

**DECISION OF THE GOVERNMENT OF THE REPUBLIC OF ARMENIA ON  
APPROVING THE STATE SUPPORT PROGRAMME FOR IMPLEMENTATION OF  
THE PILOT PROGRAMME FOR INTRODUCTION OF THE INSURANCE SYSTEM  
IN THE AGRICULTURAL SECTOR**

**Գլխավոր տեղեկություն**

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**GOVERNMENT OF THE REPUBLIC OF ARMENIA**

**DECISION**

No 1485-L of 24 October 2019

**ON APPROVING THE STATE SUPPORT PROGRAMME FOR IMPLEMENTATION OF THE PILOT PROGRAMME FOR INTRODUCTION OF THE INSURANCE SYSTEM IN THE AGRICULTURAL SECTOR**

Taking as a basis part 21 of Article 9 of the Law "On the State Budget of the Republic of Armenia for the year 2023", and part 21 of Article 9 of the Law "On the State Budget of the Republic of Armenia for the year 2024", the Government of the Republic of Armenia hereby **decides:**

***(preamble edited by No 99-L of 26 January 2023, supplemented by No 517-L of 12 April 2024)***

1. To approve the state support programme for implementation of the pilot programme for introduction of the insurance system in the agricultural sector, pursuant to the Annex.

2. To assign the Minister of Territorial Administration and Infrastructure of the Republic of Armenia to ensure provision of the following information to the "Agricultural Insurance National Agency" non-governmental organisation:

(1) on registered cases weather forecast, of hail, spring frostbite for every accessible community of the Republic of Armenia on a weekly basis;

(2) full and single-use information on the names and numbers of communities of the Republic of Armenia, and in case of change in that information — notification thereon.

3. To assign the Minister of Economy of the Republic of Armenia to ensure provision of information to the "Agricultural Insurance National Agency" non-governmental organisation regarding damages caused as a result of registered hail and spring frostbites.

3. To assign the Minister of Economy of the Republic of Armenia to ensure provision of information to the "Agricultural Insurance National Agency" non-governmental organisation regarding damages caused as a result of registered hail and spring frostbites.

**Prime Minister  
of the Republic of Armenia**

**N. Pashinyan**

30 October 2019  
Yerevan

31 January 2022  
CERTIFIED BY  
ELECTRONIC  
SIGNATURE

**Annex  
to Decision of the Government  
of the Republic of Armenia  
No 1485-L of 24 October 2019**

***(Annex amended, supplemented, edited by No 99-L of 26 January 2023,  
No 517-L of 12 April 2024, amended by No 1971-L of 12 December 2024)***

**Annex  
to Decision of the Government  
of the Republic of Armenia  
No 1485-L of 24 October 2019**

**PROGRAMME**

**FOR STATE SUPPORT**

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#### **INTRODUCTION**

1. The introduction of a viable insurance system in the agricultural sector of the Republic of Armenia is one of the key preconditions for sustainable and proportional development of the agricultural sector of the economy of the country.

2. Agricultural production is mainly an activity carried out under an open sky and is directly dependent on natural and climatic, anthropogenic and economic factors. Besides economic risks, agriculture also bears losses conditioned by natural disasters. Agriculture is a high-risk sector; due to this, it becomes less attractive for insurance companies. In agriculture, production is organised across wide areas, in multifaceted directions, which requires additional expenses and efforts for management of insurance risks. Insurance of the sector is a major precondition for sustainable development of the given branch, improvement of the investment field and increase of the level of food safety in the country.

3. Analysis of international practice shows that, due to the peculiarities of agriculture, the State provides direct support to insurance of the risks of economic entities in the sector. Implementation of the pilot programme for introduction of insurance system (hereinafter referred to as "the Programme") in the agricultural sector will create an opportunity to specify the mechanisms for implementation of the insurance system, which will create preconditions for full introduction of the insurance system in the given sector.

#### **1. DESCRIPTION OF THE CURRENT STATE IN THE AGRICULTURAL SECTOR AND THE PRECONDITIONS FOR INTRODUCTION OF THE INSURANCE SYSTEM**

4. Agriculture is one of the key sectors of the economy of the Republic of Armenia, and it has been ensuring nearly 15% of the Gross Domestic Product of the country over the recent years. This sector is of exclusively major significance for ensuring food safety in the country. Based on data of the recent years, nearly 55-65% of food of primary necessity is ensured at the expense of own production, as estimated by the energy value. Alongside this, special importance is attached to agriculture for development of rural settlements and for generation of revenues of economic operators and increase of living standard. However, it should be mentioned that, in terms of organisation of agricultural production, the territory of the Republic of Armenia stands out with high level of riskiness; out of the 350 natural disasters known in the world, 110 are characteristic of the territory of the Republic of Armenia. Consequently, economic operators in agriculture suffer significant losses as a result of various natural disasters (hail, frostbite, drought, etc.).

5. Hazardous hydrometeorological phenomena (drought, hailstorm, frostbite, hot dry wind), the frequency and duration whereof tend to grow due to the change of climate in the past decades, cause great harm to agriculture.

6. In the past 6 years, natural disasters have caused damages of more than AMD 110 bln to agriculture in the Republic of Armenia.

7. Among the natural hazards in the agricultural sector, hail is the gravest. Hail affects 15-17% of the rural settlements of the country. Hail is more frequent in the Ararat Valley, Shirak, Lori, Tavush, the higher zones of Aragatsotn, Gegharkunik and the mountain zones of Kotayk — at an average 4-5 cases per year.

8. Every year, 10-15% of the field areas of the Republic of Armenia are damaged as a result of hail; in some cases, in areas hit by hail the loss of crops comprises 80-100%. Crops damaged from hailstorm lose product appearance, due to which it becomes difficult to sell them, and this significantly reduces the revenues of economic operators in the agricultural sector. To restore gardens heavily affected by hailstorm, at least one year and additional financial investments are required for implementation of additional pruning, fertilisation and other agro-technical activities.

9. Significant work has been carried out in recent years for risk management in the agricultural sector: Activities for improvement of land melioration, veterinary medicine, protection of plants, water supply of pastures, anti-flood, anti-hail, forest restoration, as well as other activities have been carried out and continue to be carried out at the expense of the State Budget of the Republic of Armenia, loans, grants and own investments of economic operators; these activities also contribute to the increase of agricultural plants, crop yield of perennial forest crops and livestock productivity. At the same time, in the absence of an agricultural insurance system, implementation of the aforementioned activities does not ensure sustainability of revenues of economic operators in agriculture. Thus, one of the more effective means of management of risks in the agrarian sector of the Republic of Armenia is the introduction of an agricultural insurance system, which takes into account the existence of specific risks, the essence and the peculiarities of manifestation thereof.

