

Investigation and Comparative Analyzing Methods of Indemnification of Damaged Farmers from Natural Disasters in Selected Countries

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Abstract

In recent days , insurance systems with passes of time, has been equip with integrity and financial strength and powerful economic structure for dealing with natural disasters. But speed of rapidly increasing natural crisis in the agricultural sector is much higher than financial abilities of economic institutions. The Occurrence of These natural disasters and major risks actually reduced the tendency of insurance companies to participate in agricultural fields and perforce ,government's responsibilities for dealing with this crisis being added. In line with the existence of insurance in some countries to deal with the crises and natural catastrophic, practically governments Are responsible for aid methods such as Ex Gratia payments or reconstruction works, but are not successful to indemnify all the damages. This research paper explains the necessity and importance of methods of indemnification to damaged farmers from natural disasters and analyses methods of indemnification for damaged farmers from natural disasters in selected countries and finally methods of indemnification are summarized and their strength and weaknesses points of indemnification methods are analyzed .In conclusion, the proposed indemnification method for Iran is presented. The research methodology is literature's and documentary studies and it is trying to use Comparative approach based on experiences of some countries in the methods of indemnification to damaged farmers from natural disasters.

Key words:

Indemnifications methods, Damaged Farmers, Natural Disasters ,Ex Gratia payments ,Agriculture Insurance , Insurance Systems.

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