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А43 Актуальні питання сучасної економіки : матеріали XIV Всеукраїнської наукової конференції за міжнародною участю, 15 листопада 2022 р. – Умань : УНУС. 2022. 335с.

Збірник містить доповіді студентів, викладачів та вчених, які були розглянуті на XIV Всеукраїнській науковій конференції «Актуальні питання сучасної економіки» за міжнародною участю, що відбулася 15 листопада 2022 року в м. Умань. У наукових матеріалах висвітлюється широкий спектр фінансово-економічних питань сучасної економіки.

Розраховано на студентів, аспірантів, викладачів, наукових співробітників та фахівців, які займаються питаннями розвитку економіки.

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Currently, due to restrictions on the export of agricultural products due to martial law and low market prices for grown and harvested agricultural products (asking prices are lower than cost), farmers cannot sell the harvested crops, repay loans on time (lack of financial resources) and start financing of autumn field work. In order to ensure the effective functioning of the agrarian sphere and the important needs of agrarians during the martial law period, the authorities took many appropriate, effective and practical decisions, thanks to which agrarian business established logistics and cooperation with foreign markets, expanded its production. Farmers support should be strengthened in order to maintain leading positions in the export of grain crops on the world market and to restore Ukraine's economy after the war.

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Features of agribusiness insurance in Ukraine

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Agriculture is one of the leading industries today, because agribusiness is an important component of the national economy of Ukraine and the main source of export income. Investors' interest in this type of activity is increasing every year. The issue of revealing the potential of the agrarian sector suggests the outline of agricultural insurance prospects.

Active use of agribusiness insurance provides an opportunity to stabilize the economic situation, minimize losses and reduce costs. Insurance and restoration of

agricultural machinery, livestock, and crop fields in the event of extreme natural conditions are relevant [1].

The urgency of the problem of crop loss lies in the forecasting of the future global environmental and food crisis. In particular, O. Voloshina states: "Ukraine will face significant climate changes in the next 20 years, which will lead to a wide shift of the steppe zone, an increase in aridity in the most fertile places of the country, which will lead to a change in the zoning of agricultural crops, a reduction in cultivated areas, and a decrease in the harvest" [2].

Currently, various insurance companies offer many options for insurance against all types of risks. Agricultural business insurance in Ukraine is a working tool that is being improved all the time. The most reliable and effective tool for eliminating agricultural risks is agricultural insurance. What is agricultural insurance? And why is it so relevant in modern life? Agricultural insurance is the management of many agricultural risks, providing partial or full compensation to the farm for losses due to the negative impact of weather and natural phenomena and has a number of advantages (Fig. 1) [3]

