



FARM MANAGEMENT CANADA
GESTION AGRICOLE DU CANADA



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POLICY INSTITUTE



National Agriculture Risk Management Forum

Afternoon Session Summary Report

RISK MANAGEMENT EDUCATION AND COMMUNICATIONS

MARCH 2026

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EXECUTIVE SUMMARY

The afternoon portion of the 2026 National Agriculture Risk Management Forum focused on one central objective: building a stronger culture of agricultural risk management through education and communication. Hosted by Farm Management Canada in partnership with the Canadian Agri-Food Policy Institute (CAPI), the afternoon sessions examined how better communication could improve both understanding of government Business Risk Management (BRM) programming and adoption of proactive on-farm risk management practices.

Participants agreed that Canada does not lack risk management tools, resources or information; rather, the sector lacks a shared and accessible knowledge infrastructure that helps producers understand what is available, why it matters, and how to act on it. Information is often fragmented across governments, provinces, service providers, commodity groups and advisors. As a result, producers may receive inconsistent messages, incomplete explanations, or guidance that is difficult to translate into practical decisions for their own farm business.

A recurring theme was that awareness alone is not enough. Participants emphasized the need to move from awareness to implementation by making risk management more practical, more relevant to the realities of individual farm operations, and easier to discuss through trusted intermediaries. Governments were seen as essential sources of program information, but many participants felt that neutral third parties, trained advisors, and peer networks are often better placed to help producers interpret that information and apply it within a broader risk management plan.

The Forum also reinforced the message that farmers must feel empowered by risk management. A more resilient sector depends on proactive planning as well as reactive recovery tools. Yet proactive practices will not be widely adopted unless the sector can better demonstrate their value, simplify pathways to action, and provide consistent support across the farmer's full sphere of influence. Participants therefore called for a national education and communication strategy, common language, a train-the-influencer toolbox, stronger measurement, and more visible incentives to make risk management planning a normal part of farm business management.

- Create a national farm risk management education and communication strategy, with shared language, clear audiences, common resources, and measurable outcomes.
- Develop a train-the-influencer toolbox for advisors, administrators and sector partners to improve consistency in risk management and BRM guidance.
- Support trusted delivery channels - especially neutral third parties, peer networks and trained advisors - to help producers move from awareness to implementation.
- Demonstrate the value of proactive risk management through research, benchmarking, storytelling and practical return-on-investment evidence.
- Examine incentives and implementation supports that encourage risk assessment, planning and the use of proactive practices alongside reactive programs.
- Tailor communication pathways by sector, region and risk family while maintaining national consistency in language and core messaging.

INTRODUCTION

The 2026 National Agriculture Risk Management Forum was held in Toronto, Ontario, on March 10, 2026. The Forum was hosted by Farm Management Canada in partnership with the Canadian Agri-Food Policy Institute (CAPI) to inform ongoing efforts toward a modernized national agricultural risk management framework and a supporting education and communication strategy for the next agricultural policy framework.

The afternoon portion of the Forum focused specifically on risk management education and communication. The sessions examined why education and communication matter, what barriers currently limit understanding and uptake, and what would be required to improve both knowledge of the government BRM suite and adoption of proactive on-farm risk management practices.

The afternoon agenda included one plenary presentation followed by two breakout discussions and a short wrap-up. As with previous Forums, discussions were held under the Chatham House Rule to encourage open and candid participation. This report summarizes the key messages, discussion points and recommendations arising from the afternoon sessions only - that is, the sessions held after lunch.



PLENARY PRESENTATION 1

WHY RISK MANAGEMENT EDUCATION AND COMMUNICATIONS MATTER, AND WHY NOW

Presenters:

Heather Watson

Executive Director, Farm Management Canada

Mathieu Lipari

Risk Management Lead, Farm Management Canada

Focus:

To frame the case for a national approach to risk management education and communication by outlining why it matters, what barriers currently exist, and where the main opportunities lie for improving farm-level decision-making and resilience.

