

Nitrogen Risk Insurance

This unique insurance solution may help Queensland sugarcane farmers ensure that lower application of nitrogen won't result in loss of yield revenue.

As you review your nutrient management plan, consider taking advantage of Nitrogen Risk Insurance, which is now available for the 2025 harvest season.

Benefits of Nitrogen Risk Insurance

Tailored Protection

Choose which ratoon blocks to insure and customise cover based on your nitrogen application levels and local conditions.

Science-Backed Risk Modelling

Developed using over 20 years of CSIRO sugarcane research, combining soil, agronomy, and climate data.

Automatic, Transparent Claims

No assessor visits or paperwork required. Payouts are triggered by clear, measurable conditions — not physical yield loss.

Example: Growers insured in 2022 and 2023 received automatic claims payouts in 2023 and 2024, respectively. (Late ratoon crop start policies taken out in 2024 will not be eligible for payouts until late 2025.)

Expanded Regional Access

Now available across major Queensland cane-growing regions, including Cairns, Tully, Herbert, and Mackay.

Support for Smart Farming

Recognised as a tool to support best practice nitrogen use and smart farming decisions.

Confidence for the Season Ahead

Offers peace of mind during unpredictable growing conditions, helping you stay focused on productivity — not the weather.

Want to find out more?

Contact the WTW Agribusiness team:

Russell Mehmet

+61 (0) 402 795 050

russell.mehmet@wtwco.com

cropinsurance@willistowerswatson.com

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I took up insurance because I wanted to reduce my nitrogen fertiliser application levels without having to worry about the impact it would have on my yield results.

Not only was I able to save costs on nitrogen fertiliser, but I was also paid out by WTW following the season without having to do anything myself.

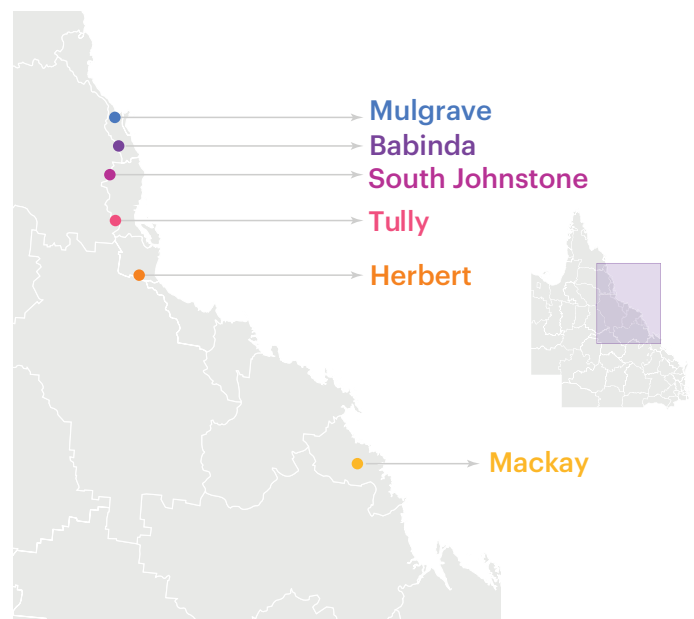
This made the whole process very easy for my work, and it's a small step in the right direction for sugarcane farming."

