

# Study of Role of International Insurance Brokers and Governments in Transferring Risk and Insuring Process of Agricultural Products

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## Abstract

In each country, the agricultural products considering their production rate, diversity, climate zone extension and prepared lands for cultivation are different. Based on these differences, cultivation area, livestock husbandry and products' diversity and so the production methods would vary. Hence, the employment rate in each sector would change along the variation. These factors may cause risks in agriculture sector in each zone. Since many of the agricultural products face risks such as natural disasters (flood, storm, hail, etc), diseases and careless to economic indexes and planning, so they must be considerate by the government. On the other hand, control tools and evaluation of these risks should be identified. Besides, damages caused of these risks, paying attention to the role of agricultural products' insurance in economic development, insuring process, risk transforming and necessity of insurance coverage for agricultural products would be assessed. Considering the damages in agriculture sector, the role of international insurance agencies and governments as a tool in controlling risks and damage reduction will be analyzed. Furthermore, the effective factors on agricultural insurance extension and also the tools in controlling risks using indexes introduced by the international insurance agencies in agriculture sector are studied.

## Keywords:

Risk, Crop Insurance, Reinsurance, Insurance Strategy, Insurance Credit, Insured, Insurer.

فصلنامه  
پژوهشی



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