

Investigation the Role of Resident Supervisors on the Performance of Agricultural Insurance Agencies Case study: Tehran and Alborz Provinces

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Abstract

Regarding to the importance of agricultural production insurance in rural development which is a guaranty for restraining the rate of production trend and declining agricultural production, increasing insurance level and farmer satisfaction is indispensable. Insurance fund of agriculture has done several programs in order to developing agriculture's production insurance; for instance we can mention the resident supervisors plan. Whereas it is a new plan, evaluating its success is necessary. The main goal of this research is evaluating the resident supervisor's role in insurance agency performance in Alborz and Tehran provinces. For attaining this goal we use descriptive research method. Statistical population in this research is formed from insurance agencies in two above mentioned provinces. Research sample has chosen with random- category method and also using of Couckran formulation (n=50). The perpetuity of research tool was determined using guideline test and estimating the Keronbakh Alfa coefficient which was estimated 0.76 up to 0.89 in several sections of questionnaire and it showed their perpetuity. The questionnaire was verified by university faculties and agricultural insurance fund experts. The results showed that from viewpoint of agencies, resident supervisors have the most success in suitable attitude on behalf of agency, assessment and supervising the activities and agencies, decreasing the protests and complaint, unremitting the organizing proficiency groups before eliminating the compensation effects and the amount of resident supervisor's influence in the connoisseur and undertaken agency introduction. Comparing the insurance performance in years 2006(before presence of resident supervisors) and 2009 (after presence of resident supervisors) showed that there is a significant difference (about one percent) with a view to insured livestock's quantity, the total paid indemnity, the amount of protests and complaint, the amount of infractions, the amount of active agencies in the region, the amount of active insurance service companies, the quality of issued insurance policy and the rate of error coefficient which show the success of resident supervisors attendance.

Key words:

Agriculture Insurance, Resident Supervisors, Insurance Agencies, Agricultural Development.

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