

Agricultural insurance marketing policies in the National Fund for Agricultural Cooperation in BECHAR (ALGERIA)

سياسات تسويق التأمين الزراعي في الصندوق الوطني للتعاون الفلاحي في ولاية بشار

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Abstract:

Our research aims to study agricultural insurance marketing policies through the four elements of the marketing mix: product, price, place, and promotion in the National Fund for Agricultural Cooperation in the state of Bechar. The most important agricultural insurance products and services provided by the Fund, its pricing policy to achieve profitability, and the most important methods have been presented. The promotion and communication strategies adopted aim to introduce and raise awareness of various services and products. Additionally, they showcase the agencies and offices responsible for ensuring that insurance services reach customers at the right time and place.

Keywords: agricultural insurance promotion, agricultural insurance pricing, agricultural insurance marketing, agricultural insurance distribution, agricultural insurance services.

JEL Classification Codes : Q14, G22, M31.

ملخص:

يهدف بحثنا الى دراسة السياسات التسويق التأمين الفلاحي من خلال مزج عناصر التسويق الأربعة: الخدمة، والسعر، والمكان، والترويج في الصندوق الوطني للتعاون الفلاحي في ولاية بشار. لقد تم عرض أهم المنتجات وخدمات التأمين الفلاحي التي يقدمها الصندوق، وسياسته التسعيرية من أجل تحقيق الربح، مع الإشارة لأهم وسائل الترويج والتواصل التي يعتمد عليها من أجل التعريف والتوعية بمختلف خدماته ومنتجاته، وأخيرا تعرضنا للوكالات والمكاتب التي تضمن وصول خدمات التأمين الى الزبائن في الوقت والمكان المناسبين.

كلمات مفتاحية: ترويج التأمين الفلاحي، تسعير التأمين الفلاحي، تسويق التأمين الفلاحي، توزيع التأمين الفلاحي، خدمات التأمين الفلاحي.

تصنيفات JEL: Q14 , G22, M31.

Agricultural insurance marketing policies in the National Fund for Agricultural Cooperation in BECHAR

INTRODUCTION:

The agricultural sector is considered as one of the most important sectors in any society, as it plays a fundamental role in driving economic growth and ensuring food security. Despite the significant importance of this sector, it remains one of the most exposed sectors to various risks, including natural disasters such as fires, floods, and volcanoes. And others, industrial hazards, and various other dangers. That is why the insurance sector emerged to cover these risks and compensate farmers for potential losses, thereby fostering economic development and ensuring the fulfilment of consumer needs. The continuity of the insurance sector is closely linked to its strong performance and its ability to meet the needs and requirements of customers and the market. Furthermore, its growth in the market is connected to its capacity to secure the largest number of insurance contracts. In order to meet the needs and desires of customers, agricultural insurance institutions must possess marketing skills that enable them to survive and compete in the market. They should and should offer high-quality services and products at affordable prices to ensure profitability for the insurance institution and achieve the expected value for customers. based on what we have said till now, our article aims to investigate the marketing policies used in agricultural insurance.

Through this, the following problem can be raised:

What are the marketing policies for agricultural insurance at the National Fund for Agricultural Cooperation in Bechar State?

The following sub-questions can be asked:

- 1- What agricultural insurance services and products are offered by the National Fund for Agricultural Cooperation?
- 2- What is the pricing policy for agricultural insurance provided by the National Fund for Agricultural Cooperation?
- 3- What is the promotional policy to increase awareness of the agricultural insurance services provided by the National Fund for Agricultural Cooperation?
- 4- What is the distribution policy provided by the National Fund for Agricultural Cooperation?

Objectives:

- Studying the marketing policies for agricultural insurance.
- Exploring the role of marketing in insurance institutions.
- Introducing the basic concepts of agricultural insurance marketing.
- Analysing the reality and policies of agricultural insurance in the National Fund for Agricultural Cooperation.

Methodology:

This article employs a descriptive-analytical approach to examine the marketing policies of agricultural insurance at the Agricultural Mutual Fund (Caisse Nationale de Mutualité Agricole, CRMA) in Bechar. The descriptive component of the study provides a comprehensive overview of the current marketing strategies and practices implemented by CRMA, based on firsthand observations made during a field visit. These strategies encompass promotional activities, pricing models, communication efforts, and the range of insurance products available to farmers. The analytical aspect of the research assesses the effectiveness of these marketing policies in promoting the adoption of agricultural insurance among farmers.

