

PROBLEMS OF VOLUNTARY AGRICULTURAL INSURANCE

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Reforms in modern Russia affected all spheres of life of society, especially economy, and in particular the financial market and insurance. Now keen interest in insurance is observed. It is explained by a difficult economic situation and instability. Now the insurance market is at a forming stage (after cancellation of the state monopoly in insurance case). Insurance case needs accurate determination of the phenomenon as parts of the financial market.

Basis in creation of new insurance system is, the Federal Law «About the Organization of Insurance Matter in the Russian Federation» No. 4015-1 adopted in 1992.

The greatest role in agricultural insurance of Russia is played by insurance of crops, in connection with a high share of crop production in agricultural industry.

Voluntary insurance of crops is at the moment available not to all producers. It is explained by its high price, but an exit from this situation was found – insurance began to be performed with partial state support (a combination state regulation machineries with independence of accounting entities).

Throughout use of this method of insurance, for many years, its shortcomings became clearly visible. They were shown that voluntary insurance «laid down on the unprepared soil». Producers of agricultural products, without having sufficient financial provision, didn't show due interest in insurance. As this interest arises and develops in close interrelation with other economic processes, its basis valuable interest which, in turn, is caused by the property relations is. But, for many years of a problem of ownership, orders and uses of property are rather sharp and topical. Not up to the end created legislation very complicates desires of producers of agricultural products to increase the land ownerships and to register them under the ownership.

Lack of interest at producers of agricultural products in agricultural insurance with support of the state are caused by a set of various reasons, the main of them are:

– financial neediness of agricultural producers that causes impossibility of their payment of an insurance premium according to the insurance contract;

- low level of legal literacy of agricultural producers;
- reduction of system effectiveness of agricultural insurance because of a possibility of receipt of grants from the state in case of approach of various emergency situations;
- money as form of the state support, have the long term of bringing directly to agricultural producers;
- backwardness of a complex of actions for promoting of agricultural insurance and increase in interest of agricultural producers in the conclusion of agreements of agricultural insurance.

Voluntary agricultural insurance shall be enhanced, it shall happen on more flexible conditions. Producers of agricultural products shall choose independently that insurance product most of which would satisfy his needs for protection and promoted use of the mechanism of agricultural insurance as one of the main methods of protection of the valuable interests. Voluntary insurance shall replace gradually the agricultural insurance performed with the state support and reduce share of the state in system of agricultural insurance.

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