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The international system of insurance for the subject of agrarian sphere

Scientific problem. In Ukraine it is possible to note the lack of a systematic approach to the formation of an insurance policy in agriculture. Over the past 20 years has been two attempts to introduce mandatory crop insurance, the compensation mechanism established by the state 50% of the premiums, but the desired effect was not obtained. The agricultural sector than any other sector of the economy confirmed catastrophic risk therefore requires sound system of risk management.In the evolution of insurance is designed over three hundred popular insurance products. State target program of development of the Ukrainian village to till 2015 provides for the improvement of the insurance and tax policy in the agricultural sector in Ukraine but not processed agricultural insurance issues like insurance system with its features and participants. Ukraine has extremely low coverage of acreage, so the issue of protecting the property interests of farmers through the mechanism of insurance requires learning and improvement.

Analysis of recent researches and publications. Relevance of research for effective functioning of insurance considered in his writings the following scientists: M. Alexandrov [10], O. Hudz [11], M. Demyanenko [12], A. Ostapenko [13], I. Fysun [5], Lamber Mur [14], Kennet Froot [15], Dominique Dionnet [16], Bernard Finas [17], Retro J [18], Scherbakov V.V. [19]. Most scientific sources the authors paid attention only to the problems of government support for farmers insurance or creating state insurance company

The objective of the article. Refers to a study aimed at systematization insurance services for agriculture and economic study of international experience in building effective protection of property interests of farmers In the course of the study will be applied the following methods of economic research as analysis and synthesis, scientific abstraction, system.

Statement of the main results of the study. In the evolution of insurance is designed over three hundred popular insurance products. In Ukraine it is possible to note the lack of a systematic approach to the formation of an insurance policy. The term "system" comes from the ancient Greek «σύστημα» (literally "connection") – a set of interrelated elements, separated from the environment and interacting with it as a whole [1, p. 30]. According to Y. Cherniak system – is reflected in the consciousness of the subject (the researcher, observer) properties of objects and their relationships in the objective study of cognition [2]. As of today, Ukraine formed of several popular insurance products. Among them: the system of banking insurance system insurance and agricultural insurance system. The system is the basis of bancassurance concept lies in the integration of banks and insurance companies to obtain a synergistic effect on the coordination of sales, a combination of insurance and banking services, sharing distribution channels and access to the same customer base. The most perfect example of successful project experience in bancassurance is France, Spain, Portugal, Italy and Belgium, and Switzerland. The reason for their success is a flexible legislation, mature market of banking services, insurance services offers simplicity, high consumer confidence in banks. The most popular services are pledged property insurance, life and health insurance borrowers, financial risk insurance .Motor insurance is the basis of the classical insurance market. Motor insurance is important for society as a car, as a source of increased risk, creates considerable danger to life, health or property of citizens. In

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most countries the system works efficiently liability insurance of vehicles. With the formation of insurance services for business agrarian sector should understand the needs of the agricultural sector and the risks of agriculture. Agricultural insurance is a proven mechanism for the management of all agricultural risk management, which provides a balance of interests of all parties and participants. Agrarians income protection insurance guarantees in crop losses, creditors – repayment of loans taken for agricultural purposes, the state – food security. Past studies of international experience in the insurance industry of agricultural production indicate operation in many different national systems of agricultural insurance. In addition, each country creates its own, it needs a system of insurance protection of agricultural production, which is listed in Table 1.

