

# Study of Methods to Offer Proper Agricultural Insurance Services

Case study: Khorasan Razavi Province

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## Abstract

Acceptance of agricultural insurance, like any other innovation, has always been faced with resistance of agricultural crops producers. Therefore, insurance programs should be compatible with demands of the farmers, their needs and expectations. The present research is aimed at identifying and studying methods of offering agricultural insurance services and ways of their application from different aspects. For this purpose, viewpoints of some 1000 insured farmers active in the areas of farming, livestock breeding and gardening as well as views of 110 experts of different organizations related to insurance in Khorasan Razavi Province were used. Results showed that in the opinion of the insured, fluctuations in revenue generated incentives for them to use the insurance services whereas granting loans did not encourage them to increase use of such services. But if the insurance fund could guarantee the real amount of their revenues at the time of risk, this would generate more incentives for them to use insurance services. Meanwhile, experts believe that economic factors are the most important parameters for low insurance demands. Then, motivational and facility factors, as well as thought leadership, diversity in insurance coverage, social, supervising, and educational -extensional factors, means of security and natural factors would be placed in subsequent ratings. A comparison of different types of insurance shows that full risk, income and performance would secure satisfaction of the insured more than value of production, weather, single risk and price insurance. As for the process of submitting insurance activities to the private sector, experts have assessed that insurance companies, real insurance agents, legal insurance agents, cooperative companies and public organizations are being the most appropriate.

## Keyword:

Agricultural Insurance, Views, Low Insurance, Submission, Insurance Services, Insurance Types, Razavi Khorasan Province.

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