SATELLITE FORAGE INSURANCE

For 2026, Satellite Forage Insurance is replacing the Forage Rainfall Insurance Program (FRIP). FRIP is no longer available and all existing FRIP customers will be automatically enrolled in Satellite Forage Insurance.

Responding to Producer and Industry Needs

In 2022, the Federal-Provincial Industry-Government Forage Insurance Task Team was established to improve forage insurance. The team explored new potential products tailored specifically for forage crops to provide better coverage options for producers.

The goals for improved insurance:

- reflective representation (proxy) for forage production shortfalls
- captures local conditions
- near real-time data
- long-term data reliability

The Saskatchewan Crop Insurance Corporation (SCIC) lead and took a deliberate approach to improve the way they insure forage for Saskatchewan producers.

2025 Shadow Pilot Results

In 2025, SCIC conducted a shadow pilot. The pilot ran parallel with the Forage Rainfall Insurance Program (FRIP). The goal was to incorporate sufficient data, validate technology and design a solution that serves as a trustworthy proxy for forage production shortfalls. This pilot used satellite-based technologies to measure soil moisture. The shadow pilot was strictly informational (no premiums charged and no claims paid). Producer participant feedback helped finalize program development.

Below is a summary of the shadow pilot results:

Localized

Saskatchewan has approximately 3,700 townships, compared to the existing network of 224 weather stations. Coverage was available at the township level (10km-by-10km), varying by soil zone.

Simplified Options

The shadow pilot implemented a default weighting option. Based on participant feedback, two different monthly weighting options were developed into the program design. SCIC recognizes the importance of early moisture and its affects on forage growth, however, at this time, April measurements are unreliable due to snow cover and frozen soil. April precipitation is reflected in early May soil moisture measurements.

Reliable Long-Term Data

Using over 20 years of data from tame hay yields, SCIC developed accurate correlations for soil moisture and forage yields. Satellite technology allowed SCIC to build a responsive program when there is a shortage of soil moisture.

Real-Time Data

Producer participants accessed an online soil moisture monitoring application to explore real-time data. They noted viewing this allowed them to validate their own on-farm observations of soil moisture on their land. Overall feedback noted the appreciation of accessing transparent and timely data to support informed decision-making.

Participant Sentiment

Overall, participants noted the shadow pilot was an improvement over FRIP. The pilot confirmed soil moisture data is a reliable indication of forage production (including SCIC's data comparison to 2025 forage yields).