

# Inclusive Insurance

**RIMAC Seguros y Reaseguros**

# Catastrophic Agricultural Insurance



## What is?

It is a **social support insurance** program designed by Ministry of Agrarian Development and Irrigation and operated **by only two insurance companies in Peru** due to their financial and reinsurance capacity. Through Catastrophic Agricultural Insurance (SAC), RIMAC Seguros fosters financial inclusion for **small farmers** by providing access to **free insurance**, **facilitating banking services**, and offering **finance and insurance training**.



## Insured regions

1. Apurimac
2. Ayacucho
3. Huancavelica
4. Madre De Dios
5. Moquegua
6. Puno
7. Tacna
8. Tumbes



## Insured farmers

**141,265** farmers [\(click here\)](#)



## Insured area

**339,039.66** hectares [\(click here\)](#)



## Total Premium

**S/ 46'539,040.41** soles [\(click here\)](#)



1.

# Specific details



# Catastrophic Agricultural Insurance 2023



## Validity 2023:

**First policy:** From 01/08/2022 to 01/08/2023

**Second policy:** From 01/08/2023 to 01/08/2024



## Summary of claims paid in all SAC\* periods:

Campaign	Beneficiaries	Amount compensated	Net premium	Hectares	% Accident rate
2019-2020	5,151.00	1,161,608.50	8,271,429.00	1,787.09	14%
2020-2021	26,289.00	6,799,000.00	15,182,516.00	10,460.00	45%
2021-2022	21,090.00	5,935,284.00	19,259,255.00	7,419.11	31%
2022-2023	56,433.00	12,163,094.35	19,259,255.00	15,203.87	63%
2023-2024 (to 27.06.24) - on track	44,879.00	14,171,040.00	39,439,864.81	17,958.30	36%
<b>Total</b>	<b>153,842.00</b>	<b>40,230,026.85</b>	<b>101,412,319.81</b>	<b>52,828.37</b>	<b>38%</b>



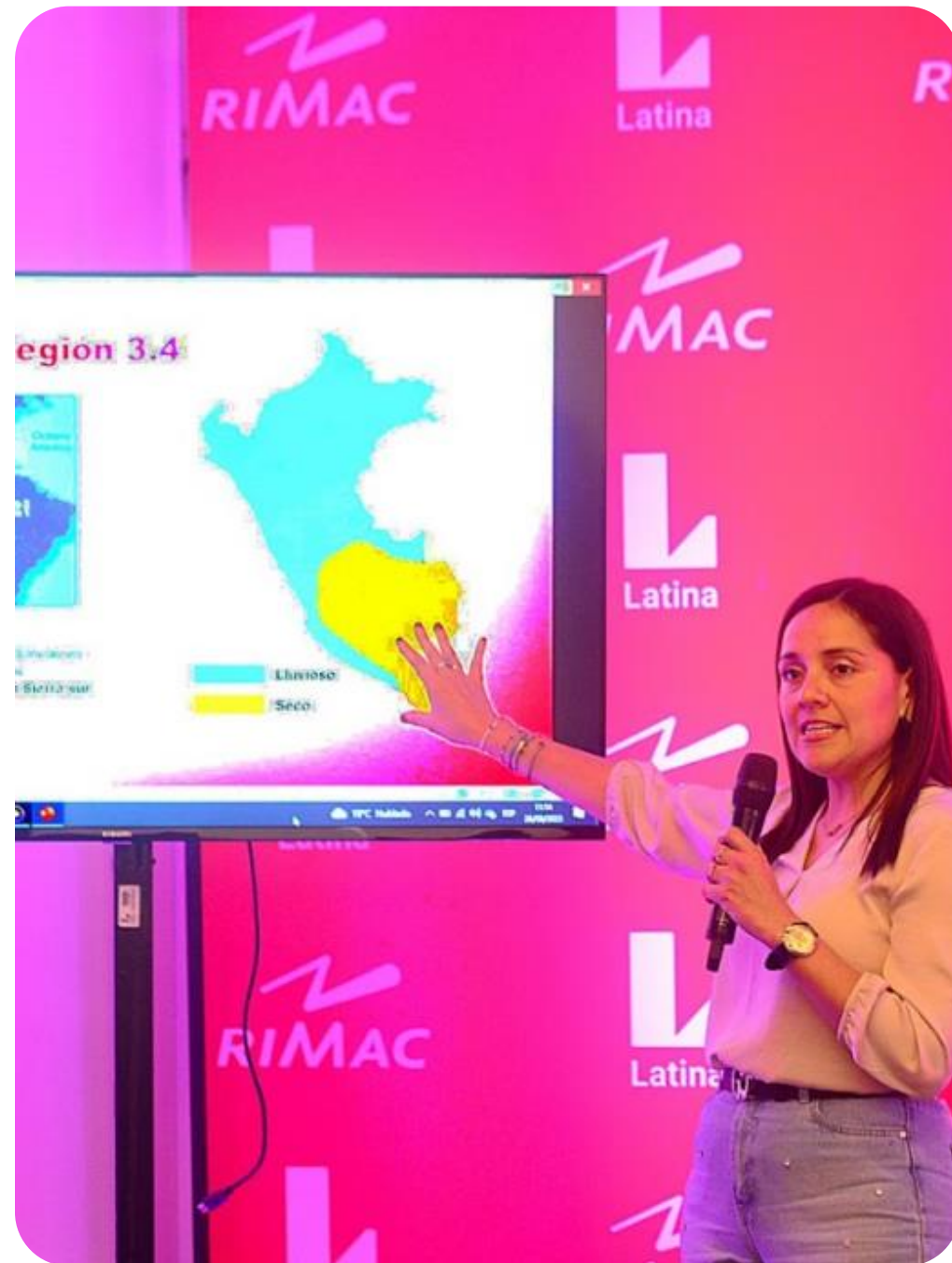
## Net and total premium:

