

AGRIFONDO MUTUALISTICO
ASSOCIAZIONE MUTUALISTICA DEI CONDIFESA DEL VENETO e FRIULI V.G.

MUTUAL FUND
CONDIFESA VENETO
—
FRIULI VENEZIA GIULIA
PEST INTEGRATED MANAGEMENT

**THE 2017 EU AGRICULTURAL OUTLOOK
CONFERENCE**
BRUXELLES 18 – 19 DECEMBER 2017

PAOLA GROSSI

MISSION OF CONDIFESA IN RISK MANAGEMENT IN AGRICULTURE

FARMERS' MUTUAL NON PROFIT ASSOCIATIONS

80.000 FARMERS ASSOCIATED VOLUNTARY

**AGREE COLLECTIVE CONTRACTS WITH INSURANCE
COMPANIES ON BEHALF OF THEIR ASSOCIATED FARMERS**

SUPPORT FARMERS IN EXPERTISE

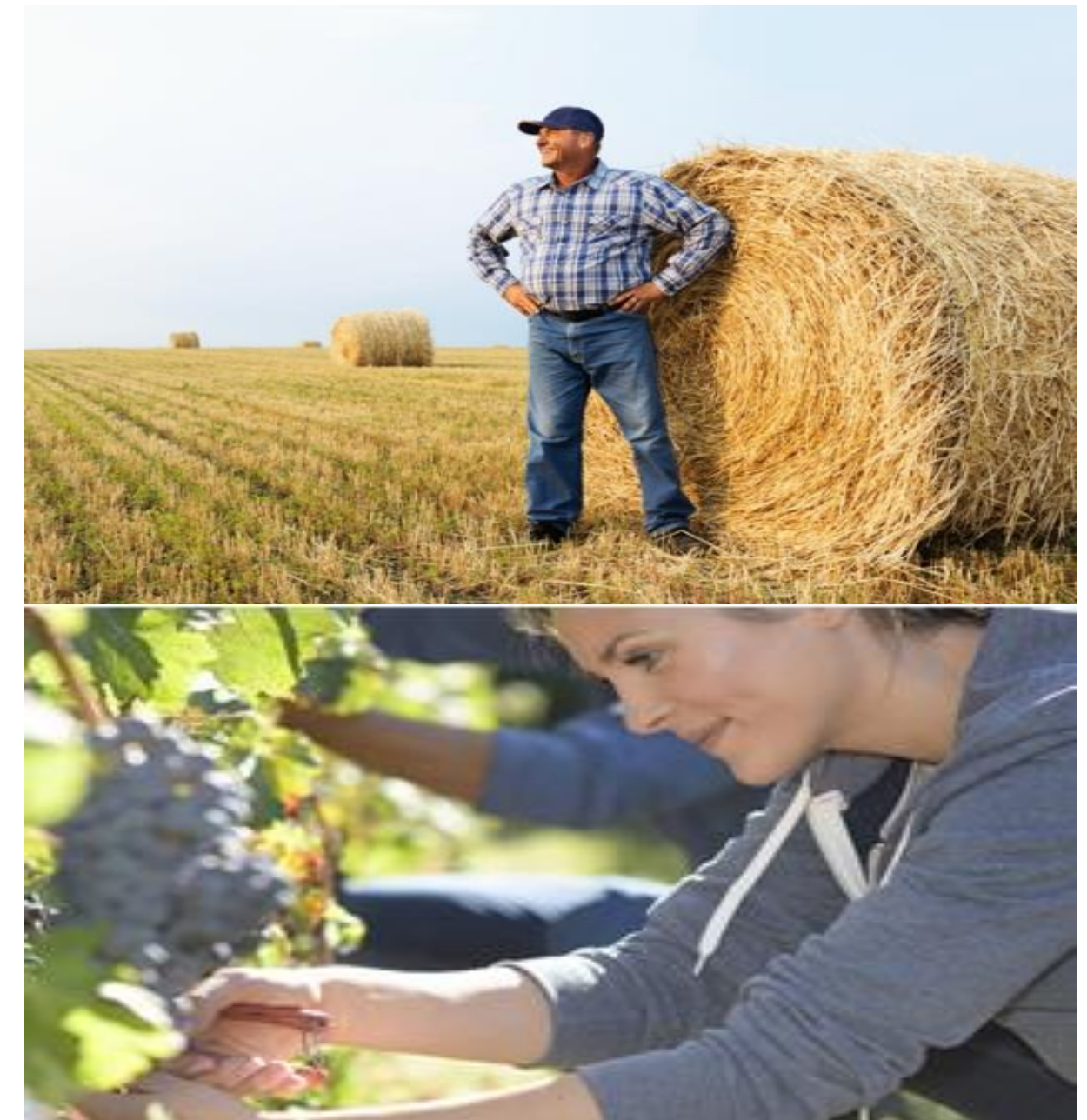
PAY PUBLIC CONTRIBUTION IN ADVANCE

STUDY INNOVATIVE SOLUTIONS - EIP

SUPPORT FARMERS' DEALINGS WITH PUBLIC BODIES

MAKE PROPOSALS TO PUBLIC BODIES

MANAGE MUTUAL FUNDS



MUTUAL FUNDS

TO WHOM BELONGS THE FUND?

