

СУҒУРТА ХИЗМАТЛАРИНИ ЙУЛГА ҚУЙИШНИНГ АГРАР СОҲАДАГИ
РИВОЖЛАНГАН ДАВЛАТЛАР ТАЖРИЙБАСИ

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Abstract: The article describes the risks associated with the activities of agricultural enterprises and their classification, as well as issues of achieving the effectiveness of insurance services through government support and draws conclusions.

Keywords: Agriculture, agricultural enterprises, risks associated with the activities of agricultural enterprises, agricultural insurance, state support of insurance, risk management.

Analysis of world experience shows that in many developed countries, insurance of agricultural risks is carried out with the active support of the state (Canada, Spain, USA, France, etc.). This practice is often carried out by paying part of the insurance premium that farms pay to the insurance company from state funds or by compensating for part of the losses incurred. It can be noted that such measures, implemented by the countries of Spain, the USA, and Canada, are especially effective.

According to the experience of foreign countries, funds allocated from the budget for agricultural insurance are transferred to these insurance organizations as an insurance premium based on insurance contracts concluded between insurance organizations selected on a competitive basis and agricultural enterprises. These funds are part of the insurance premium paid by the agricultural enterprise to the insurance organization, the remaining part is carried out by the agricultural enterprise at its own expense, and as a result, the enterprise has full insurance coverage of risks associated with its activities. In the event of damage to crops or livestock of agricultural enterprises with such provision as a result of natural or other phenomena, the damage is compensated not by the state or themselves, but by an insurance organization.

Agricultural insurance through mutual insurance is widely developed in Europe. This direction is especially widespread in Austria, the legal framework for which was created in this country in 1946. Currently, agricultural insurance in Austria is carried out by associations that unite 8 mutual insurance companies. They are non-commercial CSOs, the activities of which are supported by the state, that is, 50 percent of the insurance premiums paid by farmers to CSOs are paid by the state. In this case, 25% of these funds are paid from the local budget, and the remaining 25% from the federal budget.

Among European countries, the experience of Spain in agricultural insurance is the most effective and optimal system for ensuring the interests of the state, local authorities, and agricultural enterprises. In this country, 60% of the insurance and reinsurance premiums paid by agricultural enterprises to insurance organizations are paid by the state. In this case, the calculation of insurance coverage is based on the average yield over the past 5 years.

If we pay attention to the experience of the Russian Federation in this area as a foreign experience, then in this country this issue is supported by agricultural producers by paying part of the insurance premiums paid under insurance contracts for the loss or partial loss of yield of agricultural crops (grain crops, crops intended for obtaining technical oil, fodder crops, melons,

watermelons, and potatoes), the yield and growth of perennial crops (horticulture and fruit growing) from the impact of natural phenomena (drought, frost, freezing, hail, waterlogging, flooding). According to the legislation in force in this country, agricultural producers are provided with subsidies for part of the insurance premium when insuring with insurance companies for annual plants for events that may occur before their planting is completed, and for perennial plants for events that may occur before they bloom. The volume of these subsidies is about 60% of the total insurance premium.

In the current conditions of developing Uzbekistan, the introduction of a system aimed at providing material support to the state in paying insurance premiums paid to the insurance company for concluding a contract for the full coverage of agricultural enterprises with insurance services will yield results, thereby achieving full coverage of agricultural enterprises with insurance. Achieving such a result will create benefits for the insurer as a result of the formation of a large insurance reserve and the possibility of reducing tariff rates due to insurance premiums paid by a large number of insured.

Considering that this method has been tested and effectively applied in the insurance activities of many developed and developing countries, there is no reason to doubt its effectiveness. With the help of this method, it is possible to eliminate the problem that a large part of agricultural enterprises in our country do not use insurance services for various reasons.

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