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OSIGURANJE POLJOPRIVREDE U REPUBLICI SRPSKOJ

STRUČNI RAD

Apstrakt

Objektivna potreba za osiguranjem poljoprivrede u Republici Srpskoj veoma je velika, pogotovo u uslovima sve izraženijih klimatskih promena. Na tržištu je sve veća konkurencija osiguravača, koji u svojoj ponudi imaju i osiguranje poljoprivrede, a postoji i značajna podrška države, izražena kroz subvencije premije poljoprivrednog osiguranja. Autorka analizira broj i strukturu polisa osiguranja poljoprivrede, učešće ukupnih premija poljoprivrednog osiguranja u ukupnoj premiji neživotnih osiguranja, kao i broj registrovanih poljoprivrednih gazdinstava koji je koristio regrese premije poljoprivrednog osiguranja, odnosno osiguravao svoju proizvodnju, te zaključuje da u Republici Srpskoj nije u dovoljnoj primeni ekonomska zaštita koja se pruža osiguranjem poljoprivrede.

Ključne reči: osiguranje poljoprivrede, osigurani rizici, polisa osiguranja, subvencionisanje premije poljoprivrednog osiguranja, Republika Srpska

I. Uvod

Osiguranje se, najčešće, deli na životna i neživotna osiguranja. Osiguranja se grupišu prema prirodni rizika, predmetu osiguranja, načinu nastanka, načinu organizovanja, kao i prema načinu izravnjanja rizika.²

Poljoprivredu karakterišu brojne biološke i društveno-ekonomske specifičnosti. Biološke specifičnosti su: visoki rizici poljoprivredne proizvodnje, organski

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² Dragan Mrkšić, Zdravko Petrović, Katarina Ivančević, *Pravo osiguranja*, Beograd, 2014, str. 72.

karakter proizvodnog ciklusa i spor obrt kapitala, sezonski karakter poljoprivredne proizvodnje, kao i nizak stepen iskorišćenosti kapaciteta.³

Poljoprivredna proizvodnja se znatnim delom odvija na otvorenom prostoru, te je izložena dejstvu vremenskih nepogoda, koje predstavljaju potencijalne opasnosti to jest rizike. Osim prirodnih rizika, poljoprivrednu proizvodnju mogu da ugroze i brojne druge vrste rizika. Dostignuća biotehnologije i genetičke tehnologije poslednjih godina imaju sve veći uticaj na poljoprivrednu proizvodnju, te uvećavaju rizike, a time utiču i na osiguranje.⁴ Stoga je neophodno da postoji razvijen sistem upravljanja rizicima, a prema mišljenju autora u analiziranoj literaturi, osiguranje je najzastupljeniji sistem za upravljanje rizikom u poljoprivredi.

Međutim, i pored velike društvene važnosti, osiguranje poljoprivrede, tačnije osiguranje biljne proizvodnje se, u mnogim državama, nalazi tek u početnoj fazi razvoja zbog brojnih teškoća koje otežavaju njegovu finansijsku isplativost.⁵ U cilju razvoja osiguranja useva i plodova, potrebno je vratiti poverenje osiguranika u osiguravače, ali potrebno je i da se primene preventivne mere kako bi se smanjila verovatnoća ostvarenja dominantnih rizika.⁶

U cilju smanjivanja potencijalnih gubitaka potrebno je da se povećaju troškovi poljoprivredne proizvodnje za trošak osiguranja, što za rezultat ima potrebu za većim ulaganjima, to jest za većim izvorima finansiranja poljoprivrede.⁷ U svrhu razvoja poljoprivrednog osiguranja, ali i razvoja poljoprivrede, potrebno je uvođenje delimično obaveznog osiguranja poljoprivrede od onih rizika koji na određenom području najviše ugrožavaju poljoprivrednu proizvodnju, i to za poljoprivredne subjekte korisnike nekog državnog resursa.⁸

U Republici Srpskoj objektivna potreba za osiguranjem poljoprivrede veoma je velika. Obradivo poljoprivredno zemljište se prostire na 971.000 hektara, a u njegovoj strukturi dominantno učešće imaju oranice i bašte, koje čine oko 60% ukupnih poljoprivrednih površina.⁹ Rizik od grada je najveći, to jest najzastupljeniji i po učestalosti i po težini posledica. Potencijalno veliki rizici biljne proizvodnje su požar, udar groma, oluja, poplava, suša, kao i prolećni i jesenji mraz. Potencijalno veliki rizici stočarske proizvodnje su bolesti i nesrećni slučajevi.

³ Zorica Vasiljević, *Ekonomska efikasnost investicija u poljoprivredi*, Beograd, 1998, str. 15–17.

⁴ Nebojša Žarković, „Osiguranje u poljoprivredi – nedovoljno razvijeno, a još manje korišćeno“, *Poljoprivrednikov poljoprivredni kalendar*, 2016, str. 72.

⁵ Mayra Julia Teixeira Brandão, „Principle of good faith, market failures and moral risk in agricultural insurance“, *Insurance Law Review*, Vol 4, 2011, p. 33.

