



中国经济学博士丛书

中国农村 保险制度论纲

ZHONGGUO NONGCUN
BAOXIAN ZHIDU
LUNGANG



刘京生 著

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自序

农村保险是指为补偿因自然灾害和意外事故造成被保险标的损失而在农村建立起来的一种经济补偿制度，它包含两个范畴，即：农业保险和农民人身保险。本论文着重从制度角度研究适合于我国农业保险的制度创新以及政府的支持农业保险方面的制度安排。

农村保险既有我国保险业在市场经济条件下发展的一般特点和规律，也有许多新特色。目前我国的农业保险和农民人寿保险不论是从法律构架、治理环境、经营主体、保险模式、财政税收扶持等方面，都不适应国民经济和农村经济对保险的需要。

当前，农村保险、农业保险存在的突出问题是：供给主体缺位；城市保险与农村保险的结构严重失衡；农业保险立法滞后；对如何建立农村保险体系的研究不够，使得农村保险、农业保险的经济补偿功能难以发挥作用。在我国社会主义市场经济框架初步建立的今天，我们仍没有摸索到一条发展农业保险的道路，仍没有在农业保险的制度创新方面取得突破，农业保险的传统计划经济理论框架也没有被打破。

从国外农业保险发展的实证分析来看，政府在农业保险政策目标制定、管理手段、政策工具使用等方面的作用至关重要。因此，研究农业保险的目的，除了研究经营主体、经营模式等方面的问题，重点应研究政府在农业保险中的地位和角色。总结我国

农业保险 18 年经营萎缩的成因，其中一条根本原因是，政府利用财政金融政策支持农业保险发展的作用没有真正发挥出来。

农业保险除了具有同商业保险某些相同的基本特性外，还有一些其他特性，如：保险商品二重属性、财政补贴、国家干预、垄断经营、非等价交换等，正是这些特性构成了农业保险区别于商业保险的特点，也成为我们研究农业保险的基础和出发点。

国外农业保险理论是建立在国家干预理论和政府宏观调控理论基础上的，强调利用政府财政政策、金融政策等经济、行政、法律手段，配合市场机制、价格机制共同支持农业保险的运作，通过加强政府管理职能限制农业保险的竞争，确保农业、农民的实际利益得到保障。

国内农业保险理论以往主要集中于经营主体经营模式方面的研究，如探讨自主型、共保型、分担型、代办型、扶持型等经营方式的实证研究，造成农业保险理论研究的滞后。

我在总结分析国外财政补贴型和我国自主经营型农业保险模式利弊后，从目前我国农村经济和农村政策出发，从农村生产力水平的实际出发，从农村自然经济或半自然经济的现实状况出发，提出：（1）财政支持型农业保险是我国农业保险发展模式的必然选择。财政支持型实质上是财政主导型、金融辅助型的农业保险模式，它包括利用财政、税收、金融、再保险等手段以及其他技术支持来发展农业保险。（2）引进和采用相互制保险公司这一组织形式。相互制保险公司既能体现合作制的原则，又是合作制的高级组织形式，比较适合我国现实农村生产力发展水平。（3）建立再保险机制。我国以往农业保险经营中，从来没有安排再保险保障。国外农业保险的风险转移主要是靠再保险方式，而且是各国通行做法，再保险成为各国政府管理农业保险的强有力的工具和干预的重要标志。

在农业保险经营中，除了农业保险经营主体的制度创新，增加供给主体，提高供给职能以外，农村保险代理制度的建立也将推动农业保险的快速发展。保险代理制度在完善保险市场主体结构、沟通保险供求、增加保险供给、促进保险业发展方面，发挥着十分重要的作用。

ABSTRACT

Rural insurance is a compensation system established in the rural areas aiming at making compensation for losses or damages of the insured subjects caused by natural disasters and accidents. There are two categories of rural insurance: agricultural insurance and personal insurance of the peasants. This thesis aims to study, from the institutional perspective, the institutional innovations of agricultural insurance that adapt to the Chinese environment, as well as the institutional layout formulated by the Chinese government to support agricultural insurance.

In addition to the common rules and features of China's insurance industry in the market economy, rural insurance is also featured by some specific characteristics. Presently, China's agricultural insurance and peasants' life insurance are yet to meet the demands of the national and rural economy in terms of legal framework government regulation, insurance operators, operation modes as well as financial support, and tax preferential treatments.

