

Study of Performance of Rice Insurance & Success of Agency Companies of Agricultural Insurance & Assessment of Damage for Agricultural Products in Talesh City

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Abstract

Considering the scarcity of agricultural experts and insurance agents in agricultural bank of Iran, using potentials of private sectors to develop insurance activities seems important. This study is carried out in order to investigate success rate of private Agency insurance companies and estimating loss of agricultural products in Talesh. This study is a type of quantity, applicable & non-trial researches. Statistical population of the study consisted of the 2975 insured farmers covered by Talesh agricultural bank in the year 2011-2012. Statistical sample was randomly selected among the above mentioned insured farmers. Validity of the questionnaires determined by experts' opinion of agricultural bank and the essential modifications were done. The reliability of the research was achieved by the pilot test including 15 farmers of the study area & the calculation of Cronbakh's Alfa that was 0.81-0.92. The result shows that the average number of farmers' information about the insurance & its advantages is 10.79 out of 20. The result of the analysis indicate that there is a direct & meaningful correlation between the insurance level in the year 2012 & the variables of insurance level in 2011, the farmer age, agricultural experience, area of farm land, the annual income, insurance history, attending insurance classes, satisfaction with quality of the classes, cultivation area in 2011, the total loss in 2011, and the amount of the damaged farm land in 2011. The regression analysis showed the three variables including the level of insurance in the previous year, the satisfaction with the insurance in the previous year and cultivated area explain 98% of the changes for the dependent variable.

Key words:

Insurance, Rice, Agency Company of Agricultural Insurance, Assessment of Damage, Performance, Talesh City.

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