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农业保险保费补贴 机制研究

——基于主体及其行为

刘蔚○著



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刘蔚 著

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摘要

随着我国农业现代化的不断推进,农业生产正逐步向规模经营转变,农业生产风险呈现复杂化和集中化趋势,农业经济稳定和粮食安全面临威胁。农业保险作为现代农业风险管理的重要工具,具有分散农业生产风险、稳定农业收入和发展农业经济的功能,客观需求日益增加。然而由于农业系统性风险、逆向选择及道德风险等问题,导致农业保险市场存在天然供需双重不足,需要政府介入农业保险市场,建立农业保险保费补贴机制则成为各国较为通行的现实选择。

2007年中国正式开展中央财政农业保险保费补贴试点工作,经过十年的发展期,在保费补贴推动下,中国农业保险呈现蓬勃发展态势,成为稳定农业生产的有效手段。随着工作的深入开展,补贴规模和补贴比例也不断提高,根据中国保监会编撰的《中国农业保险发展报告2015》,2014年中央财政提供保费补贴资金达到128.94亿元,补贴比例总和达到80%,在全球范围来看已经处于较高水平。但与较高的补贴总量和比例不相称的是,与国外开展农业保险较好的典型国家相比,宏观层面上中国农业保险深度和密度并未达到应有水平,微观层面上也出现经营主体乃至基层政府的违规现象,反映出农业保险保费补贴机制存在财政支农效率弱化的问题,财政资金存在“漏出效应”,亟待通过对农业保险保费补贴机制的效率问题与绩效评价的研究,考察阻碍财政资金转化为农业保险市场内在发展动力的原因,优化设计现行的农业保险保费补贴机制。

经济机制设计理论认为,经济机制运行效率与机制各主体的利益诉求及经济行为密切相关。各行为主体的利益诉求及经济行为是经济机制研究的逻辑起点,也是经济机制运行效率的微观基础,它通过经济机制运行机理的传导作

用，形成宏观层面上经济机制运行效果。对于农业保险保费补贴机制的运行效果而言，宏观层面上表现为财政支农效率，而微观基础则是政府、农户和保险公司三方主体的利益诉求及经济行为。换言之，为研究农业保险保费补贴机制下财政资金的利用效率和支农效果，需要研究各主体的经济行为，这对完善农业保险保费补贴绩效评价，解决当前农业保险保费补贴机制财政支农效率弱化的问题，实现农业保险可持续发展具有重要的理论和现实意义。

从上述理论与现实依据出发，本书在前人相关研究成果基础上，运用经济机制设计理论，基于各主体及其行为对中国农业保险保费补贴机制进行理论与实证研究。本研究试图解决的理论问题包括：

(1) 农业保险保费补贴机制的运行机理是什么？各主体的利益诉求如何影响其经济行为？

(2) 在农业保险保费补贴机制优化设计中，如何解决信息效率问题和激励相容问题？

(3) 农业保险保费补贴机制对农业生产的外部性如何？传导机制是什么？

本研究试图解决的实际问题包括：

(1) 农业保险保费补贴机制中，如何克服基层政府的违规行为，提高其补贴积极性？

(2) 如何优化设计农业保险保费补贴机制，引导农户生产行为，提高农业经营收入？

(3) 如何激励保险公司合规经营，确保保费补贴福利落实到受益主体农户？

针对以上关注的问题，本书研究内容主要分为五个部分：

第一部分是提出问题和确定研究路径。基于研究背景及意义、研究思路及内容、研究方法，明确提出研究问题以及可能的创新和不足之处。在梳理现有国内外研究成果的基础上，对农业保险保费补贴机制的相关概念进行了界定，构建了理论基础，梳理了农业保险保费补贴机制的运行机理，以经济机制设计理论为视角，构建优化农业保险保费补贴机制的框架性设计。

第二部分是现实背景和原因分析。从理论和现实依据分析了中国建立农业保险保费补贴机制的必要性后，基于经济发展的框架，对农业保险保费补贴机制的历史演进、成效和不足加以评价，指出制约中国农业保险保费补贴机制财

