

# ZNAČAJ OSIGURANJA ZA VEĆU PROFITABILNOST PROIZVODNJE HMELJA U SRBIJI

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Cilj rada je analiza mogućnosti osiguranja zasada hmelja u cilju razvoja i veće profitabilnosti ove vrste poljoprivredne proizvodnje na području Republike Srbije. Autori polaze od činjenice da je značaj osiguranja poljoprivrede u tome što obezbeđuje ekonomsku zaštitu osiguranicima – poljoprivrednim proizvođačima od štetnih dejstava i poremećaja do kojih dolazi nastankom osiguranog slučaja, odnosno ostvarenjem rizika obuhvaćenog osiguranjem. U tu svrhu u radu se analizira ponuda na tržištu osiguranja poljoprivrede u Republici Srbiji, u pogledu mogućnosti osiguranja zasada hmelja sa aspekta pokrivača, odnosno osiguranih rizika. Autori daju preporuke u cilju poboljšanja ekonomske zaštite, a time i razvoja i veće profitabilnosti proizvodnje hmelja u Republici Srbiji. U radu se koristi metod analize i sinteze, kao i deskriptivni metod.

**Ključne reči:** osiguranje poljoprivrede, osigurani rizici, profitabilnost proizvodnje hmelja, Republika Srbija

## THE IMPORTANCE OF INSURANCE FOR GREATER PROFITABILITY OF HOP PRODUCTION IN SERBIA

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The aim of the paper is to analyze the possibility of insuring hop plantations in order to develop and increase the profitability of this type of agricultural production in the territory of the Republic of Serbia. The authors start with the fact that the importance of agricultural insurance is that it provides economic protection to the insured – agricultural producers from harmful effects and disruptions caused by the occurrence of the insured event, that is, the advent of the risk covered by the insurance. For this purpose, the paper analyzes the offer on the agricultural insurance market in the Republic of Serbia, regarding the possibility of insuring hop plantations from the aspect of coverage, i.e. insured risks. The authors provide recommendations aimed at improving economic protection, and thus the development and greater profitability of hop production in the Republic of Serbia. The paper uses the method of analysis and synthesis, as well as the descriptive method.

**Key words:** agricultural insurance, insured risks, profitability of hop