1. Definition of agricultural insurance marketing:

Naji Mualla defined the phenomenon of insurance marketing as an activity that involves identifying the most profitable markets now and in the future and assessing current and future customer needs. It is wise to define the organisation's goals and prepare and design the plans necessary to achieve those goals. Managing insurance services to enable the implementation of these plans also includes the adaptation process required by environmental change. (mualla, 2001)

Insurance is an essential tool for risk management. Agricultural insurance can protect producers by covering losses resulting from natural disasters. Agricultural insurance involves the fair transfer of farmers' losses from their agricultural operations to the insurance company in exchange for the payment of a specified premium. (Iturrioz, 2009, p. 04) It enables farmers to stabilise their agricultural income, invest, and be protected from natural disasters affecting crops and animals. (Djamel, 2009, p. 11) Therefore, it can contribute to maintaining their income level and enabling them to continue their agricultural activity even if they lose the crop. Agricultural insurance can also help farmers access the credit market and thus obtain financing for food production. Credit can play a role as a catalyst for economic growth. (l'Assurance, 2015, p. 3)

Agricultural risks take various forms that vary according to perspectives, types, and fields. They can be summarised in the following table.

Agricultural risks: (قلوم امال, مسعودي عبدالكريم 269)

Risks encompass various types throughout the product lifecycle, from production to consumption, including manufacturing and marketing.

- **Production Risks:** These refer to changes in production caused by weather and climate phenomena, as well as pests and diseases that affect livestock.
- **Marketing Risks:** These refer to the fluctuations, changes, and unpredictability of market prices.
- **Human Risks:** These risks involve human participation and include incidents such as fires, robberies, and assaults.
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Table 1. Risk and Agricultural Insurance

Types of risk	Internal methods of agricultural Insurance	Insurance outside an agricultural holding
Production risk	Diversification and technological innovation of production.	The classic insurance (property, crops, fruits, animals, against multiple types of risks etc.) and weather derivatives.
Market risk	Diversification, vertical coordination, marketing and production contracts, cooperatives and vertical integration.	Commodity derivatives (eg. agricultural futures and options on futures)
Personal risk	Application of safety standards, systematic control of health of household members and staff.	Insurance for persons (against accident, life insurance, insurance against a number of diseases, etc.).
Financial risk	Diversification, planning and significant funding from private sources	Financial derivatives (interest rate and currency swaps).

Source: (Žaklina Stojanović; Mirjana Gligoričević; Tatjana Rakonjac Antić, 2012, p. 770)

We define agricultural insurance marketing as It is a set of activities by the insurance institution aimed at farmers and the agricultural sector, with the goal of providing protection to farmers against potential risks that may affect the agricultural sector. This is achieved by identifying the needs of farmers, developing insurance services that meet those needs, and working on establishing a fair and competitive price that meets the needs of farmers.

Agricultural insurance marketing policies in the National Fund for Agricultural Cooperation in BECHAR

1. The marketing mix of agricultural insurance services:

Marketing experts and specialists use different strategies to attract and retain their customers. These activities comprise of different concepts, the most important one being the marketing mix. There are two concepts for marketing mix: 4P and 7P. Achieving a balance in the 4Ps or 7Ps of the marketing mix is crucial. The 4Ps have traditionally been associated with the product industry, whereas the 7Ps have gained traction as an effective approach for the services sector. (BEENISH SHAMEEM and R SAMEER GUPTA , 2012).

1-1- Product :

A product is what a seller has to sell and a buyer has to buy. Insurance companies sell services, and these services are their products. Customers not only purchase the product but also receive services in the form of assistance and advice from the agent. (BEENISH SHAMEEM and R SAMEER GUPTA, 2012, p. 134) Insurance products in the region are homogeneous; any introduction of a new product into the market requires the development of long-term insurance products because they have a high cost of production. Convincing consumers to buy these products focuses on long-term responsibility. To persuade consumers to purchase these products, reliability is essential, as it is a key component in the insurance market. (Zeka, 2016, p. 35) In the case of agricultural insurance services, the customers are farmers and the agricultural sector. This is due to the significance of agricultural insurance and its role in mitigating agricultural risks that affect the agricultural sector. This led to an increase in demand for agricultural insurance products, which in turn forced insurance institutions to diversify and innovate in their services.

Types of Agricultural Insurance products:

There is no one-size-fits-all agricultural insurance that covers all farming businesses. Given the diverse types of farming operations, specialized agricultural insurance policies are customized to provide protection accordingly. Broadly speaking, agricultural insurance can be categorized into three main classes: animal agricultural insurance, crop agricultural insurance, and farm property and equipment agricultural insurance.

