

Newfoundland and Labrador Crop Insurance

Activity Plan

April 1, 2026 – March 31, 2029



Chairperson's Message

Honourable Pleaman Forsey
Minister of Forestry, Agriculture and Lands
P.O. Box 8700
St. John's, NL A1B 4J6

Dear Minister:

I am pleased to submit the 2026–2029 Activity Plan for the Newfoundland and Labrador Crop Insurance Agency (the NLCIA). As a category three entity under the **Transparency and Accountability Act**, this plan meets the requirements and covers the period from April 1, 2026, to March 31, 2029.

The NLCIA is committed to supporting horticulture producers of the province by administering a crop insurance program.

The strategic directions of Government related to the Department of Forestry, Agriculture and Lands (FAL) have been considered in the preparation of this plan, as well as Government's commitment to increasing the province's food self-sufficiency in non-supply managed commodities.

My signature below is on behalf of the NLCIA and indicative of its accountability for the preparation of this plan and achievement of its annual objective.

Respectfully submitted,



Janice Gill
Chairperson

Table of Contents

Overview	1
Mandate	2
Vision	3
Primary Clients	3
Issue.....	3

Overview

The NLCIA is a Crown Corporation of the Government of Newfoundland and Labrador. Effective April 2023, officials from both the Provincial and Federal governments entered into the five-year Sustainable Canadian Agricultural Partnership Multilateral Framework Agreement. A subsection of this agreement states the parameters of, and allows for the cost-sharing of, the AgrilInsurance program. The NLCIA provides an affordable and effective AgrilInsurance program for vegetable producers and operates in accordance with the **Crop Insurance Act** (the **Act**).

As the NLCIA is part of a National AgrilInsurance Program, the administration costs of the program are cost-shared on a 60:40 Federal-Provincial basis. The annual financial statements of the NLCIA are audited by the Office of the Auditor General of Newfoundland and Labrador. AgrilInsurance premiums are paid on a cost-shared basis with producers paying 40 per cent, the Federal government paying 36 per cent and the Provincial Government paying 24 per cent. These premiums are deposited into a fund from which indemnities are drawn. The NLCIA operates under the umbrella of the FAL with an annual budget of approximately \$360,000. Detailed revenue and expenditure information will be presented in the annual performance reports.

Subsection 3(2) of the **Act** provides for the membership of the NLCIA, which shall consist of not less than three and not more than seven members appointed by the Lieutenant-Governor in Council. Appointments are made using a merit-based process; however, gender balance is considered during the appointment process and efforts are made to ensure the NLCIA is representative of the population it serves. The NLCIA presently consists of the following members:

- Janice Gill – Chairperson, Director of Agriculture Business Development Division, FAL
- James Dawson – Vice-Chairperson, Provincial Representative, FAL
- Afton Lambert – Provincial Representative, FAL
- Melvin J. Rideout – Producer Representative
- Nathan Dennis – Producer Representative

Two Agricultural Inspectors employed with FAL assist the NLCIA with field inspections. Also, the Program Coordinator of the NLCIA is an employee of FAL.

The headquarters of the NLCIA is in Corner Brook. A branch office for Eastern

region field work is located at the Provincial Agriculture Building in St. John's and this office services all locations east of the Bay D'Espoir highway. There is one other Western region office located in Pynn's Brook and this office services areas west of the Bay D'Espoir highway and Labrador.

Contact Information:

For more information, or to request a copy of this plan in an alternate format, please contact the NLCIA at:

Newfoundland and Labrador Crop Insurance Agency

P.O. Box 2006

192 Wheeler's Road

Corner Brook, NL A2H 6J8

Tel: 709-637-2077

Email: jennifereustace@gov.nl.ca

Web: <https://www.gov.nl.ca/fal/programs-and-funding/programs/prodinsur/>

Mandate

The mandate of the NLCIA is to establish and carry out a crop insurance plan under the direction, supervision and control of the Minister of FAL. The NLCIA shall:

- Administer plans of crop insurance established under the **Act**;
- Conduct surveys and research programs relating to insurance and obtain statistics for the purposes of the NLCIA;
- Evaluate and determine crop losses and pay claims under a plan;
- Enter into agreements with or retain persons for the soliciting and receiving of applications for instance, the collecting of premiums and the adjusting of claims under plans for and on behalf of the NLCIA, and doing of other things on its behalf that the NLCIA considers necessary;
- Reinsure with another insurer the risk or a portion of it under a contract if necessary;
- Require an applicant for crop insurance or an insured person to provide the information, statements and reports that the NLCIA may require;
- Exercise powers and perform the duties that are conferred or imposed upon it under the **Act** or another **Act**;
- Perform the other functions and discharge the other duties that are assigned to it by the Lieutenant-Governor in Council; and
- Make the orders and directions that are necessary to enforce the

observance of the **Act** or a plan.

For more details on the NLCIA's legislated mandate, please refer to the **Act** located at <http://www.assembly.nl.ca/legislation/sr/statutes/c39.htm>.

Vision

Work through the AgrilInsurance program contributes to the vision of the Department of Forestry, Agriculture and Lands - the vision is that of sustainable renewable resources that are responsibly developed for the social, cultural, ecological and economic well-being of the province.

Primary Clients

The primary clients of the NLCIA are horticulture producers with eligible crops in Newfoundland and Labrador.

Issue

This section of the plan outlines the key priority of the NLCIA for the period April 1, 2026, to March 31, 2029. The objective and associated indicators identified for the priority area will be reported on in relevant annual reports. As the focus of the NLCIA remains the same for the entire plan, the NLCIA will report on the same objective and indicators in all three years.

Issue: Management and Administration of the AgrilInsurance Program

The primary function of the NLCIA is to deliver the AgrilInsurance plan to horticultural producers in the province who choose to participate and to assess the feasibility of offering new insurance plans (i.e., for additional crop products), upon request by industry. The NLCIA is committed to supporting sustainability and best management practices within the provincial industry.

Objective: By March 31 of each year, the Newfoundland and Labrador Crop Insurance Agency will have delivered insurance plans designed for Newfoundland and Labrador horticulture producers which helps support sustainability/best management practices on farms through advisory services and program administration.