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Transforming India into a developed nation by eradicating poverty.

Farmers suicide in India

How Canada/USA Govt protect the farmers.

Farmers in India have been committing suicide over last several decades.

That is because Farmers in India have no protection for risk of farming.

How does the US/Canadian Government protect their farmers?

They legislated several agriculture and livestock policies to protect them.

Enclosed are the key Policies of CANADIAN govt that Indian Govt should implement **ASAP**.

Farmers Insurance & Income Protection plan

USA/Canadian Govt policies

Canadian Agricultural farmers and live stock producers can protect their business against severe market volatility and disaster situations thru Insurances and 'Income protection plan'.

The different types of Insurance and their plans and details are given below.

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Type of Insurances and Income protection plans

(Implemented by the state govt of British Columbia - Canada)

Insurances

1) Production Insurance

Production insurance helps producers manage their risk of crop losses caused by hail, spring frost, excessive rain, flooding, drought, etc.

2) Livestock Price Insurance

Livestock producers can purchase price protection on poultry/cattle/ hogs in the form of an insurance policy.

3) Crop Loss & Damage Due to Wildlife

Agricultural producers can get compensation due to wildlife damage to some harvested and unharvested crops.

Agriculture Income Protection

1) AgriStability

AgriStability helps stabilize farm income by managing the risk of large income declines.

2) AgriInvest

AgriInvest helps manage small income declines, and provides support for investments to mitigate risks or improve market income.

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Details of each Plan

Production Insurance - For Farmers & Agricultural producers

Agricultural producers are accustomed to adjusting to difficult weather. If particularly bad weather strikes, ruined crops can devastate farm budgets. Insurance helps producers manage their risk of crop losses caused by hail, spring frost, excessive rain, flooding, drought, etc. Here are the benefits of buying production insurance coverage:

- It's affordable. The minimum coverage provides protection against disasters for a low cost.
- It's flexible. A variety of options allow tailored insurance coverage to meet operational needs.
- It's efficient. Quick claim settlements mean that cheques are sent within 30 days of confirmation and measurement of loss.

Insurable Crops

The following crops are insurable. Each crop has different coverage options.

- [Berries](#) - blueberries, blueberry plants, cranberries, raspberries, strawberries and strawberry plants
- [Flower bulbs](#) - daffodil bulbs, tulip bulbs
- [Forage](#) - grass, legumes, greenfeed and silage corn

- [Grain](#) - canola, wheat, barley, oats, field peas, rye, forage seed (spot loss only)
- [Grapes](#) - wine grapes, table grapes
- [Tree Fruits](#) - apples, apricots, peaches, pears, plums, cherries
- [Vegetables](#) - beans, beets, broccoli, Brussels sprouts, cabbage, carrots, cauliflower, fresh market corn, lettuce, onions, parsnips, peas, potatoes, rutabaga

Representatives will help create an insurance package that suits a variety of operations and financial situations.

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How to Apply

Each crop has a different application and payment deadline. Give enough time before the deadline to gather the information needed and send the completed schedules to the Production Insurance office.

Insurance coverage will be based on the information provided.

To renew an insurance policy, make an appointment with a Production Insurance representative before the application deadline and be prepared to declare crops, land and details of the farm operation.

Claiming Damages

If damage is suspected file a Notice of Loss (NOL) immediately. File a Notice of Loss each time there is suspected crop damage.

Phone, fax, email, mail, or drop off the Notice of Loss to the closest Production Insurance office. Please contact us if you haven't received a confirmation letter within two weeks.

An insurance adjustor will then inspect the crop to determine the loss. It's important to not put the crop to another use (like grazing, tilling under, removing, etc.) until an adjustor has visited the farm operation.

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Livestock Price Insurance Program

The Livestock Price Insurance Program (LPIP) is a risk management tool available in British Columbia, Alberta, Saskatchewan and Manitoba. The program provides producers with protection against an unexpected drop in prices on cattle and hogs over a defined period of time

Benefits / WHY LPIP?

- ✓ Protect against volatility in the marketplace.
- ✓ Manage risk of falling prices.
- ✓ A simple and easy to use risk management tool.
- ✓ A market driven product.
- ✓ Coverage based on current market conditions.
- ✓ Provides a “floor” price on livestock.

How does it work?

Program Options

Who is eligible?

A collaborative approach

WLPIP is built on the experience and expertise Alberta has gained since initiating livestock price insurance in 2009. In 2012, all four western provinces along with the federal government analyzed the potential for expanding the Alberta program to all Western producers. It was determined that all Western producers would benefit from having access to this risk management program and there were considerable cost savings and efficiencies to be gained by expanding Alberta’s existing program to the other Western provinces. Through the Growing Forward 2 AgriRisk initiative, the four Western provinces and the federal government have created a unique collaborative approach to delivering an important risk management program for livestock producers.