- **Crop insurance:** Crop agricultural insurance involves a contractual agreement between the landowner or farmer and the agricultural risk insurance institution. This coverage encompasses various risks, such as hail, storms, ice, heavy snow, floods, drought, high and low temperatures, and fires, as outlined in the specific and general conditions specified within the insurance contract.

Among the important crop insurance product characteristics are: (Bruce Sherrick; Peter Barry; Garu Schnitkey; Paul Ellinger, 2003, p. 416)

- type of indemnification (revenue versus yield coverage),
- coverage election levels and their implications for frequency of payment and cost.
- the insurable units available under each product (acreage flexibility).
- The recent introduction of revenue products represents a significant difference in the type of coverage. Therefore, it is important to assess the combined effects of product type, acreage choice, and coverage levels on farmers' preferences for competing programmes.

- **Animal insurance:** Animal agricultural insurance is purchased by farmers who raise animals to protect themselves against the loss of their animals, such as fish, birds, and livestock, due to disease outbreaks, accidents, and natural disasters like hail, drought, and floods. (Agricdemy, 2023) Animal insurance plays a crucial role in livestock production. It facilitates the organization of funds for insurance premiums and compensates for damages incurred within the covered risks and insurance limits, thus serving as a safety factor in production. This serves

as a safeguard in production, especially considering that the subjects of insurance are living organisms. Furthermore, it encourages the adoption of preventive and remedial measures. Moreover, when healthcare is integrated into insurance, it broadens and enhances the quality of coverage. Similarly, this type of insurance promotes cooperative production approaches and facilitates the growth of livestock. (Milan Počuča , Zdravko Petrović , Dragan Mrkšić, 2013, p. 168)

Fish Farm Insurance: This agricultural insurance product will insure your fish against death and your fish pond against collapse caused directly by fire, lightning, windstorm damage, disease, disease accidents. The standard coverage provided by this policy compensates you for the value of your fish in the event of death and for the cost of reconstructing it to its pre-loss or condition damage. (Agricdemy, 2023)

- Agricultural Equipment Insurance Service: Agricultural equipment plays a crucial role in the production process by saving time and effort, and increasing yield and production. The insurance service serves as a safety tool for farmers. According to the dangers to which equipment is exposed including theft, traffic accidents, and natural disasters such as fires and floods.

1-2- Price :

Insurance pricing is a critical component of the insurance market because it directly affects the affordability and accessibility of insurance products for consumers. (Strain, 1966) Those involved in pricing should understand what factors serve as the basis for calculating the premium. (Net premium) or functional premium, is the portion of the premium designated to cover losses and expenses associated with estimated losses. (Gross premium) includes net premium as well as administrative and operational costs. (Zeka, 2016, p. 35) This is particularly relevant for agricultural insurance because farmers are among the insured individuals/business entities who are highly sensitive to these changes. (Žaklina Stojanović; Mirjana Gligorijević; Tatjana Rakonjac Antić, 2012, p. 775)

Conditions that must be met for agricultural insurance pricing:

1- Type of Coverage: The type of coverage provided to the insured must be carefully analysed, whether it is for agricultural crops, livestock, and poultry, or for agricultural equipment. This is because each type requires a different cost to ensure that the price is adequate to cover the anticipated loss from the insured unit of risk.

2- Objective of this service: It must be taken into consideration whether the objective of this service is commercial, aiming to achieve profits and revenues, or if it is a social service aiming to help and support farmers.

3- Degree of Risk: It is essential to estimate the risks and probabilities that farms, livestock, etc., are exposed to. If the level of risk is high, prices will be higher than under normal risk conditions.

4- Local legislation and laws: Insurance laws vary from one country to another, so it is essential to consider local laws related to agricultural insurance.

Distribution and agricultural insurance:

The sale of insurance encompasses all the activities and services that this industry provides to potential policyholders, at their convenience and preferred location. The insurance service can be sold or distributed to potential insurers in various ways. All the means of distributing insurance services can be classified into three groups:

- Sales of insurance through its own sales network of insurers.

Agricultural insurance marketing policies in the National Fund for Agricultural Cooperation in BECHAR

- Sales of insurance through insurance agents.
- Sales of insurance through insurance brokers.