⁶ Bruno Toscano, *Osiguranje biljne proizvodnje – rizici, uslovi i procena štete*, Beograd, 2018, str. 618–619.

⁷ Gordana Radović, *Finansiranje poljoprivrede u Republici Srbiji*, Beograd, 2014, str. 21.

⁸ Gordana Radović, „Osiguranje u funkciji razvoja poljoprivrede“, *Zbornik radova Ekonomska politika Srbije u 2017. godini*, Beograd, 2016, str. 202.

⁹ Agencija za agrarna plaćanja Republike Srpske, <https://www.vladars.net/sr-SP-Cyrl/Vlada/agencije/aap/Pages/default.aspx>.

II. Metodologija

Cilj rada je analiza aktuelne razvijenosti osiguranja poljoprivrede u Republici Srpskoj. U tu svrhu koriste se: deskriptivni metod, metod analize i sinteze, kao i statistički metod. Izvori podataka su domaća i inostrana literatura, uslovi za osiguranje poljoprivrede osiguravajućih društava koja posluju na području Republike Srpske, statistički podaci, kao i izveštaji o rezultatima osiguranja poljoprivrede u Republici Srpskoj, dostupni na sajtu Agencija za osiguranje Republike Srpske.

III. Podrška države u cilju razvoja osiguranja poljoprivrede

Subvencionisanje, odnosno sufinansiranje premije poljoprivrednog osiguranja, uvedeno je u Republici Srpskoj u 2010. godini, i to po osnovu Pravilnika o uslovima i načinu ostvarivanja novčanih podsticaja za razvoj poljoprivrede i sela. U članu 90 tog pravilnika, bilo je propisano da se pravo na sufinansiranje premije osiguranja ostvaruje za stočarsku proizvodnju, te za voćarsko-vinogradarsku i povrtarsku proizvodnju. Premije osiguranja su bile subvencionisane u iznosu do 30%, a najviše do 30.000 KM po korisniku subvencije. Ministarstvo poljoprivrede, šumarstva i vodoprivrede Republike Srpske ukinulo je u 2013. godini subvencionisanje premije poljoprivrednog osiguranja.¹⁰

Prema nekim stanovištima, razlog odluke Vlade Republike Srpske da se ukinu subvencije premije poljoprivrednog osiguranja bio je slab interes poljoprivrednika za ekonomsku zaštitu sopstvene proizvodnje. S druge strane, poljoprivrednici su smatrali da krivicu za slabu zastupljenost osiguranja poljoprivrede snose osiguravači, to jest da su uslovi osiguranja na siromašnom tržištu poljoprivrednog osiguranja nepovoljni.¹¹

Ministarstvo poljoprivrede, šumarstva i vodoprivrede Republike Srpske poslednjih godina obnovilo je subvencionisanje premije poljoprivrednog osiguranja, i to u istom iznosu kolike su subvencije bile 2013. godine. Konkretno, subvencije se isplaćuju u visini do 50% premije poljoprivrednog osiguranja, a iznos subvencije po korisniku ne može da bude veći od 25.000 KM.

IV. Ponuda na tržištu osiguranja poljoprivrede

U 2020. godini, osam osiguravajućih društava koja posluju na području Republike Srpske u svojim izveštajima iskazalo je podatke o premijama poljoprivrednog osiguranja. To su: „Brčko-gas osiguranje“ d. d. Brčko, „Drina osiguranje“ a. d. Milići, „Dunav osiguranje“ a. d. Banja Luka, „Wiener osiguranje“ a. d. Banja Luka, „Asa osiguranje“ d. d. Sarajevo, „Adriatic osiguranje“ d. d. Sarajevo, „Croatia osiguranje“ d. d. Mostar i „Sarajevo

¹⁰ Capital. ba, <http://www.capital.ba>.

¹¹ Capital. ba, <http://www.capital.ba>.

osiguranje“ d. d. Sarajevo. Reč je o osiguravajućim društvima koja imaju sedište u Republici Srpskoj, kao i o filijalama društava za osiguranje sa sedištem u Bosni i Hercegovini.¹²

Na osnovu analize opštih i posebnih uslova osiguranja navedenih osiguravača, može se zaključiti da oni imaju zadovoljavajuću pokrivenost osnovnih i dopunskih rizika u poljoprivrednoj proizvodnji. Stoga smatramo da u Republici Srpskoj, na tržištu poljoprivrednog osiguranja, postoje uslovi za razvoj, posmatrano iz aspekta veličine i raznovrsnosti ponude.

V. Razvijenost osiguranja poljoprivrede

Razvijenost osiguranja poljoprivrede u Republici Srpskoj analizirana je u periodu od 2014, zaključno sa 2020. godinom, na osnovu relevantnih pokazatelja, i predstavljena je u Tabeli broj 1. Na osnovu prikazanih podataka, može se konstatovati da su polise osiguranja životinja imale dominantan udeo, odnosno da je njihovo prosečno učešće bilo 71% u ukupnom broju polisa osiguranja poljoprivrede u Republici Srpskoj u posmatranom periodu. Međutim, zapaža se i znatan pad apsolutnog broja polisa osiguranja životinja u poslednje dve godine analiziranog perioda, kao i pad relativnog učešća polisa osiguranja životinja u ukupnom broju polisa osiguranja poljoprivrede u Republici Srpskoj (Tabela broj 1).