Key Messages:

- The desired outcome is a national strategy that helps governments and industry improve farm risk management through better education and communication.
- Farmers must feel empowered by risk management. A balanced strategy should prioritize proactive measures that help farmers anticipate and manage risk, not only recover from it after a loss occurs.
- Risk management should be understood as thinking ahead, identifying and assessing risks, and reducing undesirable outcomes while taking advantage of opportunities through planning and action. Proactive prevention and reactive recovery form part of the same risk continuum.
- Major barriers to proactive risk management include low awareness of available options, knowledge and confidence gaps, time and workload pressures, and attitudes or incentives that reinforce reactive behaviour.
- The presentation linked risk management to producer wellbeing and business performance. Farmers who plan ahead and work with advisors tend to report greater confidence and peace of mind, while evidence cited in the presentation suggested stronger planning is associated with better business outcomes including profitability.
- Behaviour change depends on three factors: the value producers place on a practice, how easy it is to perform, and how others in their sphere of influence perceive and reinforce it. This means that education and communication must be practical, credible, and socially reinforced.
- The farmer's sphere of influence includes governments, BRM administrators, extension and training providers, accountants, lenders, insurers, lawyers, agronomists, veterinarians, input providers, processors and buyers, with other farmers and family members identified as significant influences on farmer behaviour. Consistent language and coordinated advice across these touchpoints are essential.
- The sector currently lacks a shared, accessible risk management knowledge infrastructure. A national education and communication strategy should therefore include shared language, plain-language tools, stronger influencer capacity, practical pathways to action, and clear measures of impact.

DISCUSSION SESSION 1

EDUCATION AND COMMUNICATION: GOVERNMENT PROGRAMS (THE BRM SUITE)

Focus:

To discuss how the BRM suite is currently explained and promoted, identify gaps in communication and education, and explore how to improve understanding, use and trust in government programming.

Questions Posed to Participants:

- What are the current education and communication channels used to promote the current BRM suite? Are there gaps and challenges?
- What is needed to improve BRM education and communication? Who should be educated, who should do the educating, and what is the most effective pathway?
- How can we measure success to know these education and communication efforts are working?

Summary of Points Raised during the Discussion:

Participants questioned how well the sector actually understands the BRM suite today. Some felt that many people in agriculture know of BRM in a general sense, while others emphasized that awareness is uneven across commodities, regions, and parts of the value chain. The discussion also highlighted that the language of risk management remains unclear. Terms such as risk, safety net, vulnerability, proactive management and BRM are not always used consistently, making it difficult to communicate with precision or set common objectives for an education and communication strategy.

Several participants observed that effective communication about BRM has weakened over time. In the past, program kick-off sessions and more direct contact between administrators and producers were seen as useful education channels. By contrast, participants described a system in which administrators are often focused on processing files rather than supporting understanding, and where institutional knowledge can be lost because of workload pressures, turnover and weak knowledge transfer. Concerns were also raised about inconsistency across provinces and about cases in which front-line staff or intermediaries do not fully understand program rules or how provincial top-ups fit with federal programming.

There was strong agreement that mass communication on its own is not sufficient. Participants stressed that producers need practical, farm-specific guidance and a trusted person or network they can return to with follow-up questions. Form preparers, accountants, lawyers, crop advisors, lenders, associations and peer farmers were all cited as important intermediaries. A train-the-trainer model - supported by government but delivered through neutral third parties - was viewed as a promising way to improve consistency while avoiding the perception that someone is simply trying to sell a product or program.

The group repeatedly returned to the idea that awareness must lead to implementation. Participants suggested a staged approach: first, broad awareness-building through public communications; second, targeted implementation support through advisors, peer learning, referral pathways and practical tools. Communication must explain not only what the BRM programs are, but how they fit with private insurance and broader farm risk management planning. Tools such as AgriShield, government calculators and emerging AI-enabled services were discussed as ways to help tailor information to the individual farm business.