1-3- Distribution

Market coverage of insurance services refers to the presence of a security service in the market, as indicated by the number of outlets through which the service is distributed. There are different distribution intensities that affect the coverage of the insurance service: intensive distribution, selective distribution, and exclusive distribution. Intensive distribution refers to the scenario where insurance services are offered and sold through all distribution channels across the entire market. It is suitable for insurance services that the insured is obliged to contract by law. When distributing these services, it is crucial that sales outlets are situated near potential customers or institutions associated with additional customer activities, such as technical inspection stations for motor vehicles. (Nikola Ćurčić; Ivan Piljan; Zoran Simonović, 2019, p. 25)

The distribution of agricultural insurance services can be defined as a system of channels, networks, and intermediaries that ensure agricultural insurance products and services reach the maximum number of farmers.

1-4- Promotion of agricultural insurance services:

It includes the various ways of communicating with customers about what the company has to offer. It is about communicating the benefits of using a particular product or service rather than just discussing its features. Insurance services rely on effective promotional strategies to stimulate impulsive purchases. Promotion comprises advertising and other publicity tactics. The promotion is a battle not only for market share but also for mind share. The insurance services depend on effective promotional measures, so as to create impulsive buying. Promotion comprises advertising and other publicity tactics. Adequate attention should be given to selecting the promotional tools. Adequate training should be provided to personnel to stimulate impulse buying. (BEENISH SHAMEEM and R SAMEER GUPTA , 2012, p. 136) Among the most important promotional methods in agricultural insurance institutions, the following can be mentioned:

- Education and awareness campaigns.
- Companies with agricultural organizations.
- Participation in agricultural demonstrations, exhibitions, and workshops.
- Utilizing technological tools such as digital platforms, social media, and email marketing.
- SMS campaigns.
- Subsidies and financial support for environmental protection associations.

2- Marketing mix for agricultural insurance in CRMA:

In order to understand the agricultural insurance marketing policies within the National Fund for Agricultural Cooperation, it is necessary to analyse the products and services it provides, its pricing policies, the various distribution channels used to deliver its products, and finally, the promotional strategies implemented.

The National Fund for Agricultural Cooperation was established in 1972 following Order No. 64-72 dated December 2, 1972. Its main objective was to protect property and people in agricultural areas, as well as to safeguard agricultural activities through agricultural insurance. It undertakes all damage insurance and reinsurance operations, as well as loans. This is based on the license granted to it by the Central Bank through Decree 95-97 on April 1, 1955. The capital amounts to 758.7 million DZD. The first branch was opened in the province of Bechar in 1977.

2-1- Agricultural insurance products and services offered by the National Fund for Agricultural Cooperation:

The fund offers a wide range of services and products in the insurance field. These services encompass car insurance, fire insurance, mobility insurance (including general insurance, private insurance, and mobility liability insurance), equipment and machinery insurance, natural disaster insurance, and insurance for agricultural products, both crop and animal, which includes various products.

crop insurance in CRMA:

One of the most important services provided by CRMA is crop insurance contracts, as they vary according to the insured crop and the risks it faces. It is a multi-risk contract, and the most important crop insurance contracts can be summarized as follows:

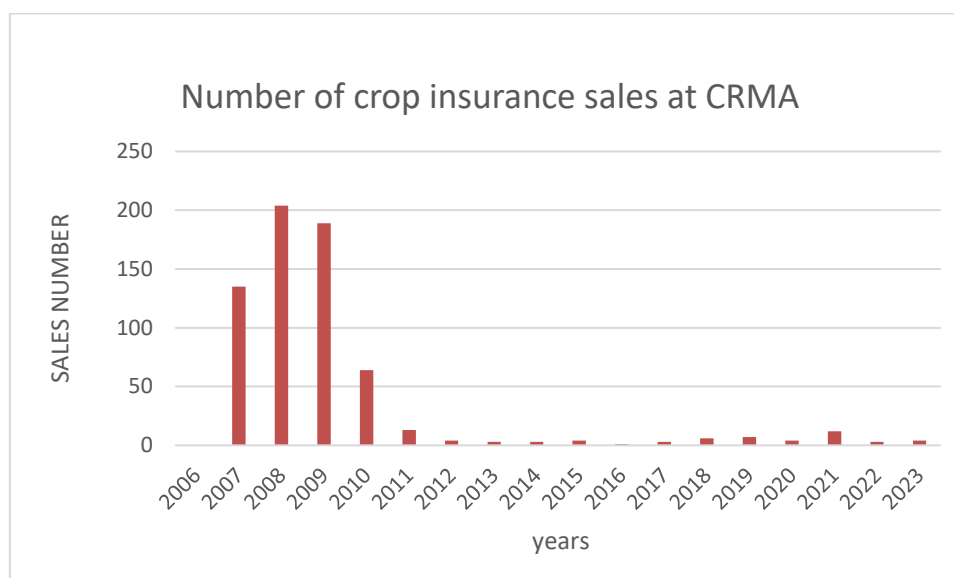
Table 2: Summary of Major Crop Insurance Contracts Provided by CRMA