Tabela 1. Broj polisa osiguranja poljoprivrede 2014–2020.¹³

Godina	Broj polisa osiguranja biljne proizvodnje	Učešće broja polisa osiguranja biljne proizvodnje u ukupnom broju polisa osiguranja poljoprivrede (%)	Broj polisa osiguranja životinja	Učešće broja polisa osiguranja životinja u ukupnom broju polisa osiguranja poljoprivrede (%)	Broj polisa osiguranja poljoprivrede
2014.	53	34	103	66	156
2015.	131	58	96	42	227
2016.	335	24	1.056	76	1.391
2017.	245	17	1.174	83	1.419
2018.	330	19	1.445	81	1.775
2019.	253	76	81	24	334
2020.	288	84	53	16	341
UKUPNO	1.635	29	4.008	71	5.643

Izvor: Agencija za osiguranje Republike Srpske, <https://www.azors.rs.ba>. Kalkulacija autorke.

¹² Agencija za osiguranje Republike Srpske, <http://www.azors.rs.ba>.

¹³ Agencija za osiguranje Republike Srpske, <https://www.azors.rs.ba>.

Broj polisa osiguranja biljne proizvodnje bio je veoma promenljiv u analiziranom periodu, a njihovo maksimalno učešće u ukupnom broju polisa osiguranja poljoprivrede ostvareno je u poslednjoj analiziranoj godini.

Imajući u vidu veliku izloženost biljne proizvodnje brojnim rizicima, među kojima je najveći rizik od grada, kao i velike rizike stočarske proizvodnje, te značajnu podršku države iz aspekta subvencionisanja premije poljoprivrednog osiguranja, rezultati prikazani u Tabeli broj 1 ne mogu se smatrati zadovoljavajućim.

U Tabeli broj 2 predstavljano je kretanje visine premije osiguranja biljne proizvodnje, kao i promene njihovog udela u ukupnim premijama poljoprivrednog osiguranja u Republici Srpskoj, u periodu od 2014, a zaključno sa 2020. godinom.

Tabela 2. Premije osiguranja biljne proizvodnje 2014–2020.¹⁴

Godina	Premije osiguranja biljne proizvodnje (km)	Učešće premije osiguranja biljne proizvodnje u ukupnoj premiji poljoprivrednog osiguranja (%)
2014.	238.805	40
2015.	399.458	72
2016.	507.035	39
2017.	373.310	33
2018.	517.839	42
2019.	553.311	67
2020.	863.177	64
UKUPNO:	3.452.935	50

Izvor: Agencija za osiguranje Republike Srpske, <https://www.azors.rs.ba>.
Kalkulacija autorke.

Ukupna premija osiguranja biljne proizvodnje, uz neznatan pad u 2017. godini, imala je tendenciju rasta u posmatranom periodu. Analizom podataka u Tabeli broj 1 konstatovali smo da je ukupan broj polisa osiguranja biljne proizvodnje učestvovao sa 29% u ukupnom broju polisa osiguranja poljoprivrede u Republici Srpskoj u analiziranom periodu. Međutim, udeo ukupne premije osiguranja biljne proizvodnje u posmatranom periodu znatno je veći i iznosi 50% ukupne premije poljoprivrednog osiguranja (Tabela broj 2). Navedeno upućuje na zaključak da su cene – premije osiguranja biljne proizvodnje više u odnosu na cene – premije osiguranja životinja.

¹⁴ Agencija za osiguranje Republike Srpske, <https://www.azors.rs.ba>.

U Tabeli broj 3 predstavljeno je kretanje visine premije osiguranja životinja, kao i promene njihovog udela u ukupnim premijama poljoprivrednog osiguranja u Republici Srpskoj, u periodu od 2014, a zaključno sa 2020. godinom. Analizom prikazanih podataka može se konstatovati da ukupna premija osiguranja životinja beleži značajne oscilacije u posmatranom periodu.

Tabela 3. Premije osiguranja životinja 2014–2020.¹⁵

Godina	Premije osiguranja životinja (km)	Učešće premije osiguranja životinja u ukupnoj premiji poljoprivrednog osiguranja (%)
2014.	354.279	60
2015.	155.958	28
2016.	795.378	61
2017.	744.011	67
2018.	701.100	58
2019.	271.867	33
2020.	479.353	36
UKUPNO:	3.501.946	50

Izvor: Agencija za osiguranje Republike Srpske, <https://www.azors.rs.ba>.
Kalkulacija autorke.

Ukupna premija osiguranja životinja imala je u poslednjoj analiziranoj godini, u odnosu na početnu, rast za 35%, a u 2016. godini, kad je premija osiguranja životinja zabeležila svoj maksimum, bila je čak za 124% veća u odnosu na 2014. godinu. Prosečno učešće ukupne premije osiguranja životinja u ukupnim premijama poljoprivrednog osiguranja, u analiziranom periodu, bilo je 50%, dok je udeo ukupnog broja polisa osiguranja životinja u ukupnom broju polisa osiguranja poljoprivrede bio 71%. Navedeno upućuje na zaključak da su premije osiguranja životinja niže u odnosu na premije osiguranja biljne proizvodnje.