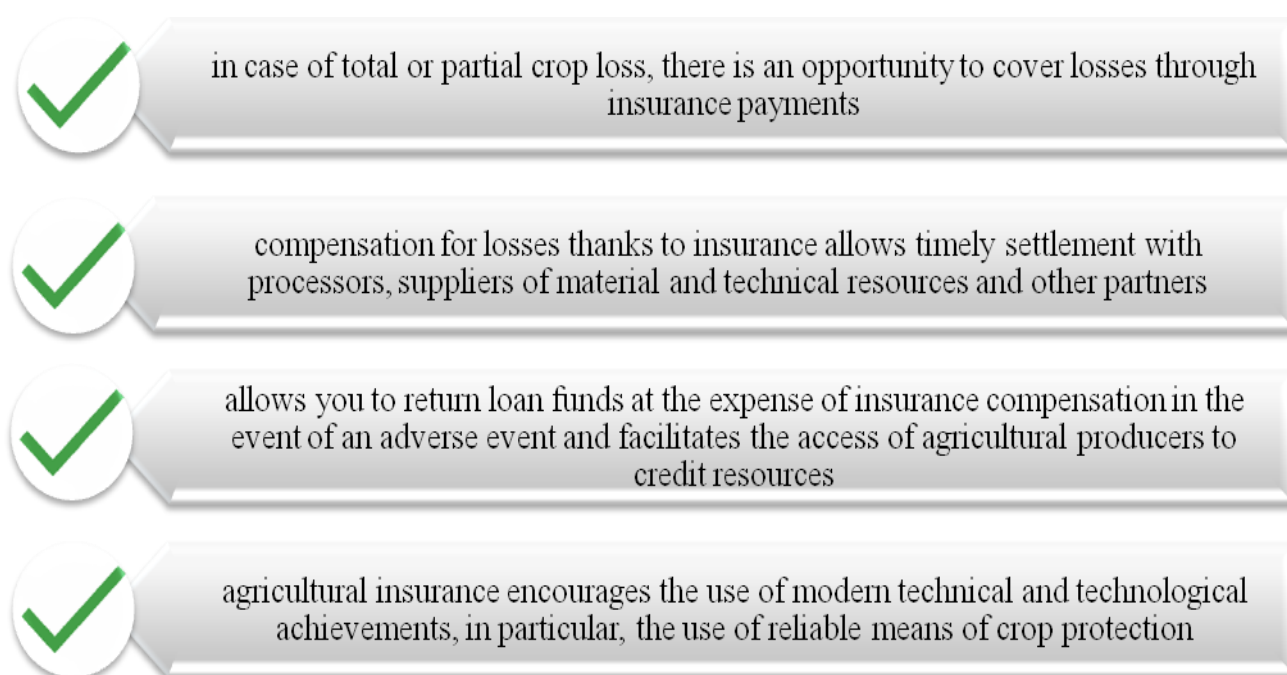


Fig. 1. The main advantages of agricultural insurance

The main crops, the cultivation and storage of which are insured by farms, are fodder and grain varieties, including: corn, tobacco, barley, wheat, sugar beet, legumes, sunflower, various vegetables, which are the main component of exports (Fig.1)

According to the data of the State Statistics Service, the average yield of grain crops in 2021 increased by 2.4 t/ha. Provided that in 2020 it was equal to 47.5 t/ha, then in 2021 it reached 49.9 t/ha. In addition, the yield of other crops increased: barley – 34.9 t/ha, wheat – 41.6 t/ha, soybean – 23.5 t/ha, buckwheat – 13.3 t/ha, corn – 71.5 t/ha, millet – 18.2 t/ha, sunflower – 25.1 t/ha [4].

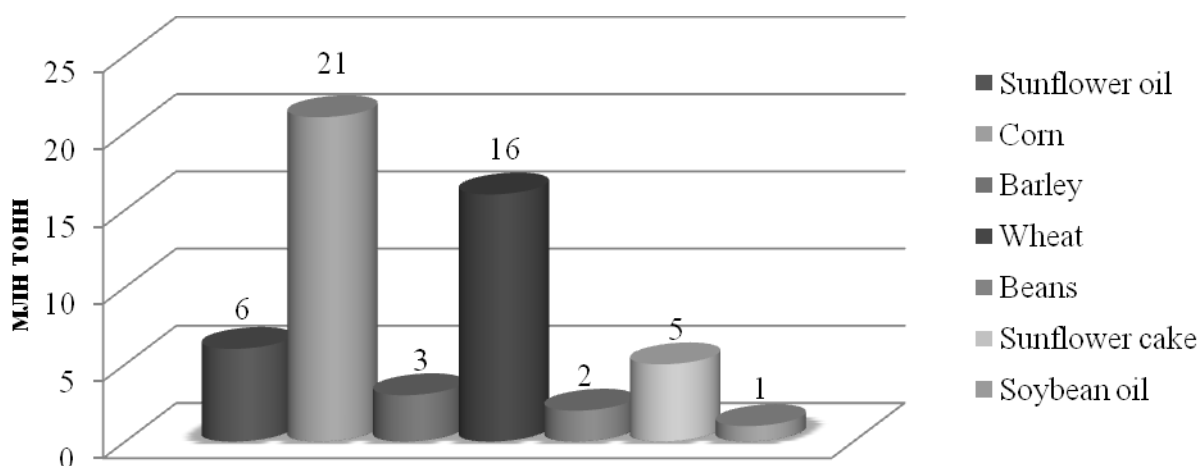


Fig. 2. Export structure of Ukraine for 2021, million tons

With the production of 95 million tons of grain crops annually, Ukraine occupies a leading position in the world. Our country is the third largest grain exporter in the world (exports are 50-60 million tons per year) [5].