10. The study of international practice shows that agricultural insurance is carried out through the financial assistance of the State in almost all countries of the world, mainly through subsidisation of the insurance fee, and it is implemented more effectively through the active co-operation of public and private institutional structures (principle of Public-Private Partnership (PPP)).

11. Proceeding from the peculiarities of the agricultural sector, a number of key issues require solutions for introduction of the insurance system; these issues concern the assessment of risks in agriculture, the introduction of re-insurance, the formation of appropriate infrastructures, the regulation of the insurance market, the pairing of compulsory insurance and voluntary insurance, the co-operation of the public and private sectors and the specification of the directions for, amounts, methods of and mechanisms for state support in that field.

12. The risks of agricultural production in the Republic of Armenia — according to vertical zoning and regions (marzes, communities) — are still not fully assessed, which is mainly due to the lack of data, difficult access to data, sometimes unreliability of data and the lack of necessary infrastructures, and in case of availability — the incompleteness thereof. Thus, introduction of agricultural insurance will indirectly contribute to the solutions to the specified problems as well.

## **2. NEED FOR IMPLEMENTATION OF THE PROGRAMME**

13. A number of factors hinder the proportional and sustainable development of agriculture, and among those factors the hazardous hydrometeorological phenomena can be specified, especially hailstorms, spring frosts, draughts, etc.

14. Due to the peculiarities of the agricultural sector and the Republic of Armenia, there are various difficulties with risk management. However, international practice has shown that the use of the latest technologies in agriculture, the expansion of opportunities for risk prevention, the increase of revenue generated per unit space and the introduction of an insurance system with the participation of the State, provide the opportunity to overcome those difficulties.

15. The effectiveness of the process of introducing an insurance system in the agricultural sector is conditioned by the effectiveness of co-operation between economic operators, insurance companies and the State in agriculture, the diversification of insurance risks in that field, which, in the current stage, will maximally contribute to the development of the agrarian sector and the rise of the level of food safety in the Republic of Armenia, as well as to the increase of revenues of economic operators in agriculture. Thus, the development and implementation of a clear and equivalent policy in that field is of strategic significance.

16. The amounts of damages in the agricultural sector conditioned by natural and climatic disasters and the assessment of frequency show that the current risk management system is not functioning effectively, and the management of risks having emerged as a result of unfavourable weather conditions is becoming a priority issue in the sector.

17. Due to the unfavourable natural and climatic conditions, the losses caused to economic operators in agriculture essentially disrupt the sustainable development of the agricultural sector. Being one of the major sectors of economy of the Republic of Armenia, the agricultural sector nevertheless does not use the full potential for agricultural productivity.

18. Taking into account the current problems in the agricultural sector listed above, the need for the development and introduction of an insurance system in the agricultural sector, the development and implementation of targeted programmes for technical rearmament and the implementation of a policy of state support through the application of new approaches to the problem and mechanisms by the State, has emerged.

19. The need for introduction of an agricultural insurance system is also indicated in the benchmark strategic programmes adopted in the Republic of Armenia (Programme of the Government of the Republic of Armenia, the 2019-2023 Action Plan of the Government of the Republic of Armenia, the 2010-2020 Sustainable Development Strategy for Villages and Agriculture of the Republic of Armenia, the National Security Strategy of the Republic of Armenia, etc.).

20. The Government of the Republic of Armenia, jointly with the Central Bank of the Republic of Armenia and the German Development Bank GDB/KfW (hereinafter referred to as "the KfW"), has undertaken the initiative to introduce the agricultural insurance system.

21. Taking into account the importance of introduction of an insurance system for development of the agricultural sector and mitigation of risks, considering the regular damages that nature causes to agriculture, to ensure gradual introduction of the insurance system, it is necessary to implement a pilot programme for introduction of an insurance system in the agricultural sector.

## **3. MAIN GOAL AND OBJECTIVES OF THE PROGRAMME**

22. The main goal of the Programme is to specify the insurance mechanisms for agriculture and to implement a policy aimed at risk management in the agricultural sector as a result of introduction of the complete system.

23. The main objectives of the Programme shall be:

- (1) the correct selection of the insurance product, coverage and risks;
- (2) the correct selection of the agricultural insurance system;
- (3) the suggestion of mechanisms for subsidisation of insurance fees.

## **4. DESCRIPTION OF THE PROGRAMME**

24. A need for engagement of international experts has emerged in order to conduct an in-

depth study on the potential paths and obstacles for introduction of an insurance system for agricultural risks in the Republic of Armenia, and in 2014, the implementation of those tasks was outsourced to the Swiss Business and Financial Consulting (BFC consulting) organisation with the support and through financing of the KfW; BFC consulting conducted a comprehensive study on the introduction of an insurance system and drafted the terms of reference.

25. To form substantiated approaches and a system-creating insurance process for agriculture for implementation of the Programme, within the framework of the visit of the Director of KfW to the Republic of Armenia, Grant Agreement No 201668458 for the plan to support the agricultural insurance scheme was signed between the Republic of Armenia, as represented by the Ministry of Finance of the Republic of Armenia and the KfW in the amount of EUR 5 339 139,38, approved upon Protocol Decision of the Government of the Republic of Armenia No 52 of 14 December 2017 (hereinafter referred to as "the Decision").

26. An international competition was held by the KfW and exclusively through funding of the latter, and a consortium of international companies (hereinafter referred to as "the consortium") was declared the winner. The consortium, in co-operation with the Central Bank of the Republic of Armenia, the Ministry of Agriculture of the Republic of Armenia and other beneficiaries, studied the existing problems in the agricultural sector, and, in accordance with the best international practice, developed the Programme that includes the following:

(1) creation of regulated legislation for implementing agricultural insurance;

(2) development of agricultural insurance products (selection of pilot plants, pilot marzes and risks, gathering of information, conduct of actuarial calculations, etc.);

(3) creation of an institution for assessment of damages, in accordance with the best international practice;

(4) creation of a Management Information System (MIS);

(5) development of an awareness-raising campaign and educational programme with regard to agricultural insurance;

(6) creation of a body regulating and co-ordinating the agricultural insurance sector, under the principle of PPP (pursuant to point 1.2 of the Annex to the Decision).

27. A special responsible centre has been created for introduction of agricultural insurance — the "Agricultural Insurance National Agency" (pursuant to point 1.2 of the Annex to the Decision) non-governmental organisation (hereinafter referred to as "the Agency") — which will carry out administration and development of the agricultural insurance sector by co-ordinating and organising activities with the main beneficiaries (state administration and local self-government bodies, Central Bank of the Republic of Armenia, organisations registered in the Republic of Armenia or international or foreign organisations, insurance companies registered and licensed in the Republic of Armenia, etc.).

