p> <p>The country does not have a solid database for this subject area. The Geographic and Agricultural Information System (SIGAGRO) has begun to develop one, but it is not ready to be used as a tool for risk management.</p> <p>For these reasons, it has been necessary to contract international specialized consultants in this phase of program development.</p>
14	Guatemala	<ul style="list-style-type: none"> • In Guatemala, agricultural insurance is operated by private institutions in the financial sector, including: Seguros G&T, Seguros Agromercantil, Aseguradora Columna. • Public service entities that have the potential of working in this area, given the nature of their programs, are: Ministry of Agriculture, Ministry of Economy, Ministry of Environment and Natural Resources. • Academic entities that have the potential of working in the area of climate risk management include the Agricultural, Natural Resources, and Environment Research Institute –IARNA - of the Universidad Rafael Landivar. The National Public Investment System (SNIP) of the General Planning and Programming Secretariat, Office of the President (SEGEPLAN), would be also recommended as a partner for work in this area.
15	Peru	<ul style="list-style-type: none"> • Ministry of Agriculture – General Directorate for Agrarian Competitiveness. • Private insurance companies.
16	Dominican	The Agricultural Bank, the Dominican Agricultural and Forest Research Institute (IDIAF),

	Republic	Universidad ISA, among others.
17	Suriname	Research institutions: University of Suriname, Meteorological Services Public sector: Ministry of Agriculture, Ministry of Trade, and Ministry of Finance
18	United States	<ul style="list-style-type: none"> • Inter-American Development Bank • World Bank • United States Agency for International Development • Risk Management Association • Federal Crop Insurance Corporation

8. How can IICA contribute in the country to improve agricultural risk management and the implementation of agricultural insurance programs?

	Country	Possible forms of IICA collaboration
3	Chile	<p>IICA's technical cooperation could be organized in the following areas:</p> <ol style="list-style-type: none"> 6. Knowledge and information: dissemination and sharing of national and international experiences. 7. Design of risk management tools/instruments: comparative analysis of international experiences. 8. Institution building: both for the design of specialized units or entities and to support human resources training. 9. Implementation: participation in pilot projects. 10. Evaluation of tools/instruments: Consistency analysis and impact assessment. <p>More generally, it is proposed that support be given to the development of interinstitutional networks at the national and international levels.</p> <p>It is worth noting that the offices of the CAS Technical Secretariat are housed in the IICA Office in Chile. Its Agricultural Policy Network (REDPA) belongs to Technical Group 3: Risk management and agricultural Insurance (GT3). Given its principal objectives, the Group could support the areas indicated in items 1 and 2 for the Southern Region (Argentina, Bolivia, Brazil, Chile, Paraguay and Uruguay).</p>
4	Argentina	<p>IICA could collaborate in:</p> <ul style="list-style-type: none"> • Developing training activities and raising awareness regarding the use of agricultural insurance, especially among small farmers and regions where the insurance market is under developed. • Facilitating horizontal cooperation for specific aspects of RMAI. • Systematizing and transferring successful experiences, especially those related to legislation, policies, and programs; development of insurance systems for small producers; development of new types of insurance (i.e., parametric insurance) not currently available in Argentina.
5	Bahamas	IICA can help contribute to promoting capacity, reviewing the policy framework, and encouraging Bahamas to join in a regional approach in order to reduce costs for end users.
6	Barbados	IICA can help with experts who have successfully applied programs, to see if those programs could be repeated in Barbados, or what adjustments would be necessary. The regional symposium held in Antigua provided a road map that can be followed.

