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Title: Study on setting premium rate of crop area yield based on risk zoning: a case of county area yield insurance of semi-late rice in Hubei Province

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关键词: [区域产量保险](#); [风险等级](#); [费率厘定](#)

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摘要: 保险费率是农作物保险合同中最关键的参数,合理厘定保险费率是保险理论与实践面临的科学问题。以湖北省中稻为例对区域产量保险费率厘定进行了初步的研究,运用因子分析法筛选了12个影响因子,并用聚类分析对湖北省中稻生产区划分了4个风险等级;根据中稻生产风险等级区划和各县域中稻产量分布趋势特征,初步厘定了湖北省中稻区域产量保险纯费率;最后依据“高风险高费率,低风险低费率”原则对部分县域保险费率进行调整,使其符合农业保险一般规律和实际可操作性。

Abstract: Premium rate is an important parameter in insurance contract for crop. Setting reasonable premium rate is the scientific issue that insurance theory and practice face. This article takes semi-late rice in Hubei Province for example to study area yield premium rate setting tentatively. 12 indicators were screened using factor analysis and four risk levels were divided for semi-late rice

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production areas in Hubei Province using cluster analysis. The premium pure rate of semi-late rice area yield in Hubei was set up by these semi-late rice production risk levels and trends characteristics of yield distribution. Then, based on the principle of "the higher risk the higher rate", the premium rates on part of the county were adjusted to match the general law and actual of agricultural insurance.

参考文献/REFERENCES

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