

A photograph of an olive grove under a clear blue sky. The trees are mature with thick trunks and dense green foliage. The ground is dry and covered with fallen leaves or twigs. The text is overlaid on the left side of the image.

Agricultural insurance

Risk management in agriculture



GrupoTragsa

Partners in excellence





Since 1998, **Tragsatec** has provided core support to government departments in preparing yearly agricultural insurance plans, calculating individual insurance terms and managing images in the assessment of accidents. This experience has made us a national and international leader in providing risk assessment and management advisory services.

advisory SERVICES

RISK assessment
and management

preparing
yearly PLANS

CALCULATING individual
terms

Our main values

The following competences define our agricultural insurance management work:

- | Our team of experts has over 15 years of experience in the risk management field.
- | We are at the cutting edge of innovative ICTs, the taking and handling of satellite images and actuarial analysis.
- | We provide highly flexible tools that adapt to different environments and international contexts.
- | We guarantee the highest standards of quality in all our projects. Our work is based on ongoing organisational and process reengineering procedures.



Products and services

Developing IT systems to comprehensively manage subsidies for agricultural insurance

1. Management systems to help efficient data use and to guarantee information is monitored and accessed safely.
2. Managing a tailor-made system to monitor insured farmers who receive specific additional subsidies.
3. Designing and implementing a system for sharing data between government departments so as to monitor access to subsidies.
4. Developing websites that are specialised in this field.

Key projects

| We have developed applications for the Spanish state agricultural insurance body (ENESA) and also for the autonomous regions of Valencia and Andalusia.



Developing performance insurance feasibility studies

1. Checking insurance terms and the processes applied when drawing up the performance insurance study, so as to allocate a fixed cost to each farm based on their specific insurable performance or performance coefficient.
2. Monitoring claims by designing and developing crop-specific IT tools to recalculate insurance parameters based on updated historical farm data and the relevant documentation provided when requesting the review.

Key projects

| These studies are carried out twice-yearly for both arable crops and woody plants, such as vines, olive trees, almond trees and cherry trees in the Jerte valley.



Comprehensive management of extraordinary compensation linked to agricultural insurance granted in the event of exceptional climatic catastrophes

1. Monitoring and verifying requests for aid.
2. Classifying compensation requests, analysing, designing and developing calculations for the amounts to be received.
3. Damage appraisal.
4. Managing notifications with government departments.
5. Calculating and generating payment transfers.

Key projects

| Nearly every year we are required to manage an exceptional risk for which aid is provided. Some examples of the exceptional situations that caused alarm in society at the time include *the droughts and ice that affected the 2005 harvest*, which was managed by monitoring the land, *and the compensation awarded following the fire in Guadalajara (2011)*, which was managed using aerial photo interpretation techniques.