FUND MANAGED BY CONDIFESA FARMERS
ASSOCIATION TO COMPENSATE CROP DAMAGES AND
SAVE FARMERS INCOME. RISKS ASSESSMENT AT
REGIONAL/NATIONAL LEVEL (IN THIS CASE VENETO
AND FRIULI VG REGION)

NO PROFIT PRIVATE BODY
TRANSPARENT RULES
MONEY FROM FARMERS
TO FARMERS



HOW THE FUND WORKS?

COMPENSATION WITH FINANCIAL RESOURCES OF THE
FUND

CAPITAL STOCK INCREASED BY FINANCIAL
RESOURCES SAVED YEAR AFTER YEAR

**COVERS AVAILABLE FOR RISKS NOT YET COVERED BY
INSURANCE COMPANIES**

DEVELOPMENT OF IST

MAIZE FUND

RISKS COVERED	<p>insufficient plant density (stand) due to adverse weather conditions (i.e.drought, flooding, freezing cold)</p> <p>insufficient plant density (stand) due to soil pests (e.g. wireworms, black cutworms), or diseases, such as Fusarium spp. (rotten roots, seedlings)</p> <p>Diabrotica(WCR) damages (at larval instar; at adult instar failure of fertilisation)</p> <p>Production loss caused by wild fauna</p>
TARGET	Farmers associated to the CONDIFESA in Veneto Region and in Friuli Venezia Giulia Region
OBBLIGATIONS	<p>Obligation to be signed within 7 days after sowing</p> <p>Implementation of good cultivation practices</p> <p>Implementation of Directive 128/2009/EC</p> <p>Connection and implementation of suggestions in “Arable Crops Bulletin”</p>
COSTS	3-5 €/hectar
WHAT REIMBURSES	<p>Up to € 500/ha including:</p> <ul style="list-style-type: none">• Resowing (up to € 250/ha) if density decreases below 4 pls/m²• Yield reduction up to 20% of the production (up to € 250/ha) because sowing delay, crop change...• Up to € 1000/ha for WCR damage
COMPENSATION	Maximum compensation according to various farm size

OPERATING RESULTS 2016 - 2017

- 1. COSTS** FARMERS PAY TEN TIMES LESS THAN IT WOULD BE IF THEY HAD USED SOIL INSECTICIDE - 0,15 OF THE VALUE OF PRODUCTION COVERED
- FUND HAD **PAID 100% COMPENSATION** REQUIRED BY FARMERS
- COMPESANTION PAID** LESS THAN THE CAPITAL STOCK COLLECTED BY THE FUND
- CONDIFESA HAD A SIGNIFICANT **INCREASE OF MUTUAL FUND STOCK** FOR NEXT YEARS

INSURANCE APPROACH vs PESTICIDE APPROACH

ASSUMPTION (prudential) for 100 ha of arable crops including 16% of land having the most important risk factors: 1) Mutual fund cost (MF) 5 €/ha; 2) soil insecticides cost 40 €/ha; 3) the highest damage cost 500 €/ha on 4 ha out of 100; 4) **soil insecticides efficacy 100%**

STRATEGY	SURFACE (HA)	SURFACE INSECTICIDES (HA)	IPM COSTS (€)	MUTUAL FUND COSTS (€)	INSECTICIDE COSTS (€)	DAMAGES (€)	TOTAL COST (€)	COSTS DIFFERENCE BETWEEN MF /INSECTICIDE	ENVIRONME NT EFFECTS	COMPLIANCE D. 2009/128/CE	EVALUATION (1 Tto 5*)
MUTUAL FUND ONLY	100	0	0	500	0	2000	2500	-1500	NO	YES	*****
IPM WITH MUTUAL FUND BASED ON RISK FACTORS	100	20	100	500	800	0	1400	-2600	REDUCED	PARTIAL	***
IPM WITH MUTUAL FUND BASED ON RISK FACTORS + MONITORING	100	10	1000	500	400	0	1900	-2100	VERY REDUCED	YES	****
SOIL INSECTICIDES (PROPHYLACTIC USE)	0	100	0	0	4000	0	4000	=	YES	NO	*

AS.NA.CO.DI.
associazione nazionale dei consorzi di difesa



THANK YOU FOR YOUR ATTENTION

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