

# Viewpoints of Private Insurance Agents of Factors Effective on Development & Acceptance of Pasture Insurance

## Case study: Tehran Province

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### Abstract

The key role natural resources play in all dimensions of human life cannot be ignored at any rate. Pastures enjoy the widest span in the country, close to 55 percent of the Iranian territory. Therefore, management of pastures is a highly significant activity but exposed to risk. Insurance of the crop is a solution to control the risk. The main goal of the present article is to examine factors effective on development of pastures insurance in Tehran Province from private insurance agents' point of view. This research is among applied studies and is based on descriptive, correlative and regressive methods. The sampled group in this study included 32 private insurance agents and the research work was conducted on a field basis by using questionnaire and SPSS software. Reliability of the questionnaire and its validity was confirmed through using Cornbach alpha reliability coefficient. Multivariate regression analysis by stepwise model shows that knowledge about goals and benefits of pasture insurance, the degree of trust and certainty between the insurer and the insured, fair assessment of loss by the insurer and pasture span had all positive effect on accepting insurance for pastures. Furthermore, variables such as suitability of the insurance fee, numbers of contacts between experts and those in charge of pastures, and timely payment of fines by pasture owners have positive effect on the development of pasture insurance.

### Keywords:

Pasture, Natural Resources Insurance, Accepting Insurance, Private Insurance Agents, Tehran Province.

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