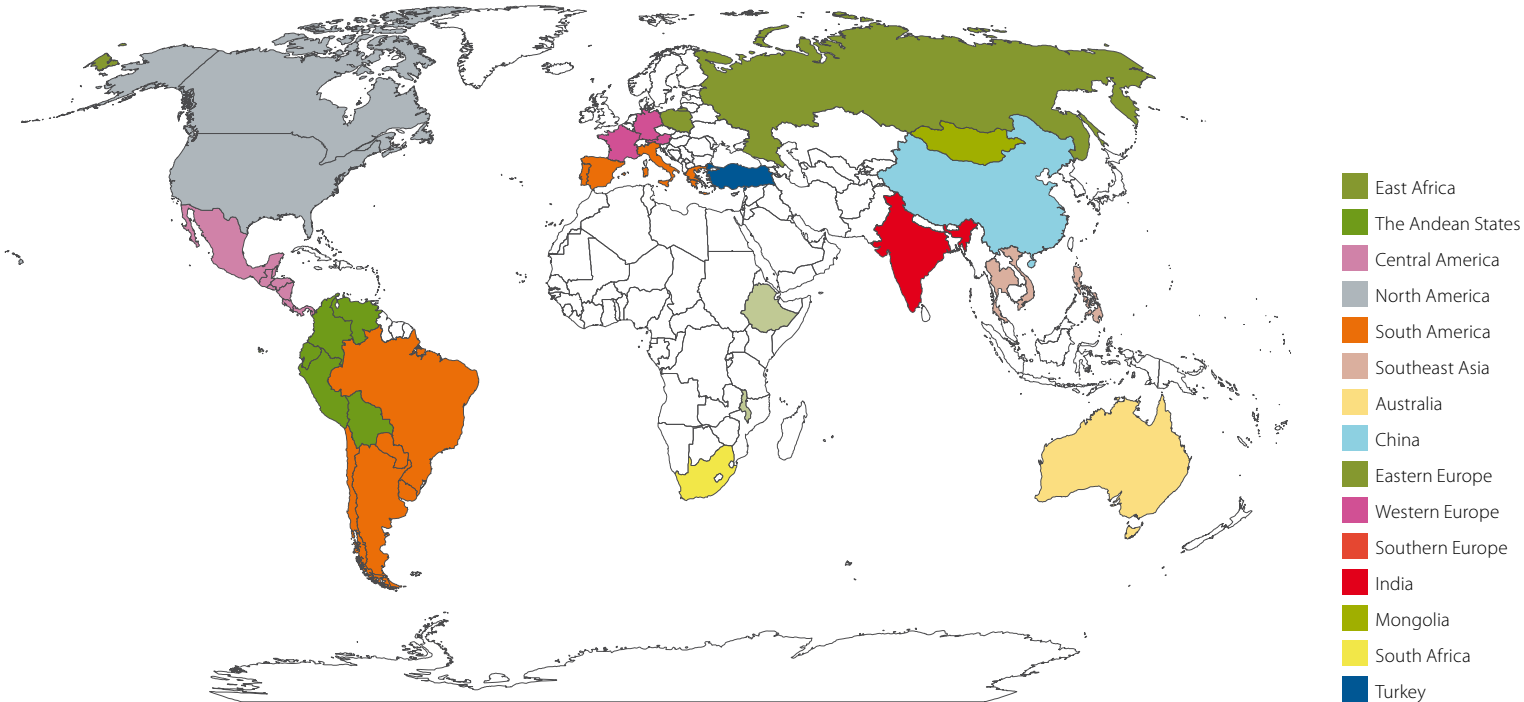
Studies within the international partnership framework

1. Preparing training courses on insurance issues. and preparing new insurance products.
2. Taking part in drawing up technical reports, including developing innovative risk management models
3. Updating and maintaining document management systems.

Key projects

| We have undertaken studies and projects to introduce agricultural insurance systems in Morocco, Algeria and the Dominican Republic and we have taken part in the

drafting stage of systems for Chile, Ecuador, Peru, Hungary and Russia.



We are experts

Thanks to the experience we have gained over the years we are able to provide solid advice and consultancy services in a leading industry worldwide. The IT management systems that we develop are finely tuned to government needs, using a methodology that provides technical support and an IT team that adapt developments to continuous legislative changes and to the new e-government standards.





Our references

- | Technical support given to the state agricultural insurance body in the autonomous regions of Andalusia and Valencia (www.enesa.es).
- | Project “Strengthening national risk management skills through agricultural insurance” (an international project with Algeria) (www.enesa.es).
- | Project “Improving the insurance system against cereal drought” (an international project with Morocco) (www.enesa.es).
- | “Legislative project to set out and regulate farming insurance” (an international project with the Dominican Republic) (www.enesa.es).
- | Technical support given to the state agricultural insurance body during the 2012 industry seminars (www.enesa.es).
- | Taking part in the advanced course on risk management in Mediterranean agriculture (Zaragoza, 2008).

TECHNICAL support
PROJECTS
involvement



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