

Agricultural Insurance:  
Theories, Experience & Issues

# 农业保险

：理论、经验与问题



主编 庾国柱 C·F·弗瑞明翰  
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**农业保险:理论、经验与问题**

庾国柱 C·F·弗瑞明翰 主编

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## 前 言

这本取名为《农业保险：理论与问题》的论文集，汇集了1994年国际发展农业保险学术研讨会（ISAID'94）与会者提交的全部论文。1994年4月25—28日在中国西北农业大学（陕西·杨陵）举行的这次学术研讨会，是由加拿大曼尼托巴大学、中国西北农业大学和华中农业大学联合发起和主办的。与会的97位学者、专家和政府有关官员分别来自加拿大、中国大陆、美国和台湾等国家和地区。

提交给这次研讨会的67篇论文，广泛涉猎了中国、加拿大、美国和其他国家发展农业保险中的理论和实践经验，以及存在问题，特别是发展农业保险的技术、制度、法律、财务和外部环境条件等问题。其中探讨农业保险对推进发展中国家市场经济的意义、中国农业保险的发展和经营模式方面的论文占了不小比例。作者们对加强农业保险的科学研究和专业教育方面，也提出了不少中肯的建议。这无论对中国还是对其他国家农业保险体系的建立和发展都不无重要价值。

本书汇集的论文，根据内容分为6个专题。第1个专题有7篇文章，讨论保险经济学问题，分析农业保险对农业发展和农场经营决策的宏观和微观影响等；第2个专题有11篇文章，讨论农业风险管理和损失补偿的问题；第3个专题的24篇文章，从各个角度提出了全面发展农业保险的途径，探讨了农业保险的发展和经营模式；第4个专题有11篇文章，讨论的是农业保险经营技术方面的问题；第5个专题的两篇文章谈的是农民养老保险问题；第6个专题有12篇文章，交流了发展农业保险的实践经验。会议期间，曾分四个小组进行讨论，我们将四个小组的讨论小结也编入了本书。论文按上述6个方面分类编辑，只是为了阅读方便，由于有的专题之间并无明显界限，因而有的文章应归入某一专题，就不很严格。限于本书的篇幅，对大多数论文我们不得不压缩文字，部分

论文只编进了摘要。为了便于中国读者阅读英文论文,我们曾打算将其全部译出并编入本书。但由于时间关系,翻译及其译文出版只能另外设法解决了。不周之处,还望作者和读者鉴谅。

我们希望,充分反映了不同国家和地区有关农业保险发展的各种观点、不同实践和研究成果的这本书,对促进中国农业保险的可行性研究和试验,也对其他国家农业保险实践的改进有所裨益。我们还希望,中国有关决策部门也能从中获得重要的参考信息,以便在不久的将来建立具有中国特色的农业保险体系。

我们要特别感谢加拿大国际开发署(CIDA)和加拿大大学学院协会(AUCC),为成功举行这次国际发展农业保险学术研讨会所提供的资助。同时感谢中国西北农业大学和加拿大曼尼托巴大学,在筹备这次会议和会议举行期间所做出的巨大努力与贡献。还要感谢中国人民保险公司陕西省和西安市分公司对这次会议的热情支持。

在本书出版过程中,西北农业大学荆家海校长、张宝文副校长、华中农业大学孙济中校长、中国人民保险公司农业保险部吴春圃总经理、陈宪洲副总经理、李军副总经理、中国农科院农业宏观研究室梅方权主任、加拿大曼尼托巴大学农经系J·马克米兰主任等给予了多方支持和帮助,在此表示诚挚的谢意。

还要感谢本书的另外各位中、加编委:C. F. 弗瑞明翰教授、丁少群硕士、杨生斌讲师、齐霞教授和侯军岐讲师、魏景刚先生、李养龙副教授、董会庆副教授,以及责任编辑马光霞女士,他(她)们为本书的顺利出版花费了大量的精力,付出了辛勤的劳动。

**马丁·H·叶**

加拿大曼尼托巴大学教授

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1994年10月25日

## Preface

The chapters in this proceedings named *Agricultural Insurance: Theories, Experience and Problems* are made up of all the papers presented at the 1994 International Symposium on Agricultural Insurance Development, ISAID'94, jointly sponsored by the University of Manitoba, Northwest Agricultural University and Huazhong Agricultural University. The ISAID'94 was held at Northwest Agricultural University in Yangling, Shaanxi, China on April 25-28, 1994. There were 97 people in attendance at the conference, with 20 speakers from Canada, China, U. S. A and Taiwan and 77 other participants from different provinces of China.

There were many papers presented at this ISAID'94. They were of concern to both knowledge and experience on principles, practical issues and problems related to agricultural insurance in China and other countries including Canada and USA with emphasis on technical, institutional, legal, financial and environmental requirements for a sustainable agriculture. Another issue of concern of this symposium was to help develop agricultural insurance programs in developing countries, paving the way towards market-oriented economy. There were proposals to supplement post secondary education and research in agricultural insurance. The result of this research would be beneficial to the on-going research and development of crop insurance system in Canada.