28. The operational and all the other expenses of the Agency will be covered by private capital, in the form of regular membership fees paid by recruited insurance companies that are members of the Agency, or from the funds of the State Budget, or other funds not prohibited by law. The difference of total expenses introduced in the annual estimate of operational and all other expenses of the Agency for 2024 and the membership fees paid by insurance companies shall be paid from the funds of the State Budget. Supplements and amendments to the annual budget of the Agency already approved for 2024, the staff list and the estimate of expenses shall be approved by the executive body of the Agency after agreeing with the Council of the Agency.

***(point 28 amended, supplemented by No 517-L of 12 April 2024)***

29. The main goal of the Agency's activity is to co-ordinate and develop the agricultural insurance sector.

30. The Agency shall perform the following functions:

(1) develop standard agricultural insurance products that are uniform and mandatory for all member insurance companies;

(2) develop and co-ordinate the process of and conditions for granting of subsidies granted by the Government of the Republic of Armenia for agricultural insurance products developed by the Agency, moreover, the subsidies are granted only with respect to the uniform standard products developed by the Agency, approved by the Council of the Agency;

(3) conduct a market study and actuarial calculations;

(4) develop a tariff policy subject to mandatory application for its member insurance companies in the sector of the Agency;

(5) co-operate with state bodies, acting as a mediator between insurance companies and the State;

(6) check the activities of its member insurance companies in order to adapt it to the requirements of the contract and the rules of the Agency, as well as may conduct supervisory inquiries with respect to a sphere related to its activities for the implementation of the aforementioned goals;

(7) hold courses for those assessing damages in the agricultural insurance sector, conduct qualification of those assessing damages. The list of persons assessing damages shall be approved by the Council of the Agency and published on the website of the Agency;

(8) carry out protection of interests of consumers;

(9) create and run an information system in accordance with the rules of the Agency;

(10) implement other actions required for development of the agricultural insurance sector.

**(point 30 supplemented by No 517-L of 12 April 2024)**

31. The insurance companies which are entitled to carry out insurance under the class provided for by points 8 and 9 of part 2 of Article 7 of the Law of the Republic of Armenia "On insurance and insurance activities" in the territory of the Republic of Armenia, which have at least one branch or agent permanently operating in every marz of the Republic of Armenia, have concluded a contract on membership to the Agency and meet the requirements prescribed by law and other legal acts, as well as companies carrying out insurance brokerage activities, may join the Agency in order to participate in the Programme.

32. The insurance companies that are members of the Agency shall pay membership fees to the Agency.

33. The main approaches to implementation of the Programme are the following:

(1) economic operators in agriculture will be offered options for acquiring agricultural insurance contracts that will be as accessible and effective as possible, an opportunity will be provided to obtain accessible agricultural insurance products for which have been developed and will continue to be developed and revised by the Agency and the consortium in the upcoming years;

(2) agricultural insurance will be carried out by the member insurance companies of the Agency, by concluding a relevant insurance contract;

(3) in the initial stage, economic operators in agriculture will be granted subsidisation in the amount of 50-65% of the insurance fee provided for by the insurance contract (depending on the type of insurance product), after which the amounts of subsidisation may change;

(4) starting from 2019, the insurance fee paid by economic operators having concluded an agricultural insurance contract will be partially subsidised, in the amount prescribed by sub-point 3 of this point of the Programme;

(5) the consortium has processed first priority pilot crops, risks and marzes for agriculture for 2019;

(6) in 2019, it is envisaged to insure 2 crops — apricot and grape — from 3 risks — hail and fire, spring frostbite (indicators regarding insurance coverage and tariff applied for insurance fee are presented in Tables No 1, No 2 and No 3). Sales of the aforementioned products are planned to start in the fall of 2019 for the agricultural season in 2020. Within the scope of the Programme, the types of crops will be gradually increased according to the relevant risks and marzes, reaching more than 10;

(7) **(sub-point repealed by No 99-L of 26 January 2023)**

(8) the following are the marzes selected for trial purposes in 2019 — in the case of hail and fire, 6 marzes (Ararat, Armavir, Aragatsothn, Kotayk, Vayots Dzor and Tavush), in the case of spring frostbite, 2 marzes (Ararat, Armavir). The consortium and the Agency have also developed 5 risk zones, taking as a basis international practice, as well as the hydrometeorological data gathered since 1964 (distribution of settlements according to risk zones is presented in Tables No 6 and No 7);

(9) the amount of insurance tariff is conditioned by the location of the area being insured according to risk zone. The consortium and the Agency have chosen 5 levels of expenses for compensation according to the insured crops (Table No 1), taking as a basis the gathered information — the lowest and the highest possible industrial expenses calculated with respect to 1 hectare.

(10) a non-conditional and uncompensable amount (franchise) will be applied for the insured coverage corresponding to every hectare, the amount whereof for each agricultural year shall be prescribed by the Council of the Commission;

(11) for the agricultural year of 2024, each insurance company considered to be a member of the Agency shall be compensated also 80 per cent of insurance indemnities exceeding 70 per cent of the aggregate amount of the insurance fees collected thereby, and paid to economic operators, and 20 per cent — from the funds of the insurance company.

**(point 33 amended, supplemented by No 99-L of 26 January 2023, supplemented by No 517-L of 12 April 2024)**

34. Participants of the Programme shall be:

(1) Ministry of Finance of the Republic of Armenia (hereinafter referred to as "Party 1");

(2) Ministry of Economy of the Republic of Armenia (hereinafter referred to as "Party 2");

(3) Central Bank of the Republic of Armenia;

(4) the Agency;

(5) the KfW;

(6) the member insurance companies of the Agency;

(7) economic operators in agriculture (natural and legal persons, individual entrepreneurs);

(8) re-insurance companies;

(9) re-insurance brokers.

(10) those assessing damages (natural and legal persons, individual entrepreneurs) incurred by economic operators in agriculture within the scope of the Programme

**(point 34 supplemented by No 99-L of 26 January 2023, edited by No 517-L of 12 April 2024)**

35. Process of subsidisation of insurance fee:

(1) to benefit from the Programme, economic operators in agriculture shall apply to any one of the member insurance companies of the Agency;

(2) a member insurance company of the Agency shall conclude an insurance contract (hereinafter referred to as "the contract") with the economic operator in agriculture;

(3) upon conclusion of the contract, the member insurance company of the Agency shall carry out re-calculation, and shall submit an application for re-financing (subsidisation of the insurance fee prescribed by the contract) to the Agency;

(4) the Agency shall verify the compliance of the documents provided by the insurance company, based on its internal legal acts. In case the application of the insurance company meets the criteria defined by the Agency, the Agency shall submit a letter-application for subsidisation to Party 2.