Believe against	Type of insurance contract
This contract insures all crops of various types before they are harvested. This contract insures the property against: -Cold - Fire - Stabbing neighbors and other people	Hail and crop fire insurance
This contract provides protection for losses from various crops against direct losses to crops resulting from: Cold - ice - floods - storms - hot winds - snow	Multi-damage insurance "potatoes" "fruit trees" "olive trees" "industrial tomatoes" "tree and vine nurseries" "citrus trees"
This contract insures the irrigation network during its performance against the following accidents: -Fire - Explosion - Lightning Strike - Storm - Flood - Electrical damage - Neighbors seeking refuge - Flying object falling	Securing the irrigation network for exploitation
This insurance covers the loss of the quantity resulting from hailstones falling on crops before they are harvested, as specified in the insurance policy.	Insurance against cold.
This contract insures damages to the forest nursery (forest plants in the field or outside the soil under shade structures), and these damages are caused by the following accidents: -Frost - Ice - Floods - Storms - Hot winds - Fire - Stabbing neighbors and other people	Securing the forest nursery
This insurance covers the direct quantity loss incurred by the tree nursery resulting from the following events: -Cold - Ice - Strong winds - Snow - Fire - Stabbing neighbors and other people	Securing forest reforestation
This insurance covers the direct loss of the nursery (the trees and vines inside it) resulting from the following events:-Frost - Ice - Floods	Securing a nursery for fruit trees and vines
This insurance covers the loss of irrigated grain crops resulting from the following events: Cold - ice - floods - storms - a defect in the irrigation network, meaning the loss of the crop due to a defect in the irrigation network, depending on the dangers of fires and the dangers associated with them.	Insurance for loss of irrigated grain crops
This insurance covers loss of direct quantity and compensation for damage to grain, legumes, fodder and hay resulting from:-Fire- Seeking refuge from neighbors and others	Crop fire insurance
This contract guarantees protection against: fires and hail. These accidents affect crops before they are harvested. This contract also insures material losses associated with the invested buildings) furniture, real estate property, herd of livestock, invested machinery and goods) resulting from: -Fire- Explosion -Flood -Storm	Agricultural multi-risk insurance
This insurance covers the loss of quantity related to low-hanging fruits, fruit trees and non-productive shrubs due to:Storm - flood - rain - hail - fires, explosions and lightning strikes - refuge from neighbors and others - excavation, removal, displacement, replacement and transportation of waste resulting from the accident are insured.	Multi-damage insurance "Nakheel"

Source :Prepared by researchers based on data provided by the National Fund for Agricultural Cooperation in Bechar.

Agricultural insurance marketing policies in the National Fund for Agricultural Cooperation in BECHAR

Fig (1): Number of crop insurance sales at CRMA



Source :Prepared by researchers based on data provided by the National Fund for Agricultural Cooperation in Bechar.

Agricultural insurance premiums accounted for only 2% of the total insurance premiums in our country in 2019. Regarding crop insurance, there was an increase between 2006 and 2011, as it became mandatory and compulsory by the government during that period.

Animal insurance:

The CRMA Foundation paid significant attention to the animal sector in terms of contracts, viewing it as a vital source of food for all segments of society. This attention was also due to the sector's living nature, which exposes it to risks such as death, diseases, and other dangers. The Agricultural Cooperation Fund divided animal insurance into the following categories:

