# Why AgriStability?

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Sustainable Canadian Agricultural Partnership







## Why AgriStability?

Every day, you face a variety of challenges running your operation.

The Saskatchewan Crop Insurance Corporation (SCIC) is here to help. The AgriStability Program is designed to help bridge the gap when factors beyond your control cause financial instability for your operation.



#### We know timely on-farm decisions are your first and best line of defense against threats.

#### Worried about any of the following risks?



Not all risks are the same. Some may impact one aspect of the business, while others may affect multiple areas. AgriStability operates under a model which considers the combination of risks and their impact on the overall profitability of the farm.

### How AgriStability works for grain producers

AgriStability safeguards against risks related to production loss, input cost increases, storage and market declines.

#### Experience downgrading of grain?



SPOILED GRAIN IN THE BIN

These are just some of the circumstances covered by the Program. Through a whole-farm approach, AgriStability provides risk protection even after harvest.





HARVEST DELAYS

TEMPORARY FIELD STORAGE

*Example:* A producer's temporary grain storage is flooded by a rainstorm before it could be removed from the field. AgriStability helps cover the resulting losses.



### How AgriStability works for livestock producers

When the bottom line of a livestock operation is threatened, AgriStability responds just as it does for grain and oilseed operations. Consider the revenue and expense portion of your operation.

#### Experience any of the following?





FEED SHORTAGES ADDITIONAL VETERINARY EXPENSES

AgriStability is here to provide support when the costs accumulate, significantly impacting your farm's profitability.

**Example:** A cattle producer experiences severe scours in their herd, resulting in the loss of half their calves. AgriStability compensated for the loss. This provided funding for the producer to keep running their business.

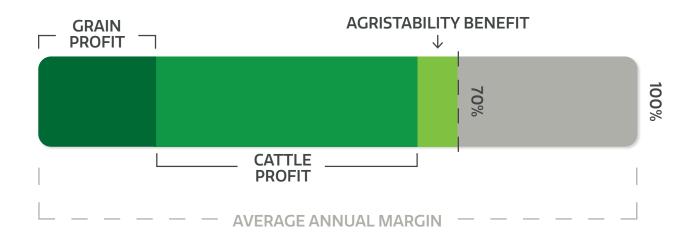




THE NEED TO TRANSPORT ANIMALS FOR FEEDING HERD REDUCTIONS DUE TO DISEASES

#### How AgriStability works for mixed operations

AgriStability is a whole-farm income program that considers the revenue and expenses across the operation. Even if your farm diversifies to mitigate risks, AgriStability can still offer assistance. When mixed farms receive a benefit from AgriStability, it typically indicates part of their business faced significant hardship, affecting the farm's overall margin.



*Example:* Due to drought and declining prices, losses in grain production may not offset gains of strong cattle prices.

### **Personalized protection** for every farm

We understand no two farms are the same. While there may be similarities in land bases or crops grown, you make personalized decisions that are best suited for your farm. Some of these decisions include:

- Nutrient management
- Timing of calving, farrowing, lambing, kidding, etc.
- Feed programs
- · Crop types and varieties

The individualized nature of the Program responds to risks on your operation, ensuring support rather than a one-sizefits-all approach.



#### **Crop Insurance and AgriStability work together**

AgriStability covers for spoiled grain.



Crop Insurance covers crops that fail to establish.

Crop Insurance and AgriStability covers production and quality losses.



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AgriStability covers livestock losses due to disease.



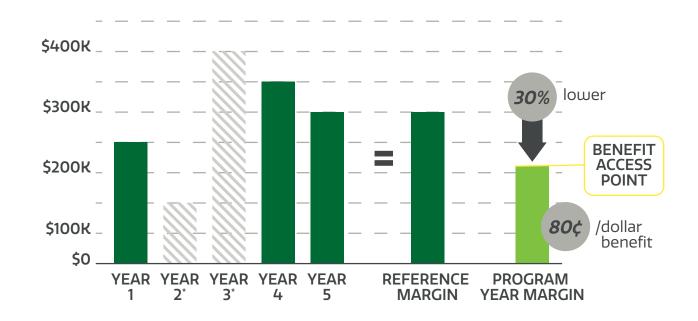
**Crop Insurance** covers for drought, disease and pest issues.



AgriStability covers livestock and crop market declines.

### **Accessing a benefit**

If your program year margin falls 30 per cent below your reference year margin, AgriStability provides a payment of 80 cents for every dollar of decline.



\*The highest and lowest years are removed and we average the remaining three years.

### **Affordable risk protection**

Participating in AgriStability is low-cost, with fees determined by the size of your operation's margin. Receiving benefits from the Program does not impact your participation cost. Additionally, there is an annual administrative fee of \$55 added to the annual total amount.

The fee is approximately \$315 for every \$100,000 of reference margin.



### It's easy to enrol

New to AgriStability? Enrolling in AgriStability is simple. Request a new participant package by:



at 1-866-270-8450.





The deadline to enrol for each program year is April 30.

To learn more, visit *scic.ca/agristability*.

Calling the SCIC AgriStability Call Centre

Contacting your local SCIC office.

Those already enrolled receive a notice indicating their fee to participate in the mail.

#### Notes

#### Workspace

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#### Scan for FAQ





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