Participants also emphasized the need for clearer success measures. Suggested indicators included changes in awareness, program uptake, and producer attitudes, as well as evidence of a broader cultural shift toward seeing risk management as part of sound farm management rather than a sign that something has gone wrong. Some participants pointed to the potential value of using existing participation data, benchmarking tools, and before-and-after campaign comparisons to understand whether education efforts are improving both comprehension and action.

DISCUSSION SESSION 2

EDUCATION AND COMMUNICATION: ON-FARM RISK MANAGEMENT PRACTICES

Focus:

To discuss how proactive on-farm risk management is currently promoted, what gaps remain, and how the message that “farmers should feel empowered by risk management” can become more practical and pervasive across Canadian agriculture.

Questions Posed to Participants:

- What current education and communication channels are used to promote on-farm proactive risk management, and where are the gaps?
- How can the message that the farmer is the first line of defence become more pervasive, and who should be involved?
- How can success be measured, and what other considerations are needed to ensure both on-farm practices and government support programs are understood and applied consistently?

Summary of Points Raised during the Discussion:

Participants described the current education and communication landscape for proactive farm risk management as fragmented and uneven. Existing channels include social media, commodity and industry associations, specialized organizations working in particular risk areas, and tools such as AgriShield. However, the coverage is inconsistent across risk families. Markets and production often receive more attention than business management, human resource management and other risks including agricultural policy and politics. Participants noted that information exists, but the message promoting a comprehensive approach to risk management is not yet reaching producers in a consistent and integrated way.

The discussion reinforced that the phrase “the farmer is the first line of defence” requires clearer translation so that farmers feel empowered by risk management for everyday farm management and decision-making. Participants stressed the importance of language, practicality and relevance. Tools and messages must meet producers where they are, speak to the realities of different farm types and business stages, and avoid implying that there is only one type of well-managed farm. Practical checklists, standard operating procedures, and step-by-step frameworks were seen as potentially useful ways to turn the broader comprehensive risk management concept into something producers can readily use.

A major issue raised was the difficulty of demonstrating return on investment for proactive practices. Participants called for more research, benchmarking and storytelling to show how stronger planning and practices such as animal health measures, labour planning, forward contracting, or broader risk assessments can improve resilience and performance. The discussion noted that some initiatives gain traction because they are supported by incentives, and the example of environmental farm planning was cited as a reminder that uptake improves when the value proposition is visible and supported.

At the same time, participants emphasized that not all major risks can be managed solely at the farm level. Labour shortages, policy changes, border disruptions and trade actions were cited as examples of risks that can overwhelm even well-managed operations. This led to discussion about the appropriate role of government: not to replace on-farm planning, but to ensure that systemic programs are responsive, that producers understand what support does or does not exist, and that broader policy decisions are made with a clear understanding of farm-level consequences.

The group also discussed the need for an anchor organization or coordinated network that can help connect the various risk families. Specialized organizations may be well positioned to lead in specific domains such as farm safety, human resources or policy, but participants noted that the sector still needs common language, shared framing and better integration if producers are to receive consistent guidance. Success, in this view, should be measured not only by awareness, but by better decisions, stronger preparedness, and more consistent use of plans, tools and practices on farms.

DISCUSSION SESSION 1

EDUCATION AND COMMUNICATION: GOVERNMENT PROGRAMS (THE BRM SUITE)

Key Takeaways:

- ✓ The BRM suite is not understood consistently across the sector, and clearer risk management terminology is needed.
- ✓ Government remains an essential source of authoritative program information, but trusted third parties are needed to help translate information into action.
- ✓ Broad awareness campaigns are not enough; producers need implementation support, follow-up, and communication that is personal to their operation.
- ✓ A train-the-trainer model for advisors and intermediaries could strengthen consistency while reducing confusion and perceived bias.
- ✓ Peer-to-peer learning and neutral sector organizations were repeatedly identified as valuable pathways for communication and uptake. However, funding for consistent delivery was cited as a challenge.
- ✓ Success should be measured through awareness, understanding, uptake, and evidence of a broader shift in attitudes and behaviour related to risk management.