How did WLPIP begin?

The WLPIP began as a producer-driven initiative and was initially developed under the guidance of Alberta Beef Producers, with the aim of enhancing Alberta cattle producers’ ability to manage their price and basis risk.

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When introduced, these were the first programs of their kind in Canada, providing producers with a range of coverage and policy options to help manage price risk by providing an insurable 'floor' price on cattle. This caught the attention of producers in the Western provinces. Realizing the support a Westernized program would have, governments began discussions to expand Alberta's program to more provinces in 2012.

Why have livestock price insurance?

Currently, there are few truly effective risk management instruments that allow Western Canadian livestock producers to manage their risk. Cattle and hog producers in Western Canada face volatile market prices. Due to this volatility, price, currency and basis risk can be hard to manage. WLPPI is designed to be market driven to reflect the risks a producer in Western Canada faces.

Livestock producers are typically 'price takers', with prices varying greatly year to year, due to many factors impacting the market. Having a tool available to help protect against the 'unknowns' of the market and associated price volatility can assist a producer with being more profitable.

How does it work?

Producers pay a premium to receive forward price coverage; if the market price falls below the coverage price, in the time frame selected, the producer receives a payment. These programs are flexible and market-driven. They take into account price risk, currency risk and basis risk.

Price Insurance Steps:

1. The producer will purchase insurance based on the expected sale weight.
2. The producer will match the policy length to the time period they expect to sell.
3. The producer will choose their coverage and pay the premium.
4. The producer now has a protected floor price.
5. In the Calf, Feeder and Fed programs, if the cash market is below the selected coverage during the last four weeks of a policy, the producer can make a claim.
6. In the Hog program, if the cash market is below the selected coverage at the expiration of a policy, the producer can make a claim.
7. There is no obligation to sell livestock at the time of policies expiration.

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Program Options:

There are four insurance products available for producers to select: calf, feeder, fed and hogs.

[WCPIP - Calf](#)

The calf product is offered in the spring and covers the price risk a cow-calf producer faces selling calves in the fall market. The settlement index is based on the average price of a 600 pound steer.

[WCPIP - Feeder](#)

The feeder product covers the price risk a cattle feeder faces when marketing. The settlement index is based on the average price of an 850 pound steer.

[WCPIP - Fed](#)

The fed product is offered year-round for cattle being finished in Western Canada. The settlement index is based on the weekly Alberta fed cattle price, using Canfax data.

[WHPIP](#)

The hog product is offered year-round and offers hog producers protection against a decline in prices over a defined period of time. Hog producers choose from a range of policy lengths and price coverage.

[Who is eligible?](#)

Participation is voluntary and will be available to cattle and hog producers in Western Canada.

For more Info - <https://www.wlpip.ca/>

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Insurance for - Crop Loss & Damage Due to Wildlife

Agriculture producers can get compensation due to wildlife damage to some harvested and unharvested crops by enrolling in the Agriculture Wildlife Program.

Only losses caused by the following wildlife, which are not held in captivity will be considered:

- Bison , Bear, Cranes, Deer, Elk, Moose, Mountain sheep, Waterfowl

Eligibility

Compensation may be restricted to agriculture producers who follow best management practices in crop loss prevention. Agriculture producers must provide proof of:

- BC Assessment Farm Status
- Private land ownership and/or lease confirmation along with a tax reporting number for any potential payments

Although purchasing crop insurance is encouraged, it is not a requirement for enrollment in the Agriculture Wildlife Program. If you purchase crop insurance you will automatically be enrolled.

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Agriculture Income Protection Plan

AgriStability

AgriStability helps stabilize farm income by managing the risk of large income declines.

Agriculture producers can adapt and invest in their farm operation by managing the risk of small and large income declines.

AgriInvest

AgriInvest helps you manage small income declines, and provides support for investments to mitigate risks or improve market income.

Your AgriInvest account builds as you make annual deposits based on a percentage of your allowable net sales and receive matching contributions from federal, provincial, and territorial governments.

[Learn more about AgriInvest](#)

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Details of the plans

AgriStability plan

AgriStability helps stabilize farm income by managing the risk of large income declines.

How it Works

AgriStability protects agricultural producers against declines in their net farming income due to market conditions, production loss or increased costs of production. Payments are made if a producer's current year margin falls more than 30% below their reference margin.

Watch the videos to learn more about AgriStability.