Analizom podataka prikazanih u tabelama broj 2 i 3, možemo da konstatujemo značajne oscilacije vrednosti i ukupne premije osiguranja biljne proizvodnje i ukupne premije osiguranja životinja. Znatne promene vrednosti su naročito izražene kod ukupne premije osiguranja životinja, koja je svoj minimum imala u 2015, da bi već u 2016. godini dostigla svoju maksimalnu vrednost u analiziranom periodu.

¹⁵ Agencija za osiguranje Republike Srpske, <https://www.azors.rs.ba>.

Tabela 4. Učešće premije poljoprivrednog osiguranja u ukupnoj premiji neživotnih osiguranja 2014–2019.¹⁶

Godina	Ukupna premija poljoprivrednog osiguranja (km)	Ukupna premija neživotnih osiguranja (km)	Učešće ukupne premije poljoprivrednog osiguranja u ukupnoj premiji neživotnih osiguranja (%)
2014.	593.083	144.101.451	0,4
2015.	555.416	152.208.722	0,4
2016.	1.302.413	165.468.861	0,8
2017.	1.117.321	178.431.097	0,6
2018.	1.218.939	188.306.600	0,6
2019.	825.178	193.200.598	0,4
UKUPNO:	5.612.350	1.021.717.329	0,5

Izvor: Agencija za osiguranje Republike Srpske, <https://www.azors.rs.ba>.
Kalkulacija autorke.

U Tabeli broj 4 prikazano je kretanje visine ukupne premije poljoprivrednog osiguranja i njenog udela u ukupnoj premiji neživotnih osiguranja u periodu 2014–2019. godine. Analizom prikazanih podataka može se konstatovati da je u posmatranom razdoblju prosečno učešće ukupne premije poljoprivrednog osiguranja u ukupnoj premiji neživotnih osiguranja bilo simbolično, što ukazuje na nerazvijenost osiguranja poljoprivrede u Republici Srpskoj.

Tabela 5. Iznosi subvencija premije poljoprivrednog osiguranja i njihovo učešće u agrarnom budžetu u periodu 2018–2020.¹⁷

Godina	Isplaćeno za subvencije premije poljoprivrednog osiguranja (km)	Agrarni budžet (km)	Subvencije poljoprivrednog osiguranja u agrarnom budžetu (%)
2018.	217.750,93	71.000.000	0,3
2019.	261.705,60	71.000.000	0,4
2020.	466.443,14	75.000.000	0,6
Prosečno učešće:	-	-	0,4

Izvor: Agencija za agrarna plaćanja Republike Srpske,
<https://www.vladars.net/sr-SP-Cyrl/Vlada/agencije/aap/Pages/default.aspx>.
Kalkulacija autorke.

¹⁶ Agencija za osiguranje Republike Srpske, <https://www.azors.rs.ba>.

¹⁷ Agencija za agrarna plaćanja Republike Srpske, <https://www.vladars.net/sr-SP-Cyrl/Vlada/agencije/aap/Pages/default.aspx>.

U Tabeli broj 5 prikazani su iznosi subvencija premije poljoprivrednog osiguranja i njihovo učešće, po godinama i prosečno, u agrarnom budžetu u periodu 2018–2020. godina. Analiza prikazanih podataka pokazuje da su apsolutni iznosi tih subvencija u 2020. povećani za 100% u odnosu na 2018. godinu, ali da je njihov relativni udeo u agrarnom budžetu samo neznatno povećan. Potrebno je skrenuti pažnju da je reč o isplaćenim iznosima subvencija, što svedoči i o nedovoljnom interesu poljoprivrednih subjekata za ekonomsku zaštitu sopstvene proizvodnje.

U Tabeli broj 6 prikazano je kretanje broja poljoprivrednih gazdinstava koja su osiguravala svoju proizvodnju, kao i promene njihovog prosečnog učešća u ukupnom broju registrovanih poljoprivrednih gazdinstava u Republici Srpskoj u periodu 2018–2020. godine. Analizom prikazanih podataka može se konstatovati da je u posmatranom periodu, prosečno, samo 0,4% od ukupnog broja registrovanih poljoprivrednih gazdinstava osiguravalo svoju proizvodnju. To, takođe, upućuje na zaključak da je osiguranje poljoprivrede u Republici Srpskoj bilo nedovoljno razvijeno u analiziranom periodu.

Tabela 6. Broj poljoprivrednih gazdinstava koji je ostvario pravo na subvencije premije poljoprivrednog osiguranja u periodu 2018–2020.¹⁸

Godina	Broj poljoprivrednih gazdinstava koji je ostvario pravo na subvencije premije poljoprivrednog osiguranja	Ukupan broj registrovanih poljoprivrednih gazdinstava	Učešće poljoprivrednih gazdinstava u ukupnom broju registrovanih poljoprivrednih gazdinstava (%)
2018.	195	42.829	0,5
2019.	119	40.502	0,3
2020.	153	41.085	0,4
Prosečno učešće:	-	-	0,4

Izvor: Agencija za agrarna plaćanja Republike Srpske,
<https://www.vladars.net/sr-SP-Cyrl/Vlada/agencije/aap/Pages/default.aspx>.
Kalkulacija autorke.