(5) Party 2 shall, within three working days after the receipt of the letter-application carry out payment of the amount for appropriate subsidisation by transferring it to the bank account of the insurance company.

***(point 35 edited by No 99-L of 26 January 2023)***

35.1. For the agricultural year of 2024, insurance companies considered to be members of the Agency shall — after completing the insurance indemnity process — submit to the Agency an application report (the Agency shall develop and provide the form to insurance companies considered to be members of the Agency until 1 August 2024) on amounts of insurance fees collected for the agricultural year of 2024, insurance indemnities paid to economic operators in order to ensure the process prescribed by sub-point 11 of point 33 of the Annex to the Decision. The Agency shall — within 20 working days after receiving the application report — verify the information provided in the application, check, if necessary, the received information with insurance companies considered to be members of the Agency, and where the application is granted, the Agency shall submit to Party 2 a letter-application on compensation in the positive opinion. After receiving the letter-application in the positive opinion, and in case of availability of sufficient funds, Party 2 shall — within a period of 10 working days — make the payment of the amount of the relevant compensation by transferring to the bank account of the insurance company, and in case of insufficiency of the funds, Party 2 shall — within a period of 10 working days — submit a proposal on making reallocation in the State Budget of the Republic of Armenia for funding of the process prescribed by sub-point 11 of point 33 of the Annex.

***(point 35.1 supplemented by No 517-L of 12 April 2024)***

36. The sum for subsidisation shall be returned in the following cases:

(1) in case of early rescission (termination) of the agricultural insurance contract, whereon the insurance company is obliged to inform the Agency in writing within three working days. The subsidised sum calculated for the days of validity of the agricultural insurance contract (already under insurance coverage) shall not be subject to return;

(2) in case of violation of the provisions of the Programme;

***(3) (sub-point repealed by No 517-L of 12 April 2024)***

***(4) (sub-point repealed by No 517-L of 12 April 2024)***

***(point 36 amended by No 517-L of 12 April 2024)***

37. The Agency shall, within three working days after being informed about the existence of any point referred to in point 36, apply to the insurance company with the request for transferring back the subsidisation amount to be paid to the insurer within three working days and inform Party 2 thereon in writing.

38. The Agency shall submit information to Party 2 on a monthly basis, pursuant to

**Table No 5.**

**5. MONITORING OF THE PROGRAMME**  
***(section repealed by No 517-L of 12 April 2024)***

**6. RISKS OF THE PROGRAMME**

41. Main risks of the Programme shall be:

(1) incorrect assessment of the damage by those assessing the damage;

(2) under-fulfilment of planned sale of insurance contracts.

42. Measures aimed at mitigation of risks shall be:

(1) conduct of training courses for those assessing damages;

(2) increase of the level of awareness about the Programme.

**7. FINANCIAL ASSESSMENT OF THE PROGRAMME**

43. The budget for subsidisation of insurance fees under the Programme will be formed at the expense of the funds provided by the KfW and Party 2, with 50:50 pari passu (there may also be other sources, particularly the funds provided by the Investment Fund for Resisting with Insurance), except for the Budgets for 2019 and 2024, which will be completely formed at the expense of the funds provided by Party 2. In 2019, AMD 493.155.000 will be required for partial subsidisation of the insurance fee under the Programme. The Programme will be carried out until

2025 included, in case of the availability of resources envisaged for the purpose thereof in the state budget of the year concerned. The financial assessment of state support for implementation of subsidisation of insurance fees under the Programme is presented in Table No 4. The funding of the amount envisaged for the agricultural year of 2024 and compensated to insurance companies (80 per cent of insurance indemnities exceeding 70 per cent of the aggregate amount of the insurance fees collected by insurance companies, and paid to economic operators), and expenses provided for by point 28 shall be made at the expense of the funds allocated by Party 2.

**(point 43 edited by No 99-L of 26 January 2023, supplemented by No 517-L of 12 April 2024, amended by No 1971-L of 12 December 2024)**

## 8. EXPECTED OUTCOMES

44. Within the scope of the Programme, more than 30 thousand ha of land will be insured in marzes of the Republic of Armenia.

**(point 44 edited by No 99-L of 26 January 2023)**

45. Preconditions will be created for complete introduction of agricultural insurance in the Republic of Armenia and new products will be added in the course of years.

46. The revenues of the economic operators participating in the Programme will become sustainable.

**Table No 1**

**Insurance coverage fixed for 1 hectare**  
(5 levels of expenses for compensation according to crops)

AMD

Risk zones	Apricot	Grape
1	400 000	750 000
2	600 000	1 000 000
3	800 000	1 250 000
4	1 000 000	1 500 000
5	1 200 000	1 800 000

**Table No 2**

**Risk zones fixed in case of hail and fire risks and tariff applied for the relevant insurance fee**

Risk zones	Tariff %	
	Apricot	Grape
1	2.5	2.1
2	4.1	3.4
3	5.7	4.7
4	6.8	5.7
5	11.3	9.4

**Table No 3**

**Risk zones fixed in case of spring frostbite risk and tariff applied for relevant insurance fee**

Risk zones	Tariff, % Apricot		Tariff, % Grape	
	maximum amount for compensation		maximum amount for compensation	
	50%	100%	50%	100%
1	18.9	32.1	5.8	7.5
2	15.7	21.9	5.8	7.5
3	12.6	17.5	4.7	6.0
4	14.2	21.9	5.8	7.5
5	11.3	17.5	4.7	6.0

**Table No 4**

**Financial assessment of the state support programme for implementation of the pilot programme for introduction of the**

<b>insurance system in agricultural sector</b>					
Years	Projected insurable land, ha	Projected insurance fee per 1 ha, AMD	Projected amount for subsidisation per 1 ha, AMD	Total projected insurance fee, AMD	Total projected amount for subsidisation, AMD
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>
2019	9 000	99 627	54 795	896 643 000	493 155 000
2020	13 000	99 627	54 795	1 295 151 000	712 335 000
2021	18 000	99 627	54 795	1 793 286 000	986 310 000
2022	25 000	99 627	54 795	2 490 675 000	1 369 875 000
2023	30 000	99 627	54 795	2 988 810 000	1 643 850 000
Total				9 464 565 000	5 205 525 000

\*For the years 2019-2020, the calculations were made for the grape and apricot areas, and introduction of other insurance products was planned for the upcoming years.

