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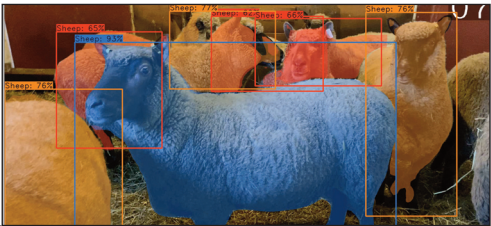
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## Full moon rising

Clear skies made for a spectacular view of the full moon rising over the ridge of Mount Cheam in Chilliwack at the end of November. Above-average precipitation in the Fraser Valley kept local fields green as December approached, while other areas of the province saw the first storms of winter descend. PHOTO / JANIS STARK

# New year, new era

## Trade woes could improve

BURNABY – A new administration in the US this month is raising hopes for fewer trade hassles in the months ahead.

“I expect more predictability and more following the rules,” federal agriculture minister Marie-Claude Bibeau told farm media last month regarding the new US administration.

She had previously announced that Canada would not make additional concessions on market access in future trade negotiations as

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# Insurance premiums soar

by PETER MITHAM

SURREY – An insurance crisis is brewing for farmers and food processors as commercial insurers face the worst market in living memory.

“We’re in the worst insurance market we’ve seen in the past 40 years,” says David Bastow, an account executive with HUB International in Burnaby. “I don’t see that changing any time soon.”

Costly payouts and poor

returns on the investments that fund policies have contributed to a more selective approach to lines of business and specific policies, says Bastow. For local nurseries and greenhouses, that means obtaining coverage – typically required in order to safeguard the assets that secure mortgages and others loans – has become more costly.

HUB recommends that nursery operations plan on a 25% to 35% increase in their premiums while greenhouses

should budget for even greater increases.

Specific numbers are hard to come by.

Rob de Pruis, consumer and industry relations director, Western with the Insurance Bureau of Canada, says it’s tough to get a handle on how much premiums for farm insurance have increased, given the several variables unique to each farm that affect coverage.

However, De Pruis says

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