DISCUSSION SESSION 2

EDUCATION AND COMMUNICATION: ON-FARM RISK MANAGEMENT PRACTICES

Key Takeaways:

- ✓ Current communication channels for proactive on-farm risk management are fragmented and do not yet provide a strong comprehensive risk management narrative.
- ✓ The message that farmers are the first line of defence needs to be refined as empowering and translated into practical, business-relevant tools and language.
- ✓ More evidence is needed to demonstrate the value and return on investment for proactive risk management practices and planning.
- ✓ Incentives matter and can help move producers from interest to action.
- ✓ A comprehensive approach must distinguish between risks producers can prevent, reduce, transfer or retain, and risks that require responsive public policy or support programs.
- ✓ The sector needs stronger alignment across organizations and risk families so that producers receive coordinated guidance rather than isolated messages.

KEY MESSAGES FROM THE AFTERNOON SESSION

The afternoon session generated a strong consensus that education and communication are not peripheral to risk management - they are part of the risk management system itself. The following themes emerged from the plenary presentation and breakout discussions:

Education and Communication are Core Infrastructure

Participants repeatedly emphasized that the main gap is not the absence of tools, programs or organizations, but the absence of a shared and accessible pathway that helps producers understand, compare and use them. Better communication is needed to connect available tools with better decisions and stronger preparedness through proactive planning.

Shared Language is Needed

There is still confusion around terms such as risk, BRM, proactive management, reactive response and comprehensive risk management. Without shared language, communication remains inconsistent and the sector struggles to set objectives, compare efforts, or explain how different practices and tools fit together.

Trusted Intermediaries Matter

Producers often need more than information; they need someone they trust to help interpret it. Advisors, administrators, farm leaders, peer producers and neutral sector organizations all have important roles to play. The challenge is to equip these intermediaries with clear and consistent tools so that guidance is aligned across touchpoints.

The Gap is Between Awareness and Implementation

An awareness campaign alone will not be sufficient. Producers need practical next steps, clear referral pathways, follow-up support, and tools that are personal to their business. Communications must be designed to help producers act, not just recognize that programs, tools or practices exist.

The Value Proposition Must Be Clearer

Participants stressed that proactive risk management must be easier to value and easier to perform. Better evidence, benchmarking and storytelling are needed to show how proactive practices improve resilience and performance. Incentives and rewards may also be needed to overcome inertia and competing demands on producers' time.

RECOMMENDATIONS

1. Create a National Farm Risk Management Education and Communication Strategy

- Define a shared language for comprehensive risk management, including both proactive practices and reactive support programs and tools.
- Identify priority audiences, messages, channels and outcome measures so efforts are aligned nationally while still allowing for regional tailoring.

2. Develop a Train-the-Influencer Risk Management Toolbox

- Create plain-language BRM guides, referral maps, annual decision calendars, common FAQs, and planning templates for use by advisors, administrators and sector partners.
- Support training for those who regularly influence farm decisions so they can help producers navigate risk management choices consistently.

3. Support Trusted Delivery Pathways

- Use neutral third parties, peer-to-peer learning, sector organizations and trained advisors to complement authoritative government information and help producers move from awareness to implementation.

4. Build the Evidence Base for Proactive Risk Management

- Expand research, benchmarking and case-based storytelling to demonstrate the return on investment of planning and proactive practices across risk types.

5. Examine Incentives and Implementation Supports.

- Consider incentives or other practical supports that encourage producers to complete risk assessments, prepare plans to seize new opportunities, and adopt preventive measures to mitigate potential negative impacts.

6. Measure Impact and Improve Feedback Loops.

- Track awareness, comprehension, participation, adoption behaviours and attitudes over time, and use this information to refine future education and communication efforts.