政支农作用的信息效率问题和激励相容问题。

第三部分是各主体经济行为的局部性分析。通过理论与实证分析的结合,基于政府主体的分析,揭示了中央政府与地方政府的利益诉求差异,指出了目前农业保险保费补贴机制中各级政府责任分担的不合理之处,并认为应当依据各省、市、区农业经济地位来实施差异化补贴。基于农户主体的分析,证实了农业保险保费补贴机制对农户行为的影响,以及对农业生产的外部性影响。实证分析表明农业保险保费补贴影响了农户的预期收益,农民倾向于投保和参与高风险高保险农业项目,导致农业生产结构调整。基于保险公司主体的分析,验证了农业保险保费补贴机制对农业保险供给的双重影响:实证表明农业保险保费补贴既提高了农业保险供给,也会引发保险公司追逐保费补贴利益的行为,从而影响农业保险保费补贴机制的支农效率。

第四部分是国际经验借鉴。对国外农业保险制度模式和农业保险保费补贴机制的比较分析表明,中国优化农业保险保费补贴机制设计应当与国家经济、农业政策等外部制度环境相适应,明确中央财政主体责任,减轻地方财政压力,并建立多元化依据的差异化补贴方式。

第五部分是构建解决问题的框架。在农业保险保费补贴机制纳什均衡的理论分析基础上,从国内现实情况出发,明确农业保险保费补贴机制优化设计的目标、原则和重点,并基于信息效率问题和激励相容问题,提出中国农业保险保费补贴机制优化设计的途径和内容,包括诱导机制、激励与约束机制和协同机制等。

本书在借鉴已有研究成果的基础上,对农业保险保费补贴机制问题进行了一定的拓展和深化。本研究的创新及特色主要体现在以下方面:

(1) 本研究基于农业保险保费补贴主体及其行为,结合经济机制设计理论,对农业保险的保费补贴机制进行研究,为丰富农业保险理论研究提供了较为新颖的视角,构建了优化农业保险保费补贴机制的理论框架,诠释了各主体依据利益诉求在分散化决策时的经济行为,并从信息效率问题和激励相容问题两个理论核心角度,初步论证了农业保险保费补贴机制促进农业保险市场资源有效配置的运行机理;基于对各主体及其行为的研究,分析了农业保险保费补贴机制的均衡及约束条件,提出了中国农业保险保费补贴机制优化设计的途径和内容。

(2) 本研究尝试对中国农业保险保费补贴机制宏观支农效率弱化的原因进行微观解释。现有研究大多从宏观层面进行农业保险保费补贴机制的效率评价,本研究结合宏观层面与微观层面的分析,把行为主体的利益诉求和经济行为作为研究逻辑起点,揭示了不同层级政府、农户和保险公司等主体的利益诉求差异,以微观层面的主体行为偏差解释了宏观层面的机制效率不足的问题。

(3) 本研究证实了中国农业保险保费补贴机制影响农业生产的外部性证据,利用长达十年以上的全国 31 省份面板数据,对 2007 年中央财政农业保险保费补贴机制建立前后两个阶段进行比较分析。实证研究结果显示,农业保险保费补贴机制对农户的参保行为和农业生产行为都存在显著影响,证实了我国农业保险保费补贴机制具有调节农业生产的功能。在此基础上提出中国农业保险保费补贴机制优化设计的目标应当分为两个层次,即以保障粮食生产安全为基本目标,并以提高农户农业经营收入为改进目标,为实现农业经济“保供给”和“促增收”提供了新的思路。

关键词: 农业保险; 保费补贴; 主体行为; 利益诉求; 机制设计与优化

Abstract

With the continuous advancement of agricultural modernization in China, agricultural industry is gradually changing to scale operation; meanwhile, there is a trend towards complexity and centralization in the risks of agricultural production. Thus, stability of agricultural economy and food security are facing growing threat. As an important tool of modern agricultural risk management, agricultural insurance has the function of dispersing agricultural production risk, stabilizing agricultural income and developing agricultural economy. The demand for agricultural insurance is increasing day by day. However, due to problems such as agricultural systematic risk, adverse selection and moral hazard, there is a shortage of natural supply and demand in the agricultural insurance market. It is necessary for the government to intervene in this market. It has been generally accepted by countries around the world to establish a premium subsidy mechanism for agricultural insurance.