**Table No 5**

### Report

On the use of the sums for subsidisation under contract developed by the "Agricultural Insurance National Agency" non-governmental organisation and concluded in the period of day/month/year-day/month/year with respect to Agricultural Insurance

N №/4	Identification number of agricultural insurance	Amount of insurance fee	Insurance fee paid by insurer	Subsidised sum	Bank account	Notes
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>
1						
2						
3						
4						
5						

**Table No 6**

Distribution of settlements according to risk/influence zones  
**Grape** (hail and fire, spring frostbite)

<b>Armavir Marz of the Republic of Armenia</b>					
Settlement	Hail and fire	Frostbite	Settlement	Hail and fire	Frostbite
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>
city of Armavir	3	4	Hushakert	3	4
city of Metsamor	2	4	Myasnikyan	4	5
Alashkert	3	4	Shenik	4	5
Amasia	3	4	Vanand	4	5
Aygeshat	3	4	Talvorik	3	4
Aygevan	3	4	Karakert	4	5
Arazap	2	4	city of Vagharshapat	3	4
Araks	3	4	Aknalitch	4	5
Argavand	2	4	Aknashen	2	4
Armavir	3	4	Aghavnatun	4	5
Artashar	2	4	Amberd	4	5
Arevik	2	4	Aygek	3	4
Bambakashat	3	4	Apaga	2	4

<b>Ararat Marz of the Republic of Armenia</b>					
<b>Settlement</b>	<b>Hail and fire</b>	<b>Frostbite</b>	<b>Settlement</b>	<b>Hail and fire</b>	<b>Frostbite</b>
Berkashat	3	4	Araks	3	4
Getashat	2	4	Arags	4	5
Yeghegnut	2	4	Araks	4	4
Yerazkhahun	2	4	Arshaluys <sup>4</sup>	4	5
Zartok	2	4	Artimet	3	4
Lenughi	3	4	Arevashat	2	4
Lukashin	4	5	Baghramyan	3	4
Khanjyan	4	5	Gai	2	4
Haykavan	3	4	Geghakert	3	4
Hatsik	4	5	Griboyedov	2	4
Mayisyan	4	5	Dasht	3	4
Margara	2	4	Doghs	3	4
Mrgashat	3	4	Lernamerdz	4	5
Nalbandyan	3	4	Lusagyugh	2	4
Nor Armavir	3	4	Khoronk	3	4
Nor Artages	3	4	Tsaghkalanj	4	5
Nor Kesaria	3	4	Tsaghkunk	3	4
Norapat	4	5	Tsiatsan	3	4
Noravan	4	5	Haytagh	4	5
Shenavan	3	4	Haykashen	2	4
Janfida	3	4	Hovtamej	3	4
Jrashen	3	4	Metsamor	4	5
Sardarapat	3	4	Merdzavan	3	4
Vardashen	2	4	Mrgastan	3	4
Tandzut	3	4	Musaler	2	4
Pshatavan	2	4	Norakert	3	4
Argina	4	5	Shahumyan	3	4
Artamet	4	5	Shahumyan Poultry Farm	3	4
Arevadasht	3	4	Voskehat	2	4
Bagaran	4	5	Ptghunk	2	4
Baghramyan	3	4	Jrarat	2	4
Dalarik	4	5	Jrabi	2	4
Yerbandashat	4	5	Taronik	3	4
Lernagog	4	5	Parakar	2	4
Koghbavan	4	5	Ferik	4	5

<b>Ararat Marz of the Republic of Armenia</b>					
<b>Settlement</b>	<b>Hail and fire</b>	<b>Frostbite</b>	<b>Settlement</b>	<b>Hail and fire</b>	<b>Frostbite</b>
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>
Shaghap	4	3	Ginevet	3	2
Lanjanist	4	3	Goravan	4	1
city of Artashat	2	2	Dashtakar	4	1
Abovyan	3	2	Yeghegnavan	2	1
Azatavan	2	2	Yerashkh	3	1
Aygezard	3	2	Zangakatun	4	3
Aygepat	3	2	Lanjar	4	3
Aygestan	2	2	Lusashogh	4	3
Araksavan	2	2	Lusashat	2	2
Arevshat	3	2	Noyakert	2	1
Baghramyan	2	3	Nor Kyank	2	2
Bardzrashen	4	2	Nor Ughi	3	2
Berdik	2	2	Vosketap	2	1
Berkanush	2	2	Paruyr Sevak	4	2
Byuravan	2	2	Sisavan	3	2
Burastan	2	2	Surenavan	3	1
Getazat	3	3	Vanashen	3	1
Dalar	2	2	Vardashat	4	3
Deghdzut	3	2	Taperakan	2	2
Dimitrov	2	2	Urtsalanj	4	3
Ditak	3	2	Urtsadzor	4	3
Dvin	4	3	Pokr Vedi	2	2

<b>Ararat Marz of the Republic of Armenia</b>					
<b>Settlement</b>	<b>Hail and fire</b>	<b>Frostbite</b>	<b>Settlement</b>	<b>Hail and fire</b>	<b>Frostbite</b>
Lanjazat			city of Masis	2	2
Ranchpar	3	2	Ayntap	2	2
Hnaberd	3	2	Arbat	2	2
Hovtashen	2	2	Argavand	2	2
Masis	2	2	Arevabuyr	2	2
Mkhchyan	2	2	Geghanist	2	2
Mrganush	3	2	Getapnya	2	2
Mrgavan	2	2	Dashtavan	2	2
Mrgavet	2	2	Darakert	2	2
Narek	4	3	Darbnik	2	2
Nshavan	2	2	Zorak	2	2
Norashen	3	3	Khachpar	2	2
Shahumyan	2	2	Hayanist	2	2
Vostan	2	2	Hovtashen	2	2
Jrashen	3	2	Ghukasavan	2	2
Vardashen	3	2	Marmarashen	2	2
Verin Artashat	3	2	Nizami	2	2
Verin Dvin	3	3	Norabats	2	2
Kaghtsrashen	4	2	Noramarg	2	2
city of Ararat	3	1	Nor Kharberd	3	2
city of Vedi	4	1	Nor Kyurin	3	2
Aygevan	2	1	Jrahovit	2	2
Avshar	3	1	Ranchpar	2	2
Aralez	2	2	Sayat-Nova	2	2
Ararat	3	1	Sis	2	2
Armarsh	3	1	Sispanik	2	2