Table 2: Summary of Major Animal Insurance Contracts Provided by CRMA

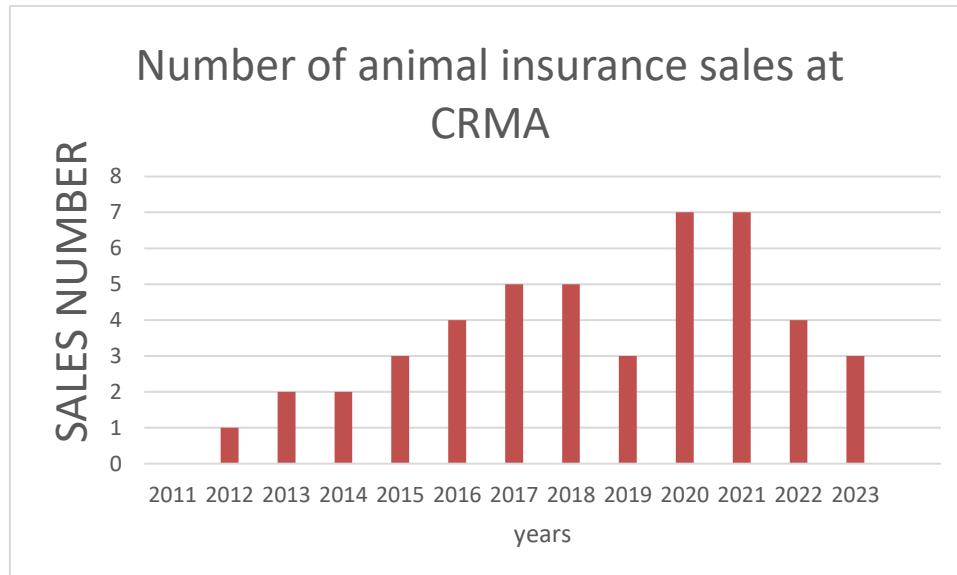
believe against	Type of insurance contract
Insurance covering livestock against: Cow deaths: The insured is covered in the following cases of death: - Diseases, livestock accidents, poisoning, pregnancy risks ,forced slaughter. Fire risks: The insurer covers material damage resulting from fire. Damage resulting from floods and storms: The insurer guarantees material damage resulting from the aforementioned events. Civil Liability: The insurer covers physical and material accidents caused by third parties.	Multi-risk insurance for cows
Insurance covering livestock against: Sheep deaths: The insured is protected in the following cases of deaths: - Diseases, livestock accidents, poisoning ,pregnancy risks, forced slaughter. Fire risks: The insurer covers material damage resulting from fire. Damage resulting from floods and storms: The insurer guarantees material damage resulting from the aforementioned events. Civil Liability: The insurer covers physical and material accidents caused by third parties.	Multi-risk insurance for sheep.

Insurance covers poultry against: Poultry death: The insured is covered in the following cases of death: - diseases, livestock accidents, poisoning ,pregnancy risks, forced slaughter. Fire risks: The insurer covers material damage resulting from fire. Damage resulting from floods and storms: The insurer guarantees material damage resulting from the aforementioned events. Civil Liability: The insurer covers physical and material accidents caused by third parties.	Multi-risk insurance for poultry.
Death of bees: The insurer covers bee deaths resulting from the following events: - Diseases (poisoning, rot, acariasis and fungi), bee poisoning, climatic effects (cold and heat.) Fire, lightning, and explosion risks: The insurer covers material damage to beehives resulting from: fire, explosion, and lightning. Damage resulting from floods and storms: The insurer guarantees the material damage incurred by the beehives resulting from the aforementioned events. Loss of honey after disasters: The insurer's guarantee extends to loss of honey resulting from the following events: - Lightning ,storm, disease, poisoning, climatic effects. Civil Liability: The insurer covers physical and material accidents resulting from third parties through bee stings or angry animals after bee stings. Legal protection: Ensures payment of procedural costs before all courts.	Comprehensive beekeeping insurance.
Insurance covers turkeys against: Death of Turks: The insured is covered in the following cases of death: - diseases, livestock accidents, poisoning ,pregnancy risks, forced slaughter. Fire risks: The insurer covers material damage resulting from fire. Damage resulting from floods and storms: The insurer guarantees material damage resulting from the aforementioned events. Civil Liability: The insurer covers physical and material accidents caused by third parties.	Multi-peril insurance for turkeys.
Insurance that covers rabbits against: Death of rabbits: The insured is protected in the following cases of death: - diseases, livestock accidents, poisoning ,pregnancy risks, forced slaughter. Fire risks: The insurer covers material damage resulting from fire. Damage resulting from floods and storms: The insurer guarantees material damage resulting from the aforementioned events. Civil Liability: The insurer covers physical and material accidents caused by third parties.	Multi-risk insurance for rabbits.
Insurance covers horses against: Horse deaths: The insured is covered in the following cases of death: - Diseases, livestock accidents, poisoning ,pregnancy risks, forced and humane slaughter. Transportation of horses: This guarantee covers most risks that may affect a horse during transportation. Fire risks: The insurer covers material damage resulting from fire. Damage resulting from floods and storms: The insurer guarantees material damage resulting from the aforementioned events. Civil Liability: The insurer covers physical and material accidents caused by third parties.	Multi-risk insurance for horses.
Beauty insurance covers against: Camel death: The insured is covered in the following cases of death: - Diseases, livestock accidents, poisoning ,pregnancy risks ,forced and humane slaughter. Civil Liability: The insurer covers physical and material accidents caused by third parties.	Multi-risk insurance for camels.

