

FISHERIES MUTUAL INSURANCE ASSOCIATION ENERGY STORAGE



What is fishery mutual insurance (FMI) ? Fishery mutual insurance (FMI) is a risk-sharing mechanism similar to insurance that covers fishery risks via pooling. Over the past 26 years (1994-now), it has gradually replaced private fishery insurance in China and has undergone continuous adjustments in terms of both programs and practices.



Why are FMI associations important? FMI associations are important because they make risk differentiation and control of moral hazard more feasible in the context of fishery mutual insurance. Since they offer only a few types of basic products, such as mutual insurance of fishing vessels and cover for personal injury, and the majority of their members are individual fishermen from the same local area.



How much do fishermen pay for mutual insurance? Fishermen pay approximately several hundred to several thousand RMB (= approx. dozens to hundreds of euros) for mutual insurance. The amount varies between different towns and provinces.



What types of mutual insurance does FMI offer? FMI offers two kinds of basic mutual insurance: one regarding fishing vessels and the other regarding personal injury, including employer's liability.



What is a mutual insurance organization? A mutual insurance organization is an organization owned by its members and provides insurance service for its members in the form of cooperation on the basis of equality, free will, and democratic management. This includes general mutual insurance organizations, as well as specialized or regional mutual insurance organizations.

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Lack of insurance providers active in the fishing communities. Currently available insurance premiums are regarded too high. Insurance policies and claim settlement processes are neither understood nor trusted. The income from ???



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YANG Bin, Vice Chairman and Secretary-General of China Fishery Mutual Insurance Association; CUI He, President of China Aquatic Products Processing and Marketing Alliance; GONG ???



The Ningbo Fishery Mutual Insurance Association, established in 1996 as China's first local fishery mutual insurance association, provides coverage for over 98% of fishing vessel insurance in the region. Every fishing ???



Its premium subsidies are provided by local governments, with fishery mutual insurance association as the administrative management department; third, the policy-oriented ???

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Data from China Fishery Mutual Insurance Association showed that the annual comprehensive compensation rate of the China Fisheries Mutual Insurance Association is above 40% on average, with a high comprehensive ???



As a quasi-public product, fishery insurance has become an important starting point for the construction of the modern fishery industry chain, supply chain and value chain risk management mechanism. We used visual ???



Download scientific diagram | BN parameter learning results. from publication: Identification of Risk Influential Factors for Fishing Vessel Accidents Using Claims Data from Fishery Mutual

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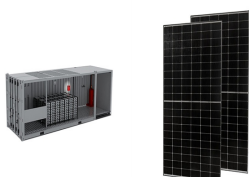
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Based on the theories of welfare economics, this paper analyzed the mechanism of agricultural insurance (AI) affecting agricultural economic growth (AEG), theoretically, and carried out an empirical analysis by using the ???



Fishery microfinance can partly solve the information asymmetry and incomplete contract problems in rural financial market, and it is an effective complement to formal fishery finance. ???



Generally, the China's fishery insurance program has evolved through three stages: commercial fishery insurance (before 1994), fishery mutual insurance (1994???2008) and policy ???



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