<b>Aragatsotn Marz of the Republic of Armenia</b>			
<b>Settlement</b>	<b>Hail and fire</b>	<b>Settlement</b>	<b>Hail and fire</b>
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>
city of Ashtarak	4	Jrambar	5
Agarak	5	Saralanj	5
Aghdzk	5	Vardenis	5
Antarut	5	Vardenut	5
Avan	5	Kuchak	5
Aragatsotn	4	Alagyaz	5
Artashavan	5	Avshen	5
Arutch	5	Berkarat	5
Bazmaghbyur	5	Geghadir	5
Byurakan	5	Geghadzor	5
Dprevank	5	Gegharot	5
Lernarot	5	Lernapar	5
Karbi	5	Tsaghkahovit	5
Kosh	5	Tsilakar	5
Ghazaravan	5	Kaniashir	5
Nor Amanos	4	Hnaberd	5
Nor Yedesia	5	Charchakis	5
Shamiram	5	Melikgyugh	5
Voskhat	5	Mijnatun	5
Voskevaz	5	Mirak	5
Saghmosavan	5	Norashen	4
Sasunik	4	Shenkani	5
Verin Sasunik	5	Jamshlu	5
Tegher	5	Rya Taza	5
Ushi	5	Sadunts	5
Ujan	5	Sipan	5
Parpi	5	Vardablur	5
Ohanavan	5	city of Talin	4
Oshakan	4	Aragatsavan	4
Orgov	5	Agarakavan	5
city of Aparan	5	Akunk	4

<b>Aragatsotn Marz of the Republic of Armenia</b>			
<b>Settlement</b>	<b>Hail and fire</b>	<b>Settlement</b>	<b>Hail and fire</b>
Apnagyugh <sup>1</sup>	3	Arevut <sup>3</sup>	3
Yeghipatrush	5	Garnahovit	5
Yernjatap	5	Getap	4
Ttujur	5	Dashtadem	4
Lusgyugh	5	Davtashen	5
Tsaghkashen	5	Ddmasar	4
Hartavan	5	Dian	5
Dzoraglukh	5	Yeghnik	4
Kayk	5	Zarinja	4
Nigavan	5	Zovasar	5
Shenanav	5	Tatul	4
Shoghakn	5	Tlik	4
Chknagh	5	Irind	5
Nerkin Sasunashen	5	Lusakn	4
Nor Artik	4	Tsaghasar	4
Shgharshik	5	Katnaghbyur	5
Vosketas	5	Kanch	4
Partizak	4	Karmrashen	5
Sorik	4	Kakavadzor	5
Suser	4	Hako	4
Verin Bazmaberd	5	Hatsashen	4
Verin Sasnashen	5	Mastara	4
Tsamakasar	4	Metsadzor	5
Otevan	5	Nerkin Mazmaberd	4

<b>Tavush Marz of the Republic of Armenia</b>			
<b>Settlement</b>	<b>Hail and fire</b>	<b>Settlement</b>	<b>Hail and fire</b>
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>
city of Ijevan	4	Mosesgegh	4
city of Dilijan	4	Navur	4
Azatumut	4	Nerkin Karmir Aghbyur	4
Aknaghbyur	4	Norashen	4
Atcharkut	4	Chinar	4
Aygehovit	4	Chinchin	4
Achajur	4	Choratun	4
Berkaber	4	Parakar	4
Gandzakar	4	Varagavan	4
Getahovit	4	Verin Karmir Aghbyur	4
Ditavan	4	Tavush	4
Yenokavan	4	Debedavan	3
Lusahovit	4	Deghdzavan	3
Lusadzor	4	Zorakan	3
Khashtarak	4	Ptghavan	3
Tsaghkavan	4	Berdavan	3
Kirants	3	Dovegh	3
Sarigyugh	4	Koti	3
Sevkar	4	Voskevan	3
Vazashen	4	Ltchkadzor	3
city of Noyemberyan	3	Baghanis	3
city of Ayrum	4	Jujevan	3
Koghb	3	Voskepar	3
city of Berd	4	Barekamavan	3
Aygedzor	4	Bagratashen	3
Aygepar	4	Artchis	3
Artsvaberd	4	Haghtanak	3
Itsakar	4	Haghartsin	4
Tsaghkavan	4	Teghut	4
Aghavnavank	4	Gosh	4
Hivk	4	Kachardzan	4

<b>Vayots Dzor Marz of the Republic of Armenia</b>			
<b>Settlement</b>	<b>Hail and fire</b>	<b>Settlement</b>	<b>Hail and fire</b>
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>
city of Yeghegnadzor	4	Vernashen	4
Agarakadzor	4	Karaglukh	4
Aghavnadzor	4	city of Vayk	4
Aghnjadzor	4	city of Jermuk	4
Areni	4	Zaritap	4
Artabuynk	4	Karmrashen	4
Arpi	4	Herher	4
Getap	4	Arin	4
Gladzor	4	Gndevaz	4
Gnishik	4	Saravan	4
Goghtanik	4	Artavan	4
Yelpin	4	Gomk	4
Yeghegis	4	Martiros	4
Taratumb	4	Sers	4
Khachik	4	Bardzrumi	4
Hermon	4	Nor Aznaberd	4
Horbategh	4	Khndzorut	4
Hors	4	Azatek	4
Malishka	4	Zedea	4
Shatin	4	Por	4
Chiva	4	Salli	4
Rind	4	Vardahovit	4

<b>Kotayk Marz of the Republic of Armenia</b>			
<b>Settlement</b>	<b>Hail and fire</b>	<b>Settlement</b>	<b>Hail and fire</b>
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>
city of Hrazdan	4	Kamaris	4
city of Charentsavan	3	Kaputan	3
city of Tsaghkadzor	4	Kotayk	3
Alapars	3	Hatis	3
Aghavnadzor	4	Hatsavan	4
Arzakan	4	Dzoraghbyur	4
Artavaz	4	Mayakovsky	3
Bjni	4	Nor Gyugh	3
Nernanist	3	Nornus	3
Karenis	3	Voghjaberd	4
Hankavan	4	Ptghni	3
Marmarik	4	Jraber	3
Meghradzor	4	Jrvezh	4
Jrarat	3	Sevaberd	3
Solak	3	Verin Ptghni	3
Kaghsi	3	city of Yeghvard	3
Fantan	3	city of Nor Hatchn	3
city of Abovyan	3	Aragyugh	3
city of Byureghavan	3	Argel	3
Akunk	3	Buzhakan	4
Arinj	3	Getamej	3
Aramus	3	Zovuni	3
Arzni	3	Zoravan	3
Balahovit	3	Teghenik	4
Garni	4	Mrgashen	3
Geghadir	4	Nor Artamet	3
Geghashen	3	Nor Geghi	3
Geghard	4	Nor Yerznka	3
Getargel	3	Proshyan	3
Goght	4	Saralanj	3
Zar	3	Kanakeravan	3
Zovashen	3	Kasakh	3
Zovk	4	Karashamb	3