- Tully farmer insured with WTW

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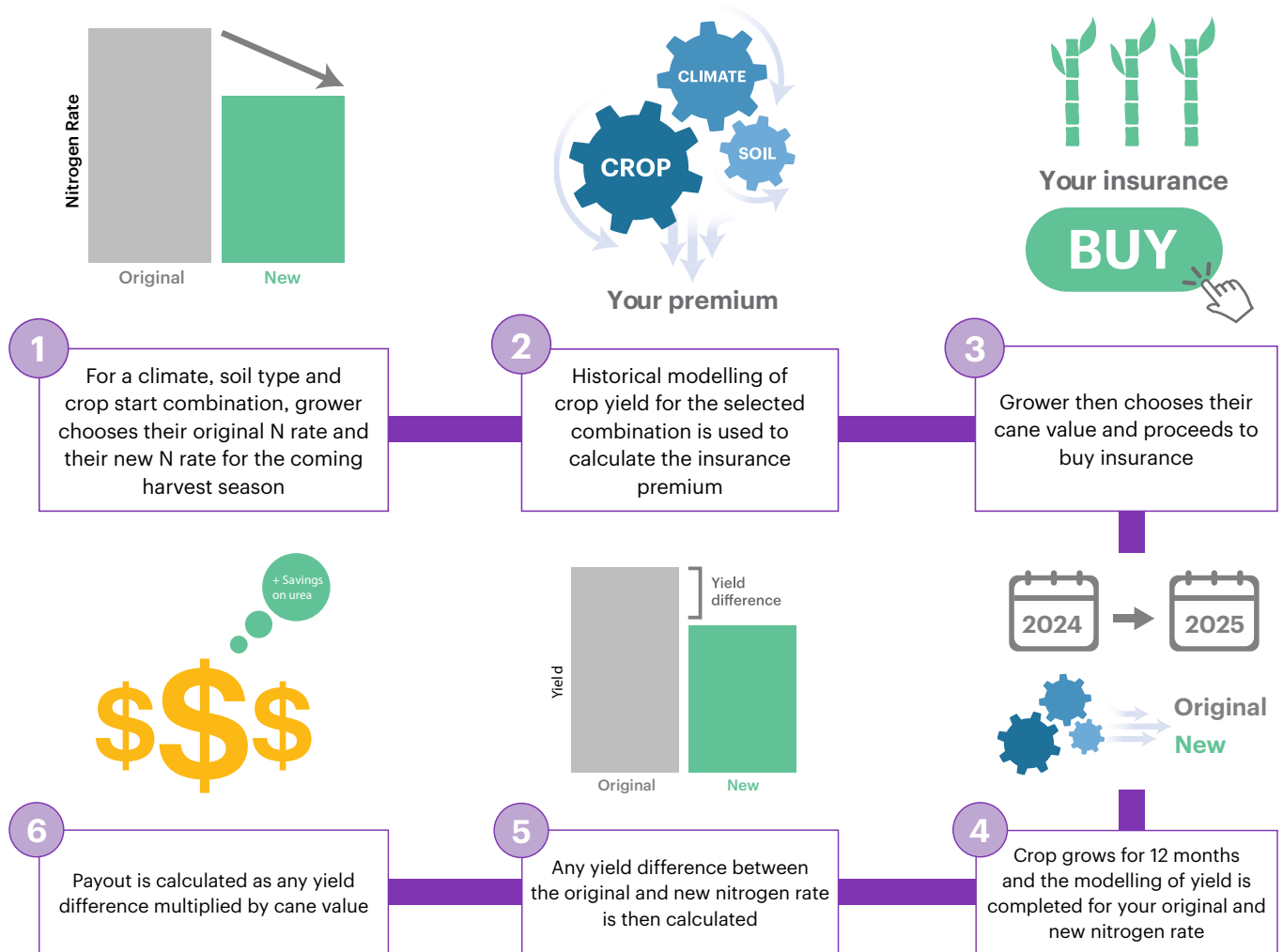
Available Regions

Nitrogen Risk Insurance is available in the following regions of North Queensland:



How it works

Unlike traditional crop insurance policies where claims are usually assessed and adjusted based on the physical impact of weather events and their impact on yield, Nitrogen Risk Insurance claim payments are based on the simulated yield outcomes using Bureau of Meteorology weather measurements including rainfall, temperature and solar radiation.



Ensuring confidence against yield shortfall this harvest season and beyond

Sugarcane farmers can take additional confidence in the science underpinning this insurance program. The Nitrogen Risk Insurance product is based on over 20 years of CSIRO's understanding of sugarcane production including soil, agronomy and climate data. Each policy will be tailored to crop location, soil type and crop start (or ratooning) time. Farmers can insure one, some, or all of their ratoon blocks, providing complete flexibility and control over their buying decision.

Visit our website to get a quote for your ratoon crop:

www.wtwco.com/en-AU/Solutions/agribusiness#nitrogen-risk-insurance



Scan the QR code to visit our website

Willis Australia Limited
ABN: 90 000 321 237 | AFSL No: 240600

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