

PROMISING AREAS OF INSURANCE FOR FARM ANIMALS**ZHICHKIN K.¹, NOSOV V.^{2,3}, ZHICHKINA L.¹, NECHUSHKIN A.², PAVLYUKOVA A.², KOROBOVA L.²**¹ Samara State Agrarian University, 446442, Samara region., g. Kinel, p.g.t. Ust-Kinel, str. Uchebnaya 2² K.G. Razumovsky Moscow State University of Technologies and Management (the First Cossack University), 73, Zemlyanoy Val street, Moscow, 109004³ Academy of the Investigative Committee of the Russian Federation, 12 Vrubel street, Moscow, 125080

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АННОТАЦИЯ:

The article considers proposals for improving the insurance of farm animals with state support. The aim of the study is to develop new programs for insurance of farm animals with state support, based on a decrease in productivity. The main goal in calculating insurance rates is related to the determination and coverage of the likely amount of damage attributable to each policyholder. The insurance scheme of climatic risks in dairy cattle breeding is proposed, taking into account the animals productivity. Based on scientific data on a decrease in milk yield at an air temperature of more than 30°C, it is proposed to compensate for the decrease in productivity during the high temperatures period. In the Samara region, the insurance premium will amount to 1707.8 rubles per head. The total amount of the insurance premium will be 75126.0 thousand rubles, and the amount of state support for this program -37563.0 thousand rubles in year. Thus, animal insurance and its state support is a reliable tool for reimbursement of losses for agricultural producers in the risky events in the livestock industry.

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Promising areas of insurance for farm animals

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