Uporednom analizom podataka prikazanih u tabelama broj 5 i 6, može se zaključiti da, iako postoji podrška države u svrhu razvoja osiguranja poljoprivrede, ono nije dovoljno u primeni (manje od 1% od ukupnog broja registrovanih

¹⁸ Agencija za agrarna plaćanja Republike Srpske,
<https://www.vladars.net/sr-SP-Cyrl/Vlada/agencije/aap/Pages/default.aspx>.

poljoprivrednih gazdinstava osigurava svoju proizvodnju). Dakle, razlog nerazvijenosti je mala tražnja na tržištu osiguranja poljoprivrede u Republici Srpskoj.

VI. Zaključak

Na osnovu realizovanog istraživanja može se zaključiti da postoje značajne mogućnosti za razvoj osiguranja poljoprivrede u Republici Srpskoj. Konkretno, postoji zadovoljavajuća ponuda na tržištu poljoprivrednog osiguranja iz aspekta pokrića najznačajnijih rizika u poljoprivrednoj proizvodnji. Takođe, postoji i značajna državna finansijska podrška, u smislu subvencionisanja premije poljoprivrednog osiguranja.

Sintezom rezultata realizovanog istraživanja dolazimo do zaključka da je u analiziranom periodu, 2018–2020. godine, regrese premije poljoprivrednog osiguranja prosečno koristilo svega 0,4% od ukupnog broja registrovanih poljoprivrednih gazdinstava. Udeo ukupne premije poljoprivrednog osiguranja u ukupnoj premiji neživotnih osiguranja, u periodu 2014–2019, bio je samo 0,5%. Navedeni podaci egzaktno upućuju na zaključak da je osiguranje poljoprivrede u Republici Srpskoj u analiziranom periodu bilo nerazvijeno, iako postoji realno visoka objektivna potreba za ovom vrstom osiguranja, pogotovo u aktuelnim uslovima, kada su sve izraženije klimatske promene.

Mišljenja smo da bi, od rizika grada, kao najvećeg rizika biljne proizvodnje, trebalo uvesti zakonski obavezno osiguranje za poljoprivredne subjekte korisnike nekog državnog resursa (državnih subvencija). Takođe, smatramo da je razlog aktuelne nedovoljne razvijenosti osiguranja poljoprivrede u Republici Srpskoj, pre svega, niska svest poljoprivrednih proizvođača, o značaju primene ekonomske zaštite sopstvene proizvodnje. Stoga je potrebno da država i osiguravači zajednički organizuju edukacije poljoprivrednika o važnosti osiguranja poljoprivrede i da se na taj način aktivno utiče na povećanje tražnje za ovom vrstom osiguravajuće zaštite na tržištu osiguranja u Republici Srpskoj.

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AGRICULTURAL INSURANCE IN THE REPUBLIC SRPSKA

PROFESSIONAL PAPER

Abstract

There is a significantly large, objective need for the agricultural insurance coverage in the Republic Srpska, especially in the environment of increasing climate changes. The insurance companies whose offer includes the insurance of agriculture are increasingly present and competing on the market, but the government also provides a big support by granting subsidies for agricultural insurance premiums. The author of this paper analyses the number and structure of agricultural insurance policies, the share of total agricultural insurance premiums in the non-life insurance premium total and/or the number of registered agricultural farms that benefited from the agricultural insurance premium recourses and/or took out the insurance coverage for their production. She concludes that the economic protection provided under the agricultural insurance cover has been underutilized in the Republic Srpska.

Keywords: *agricultural insurance, insured risks, insurance policy, agricultural insurance premium subsidies, Republic Srpska*

I. Introduction

Insurance is usually divided into life and non-life business. The coverages are grouped according to the nature of the risk covered, the insured subject-matter, the origin, the method of organization and/or the method of risk balancing².

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² Dragan Mrkšić, Zdravko Petrović, Katarina Ivančević, Insurance Law, Belgrade, 2014, p. 72.

Agriculture is characterized by numerous biological and social and economic features. The biological features comprise high risks of agricultural production, organic character of the production cycle and slow turnover of capital, seasonal character of agricultural production and low degree of capacity utilization³.

The agricultural production is mostly carried out in the open space, exposed to the effects of heavy weather that represents potential perils i.e. risks. Apart from natural perils, agricultural production can be jeopardized by numerous other types of risks. In recent years, moreover, the achievements of biotechnology and genetic technology have an increasing impact on agricultural production; they increase the risks and thus affect the insurance cover⁴. Consequentially, it is necessary to have a developed system of risk management. According to the authors of the analysed literature, insurance is the most widely represented system for risk management in agriculture.