7. Tailor Delivery by Sector, Region and Risk Family.

- Maintain national consistency in core messages while adapting examples, channels and supports to reflect commodity, provincial and risk-specific realities, including under-served areas such as people and human resource risk.

CONCLUDING REMARKS

The afternoon session of the 2026 National Agriculture Risk Management Forum made clear that strengthening farm risk management in Canada will require more than policy and program redesign or additional tools. It will require a sector-wide effort to make risk management understandable, relevant, trusted and actionable.

Participants described a system in which information is abundant but fragmented, and in which too many producers are left to navigate complex decisions without a clear pathway or trusted, accessible support. The proposed solution is not simply more education and communication, but better education and communication: communication grounded in common language, trusted intermediaries, practical tools, evidence of value, and clear routes from awareness to implementation.

If acted upon, the recommendations from these afternoon sessions would help close the gap between available risk management resources and farm-level decision-making. In doing so, they would help normalize risk management planning, improve the use of both proactive practices and reactive supports, and contribute to a more resilient and confident agricultural sector.

ANNEX A - AFTERNOON AGENDA

1:00pm-1:30pm	Why Risk Management Education and Communications Matter, and Why Now
1:30pm-2:30pm	Education and Communications: Government Risk Management Programming
2:30pm-2:45pm	Break
2:45pm-3:45pm	Education and Communications: On-Farm Risk Management Practices
3:45pm-4:00pm	Wrap Up Discussion and Close
4:00pm	End

Farm Management Canada Breakout Discussion Questions

Breakout 1 – Education and Communication: Government programs (the BRM Suite)

- What are the current education and communication channels used to promote the current BRM suite (i.e. who is getting what information, from who, and how)? Are there gaps and challenges? Explain.
- What is needed to improve BRM education and communication? Who should be educated? Who should be educating? What is the most effective educational/communication pathway?
- How can we measure success to know these education and communication efforts are working?

Breakout 2 – Education and Communication: On-Farm risk management practices

- What are the current education and communication channels used (i.e. who is getting what information and how) to promote on-farm proactive risk management? Are there gaps and challenges? Explain.
- How can “the farmer is the first line of defense” become a pervasive message for Canadian agriculture? Who should be involved? What is the most effective educational/ communication pathway?
- How can we measure success to know these education and communication efforts are working?
- What other considerations are there to help ensure both on-farm risk management practices and government support programs are understood and applied consistently on farms?

ANNEX B - FORUM PARTICIPANTS

National Representatives

- **AJ Gill** | MNP
- **Adam Kehler** | Farm Credit Canada
- **Al Mussell** | Agri-Food Economics Systems
- **Andrea Barnett** | Director, Canadian Agri-Food Policy Institute
- **Brodie Berrigan** | Canadian Federation of Agriculture
- **Christina Stroud** | Syngenta
- **Dori Gingera-Beauchemin** | Director, Canadian Agri-Food Policy Institute
- **Evan Chaffe** | Beef Farmers of Ontario
- **Gwen Paddock** | Private Consultant
- **Jason Skotheim** | Vice Chair, Canadian Agri-Food Policy Institute
- **Jennifer Wright** | Canadian Agricultural Human Resource Council
- **Julia Trottier** | Dairy Farmers of Canada
- **Karen Ross** | Farmers for Climate Solutions
- **Lysa Porth** | University of Guelph
- **Matt Marchand** | Fruit and Vegetable Growers of Ontario
- **Michael Keegan** | Michal Keegan & Associates
- **Scott Ross** | Canadian Federation of Agriculture
- **Stuart Person** | Director, Canadian Agri-Food Policy Institute, Farm Management Canada

Forum Hosts

- **Mathieu Lipari** | Farm Management Canada
- **Heather Watson** | Farm Management Canada
- **Tyler McCann** | Canadian Agri-Food Policy Institute
- **Elise Bigley** | Canadian Agri-Food Policy Institute