Katnaghbyur	<b>Kotayk Marz of the Republic of Armenia</b>		
<b>Settlement</b>	<b>Hail and fire</b>	<b>Settlement</b>	<b>Hail and fire</b>
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>

**Table No 7**

Distribution of settlements according to risk/influence zones

**Apricot:** (hail and fire, spring frostbite)

<b>Armavir Marz of the Republic of Armenia</b>					
<b>Settlement</b>	<b>Hail and fire</b>	<b>Spring frostbite</b>	<b>Settlement</b>	<b>Hail and fire</b>	<b>Frostbite</b>
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>
city of Armavir	3	4	Hushakert	3	4
city of Metsamor	2	4	Myasnikyan	4	5
Alashkert	3	4	Shenik	4	5
Amasia	3	4	Vanand	4	5
Aygeshat	3	4	Talvorik	3	4
Aygevan	3	4	Karakert	4	5
Arazap	2	4	city of Vagharshapat	3	4
Araks	3	4	Aknalitch	4	5
Argavand	2	4	Aknashen	2	4
Armavir	3	4	Aghavnatun	4	5
Artashar	2	4	Amberd	4	5
Arevik	2	4	Aygek	3	4
Bambakashat	3	4	Apaga	2	4
Berkashat	3	4	Aratashen	3	4
Getashen	3	4	Aragats	4	5
Yeghegnut	2	4	Araks	2	4
Yerazkhahun	2	4	Arshaluys	4	5
Zartok	2	4	Artimet	3	4
Lenughi	3	4	Arevashat	2	4
Lukashin	4	5	Baghramyan	3	4
Khanjyan	4	5	Gay	2	4
Haykavan	3	4	Geghakert	3	4
Hatsik	4	5	Griboyedov	2	4
Mayisyan	4	5	Dasht	3	4
Margara	2	4	Doghs	3	4
Mrgashat	3	4	Lernamerdz	4	5
Nalbandyan	3	4	Lusagyugh	2	4
Nor Armavir	3	4	Khoronk	3	4
Nor Artages	3	4	Tsaghkalanj	4	5
Nor Kesaria	3	4	Tsaghkunk	3	4
Norapat	4	5	Tsiatsan	3	4
Noravan	4	5	Haytagh	4	5
Shenavan	3	4	Haykashen	2	4
Janfida	3	4	Hovtamej	3	4
Jrashen	3	4	Metsamor	4	5
Sardarapat	3	4	Merdzavan	3	4
Vardashen	2	4	Mrgastan	3	4
Tandzut	3	4	Musaler	2	4
Pshatavan	2	4	Norakert	3	4
Argina	4	5	Shahumyan	3	4
Artamet	4	5	Shahumyan Poultry Farm	3	4
Arevadasht	3	4	Voskehat	2	4
Bagaran	4	5	Ptghunk	2	4
Baghramyan	3	4	Jjarat	2	4
Dalarik	4	5	Jjarbi	2	4
Yerbandashat	4	5	Taronik	3	4
Lernagog	4	5	Parakar	2	4
Koghbavan	4	5	Ferik	4	5

Ararat Marz of the Republic of Armenia					
Settlement	Hail and fire	Spring frostbite	Settlement	Hail and fire	Frostbite
1	2	3	4	5	6
Shaghap	4	3	Ginevet	3	2
Lanjanist	4	3	Goravan	4	1
city of Artashat	2	2	Dashtakara	4	1
Abovyan	3	2	Yeghegnavan	2	1
Azatavan	2	2	Yerashkh	3	1
Aygezard	3	2	Zangakatun	4	3
Aygepat	3	2	Lanjar	4	3
Aygestan	2	2	Lusashogh	4	3
Araksavan	2	2	Lusarat	2	2
Arevshat	3	2	Noyakert	2	1
Baghramyán	2	3	Nor Kyank	2	2
Bardzrashen	4	2	Nor Ughi	3	2
Berdik	2	2	Vosketap	2	1
Berkanush	2	2	Paruyr Sevak	4	2
Byuravan	2	2	Sisavan	3	2
Burastan	2	2	Surenavan	3	1
Getazat	3	3	Vanashen	3	1
Dalar	2	2	Vardashat	4	3
Deghdzut	3	2	Taperakan	2	2
Dimitrov	2	2	Urtsalanj	4	3
Ditak	3	2	Urtsadzor	4	3
Dvin	4	3	Pokr Vedi	2	2
Lanjazat	4	3	city of Masis	2	2
Kanachot	2	2	Azatashen	2	2
Hnaberd	3	2	Ayntap	2	2
Hovtashen	2	2	Arbat	2	2
Masis	2	2	Argavand	2	2
Mkhchyan	2	2	Arevabuyr	2	2
Mrganush	3	2	Geghanist	2	2
Mrgavan	2	2	Getapnya	2	2
Mrgavet	2	2	Dashtavan	2	2
Narek	4	3	Darakert	2	2
Nshavan	2	2	Darbnik	2	2
Norashen	3	3	Zorak	2	2
Shahumyan	2	2	Khachpar	2	2
Vostan	2	2	Hayanist	2	2
Jrashen	3	2	Hovtashen	2	2
Vardashen	3	2	Ghukasavan	2	2
Verin Artashat	3	2	Marmarashen	2	2
Verin Dvin	3	3	Nizami	2	2
Kaghtsrashen	4	2	Norabats	2	2
city of Ararat	3	1	Noramarg	2	2
city of Vedi	4	1	Nor Kharberd	3	2
Aygevan	2	1	Nor Kyurin	3	2
Avshar	3	1	Jrahovit	2	2
Aralez	2	2	Ranchpar	2	2
Ararat	3	1	Sayat-Nova	2	2
Armash	3	1	Mis	2	2
			Sispanik	2	2

Aragatsotn Marz of the Republic of Armenia			
Settlement	Hail and fire	Settlement	Hail and fire
1	2	3	4
city of Ashtarak	4	Jrambar	5
Agarak	5	Saralanj	5
Aghdzk	5	Vardenis	5