However, despite its great social importance, agricultural insurance (more precisely, the insurance of plant production) is yet in its initial stage of development in many countries, due to numerous difficulties as bottlenecks to its financial profitability⁵. In order to develop crop and fruit insurance, it is necessary to regain confidence of the insured persons in the insurance companies, but also to apply preventive measures in order to reduce the probability of the occurrence of predominant risks⁶.

In order to reduce potential losses, it is necessary to increase the costs of agricultural production allocated for insurance, which would result in the need for larger investments or larger sources of agricultural financing⁷. In order to develop agricultural insurance and the agriculture in general, it is necessary to introduce partially mandatory agricultural insurance against the most threatening risks in particular areas as well as for the agricultural entities that are users of governmental resources⁸.

In the Republic Srpska, there is a huge objective need for agricultural insurance. The arable land covers 971,000 hectares and its structure is dominated by plough fields and gardens, which make up about 60% of the total agricultural

³ Zorica Vasiljević, *Economic efficiency of investments in agriculture*, Belgrade, 1998, p. 15–17.

⁴ Nebojša Žarković, "Insurance in agriculture – underdeveloped and even more underutilized", *Poljoprivrednikov poljoprivredni kalendar*, 2016, pp. 72.

⁵ Mayra Julia Teixeira Brandão, "Principle of good faith, market failures and moral risk in agricultural insurance", *Insurance Law Review*, Vol 4, 2011, pp. 33

⁶ Bruno Toscano, *Plant production insurance - risks, conditions and loss assessments*, Belgrade, 2018, pp. 618–619.

⁷ Gordana Radović, *Financing agriculture in the Republic of Serbia*, Belgrade, 2014, pp. 21.

⁸ Gordana Radović, "Insurance serving the agricultural development", *Proceedings of the Ekonomska politika Srbije in 2017*, Belgrade, 2016, pp. 202.

land⁹. The risk of hail is the highest, that is, the most prevalent both in terms of frequency and severity of consequences. Potentially large risks of plant production are fire, lightning, storm, flood, drought and spring and autumn frost. Potentially large risks of livestock production comprise diseases and accidents.

II. Methodology

The aim of this paper is to analyse the current development of agricultural insurance in the Republic Srpska. To this effect, we have applied the descriptive method, analysis and synthesis method and/or the statistical method. Data sources include the national and foreign literature, terms and conditions for agricultural insurance of insurance companies that are operating in the territory of the Republic Srpska, statistical data as well as reports on the results of agricultural insurance in the Republic of Srpska, available on the website of the Insurance Agency of the Republic Srpska.

III. Government Support for Development of Agricultural Insurance

Subsidies, that is the co-financing of the agricultural insurance premium, were introduced in the Republic Srpska in 2010, in line with the Rulebook on conditions and methods of obtaining financial incentives for development of the agriculture and villages. The Article 90 of the mentioned Rulebook stipulated that the right to a co-financing of the insurance premium was to be exercised in the livestock production and fruit-growing, viticulture and vegetable production. Insurance premiums were subsidized to the amount of up to 30%, with a maximum of 30,000 KM per beneficiary. In 2013, the Ministry of Agriculture, Forestry and Water Management of the Republic Srpska cancelled the subsidies for agricultural insurance premium¹⁰.

There are some opinions that the reason for the decision of the Government of Republic Srpska to cancel the agricultural insurance premium subsidies should be sought in the low interest of farmers to use the economic protection for their own production. On the other hand, farmers believed that insurers were to blame for the poor representation of agricultural insurance, that is, that the insurance terms and conditions covering the agriculture were unfavourable, having in mind that the market was poor¹¹.

⁹ Agricultural Payment Agency of the Republic Srpska, <https://www.vladars.net/sr-SP-Cyrl/Vlada/agencije/aap/Pages/default.aspx>.

¹⁰ Capital. ba, <http://www.capital.ba>.

¹¹ Capital. ba, <http://www.capital.ba>.

In recent years, the Ministry of Agriculture, Forestry and Water Management of the Republic Srpska renewed the subsidization of the agricultural insurance premium, to the same amount as in 2013. Specifically, subsidies are paid to the amount of up to 50% of the agricultural insurance premium, whereas the amount of the subsidy per beneficiary cannot exceed 25,000 KM.

IV. Offer on Agricultural Insurance Market

In 2020, eight insurance companies operating in the territory of Republic Srpska presented data on agricultural insurance premiums in their reports. The mentioned companies comprised “Brčko-gas osiguranje” d. d. Brčko, “Drina osiguranje” a. d. Milići, “Dunav osiguranje” a. d. Banja Luka, “Wiener osiguranje” a. d. Banja Luka, “Asa osiguranje” d. d. Sarajevo, “Adriatic osiguranje” d. d. Sarajevo, “Croatia osiguranje” d. d. Mostar and “Sarajevo osiguranje” d. d. Sarajevo. These are both the companies that are headquartered in the Republic Srpska and the companies headquartered in Bosnia and Herzegovina with the branches in the Republic Srpska¹².

Based on the analysis of the general and special insurance terms and conditions of the mentioned insurers, it could be concluded that they had satisfactory coverage of standard and additional perils within agricultural production. Therefore, we believe that there are conditions for the development of the agricultural insurance market in the Republic Srpska, as regards the size and diversity of offer.