The outstanding problems in the current rural insurance industry includes: shortage of suppliers, great imbalance in the urban and rural insurance structures, lack of necessary laws and regulations and insufficient study on how to establish the rural insurance sys-

tem. Consequently, the present rural and agricultural insurance system cannot fully perform its compensation function. Nowadays, China has set up a basic framework of the socialist market economy, but it is yet to find a way to boost its agricultural insurance, to make breakthroughs in institutional innovation and to slip the lease of the old theoretical framework that was developed under the traditional planned economy .

Analysis of the development of agricultural insurance in western countries shows that the government plays a vital role in agricultural insurance policy making, including target setting and administrative device defining, and in the application of related policies. Studies on agricultural insurance, therefore, should focus on the status and role of the government, in addition to such issues as operators and operation modes. The ultimate cause of China's recession in the agricultural insurance industry after 18 years operation is that the government has not put its role into full play in terms of fostering the development of agricultural insurance using fiscal policies and financial measures.

Agricultural insurance, in addition to those basic characteristics of commercial insurance, is also marked with some other features, such as the duality of insurance, financial subsidies, state intervention, monopolistic operation and exchanges at unequal values. These have distinguished agricultural insurance from commercial insurance and constituted a basis as well as a starting point for our researches.

The theoretical framework of the agricultural insurance of other countries abroad is based upon the theories of state intervention and macro regulation by the government. It stresses the use of economic, administrative and legal measures such as fiscal and financial poli-

cies, which combined with the market and price mechanisms, shall enable the government to support the operation of agricultural insurance, and in the meantime, to restrict competition in the industry by enhancing the administrative function of the government so as to make sure that the interests of agriculture and peasants are duly secured.

In China, on the other hand, studies on agricultural insurance used to focus excessively on the subjects and modes of operation, such as the case study on independent insurance, co - insurance, shared insurance, agency insurance and fostered insurance. The limitation in researches has caused China to lag behind western countries in its agricultural insurance theories.

After an analysis of the advantages and disadvantages of the western finance - subsidized mode and the Chinese independent mode, the following arguments are raised in the thesis, which are all based upon the status of the rural productive forces and the present situation of the natural or semi - natural economy in the rural areas: 1. Finance - fostered agricultural insurance is the inevitable choice for China to boost its agricultural insurance, Finance - fostered agricultural insurance is, in essence, a mode that is fostered primarily by financial policies with the support funds through various sources. It employs such devices as fiscal policies, taxation, financial measures and reinsurance as well as some other technical support to develop the agricultural insurance. 2. Mutualization, as an advanced form of cooperation, can be introduced into and adopted by China. A mutualized insurance company not only can embody the principle of the cooperative system but also is a high level organizational form of the cooperative system which is more adaptable to the

actual status of productive forces in China's rural areas. 3. It is necessary to establish a reinsurance mechanism. In the past, China had never given the security of reinsurance in its operation of the insurance business in the rural areas. In most foreign countries the shift of risk in agricultural insurance mainly relies on reinsurance which has become an international practice. Reinsurance has also become a powerful instrument for the government to administer the agricultural insurance and an important indication of state intervention.

In the course of operation of insurance in the rural areas, apart from the institutional and structural innovations of the operational subjects and the increase the subject of supply and raising the functions of the supplies, the establishment of the rural insurance agent service shall also speed up the development of agricultural insurance. The insurance agent service shall play an important role to perfect the main structures of the insurance market, to link up the demand and supply of insurance, to increase insurance supplies and to facilitate the development of the entire insurance industry.

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第一章

导 论

农村保险是指为补偿因自然灾害和意外事故造成被保险标的损失，而在农村建立起来的一种经济补偿制度，其中的农业保险更具特殊性，且对经济发展有重大影响，因而是当今世界各国政府及经济科学和社会科学所共同研究的尖端课题，它的理论价值和实践价值都是非常重大的。本论文所研究的农村保险包含两个范畴，即：农业保险和农民人身保险；所研究的制度主要包括保险公司产权制度、保险组织制度、保险制度创新以及相关的财政、金融、税收、再保险等配套制度。

第一节 选题意义与研究目的

农村保险制度是构筑我国保险制度的重要组成部分，是社会主义市场经济发展过程中的重大现实理论问题。农村保险制度的建立对于加快保险体制改革和发展，对于建立有中国特色的保险补偿体制具有十分重要的理论意义和实践意义，对于发展农业经济有着极大的推动作用。

一、农村保险的现状

我国农村保险中的农业保险自 1982 年得以恢复以来，经历