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English: <http://www2.gov.bc.ca/gov/content/industry/agriculture-seafood/agriculture-business-and-economy/insurance-and-income-protection/agriculture-income-protection>

Punjabi: <http://www2.gov.bc.ca/gov/content/industry/agriculture-seafood/agriculture-business-and-economy/insurance-and-income-protection/agriculture-income-protection>

Eligibility

Eligible applicants must:

- Have income from the primary production of agricultural commodities
- Have carried on the business of farming in Canada and reported farming income (or loss) for income tax purposes
- Have completed a minimum of six consecutive months farming activity
- Have completed a production cycle that includes one or more of the following:
 - The growing and harvesting of a crop
 - The process of rearing livestock
 - The purchase and sale of livestock within a program year in the case of feeding or finishing enterprises

How to Apply

Producers who participated in the previous program year are automatically sent an enrolment notice for the new program year.

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Notify us to enrol if you have never participated or previously opted out of the AgriStability program.

Submit the online New Participant Package forms by April 30 of the program year or request a New Participant Package by April 30 of the program year. Complete and return the forms within 30 days of receiving the package. The information provided will be used to produce an enrolment notice and calculate the enrolment fee.

New Participant Package

- [New Participant Information and Declaration](#)
- [Participant Third Party Authorization Form](#)

In addition, complete the form(s) applicable to all of the commodities produced, or intended to be produced for the program year:

- [Berries and Christmas trees](#)
- [Grain, livestock and bees](#)
- [Nursery and greenhouse](#)
- [Tree fruit and grape](#)
- [Vegetable](#)

Important Dates

Mar 31	Deadline to submit an interim application. Producer must be enrolled in AgriStability for the current program year.
Apr 30	Deadline for new participants to request a New Participant Package. Deadline to pay program fee without penalty (or 30 days from the date on the enrolment notice, whichever is later). Deadline to cancel participation in the program year (or 30 days from the date on the enrolment

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	notice, whichever is later).
Sep 30	Deadline to submit harmonized AgriStability and AgriInvest programs information and statement of farming activities without penalty.
Dec 31	Deadline to submit harmonized AgriStability and AgriInvest programs information and statement of farming activities with penalty. Deadline to pay program fee with penalty. Producers will not be eligible to receive benefits for that program year if fees not paid by December 31.

Appeals

Appeals regarding the processing of applications are accepted within 90 days of the date of the decision.

The appeal must clearly identify the nature of the appeal and provide sufficient information and documentation to substantiate it. A missed deadline may be excused if extenuating circumstances can be demonstrated. However, exceptions to program policy like eligibility, or other disagreements with program rules, cannot be appealed.

- [AgriStability Appeal Submission](#)

Adjustment Request

Requests to change previously submitted information used to calculate program benefits can be made within 18 months of the date of the original Calculation of Program Benefits notice.

Contact AgriInvest Administration

Mail:

AgriInvest Administration
P.O. Box 3200 Station Main
Winnipeg MB R3C 5R7

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Toll Free Number: 1-866-367-8506

Fax: 1-877-949-4885

TDD/TTY: 613-773-2600

Hours of Operation: 8:00 a.m. to 5:00 p.m. CST, Monday to Friday

Calling from outside of Canada:

Telephone: 204-926-9650

Fax: 204-259-5642

For Your Protection: Contact Centre Requires Confirmation of Identity

According to the Office of the Privacy Commissioner of Canada, identity theft claims millions of victims across North America every year.

Agriculture and Agri-Food Canada's Farm Income Programs Directorate is working to ensure you are protected when it comes to the release of your financial information.

The *Privacy Act* prohibits the release of personal information without consent except in certain specified circumstances; therefore, we are obligated to confirm your identity when you request financial details related to your account or application to one of our programs. To do this we will ask for specific information. This is for your protection.

You can help us by being prepared and having information on hand when you call.

If you are the participant, you will be asked for:

- Your full name
- Your Personal Identification Number (PIN)
- Two figures from your most current application, for example:
 - AgriInvest Account Statement – Opening or Closing balance, Fund 1 or Fund 2
 - Calculation of Program Benefits Notice for the AgriStability Program

If you are a Contact Person (listed on the application) calling us regarding financial information on a participant's behalf, you will be asked for:

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- Your full name and the participant's full name
- The participant's PIN
- Your address and phone number
- Two figures from the participant's most current application, such as:
 - Statement A/T1163, Commodity Sales/Expense figure
 - AgrilInvest Account Statement – Opening or Closing balance, Fund 1 or Fund 2

If someone calls on your behalf (a spouse, for instance), but is not listed as a Contact Person, information cannot be released without verbal authority from you (the participant) to disclose the information or written authorization/permission.

Thank you for your cooperation in confirming callers' identities. It is important as we work to protect your financial information.

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