



Financière agricole du Québec  
Développement international

**PROJECT NAME:**

**CROP INSURANCE PROGRAM**

**PROJECT MANAGER:**

Alain Pouliot, agr., M. Sc.

**PROJECT NUMBER::**

**QUBC-08003**

**COUNTRY:**

**Canada**

**STUDY ZONE:**

Québec

**PROJECT DESCRIPTION:**

Since 1968, thousands of agricultural producers in Québec have the benefit of a crop insurance program. This program features annual crop insurance to counter unpredictable weather conditions or uncontrollable natural conditions. Accordingly, more than 70 types of agricultural production are covered for the following risks: snow, hail, hurricanes, tornadoes, excessive rain, extreme wind, excess humidity, heat waves, dryness, frost (late and early), wild animals against which there are no appropriate means of protection, insects and plant sicknesses attacking as invasions or epidemics, flooding caused by natural and exceptional events and ice freezing underground. The program established by La Financière agricole du Québec allows a producer to insure one or several of his crop productions. He may also choose several levels of protection. The available protection is either individual or collective, depending on the crop. Crop productions which may be insured individually are: blueberries, cereals, grain maize, high protein crops, crops raised for seeding purposes (oats, wheat, barley and soya), fruits crops, strawberries and raspberries, processing vegetables, honey, apples and potatoes. Crops which may be insured collectively are the following: cereals and grain maize, hay and feed corn. In case of a loss, the FADQ has made a commitment to rapidly pay the indemnities to which farmers are entitled. Administration costs of the FADQ are shared by the Canadian and Québec governments and they pay a contribution to the insurance fund which varies according to the coverage chosen by each producer. For the 2007 crop season, 1,417,000 hectares of crops were covered by the crop insurance program for a total insured value of more than 4 billion dollars. For the 2007 crop season, a total amount of \$40,032,000 was paid in indemnities.

**ACHIEVEMENTS:**

- ⊕ Data collection
- ⊕ Conducting risk analysis by crop and by risk
- ⊕ Defining crop insurance protection by crop and by risk
- ⊕ Drafting the insurance policy and procedures
- ⊕ Defining operational processes
- ⊕ Developing an information system
- ⊕ Developing claims procedures and follow up on know how
- ⊕ Entry and management of claims for compensation
- ⊕ Program administration

**FADQDI**

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