This proceeding is comprised of all the papers presented at the conference. Some were revised or expanded afterwards with the consent of their authors. The chapters are organized into six categories. In the first group, comprising of seven papers on insurance economics, the major micro and macro impacts of risk insurance on farm decision making and household agricultural production are identified. A second series, comprising of 11 topics, illustrates agricultural risk management and loss compensation. The third group, comprising of 24 articles,

suggests various approaches to the development of agricultural insurance. A fourth series, comprising of 11 papers, considers operational techniques of Agricultural insurance. The fifth series, comprising of 2 articles, illustrates the pension insurance system. The final group, comprising of 12 papers, shares practical experience of agricultural insurance in China and in Canada. Four workshop summary reports are also collected in this proceeding which are the outgrowth of the final plenary session of the symposium.

It is anticipated that this proceedings will be useful for the wide dissemination of ideas, practical experience, and research findings on Agricultural insurance—not only to stimulate research on the feasibility study on agricultural insurance in China but also to facilitate action programs. It is hoped that action-oriented persons such as policy makers and program planners will find this volume a useful guidance to establish a systematic agricultural insurance program for China in the near future.

Special thanks to the Canadian International Development Agency (CIDA) and the Association of Universities and Colleges of Canada for their financial support to help make this ISAID'94 success.

We are deeply grateful to Northwest Agricultural University, China and University of Manitoba, Canada for their efforts and Contributions to the Conference. We are also grateful to Shaanxi and Xian Branch of PICC for their support to this ISAID'94.

Appreciation and thanks also be extended to the members of the ISAID'94 academic committee—Guozhu Tuo and C. F. Framingham, the two co-chairpersons, Shaoqun Ding, Shenbin Yang, Xia Qi, Junqi Hou, Jigang Wei, Yang long Li, Huiging Dong, Guangxia Ma for organizing, editing and publishing this proceedings.

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October, 25th, 1994

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# **The 1994 International Symposium on Agricultural Insurance Development**

## **Opening Remarks**

**Martin H. Yeh  
Chairperson, ISAID'94**

**Ladies and Gentlemen :**

I would like to extend my warmest welcome to you all and thank you for participating in this International Symposium on Agricultural Insurance Development.

This conference seems like a dream come true to me. In September, 1990 we held meetings with vice President Zhang Bao Wen of NWAU and President Sun Jizhong, HAU, currently involved in Educational Exchange Programs with our University of Manitoba and with Mr. Liu Enzheng, general manager of the Department of Agricultural Insurance, People's Insurance Company of China (PICC) to discuss possibilities of organizing a inter national conference on agricultural insurance in China. With all the hard work by many of us during the past three years, I am very pleased that we are able to hold this meeting in China today.

This symposium is particularly timely and significant in China, an agricultural nation with 800 million people living in the rural area. Therefore, agricultural insurance appears to be particularly important, because agricultural insurance is a feasible policy implemented by many developing and developed countries around the World by which the farmers can protect their income and investment from the disastrous

effects of crop losses due to natural hazards.

The objective of the Symposium is, to share knowledge and experience on principles, practical issues and problems related to agricultural insurance in China, Canada, and other countries with particular emphasis on technical, institutional, legal, financial and environmental requirements for a sustainable agriculture. Another objective is to strengthen human resources in the field of agricultural insurance in China through post secondary education and research programs on general insurance/ agricultural insurance curriculum reforms.

At this time, I would like to express my gratitude to many individuals and organizations who helped to make this conference possible.

First, I would like to thank the Chinese host organizations, the NWAU and HAU. In particular, Professor Zhang Bao Wen and Professor Sun Jizhong, Professor Tuo Guo Zhu, and Mr. Wei Jingtang, NWAU, for their assistance with program development and local arrangements of the conference.

On the Canadian side, I would like to thank Dean J. I. Elliot, Dr. J. A. MacMillan of the University of Manitoba, Dr. Gilles Lavoie and Dr. Michael Ellis of Agriculture Canada, Dr. Neil Hamilton of Manitoba Crop Insurance Corporation for their support and participation.

The conference could not have become a reality without the financial support from several organizations. I would like to specially thank CIDA/ AUCC for partial funding of this conference. The NWAU/UM also provided to us its generous support. I am especially grateful to Mr. Valdemar Larsen of AUCC for his effort and support for the National Element activities of our linkage projects including his Conference.

Finally, I would like to thank everyone of you for accepting the invitation to participate in this conference. The conference cannot succeed without your time and efforts in preparing and delivering the papers.

I hope you all will enjoy the conference and workshops, the formal papers, the informal discussion and exchanges and most of all,



the friendship and Chinese hospitality.

I will now introduce the next speaker. During the last three years of negotiation and preparation, the Department of Agricultural Economics and Farm Management of the University of Manitoba had strong support and endorsement in this Symposium on Agricultural Insurance. Today, we are grateful to have Dr. J. A. MacMillan who came all the way from Winnipeg, Canada to represent the University of Manitoba at this conference. Dr. MacMillan is the Head of the Department of Agricultural Economics and Farm Management at the University of Manitoba. Now, I would like to ask Dr. MacMillan to say a few words.