



**PROBLEMS OF PERSONNEL INSURANCE OF AGRICULTURAL SECTORS AND THEIR SURVEYS**

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**ANNOTATION:** *The article describes the practice of agrarian insurance in our country, has been analyzed by foreign experience and thereby developed proposals and recommendations for improvement.*

**KEY WORDS:** *insurance, liability insurance, insurance of subjects of agricultural sector, property insurance.*

**INTRODUCTION**

During the years of independence a certain experience has been gained in the insurance of the property interests of agrarian entities. Without a doubt, insurance is an important factor in covering the losses they have suffered as a result of natural disasters, thereby ensuring their financial sustainability.

In this regard, it should be noted that the Government of the Republic of Uzbekistan is implementing large measures to support the state in the field of economic development, including the importance of insurance in the development of the agrarian sector.

In developed countries insurance represents a complex system, which has entered all spheres of socio-economic life of the society, providing economic stability and material well-being of entrepreneurship activity.

The following types of insurance are provided by agricultural producers in the agrarian sector:

- Development and implementation of cattle, agricultural machinery and personal insurance types;
- insurance of vehicle owners' liability in accordance with international practice;
- Liability insurance of employers.

Taking into account the interests of the commodity producers in the agrarian sector necessitates the development of new types of insurance. Particular attention should be paid to the development of new types of voluntary insurance and improvement of existing ones.

An analysis of the current state of insurance of property interests of agrarian sector shows that the work in this direction is not at the proper level, and most of them are out of insurance protection.



It should be noted that in some CIS countries, insurer insurance is compulsory. For example, the Republic of Kazakhstan has introduced compulsory insurance of crops, long-term crops, livestock and essentials in adverse natural-climatic conditions and other extreme events.

#### **MAIN PART**

Taking into account the aforementioned, we propose to introduce compulsory insurance of crops, basic crops and livestock in order to ensure the agrarian sector's full coverage for insurance protection.

In many of the most advanced economies in the agrarian sector, agrarian insurance is not compulsory but the government actively participates in this process, encouraging farmers 'and dehqan farmers' interest in insurance. For example, Canada has three agricultural products insurance programs that include:

CI (Crop Insurance Program) - - Program of insurance of crops

NISA (Net Income Stabilization Account) - income stabilization fund

AIDA (Agricultural Income Disaster Assistance) - Strike Aid Program. In addition, regional provincial programs have been developed in each province based on regional characteristics.

#### **ANALYSES**

It is noteworthy that Canada's agricultural product insurance was introduced in 1939 and its basic principles are the cornerstone of the current federal program of farmers support. Within this program, farmers receive a number of natural events, including droughts, floods, hails, frosts, excessive moisture, and damage to plant pests. If the farmer receives less than the amount specified in the insurance contract, the difference is compensated by the insurance organization. Economist LS Elkina said: "The largest amount of covering for this program is 80% of the average crop."

Currently Federal and Provincial governments pay 25% of insurance premiums and 50% of administrative costs of insurance companies in the form of subsidy.

The NISA program was developed in 1991 and serves to ensure that producers' earnings are sustainable over the long term. According to this program, farmers have to transfer their current cash to NISA account every year. In turn, the state transfers the equity funds to the deposit account. The manufacturer's revenues may be used by the Income Stabilization Fund for some years, when the defaults decline.

AIDA (Agricultural Income Disaster Assistance) - is a support program for agricultural producers to assist agricultural producers in the event of a sharp decline in their earnings as a result of the risks beyond their control, and the inability to cover those revenues in the previous programs. The



program was created in 1998, with 60% of subsidies allocated for it to be made by the Federal Government and 40% to local authorities.

Taking into consideration the experience of foreign countries taking into account the leadership role of the agrarian sector in the economy of the country, it is desirable to adopt a national program aimed at securing the interests of agrarian entities.

Also, the development of insurance of property interests of farmers and dehkan farms should be implemented in the following two areas:

- \* introduction of new types of insurance;
- Improvement of existing types of insurance.

## **RESULTS**

There are no unusual types of insurance that are currently in the interests of agricultural commodity producers. However, the introduction of new types of insurance in the network will be an important factor in the development of the agricultural sector.

Speaking about the liability insurance of farmers and dehkan farms to third parties, it is important to note, first of all, that it is expedient to introduce the liability of producers for the quality of agricultural products. This type of non-conventional liability insurance is most appropriate for producers of livestock and fruits and vegetables and melons and gourds. This type of insurance is not currently practiced in practice. Its rules are not developed yet. The right question is, what is the purpose of insuring the responsibility of the agricultural enterprises producing fruit and vegetable products for the quality of their products?

Experience indicates that the use of natural fertilizers in the production of agricultural products, especially fruits and vegetables and melons, increases the fertility rate. However, in some cases, agricultural producers are unaware that chemical fertilizers exceed the established standard. It is widely known that the products produced by the extensive use of chemical fertilizers can pose a serious threat to human health. Therefore, we believe that the damage to the health of citizens as a result of the use of satiated melons and gourds in chemical fertilizers should be compensated by the agricultural enterprise, which is undoubtedly guilty. If there are no funds to cover the damage to the farm or shirkat, how can it be compensated?

## **CONCLUSION**

In our opinion, voluntary insurance of farmers 'and dehkan farmers' liability for the quality of their products is a means of rational solution of the above mentioned problem. The insurance contract is concluded between the farmer and the dehkan farm and the insurance organization. For the



voluntary nature of this type of insurance, the amount of liability, ie amount of insurance, is determined by mutual agreement. Insurance premium to the insurer is calculated in percentage to the amount of insurance coverage agreed. Here it is necessary to admit that some problems may also occur. One of the problems is that there is practically no statistical data on this type of insurance. This, of course, creates certain difficulties in determining the amount of insurance coverage and determining the amount of insurance premium.

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