In 2007, China officially launched the pilot program of subsidy for agricultural insurance premiums. After nearly 10 years of development, China's agricultural insurance has been developing vigorously under the subsidy program, which has become an effective means to stabilize agricultural production. The amount and proportion of subsidies rise as the program proceeds. According to the "China Agricultural Insurance Development Report 2015" compiled by the China Insurance Regulatory Commission, the subsidy funds provided by the central government will reach 12.894 billion Yuan in 2014, and the proportion of subsidy added up to 80%. In the global context, these figures have been at a high level. However, compared to those whose agricultural insurance industries have better performance, the macro level of China's agricultural insurance depth and density did not meet the expected level. At the micro level, there emerge irregularities among insurers as well as the grass-roots governments. These

phenomena reflect some weaknesses in agricultural insurance premium subsidy mechanism. The efficiency of financial support for agriculture is weakening and there is a "leakage effect" of financial funds. It is necessary to study the efficiency and performance evaluation of the subsidy mechanism and analyze the factors that prevent financial funds into the initial impetuses for agricultural insurance market, in order to optimize of the existing agricultural insurance premium subsidy mechanism.

Economic mechanism design theory holds that the efficiency of the economic mechanism is closely related to the interests and economic behavior of economic subject the logical starting point of the study of economic mechanism as well as the micro foundation of the efficiency of economic mechanism, which lead to macro-level economic mechanism operating results through the conduction effect of the mechanism. When it comes to the efficiency of agricultural insurance premium subsidy mechanism, which is expressed as the efficiency of financial support for agriculture at the macro level, the micro - foundation is the interests and economic behaviors of the government, farmers and insurance companies. In other words, in order to study the utilization efficiency of financial funds and the effect on supporting agriculture under the subsidy system of agricultural insurance, we need to study the economic behavior of each subject, which will improve the performance evaluation of the agricultural insurance premium subsidy mechanism, deal with its current weaknesses and help with the sustainable development of agricultural insurance. Thus, it has important theoretical and practical significance.

Based on the above theoretical and practical factors and the results of previous researches, this paper makes theoretical and empirical researches on the subsidy mechanism of agricultural insurance in China under the theory of economic mechanism design and the behavior of economic subjects. The theoretical problems that this paper tries to solve include:

(1) What is the operating mechanism of premium subsidy mechanism of agricultural insurance? How do the interests of each subject affect its economic behavior?

(2) How to solve the problem of information efficiency and incentive compatibility in the optimal design of agricultural insurance premium subsidy mechanism?

(3) What is the externality of agricultural insurance premium subsidy mechanism to agricultural production? What is the transmission mechanism?

This paper attempts to solve the practical problems including:

(1) The agricultural insurance premium subsidy mechanism, how to overcome the grass-roots government violations, and to motivate them?

(2) How to optimize the design of agricultural insurance premium subsidy mechanism to guide the production behavior of farmers and improve agricultural income?

(3) How to encourage insurance companies to comply with regulations, to ensure that the premium subsidy benefits are implemented to benefit the majority of farmers?

In view of the above concerns, this paper is divided into five parts:

The first part raises questions and identifies research paths. Based on the research background and significance, research ideas and content, research methods, this part clearly puts forward research problems, as well as possible innovations and shortcomings. Combing the existing research results at home and abroad, this part also defines the concepts related to the subsidy mechanism of agricultural insurance, constructs the theoretical basis, analyzes the operation of the mechanism, and designs the frame of the optimization of agricultural insurance premium subsidy from the perspective of economic mechanism design theory.

The second part is the realistic background and reason analysis. In the light of theoretical and practical foundation, this part analyzes the necessity of the establishment of the subsidy mechanism of agricultural insurance in China. Based on the framework of economic development, this part then evaluated the historical evolution, effectiveness and deficiency of the premium subsidy mechanism. It is also pointed out that two problems have been restricting the effectiveness of premium subsidy, information efficiency and incentive compatibility.

