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# Steps Toward the Establishment of a Commercial Aquaculture Insurance Program: Lessons from an Assessment of the Vietnamese Pilot Insurance Program

Kim Anh T. Nguyen & Curtis M. Jolly

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but a set of decisions and circulars. The pilot aquaculture insurance program had only one product for the use of clients. There was an absence of a monitoring and evaluation system in place. Underwriters had no data and guide to properly evaluate claims. The heavily subsidized program encouraged price distortion, adverse selection and moral hazard.

Keywords: Assessment, aquaculture, pilot, insurance, program, Vietnam

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