1. The system of services for agricultural insurance risks in the world

Country	Members of agricultural insurance	Key measures of agricultural risk insurance scheme
U.S.	Federal crop insurance corporation (Federal Insurance Shor Sohrohation) Department of Agriculture ; insurance companies; mutual insurance Enforcement of the Federal crop insurance program , which includes: - National insurers from the federal budget for farmers 60% of insurance premiums	Providing additional coverage to farmers who participate in the Federal crop insurance program; - Control of reinsurance; - Providing reinsurance than 40% risk of agriculture abroad
Canada	National Insurance Corporation of agricultural risks; insurance companies; mutual insurance	Ensure the implementation of the State program of agricultural risk insurance, which provides: - Subsidized savings for farmers; - A program providing income (Income farmers to not less than 70% of the previous level in the last three years); - Control of reinsurance; - Providing reinsurance over 40% abroad
Portugal	The system of "public-private partnership"	State subsidies to farmers for insurance and reinsurance organization .Private insurance companies (integrated into the system of agricultural insurance) development of insurance programs and monitoring their implementation; compensation of risks, not reimbursed by the state
Italy , France , Austria, Germany	insurance system under state control and with friendly societies (go to the Spanish model of agricultural insurance) Insurance Companies	Development of insurance products for insurance of agricultural risks. State: monitoring of insurance and reinsurance protection to agricultural producers
Spain	State Agency Agricultural Insurance in the Ministry of Agriculture; Consortium Compensation Insurance and the Department of Insurance in the Ministry of Economy; Agricultural Insurance Pool (33 insurers); Federation of Agricultural Cooperatives (Cooperatives 4195) State Agency for Agricultural Insurance	Approval of the annual government insurance plan risk , comprising: 1) types of crops, animals and fish that are to be insured; 2) part of budget financing of insurance, which is composed of agrindustrial, financial and insurance issues; 3) The terms of insurance , including periods of fear settion of a culture; 4) complex of agricultural works , given the technology of growing the crop. - Providing subsidies to farmers for payment insurance premiums - Ensuring reliable system of reinsurance abroad. Consortium Compensation Insurance provides: - The organization of internal reinsurance; - Formation and operation of a catastrophic (stabilization) fund. Department of Insurance: - Monitor the activities of the agricultural insurance market. Agricultural Insurance Pool help insurers in the implementation of agricultural insurance risks. Federation of Agricultural Cooperatives: - The protection of the interests of members of cooperatives in agricultural insurance; - Providing information to participants regarding insurance programs risks

Продовження табл. 1

Poland	Private insurance system under state control	Development of the insurance guarantee fund for the implementation of 100% payment of insurance contracts compulsory liability insurance of persons engaged in agriculture
Latvia	Ministry of Agriculture; insurance companies, the Ministry of Agriculture	Providing subsidies of insurance premiums; - Creation of the accumulation fund with the state , agricultural producers, and insurance companies; - The creation of a compensation fund with agricultural producers and the state

In international practice, agricultural insurance formed two basic models that can be called "American" and "European". For "American" model, which is used in the United States, Japan and Canada, is characterized by significant government support to agricultural insurance. For "European" model is characterized by minimal state involvement in agricultural insurance, which is reduced mainly to perform the control functions on the activities of private insurance companies in this sector insurance market. Both models have their advantages and disadvantages, but as international experience shows, the most effective in insuring agricultural risks is a mixed model. It is this system of agricultural insurance valid in Spain, which, according to experts of the international project EU Tacis “Improving risk management of farms and small and medium-sized farms in the agricultural sector" is the country with the most developed system of agricultural insurance in Europe [5]. China is one of the most developed countries in agricultural production, the country accounts for 19% of the world production. Table 2 shows the main crops and types of risk insured producers.

2. Crops that are insured in China

Culture	Risks
Paddy	Cooling and anomalous heat
Wheat	Drought and freezing
Maize	Cold, drought and frost
Cotton	Drought
Fruits and vegetables	Drought, spring frost damage sprouts, cold rain

In China, the market of agricultural insurance are 5 insurance companies, two of which PICC and China United occupy 55% market share. The volume of Chinese agricultural insurance market takes second place after the United States. China uses the subsidiary form of organization of the insurance [9]. Services for subsidized agricultural insurance through state-owned companies generally reduces the interest of private insurers to agricultural insurance. Manufacturers often not satisfied with the quality of insurance services and a limited number of insurance products, loss ratio of such systems is high and often exceeds 100%. For example, in India the average loss-making for many years, until recently, the Agricultural Insurance Company was 230%, the government each year, in addition to the allocation of funds to subsidize premiums allocated 130% of the premiums collected for the operation of state insurance company. A similar situation is observed in Greece and Cyprus. In Greece and Cyprus agricultural insurance is mandatory type of insurance producers. Services provide specialized state-owned companies – ELGA in Greece and the Agricultural Insurance Organization (AIO) in Cyprus. The governments of the above countries have to regularly provide financial support ELGA and AIO in highly unprofitable years. Support is to allocate turning loans from the government. The rates are quite low premiums . Companies are trying to keep rates at a minimum, with minor adjustments after loss-making years. ELGA AIO and cannot reinsure risks in international markets due to the high cost of reinsurance. Public insurance systems in these countries is transformed into a system of private or subsidized insurance [6]. At the domestic level, the transfer of risks in agrarian sphere partially solved by creating the Agricultural pool as the only association of insurers that carry insurance in the agricultural sector. Participating insurers in Pula is a prerequisite for the implementation of agricultural products insurance with state support .The source of the insurance fund covering catastrophic risks are contributions received from members of the Pool premiums on this type of insurance in the amount determined by the Coordination Council of the Pool , but no more than 5 percent. The fund is used in case of catastrophic risk by a decision of the Coordination Council Pool. In case of emergency, which takes scale disaster, if insufficient funds in the insurance fund covering catastrophic risks through a central state executive body to form and implement the national agricultural policy provides Pool budgetary loan, the procedure for granting and using which approves Cabinet Ukraine [3]. Quite substantial support in agriculture insurance obtained through the development of the project "Development of agricultural insurance in Ukraine". Project, implemented by the International Finance Corporation (IFC) in partnership with the Canadian Ministry of Foreign Affairs, Trade and Development, aims to promote the development of the insurance sector in agriculture in Ukraine [4].