Agricultural insurance marketing policies in the National Fund for Agricultural Cooperation in BECHAR

Source :Prepared by researchers based on data provided by the National Fund for Agricultural Cooperation in Bechar.

Fig (2): Number of animal insurance sales at CRMA



Source :Prepared by researchers based on data provided by the National Fund for Agricultural Cooperation in Bechar.

Regarding the production of animal insurance products, it is noteworthy that the production rate was almost non-existent in 2011, as it was 0. However, it increased slightly in subsequent years due to the emergence of ANSEJ financing projects. Hence, it can be said that although the two branches of production, crops and animals, are the foundation of the Fund's services, they have lower rates compared to other branches of insurance. This can be attributed to the lack of insurance culture among farmers and their limited awareness of the importance of agricultural insurance.

There are other types of insurance that complement crop and animal insurance, helping farmers mitigate risks related to their equipment and potential industrial hazards. These additional insurances can be classified as follows:

Car insurance is included:

- Trailer insurance.
- Insuring tractors and agricultural equipment.
- Insuring rental agricultural equipment.

Industrial hazards may include loss of product in refrigeration cabinets, civil liability for the product, explosions, and fires.

Natural disasters such as landslides, earthquakes, volcanoes, and floods...

2-2- Pricing of agricultural insurance services in CRMA:

The pricing process in insurance institutions is complex and involves several stages due to the high sensitivity of the price, which directly impacts customers. Therefore, the National Fund for Agricultural Cooperation conducts studies and research to determine the optimal price that ensures profitability and satisfies customer preferences. The fund considers the following aspects when pricing its services:

-Previous incidents are analysed and evaluated by examining the profits and outcomes of previous years. This analysis informs pricing decisions based on the results obtained from the evaluation of past incidents. This enables the fund to predict the size of demand accurately, determine prices effectively, and meet the needs of all stakeholders.

-Fixed costs are predetermined expenses that remain constant in the short term regardless of fluctuations in production volume. These expenses include the fund's basic operating costs, such as rent and employee salaries, as they will not be influenced by fluctuations in production levels or volume.

-Ministry of Finance (Compulsory Insurances): These amounts are imposed by the Ministry of Finance on insurance institutions. The institutions have no leeway to adjust these prices as they mainly pertain to compulsory insurances.

Risks are priced after studying the request and questionnaire. Pricing is determined by adhering to the current rates set by the Ministry of Finance. Prices for each type are entered into the computer system (LOGITIP). It is important to emphasize that the policies established within the partnership framework are crucial for public and private agreements. Reduction ceilings were specified within the agreement.

The CRMA insurance premium is calculated as follows:

Total premium is calculated as the sum of the net premium+ insurance expenses+ fixed taxes + variable taxes.

2-3- Distribution of agricultural insurance services in CRMA:

CRMA provides distribution channels for communication between farmers and insurance companies, offering effective solutions to issues that may arise in their cooperation. Insurance is sold directly to farmers through sales staff, a branch network, and direct marketing.

There are two main outlets for the Fund to distribute its products and services: through funds or local offices. The Regional Fund and local offices serve as the direct channels for distributing CRMA products and services. There are 69 regional funds at the national level and 48 offices distributed throughout the country.

Table 4. Distribution Channels of CRMA Products and Services

Direction	Number of boxes	Number of offices
the middle	regional funds 18	local offices 164
the West	regional funds 15	local offices 151
the East	regional funds 21	local offices 94
the South	regional funds 13	local offices 74

Source :Prepared by researchers based on data provided by the National Fund for Agricultural Cooperation in Bechar.

This table provides a clear and concise overview of the distribution network of CRMA, highlighting the number of regional funds and local offices in each region. As for the state of Bechar, it contains one regional fund located in the city center and six local offices situated in Bechar Centre, Abadla, Bechar Djedid, Beni Abbas, El Ouata, and Beni Ounif.