According to the official reporting data of the insurance market of Ukraine, published on the website of the National Financial Services Committee, statistical information on voluntary insurance of agricultural products is available for 2021. In particular, by the end of 2021, the agricultural sector provided the country with almost 41% of foreign exchange revenue, illustrating stability during the last period [6].

Table 1

The dynamics of the main indicators of agribusiness insurance in Ukraine, 2019-2021

Indicator	Year			Deviation 2021 / 2019
	2019	2020	2021	
Gross insurance payments, million UAH	274,9	273,7	277,5	2,6
Weight of insurance products in insurance payments, %	0,8	0,7	0,6	0,2
Insurance payments of individuals, million UAH	2,5	3,8	3,0	0,5
Insurance payments of legal entities, million UAH	233,0	267,3	268,7	35,7
Total insurance payments, million UAH	17,1	95,4	39,8	22,7
Insurance payments for individuals, million UAH	0,7	0,5	0,7	0
Insurance payments for legal entities, million UAH	15,9	34,8	59,1	43,2
Payout rate, %	6,2	34,9	14,3	8,1
Number of insurance contracts, pcs.	10 754	14 984	15 447	4 693

Analyzing the dynamics of the main indicators of agricultural insurance (Table 1), it is worth noting that the number of concluded insurance contracts is growing annually. The level of payments for legal entities is much higher than for individuals. Gross insurance payments are gradually increasing. In 2019-2021, there is an increase in payments made by legal entities. And the amounts of new reinsurance payments for agricultural products are gradually decreasing.

During martial law, insurance companies are not released from their obligations to customers, but force majeure may be prescribed. On February 28, 2022, the Chamber of Commerce and Industry of Ukraine published a letter of force majeure, which stated that the insurance company cannot refuse insurance payments. However, there is a problem when insurance companies refuse to provide services in the territory of hostilities or in the territory not controlled by the Ukrainian government [7].

In the first half of 2022, the NBU provides the following data on the insurance market: as of September 1, 2022, there are 140 insurance companies operating on the market; the total amount of assets of insurers compared to the beginning of the year (before the military aggression) almost did not change and amounts to UAH 65.7 billion. Deputy Chairman of the NBU Matuzka Ya.V. notes: "The market of insurance services is steadily passing the test of war. The companies continued their activities, reconfigured their work and adequately fulfill their obligations guaranteed to customers. Everyone is ready to continue working, despite the difficult conditions" [8].

It is worth noting that the main advantage of agricultural insurance is the return of loan funds at the expense of insurance compensation in the event of adverse events. Now, in the conditions of martial law, the problem of agribusiness insurance in Ukraine is urgent. In such crisis situations as the occupation of a large agrarian territory, obstruction of the sowing company, fires on farms, state support in the field of agricultural insurance is extremely important. Statistics show that in 2022, deposit insurance will be most actively used by large agricultural companies, especially when raising financing against crop collateral, since insurance is a universal way to minimize risks, which in turn minimizes negative consequences.

With regard to the global experience of agricultural insurance, today the most powerful farm insurance system in the world is in the USA, where owners spend almost \$12 billion every year on crop protection. The value of the insured crop is billions of dollars. Insurance programs not only for yield, but also for the farmer's income have become the most widespread in the states. The success of the American agricultural insurance system lies in the effective interaction of the state and business [9].

In Brazil, farms actively use insurance for the future harvest, because, in case of non-fulfillment of the terms of supply of the agreed quantity of products, the land on which they work is possible to be lost. Considering the development of the land market in Ukraine, farmers and those who provide agricultural financing services should better learn from the experience of farmers from Brazil.

In Western Europe, the latest modern insurance products are actively developing. For example, the calculation of compensations can be determined by the indicators of private weather stations that provide fixed measurements of precipitation/air temperature around farmland. Owing to a clear system, insurance solutions are formed that compensate the farmer's risk losses and lead to quick compensation of losses due to adverse weather conditions [10].

Given the experience of the world market, Ukrainian farmers should implement successful solutions of developed European countries, which will allow all participants to choose the type of insurance that will meet future expectations as much as possible. Now the primary task is to ensure food security, so it is necessary to insure agricultural crops against war risks. In the conditions of martial law, agricultural insurance should occupy a leading position, not an auxiliary one. After all, whether Ukraine will be able to export agricultural products depends on how the state, agribusiness and the insurance market will be able to effectively mobilize all resources.

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