V. Development of Agricultural Insurance

The development of agricultural insurance in the Republic of Srpska was analysed in the period from 2014 to 2020 based on the relevant indicators. The results are presented in the Table 1. From the data shown, it can be concluded that the livestock insurance policies had a predominant share, i.e. that their average participation was 71% in the total number of agricultural insurance policies issued in the Republic Srpska during the observed period. However, there is also a significant decrease in the absolute number of livestock insurance policies in the last two years of the analysed period, as well as a decrease in the relative share of livestock insurance policies in the total number of agricultural insurance policies in the Republic Srpska (Table 1).

¹² Insurance Agency of the Republic Srpska, <http://www.azors.rs.ba>.

Table 1 2014–2020 number of agricultural insurance policies.¹³

Year	No. of plant production insurance policies	Share of the no. of plant production insurance policies in the total no. of agricultural insurance policies (%)	No. of live-stock insurance policies	Share of the no. of livestock insurance policies in the total no. of agricultural insurance policies (%)	No. of agricultural insurance policies
2014	53	34	103	66	156
2015	131	58	96	42	227
2016	335	24	1,056	76	1,391
2017	245	17	1,174	83	1,419
2018	330	19	1,445	81	1,775
2019	253	76	81	24	334
2020	288	84	53	16	341
TOTAL	1,635	29	4,008	71	5,643

Source: Insurance Agency of Republic of Srpska, <https://www.azors.rs.ba>.
Author's calculation.

The number of plant production insurance policies varied very much in the analysed period, whereas their maximum participation in the total number of agricultural insurance policies was achieved in the last analysed year.

Bearing in mind the high exposure of plant production to numerous risks, the major being the risk of hail and/or the high risks of livestock production on the one hand and significant government support in subsidies granted for agricultural insurance premium, on the other hand, the results shown in Table 1 cannot be considered satisfactory.

Table 2 presents the tendency of crop insurance premiums and the changes in their share in the total agricultural insurance premiums in the Republic Srpska, in the period from 2014 to 2020.

¹³ Insurance Agency of the Republic Srpska, <https://www.azors.rs.ba>.

Table 2 2014–2020 Plant production insurance premium.¹⁴

Year	Plant production insurance premium (km)	Share of plant production insurance premium in the agricultural insurance premium total (%)
2014	238,805	40
2015	399,458	72
2016	507,035	39
2017	373,310	33
2018	517,839	42
2019	553,311	67
2020	863,177	64
TOTAL:	3,452,935	50

Source: Insurance Agency of Republic of Srpska, <https://www.azors.rs.ba>.
Author's calculation.

In the period observed, the total crop insurance premium, apart from a slight decrease in 2017, had a growing tendency. Analysing the data from Table 1, we found that the total number of plant production insurance policies participated with 29% in the total number of agricultural insurance policies in the Republic Srpska, in the analysed period. However, the share of the crop insurance premium total in the observed period was significantly higher and amounted to 50% of the agricultural insurance premium total (Table 2). The above said leads to the conclusion that the insurance premiums that is the rates for plant production were higher compared to livestock insurance premiums. i.e. the rates.

Table 3 presents the tendency of livestock insurance premiums, as well as changes in their share in agricultural insurance premium total in the Republic Srpska, in the period from 2014 to 2020. By analysing the data presented, it can be concluded that the total animal insurance premium recorded significant fluctuations in the observed period.

¹⁴ Insurance Agency of the Republic Srpska, <https://www.azors.rs.ba>.

Table 3 2014–2020 livestock insurance premium¹⁵

Year	Livestock insurance premium (km)	Livestock insurance premium share in agricultural insurance premium total (%)
2014	354,279	60
2015	155,958	28
2016	795,378	61
2017	744,011	67
2018	701,100	58
2019	271,867	33
2020	479,353	36
TOTAL:	3,501,946	50

Source: Agricultural Payment Agency of the Republic Srpska, <https://www.azors.rs.ba>
Author's calculation.

In the last analysed year, the total animal insurance premium grew by 35%, compared to the initial one, and in 2016, when the animal insurance premium recorded its maximum, it was even 124% higher compared to 2014. The average share of the total animal insurance premium in the total agricultural insurance premiums, in the analysed period, was 50%, while the share of the total number of animal insurance policies in the total number of agricultural insurance policies was 71%. The above leads to the conclusion that animal insurance premiums are lower compared to plant production insurance premiums.

Analysing the data shown in tables 2 and 3, we can state significant fluctuations in the value and total insurance premiums for plant production and the total animal insurance premiums. Significant changes in value are particularly pronounced in the total animal insurance premium, which had its minimum in 2015, only to reach its maximum value in the analysed period already in 2016.

¹⁵ Insurance Agency of the Republic Srpska, <https://www.azors.rs.ba>.