<b>Aragatsoth Marz of the Republic of Armenia</b>			
<b>Settlement</b>	<b>Hail and fire</b>	<b>Settlement</b>	<b>Hail and fire</b>
1	2	3	4
Avan	4	Alagyaz	4
Aragatsoth	5	Avshen	5
Artashavan	5	Berkarat	5
Arutch	5	Geghadir	5
Bazmaghbyur	5	Geghadzor	5
Byurakan	5	Gegharot	5
Dprevank	5	Lernapar	5
Lernarot	5	Tsaghkahovit	5
Karbi	5	Tsilakar	5
Kosh	5	Kaniashir	5
Ghazaravan	4	Hnaberd	5
Nor Amanos	5	Charchakis	5
Nor Yedesia	5	Melikgyugh	5
Shamiram	5	Mijnatun	5
Voskhat	5	Mirak	5
Voskevaz	5	Norashen	4
Saghmosavan	4	Shenkani	5
Sasunik	5	Jamshlu	5
Verin Sasunik	5	Rya Taza	5
Tegher	5	Sadunts	5
Ushi	5	Sipan	5
Ujan	5	Vardablur	5
Parpi	5	city of Talin	4
Ohanavan	4	Aragatsavan	4
Oshakan	5	Agarakavan	5
Orgov	5	Akunk	4
city of Aparan	5	Ashnak	4
Aragats	5	Arteni	4
Ara	5	Arevut	5
Apnagyugh	5	Garnahovit	5
Yeghipatrush	5	Getap	4
Yernjatap	5	Dashtadem	4
Ttujur	5	Davtashen	5
Lusgyugh	5	Ddmasar	4
Tsaghkashen	5	Dian	5
Hartavan	5	Yeghnik	4
Dzoraglukh	5	Zarinja	4
Kayk	5	Zovasar	5
Nigavan	5	Tatul	4
Shenanav	5	Tlik	4
Shoghakn	5	Irind	5
Chknagh	5	Lusakn	4
Nerkin Sasunashen	4	Tsaghlasar	4
Nor Artik	5	Katnaghbyur	5
Shgharshik	5	Kanch	4
Vosketas	4	Karmrashen	5
Partizak	4	Kakavadzor	5
Sorik	4	Hako	4
Suser	5	Hatsashen	4
Verin Bazmaberd	5	Mastara	4
Verin Sasnashen	4	Metsadzor	5
Tsamakasar	5	Nerkin Mazmaberd	4
Otevan			

<b>Tavush Marz of the Republic of Armenia</b>			
<b>Settlement</b>	<b>Hail and fire</b>	<b>Settlement</b>	<b>Hail and fire</b>
1	2	3	4
city of Ijevan	4	Mosesgegh	4
city of Dilijan	4	Navur	4
Azatamut	4	Nerkin Karmir Aghbyur	4
Aknaghbyur	4	Norashen	4

<b>Tavush Marz of the Republic of Armenia</b>			
<b>Settlement</b>	<b>Hail and fire</b>	<b>Settlement</b>	<b>Hail and fire</b>
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>
Achajur	4	Chorahun	4
Berkaber	4	Parakar	4
Gandzakar	4	Varagavan	4
Getahovit	4	Verin Karmir Aghbyur	4
Ditavan	4	Tavush	4
Yenokavan	4	Debedavan	3
Lusahovit	4	Deghdzavan	3
Lusadzor	4	Zorakan	3
Khashtarak	4	Ptghavan	3
Tsaghkavan	4	Berdavan	3
Kirants	3	Dovegh	3
Sarigyugh	4	Koti	3
Sevkar	4	Voskevan	3
Vazashen	4	Ltchkadzor	3
city of Noyemberyan	3	Baghanis	3
city of Ayrum	4	Jujevan	3
Koghb	3	Voskepar	3
city of Berd	4	Barekamavan	3
Aygedzor	4	Bagratashen	3
Aygepar	4	Artchis	3
Artsvaberd	4	Haghtanak	3
Itsakar	4	Haghartsin	4
Tsaghkavan	4	Teghut	4
Aghavnavank	4	Gosh	4
Hivk	4	Kachardzan	4

<b>Vayots Dzor Marz of the Republic of Armenia</b>			
<b>Settlement</b>	<b>Hail and fire</b>	<b>Settlement</b>	<b>Hail and fire</b>
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>
city of Yeghegnadzor	4	Vernashen	4
Agarakadzor	4	Karaglukh	4
Aghavnadzor	4	city of Vayk	4
Aghnjadzor	4	city of Jermuk	4
Areni	4	Zaritap	4
Artabuynk	4	Karmrashen	4
Arpi	4	Herher	4
Getap	4	Arin	4
Gladzor	4	Gndevaz	4
Gnishik	4	Saravan	4
Goghtanik	4	Artavan	4
Yelpin	4	Gomk	4
Yeghegis	4	Martiros	4
Taratumb	4	Sers	4
Khachik	4	Bardzrumi	4
Hermon	4	Nor Aznaberd	4
Horbategh	4	Khndzorut	4
Hors	4	Azatek	4
Malishka	4	Zedea	4
Shatin	4	Por	4
Chiva	4	Salli	4
Rind	4	Vardahovit	4

<b>Kotayk Marz of the Republic of Armenia</b>			
<b>Settlement</b>	<b>Hail and fire</b>	<b>Settlement</b>	<b>Hail and fire</b>
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>
city of Hrazdan	4	Kamaris	4
city of Charentsavan	3	Kaputan	3
city of Tsaghkadzor	4	Kotayk	3
Alapars	3	Hatis	3
Aghavnadzor	4	Hatsavan	4

<b>Kotayk Marz of the Republic of Armenia</b>			
<b>Settlement</b>	<b>Hail and fire</b>	<b>Settlement</b>	<b>Hail and fire</b>
Arzakan	4	Arzakan	4
Artavan	4	Arzakan	4
Bjni	4	Nor Gyugh <sup>3</sup>	3
Nernanist	3	Nornus	3
Karenis	3	Voghjaberd	4
Hankavan	4	Ptghni	3
Marmarik	4	Jraber	3
Meghradzor	4	Jrvezh	4
Jrarat	3	Sevaberd	3
Solak	3	Verin Ptghni	3
Kaghsi	3	city of Yeghvard	3
Fantan	3	city of Nor Hatchn	3
city of Abovyan	3	Aragyugh	3
city of Byureghavan	3	Argel	3
Akunk	3	Buzhakan	4
Arinj	3	Getamej	3
Aramus	3	Zovuni	3
Arzni	3	Zoravan	3
Balahovit	3	Teghenik	4
Garni	4	Mrgashen	3
Geghadir	4	Nor Artamet	3
Geghashen	3	Nor Geghi	3
Geghard	4	Nor Yerznka	3
Getargel	3	Proshyan	3
Goght	4	Saralanj	3
Zar	3	Kanakeravan	3
Zovashen	3	Kasakh	3
Zovk	4	Karashamb	3
Katnaghbyur	3		

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**Chief of Staff of the Prime  
Minister of the Republic of  
Armenia**

**E. Aghajanyan**

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