Conclusions. Thus, in Ukraine there is a system of insurance services for agricultural business sector, with over 20 insurance products. In some countries, the insured is about 90% of farmland. Public or private insurance in its purest form is not proved its effectiveness, and then in most countries use a mixed form of insurance. Ukraine has also introduced a mixed system of risk management through the Agricultural Insurance Pool. The features of the system of agricultural insurance are:

the need of insurance pools (association), organization mechanisms coinsurance, reinsurance due to high level of catastrophic risks;

protection of the interests of the subjects of agrarian sphere by entering unified insurance contracts;

subsidized state involvement in the process of insurance.

Thus, we can conclude that the model of the insurance business for Spain's agrarian sector is the most appropriate for the domestic economy. Therefore, the establishment and functioning of the agricultural pool confirms the correctness of the chosen path .In a further need for a more detailed analysis of underwriting policy, losses, portfolio insurance, development of standard insurance products insurers taking into account the characteristics of the regional climate, farming farmers.

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Постановка проблеми. Ефективність функціонування та розвитку аграрного сектору значною мірою залежить від фіскальних інструментів у системі державного регулювання й нагляду. Аграрний сектор України характеризується низькою еластичністю щодо впливу бюджетних видатків, фіскальних інструментів на діяльність сільськогосподарських підприємств. Системні диспропорції аграрного сектору України потребують удосконалення механізму реалізації державної фіскальної політики. Забезпечення стабільності функціонування аграрного сектору сприятиме посиленню можливостей і шляхів розширення місткості національного продовольчого ринку. Недостатність теоретично обґрунтованого підходу до виявлення можливостей бюджетного інвестування посилювати стимулюючий вплив фіскального регулювання на розвиток аграрного сектору не дає змоги забезпечити на високому рівні державну підтримку продовольчої безпеки України, виявити можливості розширення присутності її на світових продовольчих ринках і механізми використання аграрного імпорту для раціонального наповнення внутрішнього ринку продовольчих продуктів. Тому проблеми вибору раціональних форм та методів фіскального втручання в економіку з боку держави знаходяться у центрі уваги як економічної теорії, так і практиків, чия діяльність пов'язана з трансформацією національної агросфери.

Аналіз останніх досліджень і публікацій. Проблематику інституціонального, зокрема фіскального, регулювання аграрного сектору досліджували як авторитетні вітчизняні науковці – О. Бородіна [13], В. Геєць [1], Т. Єфименко [2, 3], Б. Пасхавер [6], Л. Молдаван [6], Г. Калетнік [9], І. Лютий [14], П. Саблук [7], О. Шпикуляк [15], так і західні: Дж. Берг [17], М. Дабровські [18], П. Друкер [19], С. Каплан [21], Р. Лівайн [22], Н. Стерн [23], Дж. Хансон [20] та ін.

Проте, незважаючи на такий суттєвий науковий доробок, вважаємо, що низку методологічних і теоретичних питань розроблено недостатньо. Насамперед йдеться про роль фіскальних інструментів у системі державного регулювання аграрного сектору, а також погодження фінансово-економічних та політико-правових проблем його функціонування з інституційною архітектонікою аграрних ринків.

Мета статті – обґрунтування напрямів забезпечення новацій у механізмі фіскального регулювання аграрного сектору в Україні, виявлення основних шляхів підвищення

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