N°	Region	Net premium (S/.)	Total premium (S/.)
1	Apurímac	8,675,632.20	10,237,246.00
2	Ayacucho	8,848,788.14	10,441,570.00
3	Huancavelica	7,949,377.97	9,380,266.00
4	Moquegua	111,200.85	131,217.00
5	Tumbes	694,705.08	819,752.00
6	Puno	10,212,429.66	12,050,667.00
7	Madre de Dios	591,070.34	697,463.00
8	Tacna	249,428.81	294,326.00
9	Moquegua	505,179.97	596,112.36
10	Tacna	961,308.33	1,134,343.83
11	Tumbes	640,743.40	756,077.21
	<b>TOTAL</b>	<b>39,439,864.75</b>	<b>46,539,040.41</b>



# 2.

## Finance and insurance training



# Finance and insurance training



## What was done?

RIMAC has conducted four (04) technical and decentralized face-to-face training sessions with no participant limit in each insured region. Furthermore, the training sessions were broadcasted via streaming on social media (Facebook).

In addition to the four training sessions, RIMAC held one (01) macro-regional meeting at its offices in Lima to train public officials from the agricultural sector of each region.





# Finance and insurance training



## Topics:

- 1.What is insurance?
- 2.The purpose of Catastrophic Agricultural Insurance
- 3.Insured subject matter
- 4.Validity of the Catastrophic Agricultural Insurance (SAC)
- 5.Insured risks
- 6.Insured amount
- 7.Insured indices for temporary crops
- 8.Beneficiaries of the SAC
- 9.Sequence of steps for reporting a claim
- 10.Claim notification form
- 11.Inspection and adjustment of the claim
- 12.Catastrophic Coverage
- 13.Complementary Coverage
- 14.Uninsured Crops (Non-prioritized)
- 15.Indemnifications
- 16.Mandatory compliance requirements
- 17.Inspection and adjustment report for temporary crops
- 18.Inspection and adjustment report for permanent crops
- 19.Improvements SAC 2023-2024

Recuerda:  
este seguro es

**GRATUITO**



**¡Ahora, todos los cultivos  
están asegurados!**

**Ministerio de Desarrollo Agrario y Riego**

Jr. Cahuide 805 - Jesús María - Lima  
(+51) 209 8600 anexo 4065 y 4041

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### ¿Quién se beneficia del SAC?

Los beneficiarios del SAC son los pequeños productores agrícolas que conducen superficies con cultivos instalados o sembrados, los cuales **¡YA ESTÁN ASEGURADOS!** y no requieren hacer ningún trámite.

### ¿Qué riesgos cubre el SAC?

Brinda cobertura ante los siguientes eventos:

- |                               |                                   |
|-------------------------------|-----------------------------------|
| 1 Alta temperatura            | 11 Lluvia excesiva o extemporánea |
| 2 Deslizamiento               | 12 Nieve                          |
| 3 Enfermedades                | 13 Plagas y depredadores          |
| 4 Erupción volcánica          | 14 Sequía                         |
| 5 Falta de piso para cosechar | 15 Sequía para cultivos de riego  |
| 6 Granizo                     | 16 Sismo                          |
| 7 Helada                      | 17 Taponamiento o no nacencia     |
| 8 Huaico                      | 18 Viento fuerte                  |
| 9 Incendio                    | 19 Contaminación ambiental        |
| 10 Inundación                 |                                   |



## Face-to-face sessions per region:

1. Apurímac

<https://www.facebook.com/share/v/DQsQYQAYuBnXYfoT/?mibextid=al5dXw>

2. Ayacucho

<https://www.facebook.com/61554222872461/videos/727439206177964/>

3. Huancavelica

[https://m.facebook.com/story.php?story\\_fbid=2333523466835052&id=61553758275701&sfnsn=wa&mibextid=RUbZ1f](https://m.facebook.com/story.php?story_fbid=2333523466835052&id=61553758275701&sfnsn=wa&mibextid=RUbZ1f)

4. Madre de Dios

<https://www.facebook.com/61555647685059/videos/357216403594294/>

5. Moquegua

<https://www.facebook.com/share/v/by76Ake8FX8mcZem/?mibextid=WC7FNe>

6. Puno

<https://www.facebook.com/share/rkavTEZ3VuaZomTk/?mibextid=9l3rBW>

7. Tacna

<https://www.facebook.com/61555938680467/videos/673596978270937/>

8. Tumbes

<https://www.facebook.com/share/v/5TPg5EKw36yzfn2P/?>





# Macroregional session:





**3.**

# **Banking inclusion process**







# Banking process

RIMAC Seguros makes payment of compensation, after **opening bank accounts** or by means of digital payments - electronic wallet.

According to the Ministerio de Desarrollo Agrario y Riego (MIDAGRI), they were carried out at the **Banco de la Nación** (public banking entity in Peru).





# Gracias

**Calle Las Begonias 650  
San Isidro 16073  
Lima — Perú**

**[rimac.com](http://rimac.com)**

 **RIMAC**