

INSURANCE DEFENCE OF AGRARIAN RISKS

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One of the most difficult and hazardous types of insurance is insurance against the agricultural risks and today in Ukraine people start to realize that they need to be insured. Agricultural insurance is one of the most important means of lowering risk rate in agricultural industry. The article studies the peculiarities of functioning of the agricultural segment of insurance market in foreign countries. The article defines the possibility for attracting the positive elements of foreign experience in insurance field with governmental financial support in agricultural sphere of Ukraine in the scope of basic models.

The aim of this research is to study and generalize the agricultural segment of foreign insurance market functioning peculiarities, and therefore, to give recommendation on improving insurance operations with governmental financial support in agricultural sector of Ukraine with consideration of the foreign experience.

General scientific methods of knowledge and study of economic events are used in this article for achieving scientific aims. Works of native and foreign scientists and practitioners as well as regulatory acts of

Ukraine that regulate the relationship in the insurance sphere are used as theoretical and methodological basis of this research. The article uses the following methods of research: abstract-logical and economic-statistical, monographic, comparative, tabular and graphical.

The article reviews the main insurance models in agricultural sphere. The results of the conducted research defined the positive aspects of foreign experience of insurance operations with the help of governmental financial support, which will be useful for implementation in Ukraine for creation the optimal model of insurance for agricultural manufacturers. Several stages must be fulfilled for this. Firstly, there is a need in implementation of the differentiative approach in calculating the size of insurance subsidies. Secondly, the reasonability of introduction of the so-called insurance passes for agrarians to participation in programs of state support must be clarified. Thirdly, high-quality insurance products must be developed with the help of agrarians, including those, which consider the decreasing quality of agricultural production.