7	Belize	This subject was recently proposed to the Minister of Agriculture, who did not attach importance to it because of other priorities on the agenda.
8	Bolivia	<ul style="list-style-type: none"> • Public policy and institutional framework: Bolivia has never had an agricultural insurance with State participation. The “Pachamama” Law on Universal Agrarian Insurance, as well as the creation of a public corporation with the same name as the regulatory organ for insurance, are unprecedented events. In this context, IICA should wait until the law is approved, and its regulations and norms, as well as the corporation, have been implemented, to design a policy of institutional alignment accompanied by financial resources that enables the Institute to participate in technical cooperation for the new processes to be implemented by that public corporation. • IICA should also participate actively within the Vice-Ministry of Rural Development, to support the processes with proposals for indicative policies that make visible and collect inputs from the private sector, such as insurance companies and financial systems, with a view to strengthening agricultural insurance. This is because, under the Pachamama Law, the State will only subsidize part of the premium of lower-income producers. Moreover, IICA’s support should contribute to policy proposals that are compatible and harmonize with the great variety of productive conditions in the country and with the national approach of communal agriculture. • Intersectoral policies: Clearly, agricultural insurance cannot absorb demand with only the instruments offered by the Ministry of Rural Development or the agricultural sector. Natural events are inevitable, so prevention and mitigation policies are necessary, with contingency funds to cover extreme disasters. Therefore, it is also necessary to articulate agricultural insurance with intersectoral policies and instruments of the national early warning system (SINSAT), of the National Meteorology and Hydrology Service (SENAMHI); the climate change program of the Ministry of Development Planning and the National Civil Defense Services, which operate outside the agricultural sector. Within this framework IICA can bring stakeholders together, and facilitate the articulation of policies and policy instruments, strengthening, in turn, the public institutional framework for agricultural insurance. • Systematized information: Another way IICA can participate actively in the implementation of agricultural insurance is by providing systematized information on annual agricultural losses, given the permanent nature of adverse climatological factors and the extreme economic vulnerability of Bolivian producers. Although information does exist, it is scattered and the information provided by different sources is often contradictory. Much less is work done with indicators for macro ecoregions and levels of concentration of disasters, and recovery costs. Neither is there a statistical information center, nor private risk reduction strategies centered on the implementation of agricultural practices and based on risk systems and/or diversification of production. For example, as part of the process to develop the Agricultural Insurance Model (2006-2009), IICA made small-scale assessments of the different climatological effects in the different macroregions. The conclusion was that the production sector of Bolivia had experienced its worst losses in the last 50 years, with the greatest losses concentrated in the livestock sector in eastern Bolivia. Another topic of vital importance is the agricultural census. Without the census, no information is available for the establishment of any agricultural insurance. Although this process began several years ago, in actuality it is not available. Regardless of whether the Ministry assigns this task to another agency, IICA can facilitate increased dialog and have an impact for conducting and later supporting the agricultural census with a view to ensuring efficient implementation of agricultural insurance. • Private insurance. Although IICA’s principal client is the Ministry of Rural Development and Lands (MDRyT) relative to agricultural insurance, other valid experiences should be socialized, such as those of the soy sector in Santa Cruz, the livestock sector in eastern Bolivia, or the case of municipal insurance in Tarija, etc. Once again, in this scenario IICA can play a key role because of its ability to bring together and coordinate stakeholders with a view to sharing experiences and at the same time strengthening knowledge management for agricultural insurance within

		<p>the framework of public policies.</p> <ul style="list-style-type: none"> • Training. – Finally, and despite the presence of institutions specialized in agricultural insurance and agricultural risk, it is evident that different institutional stakeholders involved in insurance have a lack of technical and specific in the topic. Therefore, the Institute can arrange with its own hemispheric specialists or external specialists core training programs for increasing knowledge of insurance types, models, arrangements, approaches, indicators, implications, risks, administrative costs, parametric or index insurance, among other variables related to risk and insurance.
9	Brazil	<p>IICA contributes by inviting relevant stakeholders into the discussion and facilitating effective coordination among the principal stakeholders through concrete actions. It disseminates the experience of other countries, conducts impact assessments and assesses the cost of risk mitigation policies, and supports the formulation of technical cooperation projects and horizontal cooperation through linkages with regional initiatives on this topic. It facilitates, with the governments, preparation of public and sector policies that include various categories of producers in the measures and arrangements promoted and regulated by the system. It develops specific works, such as support for creating the Rural Insurance Premium Subsidy Program since it began. It promotes and conducts studies on the widest range of production, income, climate risks that can affect economically important crops. It relates those studies to rural insurance as a tool for minimizing damages. It publicizes through bulletins, courses, conferences, and by virtual means, events related to the topic. It promotes the integration of agro-meteorological data and easy access to same by producers and insurance companies, and encourages the creation of a national meteorological data network. It supports the implementation of automatic stations in regions where agriculture is expanding and that have a low index of such stations.</p>
10	Canada	<ul style="list-style-type: none"> • Share experiences with other IICA member countries. • Help identify if the Ministry of Agriculture would be interested in supporting an agricultural insurance program • Evaluate agricultural processes and develop a program that adjusts to the requirements of that county.
11	Uruguay	<p>The IICA Office in Uruguay has defined three major areas of action:</p> <ol style="list-style-type: none"> 1) Training in and dissemination of risk management and agricultural insurance techniques and instruments 2) Technical cooperation for the design of risk management and agricultural insurance policies and instruments 3) Engage in research, development and innovation activities for new risk management and agricultural insurance instruments.
12	Costa Rica	<p>Supporting the exchange of knowledge on:</p> <ul style="list-style-type: none"> • Comprehensive production programs that not only facilitate insurance arrangements but also develop production chains. • Innovative insurance options. • Promote a coordinated institutional framework for insurance and harvests. • Upgrade Information systems
13	Ecuador	<p>Since a pilot agricultural insurance system is being implemented this year, IICA can provide support by providing the advice of its experts, studies and recommendations for the effective operation of the system. It can also contribute through horizontal cooperation, promoting the sharing of the experiences of other countries in the region and hemisphere.</p>
14	Guatemala	<p>By promoting the design of strategies, policies, and policy instruments through different types</p>

		of cooperation (training, advisory services, sharing of experiences among countries, and others)
15	Peru	<ul style="list-style-type: none"> • Document the experiences of others countries (premiums, for example). • Horizontal cooperation among Offices. • Mobilize knowledge among insurance companies in Latin America
16	Dominican Republic	IICA could support the review of the law that was enacted with a view to improving it, and on the basis of the new law, to support the country in preparing draft regulations, and implementing them throughout the country.
17	Suriname	<ul style="list-style-type: none"> - Institution building and training in areas such as risk assessment and mitigation - Assistance for drafting policies and legislation - Provide information on agricultural insurance
18	United States	IICA could explore U.S. interest in providing technical know-how to the other countries.