STRENGTHENING ALBERTA'S PULSE INDUSTRY THROUGH PARTNERSHIP AND COLLABORATION WITH AFSC

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Since the Alberta Hail Insurance Board was formed in 1938, formal public crop insurance in Alberta has continued to develop and improve. Modern "All Risk" crop insurance was first piloted in 1963 around Vulcan, Lacombe and Vermilion for wheat, oats and barley. In 1979, the first perennial crop product was put in place for hay and pasture. In 1993, the modern-day Agriculture Financial Services Corporation (AFSC) was formed by merging the Alberta Hail and Crop Insurance Corporation and the Alberta Agricultural Development Corporation.

As the needs of Alberta's farmers continue to change, AFSC continues to innovate. Partnerships with producer groups like the Alberta Pulse Growers Commission (APG) help clarify the changing needs of farmers while bringing the valuable expertise and resources needed to create solutions. Alberta Pulse Growers' partnership continues to influence multiple insurance programs, foster innovation, and ensures Alberta's pulse industry remains competitive and adaptable in the face of changing agricultural and market conditions.

Over the past decade, AFSC continued to rely on Alberta Pulse Growers for input on the introduction of new insurance coverages for the growing provincial pulse sector. In 2015, the New Crop Insurance Initiative was introduced to cover small and non-traditional crops like lupin, beluga lentils, pulse-based intercropping, and soybeans. For 2016, Annual Crop Insurance provided yellow (Mayacoba) beans their own category and an Organic end use was added for field peas. Then in 2017, Annual Crop Insurance split coverage for red and green lentils, recognizing the needed difference in coverage. As of 2020, growth in soybean acres meant AFSC could transition coverage from the New Crop Insurance Initiative to the Annual Crop Insurance.

Alberta Pulse Growers continues to assist AFSC in the improvement of existing insurance offerings. In 2016, the pricing methodology for field peas was changed to a #2 Canadian in recognition of the growing market for human consumption. For 2023, the maximum values for pulses under the Straight Hail coverage were increased. In addition, ongoing increases in the costs of seeding pulses have been recognized by AFSC through increases in reseeding benefits in 2018, 2021, and 2024.

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For 2025, Alberta Pulse Growers is helping AFSC improve insurance for faba beans. AFSC will be increasing the startup normals in recognition of the successes producers are continuing to achieve in yields. In addition, seeded acres in Risk Areas 11 and 12 have increased to the point where AFSC is now able to provide more targeted coverage and premium.

These advancements exemplify the commission's dedication to supporting Alberta's pulse industry through partnerships and ensuring growers are well-equipped to adapt to a rapidly evolving agricultural landscape. With APG's partnership, Alberta remains at the forefront of innovative risk management for pulse producers.

Jesse Cole's favourite pulse dish is Chana Masala.

AFSC INSURANCE COVERAGE DEVELOPED WITH APG INPUT

2015

The New Crop Insurance Initiative (NCII) was introduced to cover small acre and non-traditional crops in Alberta. Crops like lupins, beluga lentils, pulse-based intercropping, and soybeans have been insured by the product in the last decade.

2016

- Fall Pricing methodology changes for field peas changes to use 100% edible (2 CAN) pea pricing based on changes reported by APG of markets peas were being sold into.
- Yellow (Mayacoba) beans are split out into their own category in Annual Crop Insurance.
- An Organic insurance end use is added to the Annual Crop Insurance product which includes field peas.

2017

Red and green lentils are split into separate categories for insurance.

2018

The reseeding benefit was increased for pulse crops. Dry beans, chickpeas, faba beans, field peas and lentils all increased to recognize changes in seeding costs.

2020

Soybean coverage was transitioned from NCII to the Annual Crop Insurance product.

2021

- Field pea coverage is split into separate categories for greens and yellows.
- Reseeding benefit numbers increased for field peas, lentils and soybeans.

2023

Maximum values for Straight Hail were increased for pulses.

2024

Reseeding Benefit for dry beans, field peas and lentils were increased.

PLANS FOR 2025

- An increase to the startup yield normals for faba beans.
- An increase in acres grown and stability of faba beans in some risk areas (11 and 12) will allow AFSC to provide more targeted coverage and premium.