Table 4 2014–2019 agricultural insurance premium share in non-life premium total in ¹⁶

Year	Agricultural insurance premium total (km)	Non-life insurance premium total (km)	Share of agricultural insurance premium total in non-life insurance premium total (%)
2014	593,083	144,101,451	0.4
2015	555,416	152,208,722	0.4
2016	1,302,413	165,468,861	0.8
2017	1,117,321	178,431,097	0.6
2018	1,218,939	188,306,600	0.6
2019	825,178	193,200,598	0.4
TOTAL:	5,612,350	1,021,717,329	0.5

Source: Agricultural Payment Agency of the Republic Srpska, <https://www.azors.rs.ba>.
Author's calculation.

Table 4 shows the tendency of the total premium of agricultural insurance and its share in the total premium of non-life insurance in the period 2014-2019. By analysing the data presented, it can be concluded that in the observed period the average share of the total agricultural insurance premium in the total non-life insurance premium was symbolic, indicating the underdevelopment of agricultural insurance in the Republic Srpska.

Table 5 Subsidized amount of agricultural insurance premium and its share in 2018-2020 agricultural budget in the period¹⁷

Year	Paid subsidies of agricultural insurance premium (km)	Agricultural budget (km)	Agricultural insurance subsidies in the agricultural budget (%)
2018	217,750,93	71,000,000	0.3
2019	261,705,60	71,000,000	0.4
2020	466,443,14	75,000,000	0.6
Average share:	-	-	0.4

Source: Agricultural Payment Agency of the Republic Srpska, <https://www.vladars.net/sr-SP-Cyrl/Vlada/agencije/aap/Pages/default.aspx>.
Author's calculation.

¹⁶ Insurance Agency of the Republic Srpska, <https://www.azors.rs.ba>.

¹⁷ Agricultural Payment Agency of the Republic Srpska, <https://www.vladars.net/sr-SP-Cyrl/Vlada/agencije/aap/Pages/default.aspx>.

Table 5 shows the amounts of agricultural insurance premium subsidies and their participation, by year and on average, in the agricultural budget in the period 2018-2020. The analysis of the presented data shows that the absolute amounts of those subsidies in 2020 increased by 100% relative to 2018, but that their relative share in the agricultural budget increased only slightly. It is necessary to draw attention to the fact that these are actually the paid out subsidies, which also testifies to the insufficient interest of agricultural subjects in the economic protection of their own production.

Table 6 shows the trend in the number of agricultural farms that took out the insurance coverage for their production, as well as changes in their average share in the total number of registered agricultural farms in the Republic Srpska in the period 2018-2020. Analysing the presented data, it can be concluded that in the observed period, on average, only 0.4% of the total number of registered agricultural farms insured their production. This also leads to the conclusion that agricultural insurance in Republic Srpska was underdeveloped in the analysed period

Table 6 2018-2020 number of agricultural farms that were entitled to agricultural insurance premium subsidies¹⁸

Year	No. of agricultural farms that were entitled to agricultural insurance premium subsidies	Total number of registered agricultural farms	Share of agricultural farms in the total number of registered agricultural farms (%)
2018	195	42,829	0.5
2019	119	40,502	0.3
2020	153	41,085	0.4
Average share:	-	-	0.4

Source: Agricultural Payment Agency of the Republic Srpska, <https://www.vladars.net/sr-SP-Cyrl/Vlada/agencije/aap/Pages/default.aspx>.
Author's calculation.

By comparing the data shown in tables 5 and 6, it can be concluded that, in spite of the existence of the government support to the agricultural insurance development, the implementation of such support was not sufficient (less than 1% of the total number of registered agricultural farms took out insurance coverage

¹⁸ Agricultural Payment Agency of the Republic Srpska, <https://www.vladars.net/sr-SP-Cyrl/Vlada/agencije/aap/Pages/default.aspx>.

for their production). Therefore, the reason for the underdevelopment is the low demand on the agricultural insurance market in the Republic of Srpska.

VI. Conclusion

Based on the conducted research, it can be concluded that there were significant opportunities for the development of agricultural insurance in the Republic Srpska. In particular, there was a satisfactory offer on the agricultural insurance market in terms of coverage of the most significant risks in agricultural production. Also, there was significant government financial support in the form of subsidizing the agricultural insurance premium.

The synergy of the results of the conducted research has led us to the conclusion that in the analysed period, 2018-2020, only 0.4% of the total number of registered agricultural farms benefited from the agricultural insurance premium recourse. In the period 2014-2019, the share of the total premium of agricultural insurance in the total premium of non-life insurance was as low as 0.5%. The above data point exactly to the conclusion that, in the analysed period, agricultural insurance in Republic Srpska was underdeveloped although there was a realistically high objective need for this type of insurance, especially in the current environment, when the climate changes are becoming harsher.

We are of the opinion that the government should introduce a legally mandatory insurance against the risk of hail as the biggest risk of crop production for agricultural entities that use some kind of a government resource (state subsidies). Moreover, we believe that the reason for the current underdevelopment of agricultural insurance in the Republic Srpska is, first of all, the low awareness of agricultural producers about the importance of using the economic protection of their own production. Therefore, it is necessary for the government and insurers to jointly organize training for farmers on the significance of agricultural insurance and actively affect the increase in demand for this type of insurance protection on the insurance market in the Republic Srpska.

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