The third part is local analysis of economic behaviors of economic subjects, combining theoretical and empirical analysis. The study of governments' behavior reveals the conflicts between the interests of the central government and local governments, pointing out that in the current premium subsidy mechanism, different levels of governments fail to share responsibility reasonably. The analysis of farmers' behavior confirms the impact of agricultural insurance premium subsidy mechanism on the behavior of farmers, as well as the externalities of agricultural production. Empirical analysis shows that agricultural insurance premium subsidies affect the expected income of farmers, who are consequently more inclined to engage in high-risk agriculture activities. The analysis of economic behavior of insurers shows that the agricultural

insurance premium subsidy has dual influence on the supply of agricultural insurance. Empirical study indicates premium subsidy not only improves the supply of agricultural insurance policy, but also leads insurance companies to pursue interests in premium subsidies, hence affecting the efficiency on support for agriculture.

The fourth part makes reference to international experience. The comparative analysis of the foreign agricultural insurance system and the subsidy mechanism shows that the optimization of the premium subsidy mechanism of agricultural insurance should be compatible with the external system environment such as the national economic and agricultural policy. Meanwhile, the mechanism should clarify the responsibility of the central financial body, relieve the local financial pressure, and establish differentiated subsidies.

The fifth part is to build a framework to solve the problem. On the basis of the Nash equilibrium and domestic reality, the objectives, principles and key points of the optimization design of the agricultural insurance premium subsidy mechanism are clarified. By studying information efficiency problem and incentive compatibility problem, this part puts forward the method and content of the premium subsidy mechanism optimization design, including the inducement mechanism, the incentive and the restriction mechanism and the coordination mechanism and so on.

On the basis of drawing lessons from existing research results, this paper extends and deepens the issue of agriculture insurance premium subsidy. The innovation and distinguishing features of this paper mainly lie in the following three aspects.

(1) First, based on the analysis of the subjects' behavior under agricultural insurance premium subsidy and combination of economic mechanism design theory, this paper studies agricultural insurance premium subsidy mechanism and provides a new perspective for enriching agricultural insurance theory research, and constructs a theoretical framework and an explanation of optimizing agricultural insurance premium subsidy mechanism. And it explains the economic behaviors of the subjects that consist with their interests when they try to realize decentralized decision-making. From the perspective of the two core theories—information efficiency and incentive compatibility, the paper proves the operation of agricultural insurance premium subsidy mechanism to promote the effective allocation of agricultural insurance market resources. This paper also studies the subjects and their behaviors, and analyzed the equilibrium and constraint conditions of the subsidy mechanism, then puts forward the way and content of

the optimization design of the premium subsidy mechanism of the Chinese agricultural insurance.

(2) Secondly, this paper tries to explain the reason of the weakening support of the subsidy mechanism for agriculture in China. Most of the existing researches on the efficiency evaluation of agriculture insurance premium subsidy are based on macro level. Merging the analysis of the macroscopic and microcosmic aspects, the interest demands of economic subjects and their economic behavior serve as the starting point of the study, which further reveals the different interests of governments, farmers and insurance companies and explain the efficiency issues of the mechanism at the macro level through micro-level subjects' behavior.

(3) Thirdly, this paper confirms the external evidence that agricultural insurance premium subsidy mechanism has influence on agricultural production in China. Using the panel data of 31 provinces municipalities and autonomous regions in China for more than 10 years, this paper makes a comparative analysis on the two stages before and after the establishment of the premium subsidy mechanism of central government agricultural insurance in 2007. The empirical results show that the agricultural insurance premium subsidy mechanism has significant effects on the farmers' insurance behavior and agricultural production behavior, which proves that the mechanism of has the function of regulating agricultural production. Furthermore, this paper proposes that the goal of mechanism optimization design should be divided into two levels, namely, to ensure the safety of grain production as the basic objective, and to increase the income of farmers as improvement objectives, so that new ideas can be provided about agricultural economy "to ensure supply" and "to promote income".

Keywords: Agricultural insurance; premium subsidy; behavior subject; interest appeal; economic behavior; performance evaluation; mechanism design and optimization

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