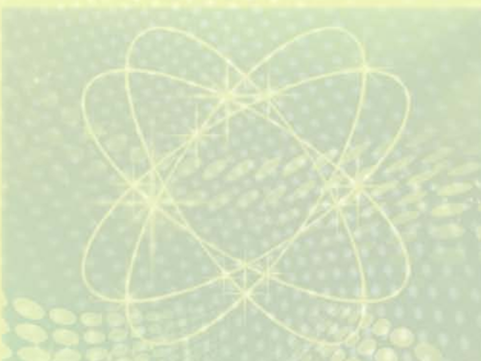
我国种植业保险经营模式研究

高子清　著



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我国种植业保险经营模式研究

Woguo Zhongzhiye Baoxian Jingying Moshi Yanjiu

高子清 著

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摘　要

随着我国构建和谐社会的发展进程,新农村建设问题日益突出。在构建社会主义新农村过程中,主要是发展农村经济,而种植业在整个农村经济中处于核心地位,种植业保险则对种植业的健康发展起到保驾护航的作用,因而对种植业保险的研究具有重要的意义。我国的种植业保险发展比较缓慢,相关的理论研究也比较薄弱,尤其是对种植业保险模式的系统研究相对较少,为此,本文针对我国的种植业保险模式,从博弈论角度和需求角度进行探索与研究。

本文以我国种植业保险经营模式为研究对象,分析我国种植业保险经营的目的背景以及意义。在对国内外种植业保险经营模式相关研究及趋势评述的基础上,确定研究方法,并结合当今种植业保险经营模式构建了我国种植业保险经营模式的研究框架体系。

在对种植业保险经营模式进行定性和定量分析的基础上,本文按照政府、商业性保险公司和农户三方面,分别对其合作、非合作、国家种植业保险供需与资本投入等方面从博弈论的角度进行较深入的分析和论证。其中,在合作博弈分析中对政府、商业性

保险公司与农户之间合作的阻碍因素、合作策略选择等方面进行了分析;在非合作博弈分析中分析了政府、商业性保险公司、农户三者之间的合作优势以及利益分配等,并且运用博弈论对政府、商业性保险公司、农户三者在进行种植业保险经营时各自的成本投入进行了分析;本文以鄱阳湖湖区的供需抽样调查分析了我国的种植业保险供给与需求,进而对鄱阳湖湖区的种植业保险经营作出了研究。

本文以经营服务角度为着眼点,提出建立国家种植业保险经营服务部,对种植业保险的区域划分、保费厘定等方面提出由国家进行勘定,对商业性保险公司的经营方式提供建议,对农户对待种植业保险的理念进行分析,提出了新的见解。

本文的研究有助于政府和商业性保险公司在今后更加注重对我国种植业保险的经营服务,提高我国种植业保险的有效需求,可以作为我国种植业保险经营模式的理论借鉴和参考,推进种植业保险的经营实践,有助于政府和商业性保险公司及农户进行科学决策。

Abstract

As China´s building of a harmonious society in the development process, building new rural areas have become increasingly prominent. In the process of building a new countryside is to develop the rural economy, and farming in the rural economy as a whole at the heart of planting the insurance industry is on the healthy development of the farming plays the role of escort, thus planting the insurance industry study important practical significance. China´s growing insurance industry is relatively slow development, theoretical research related to the relatively weak, especially for the farming insurance model of a relatively small system, this paper for China´s farming insurance model, from the perspective of game theory and the demand point of view carried out exploration and research.

In this paper, the insurance industry in our country plant business model for the study, analysis of plant operating purpose of the insurance industry background and significance of plant industry at the domestic and foreign insurance business model related research and trends on the basis of comments to determine the research meth-

ods, combined with today's plant insurance industry business model to build plant in China's insurance industry, business model research framework.

In the farming insurance business model for both qualitative and quantitative analysis on the basis of this article in accordance with the government, insurance companies and commercial farmers in three areas, namely their cooperation and non – for, the state crop insurance and capital supply and demand, and so on from the game On the point of view a more in – depth analysis and argument. The co – operation in the Game Theory analytical in the government, insurance companies and commercial farmers co – operation between the factors that hinder cooperation strategy choices are analyzed; And the use of game theory to the government, commercial insurance companies, three farmers in farming operations in the insurance costs of their inputs; Poyang Lake and to supply and demand analysis of a sample survey of China's growing insurance industry supply and demand, and on the Poyang Lake Lakes region growing insurance industry analysis to the study of operation.

From the perspective of the operation and service focus for the proposed establishment of a national crop insurance services operating on the crop insurance division of the region, such as determining the premium put forward by the State to carry out demarcation on the commercial insurance business in a manner to provide recommendations; on Treatment of farmers planting the idea of the insurance in-

dustry analysis, made their views.

In this paper, the focus of the operation and service perspective, the country set up the operation and service of plant industry, the Department of Insurance, the plant industry, the regional division of insurance, the premiums and other aspects of the determination by the State to carry out demarcation of commercial insurance companies to provide management recommendations; of farmers deal with the insurance industry, the concept of plant analysis, a new view.

This study will help government and commercial insurance companies in the future of our country pay more attention to the operation of plant industry, insurance services, plant improve our country′s effective demand for insurance can be regarded as our country plant industry insurance theoretical business model reference and reference, and promote plant the operation of the insurance industry practice, and contribute to government and commercial insurance companies and farmers to carry out scientific decision – making.

Keywords Crop Insurance Business Model Analysis of the Game Effective demand

目　录

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