

Table 2. Major issues and policy solutions identified for promoting agriculture insurance in the study countries (Prabhakar et al., 2013)

S No	Item	Policy and institutional solutions/issues
A. Issues for which solutions have already been identified and or implemented		
1	High cost of insurance	<ul style="list-style-type: none"> • Subsidising the premiums (in all study countries with varying degrees) • Mitigating non-crop losses (Philippines) • Implementing non-financial risk mitigation strategies (in all study countries, although not coordinated and not linked)
2	Instilling trust among farmers and insurance agencies	<ul style="list-style-type: none"> • Creating regulatory bodies, regulations and arbitration guidelines (in all study countries with varying degrees)
3	Access to re-insurance	<ul style="list-style-type: none"> • Public-private partnerships (Vietnam and Malaysia) • Mostly government (Philippines)
4	Reaching economies of scale	<ul style="list-style-type: none"> • Introducing comprehensive insurance products that suits a wide range of target farmers (Philippines and Vietnam) • Provide monetary incentives in paddy farming to encourage landowners to outsource the management of their land (Malaysia)
5	Lack of weather and crop loss data	<ul style="list-style-type: none"> • Remote sensing approaches (Philippines and Malaysia)
6	Lack of capacity	<ul style="list-style-type: none"> • Public-private partnerships (in all study countries, although they vary in the strength of these relationships. In all cases, the introduction of national programmes has invariably happened with the help of an external private agency such as Swiss Re, Munich Re, GTZ etc.)
B. Issues for which solutions have not been identified and or not implemented		
7	Rapid land development	<ul style="list-style-type: none"> • A more comprehensive risk assessment of impact to surrounding arable land area before undertaking any development projects (Malaysia)
8	Unproductive arable land with high pest infestation	<ul style="list-style-type: none"> • Enhance cooperative efforts to ensure full land utilization and thus reducing risk of losses (Malaysia)
9	Relief dependency of farmers	<ul style="list-style-type: none"> • Efforts to increase awareness on the concept of crop insurance and to change the perception of dependency on subsidy programme (Malaysia)
10	Main insurance beneficiaries are not clearly defined in the policy	<ul style="list-style-type: none"> • Crop insurance policy should not start with/focus on poverty household/beneficiary but rather large beneficiaries whose products contribute a high proportion to GDP (e.g. paddy, coffee, pepper, cashew nut). This direction may attract more players – both in insurance industry and agriculture- to participate in crop insurance (Vietnam)

(Prabhakar et al., 2013)