2-4- Promoting the services of the National Fund for Agricultural Cooperation:

The promotion of the CRMA provides farmers with better insight into the characteristics of agricultural insurance and encourages greater participation of farmers as insured individuals in this system. Farmers are provided with information that helps establish effective communication between them and the CRMA. It utilizes print, radio, television, publications from public institutions, specialized industry associations, affiliations, websites, and other modern forms of communication.

Among the exhibitions and sensitivity days in which the Fund participates:

- Participation on October 10 in the International Agricultural Extension Day.
- Participation on October 2 in Al-Badr campaign organized by the state.
- Participation in the National Harvest Day on May 31.
- And on other days organized by the Agriculture Directorate.

Agricultural insurance marketing policies in the National Fund for Agricultural Cooperation in BECHAR

In the early stages of implementing marketing policies within the National Fund for Agricultural Cooperation, the organization tracks the number of agricultural insurance contracts concluded (for insurance products, regions, markets, and sales channels), tests and explores the market, monitors the effectiveness of promotional campaigns and marketing programmes, and evaluates the return on investment. CRMA utilizes all elements of the marketing mix: insurance products, insurance premiums, distribution channels, and promotion. These instruments should be carefully defined and tailored to meet the needs of the farmers while remaining affordable.

Challenges in Agricultural Insurance Marketing at CRMA:

Based on an analysis of previous data and field research, the National Fund for Agricultural Cooperation (CRMA) faces several challenges that hinder its ability to effectively market agricultural insurance and encourage farmers to enroll in its services. One of the most significant barriers is the low level of awareness regarding the importance of agricultural insurance, as many farmers perceive it as an additional cost rather than a vital safeguard against the economic and natural risks that can disrupt their agricultural activities. This perception often deters them from participating in available insurance programs, even when these programs could offer substantial protection and benefits. While CRMA has taken steps to promote agricultural insurance, there remains an opportunity for further collaboration with relevant stakeholders, including government bodies, to enhance outreach efforts. A unified approach that leverages the resources and reach of both CRMA and the government could ensure that farmers, particularly those in remote and rural areas, fully understand the advantages of agricultural insurance as a tool for stabilizing production and mitigating risks from unforeseen events. Additionally, there is some reluctance among farmers towards insurance services, stemming from cultural attitudes and a lack of trust in insurance institutions. Previous negative experiences or a reliance on informal networks and government aid during crises contribute to this skepticism. To address these concerns, CRMA can focus on trust-building initiatives by fostering transparency, improving communication, and highlighting the long-term benefits of insurance protection. Furthermore, CRMA encounters logistical difficulties in delivering its services, especially to farmers in rural and remote regions. Despite having a network of regional offices, long distances and inadequate infrastructure limit farmers' access to insurance services. Exploring digital platforms, mobile units, or partnerships with local organizations could enhance CRMA's ability to reach more farmers and make insurance more accessible.

Suggested Solutions:

Intensifying Awareness Campaigns: A collaborative effort between the CRMA and the government could initiate more comprehensive educational campaigns specifically aimed at farmers.

Building Trust: The CRMA can foster transparent communication and establish trust by engaging with farmers and emphasizing the long-term benefits of insurance.

Expanding Distribution Channels: Utilizing modern distribution channels, such as mobile applications and online platforms, can facilitate easier access for farmers in remote areas to CRMA's services.

Conclusion:

The specificity of agricultural insurance, in terms of the risks it covers and the services it offers, along with the significance of the agricultural sector as a pillar of society, has made its marketing uniquely challenging and distinctive from marketing in other sectors. Agricultural insurance marketing is based on a unique marketing mix that includes various services and products such as plant and animal insurance contracts, along with other complementary agreements. The pricing of agricultural insurance services poses a challenging and intricate process for marketers. Additionally, the promotional mix for agricultural insurance aims to introduce and convince individuals to invest in insurance services. Agricultural insurance services are then delivered from the institution to the customer through the available distribution outlets. In this research, we presented the four policies for the marketing mix for agricultural insurance adopted by the National Fund for Agricultural Cooperation, and we reached the following results: The fund offers a wide range of agricultural insurance services and products. Prices are determined accurately through the analysis and study of previous incidents. The Agricultural Cooperation Fund promotes and communicates through exhibitions, awareness campaigns, as well as via phone calls, SMS services, and emails. The presence of multiple local funds and offices facilitates the distribution process of agricultural insurance services and products, making it easy and smooth.

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