

Research on the Ecotourism Development and the Introduction of Insurance Mechanisms in the Greater Bay Area From the Perspective of Ecological Civilization

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ABSTRACT

The Guangdong-Hong Kong-Macao Greater Bay Area has a large number of high-quality ecotourism resources. From the perspective of ecological civilization, it is necessary to study the development of the eco-tourism path in the Greater Bay Area. At the same time, the ecotourism insurance mechanism should be introduced reasonably. Through the establishment and improvement of the ecotourism agricultural insurance system, the research, such as the scientific formulation of the insurance subsidy mechanism, the improvement of the insurance awareness of eco-tourism operators and farmers, and the strengthening of management to avoid moral hazard, will have certain enlightenment for promoting the benign interaction between eco-tourism development and ecological civilization construction in the Greater Bay Area.

Keywords: *Greater Bay Area, Ecotourism development, Insurance compensation mechanism.*

1. INTRODUCTION

The "Outline Development Plan for the Guangdong-Hong Kong-Macao Greater Bay Area" proposes: "it is a must to adhere to the people-centered development philosophy, actively expand the Guangdong-Hong Kong-Macao Greater Bay Area cooperation in education, culture, tourism, social security and other fields, and jointly create a high-quality living circle with high-quality public services, livable, business-friendly and travel-friendly." The Guangdong-Hong Kong-Macao Greater Bay Area has a large number of high-quality eco-tourism resources. From the perspective of ecological civilization, researching and developing the eco-tourism path in the Greater Bay Area has certain enlightenment for promoting the development of eco-tourism and the construction of ecological civilization in the Greater Bay Area.

At the same time, it is necessary to reasonably introduce the ecotourism insurance mechanism. Unreasonable ecological development will limit the further development of the region, consume the potential of the tourism industry, and damage the interests of residents in the region. Therefore, while promoting the construction of related industries, relevant departments should introduce an ecological insurance mechanism. At the end of 2018, the National Development and Reform Commission, the Ministry of Finance and other nine departments jointly issued a document calling for "improving the ecological compensation mechanism". One of the keys is the innovation and promotion of ecological insurance.

2. MODES AND PROBLEMS OF ECOTOURISM DEVELOPMENT

2.1 Development Mode of Ecotourism Resources

Simple Protection Mode The main content of this model is to protect the environment for the sake of protecting the environment, and focus all work on environmental protection. Ecological environmental protection requires a lot of capital support, and protection simply for protection cannot create capital, cannot use capital to protect the environment, and cannot form a good cycle.

Simple Development Mode The pure development model only pays attention to the benefits brought by tourism and does not pay attention to environmental protection. This model is blind. This mode is too extensive, and it is more suitable for primitive rural pastoral farming, emphasizing personal interests. However, due to the implementation and development of the concept of sustainable development in China, simple development is no longer applicable to the current development of our country, and it is a typical case of killing the goose that lays the golden eggs.

Protection and Development Combined Mode This protection method requires that while developing local tourism value, attention should be paid to environmental protection, that is, to use its resources for tourism development, and then use the benefits obtained from tourism development for environmental protection in the area. This is also one of the most commonly used modes in various ecological and environmental protection areas in China. [1]

2.2 Problems Existing in the Development of Ecotourism Resources

Overexploitation of the Ecological Environment Although the current development mode of ecotourism resources in China is developed for protection, some places do not have the guidance of scientific theoretical knowledge when developing local tourism resources. This method is tantamount to "development for development's sake", which is an incorrect development concept and blocks the virtuous circle of combining the development and protection of ecotourism resources.

Ecosystem Dysfunction The concept of ecosystem is relatively broad, as large as an ocean or as small as a piece of grassland, it can be the

measurement unit of the ecosystem. At present, in the process of developing tourism in many places, they do not pay enough attention to whether the self-regulation ability of the local ecosystem can keep up with the development speed. At present, many scenic spots have weak binding force on the behavior of tourists in the scenic spots, and there is no limit to the number of people entering the scenic spots every day, which makes it difficult to adjust the ecosystem of some scenic spots, leading to the withering of vegetation and the destruction of the environment. [2]

Serious Ecological Pollution Although the national quality of China has been greatly improved, some tourists cannot take care of the scenic environment and regard the construction of the scenic environment as part of their own responsibility in the process of playing. As a result, the ecological environment pollution in some scenic spots in China has become increasingly serious, and some seriously polluted scenic spots have even lost their former appearance.

3. THE DEVELOPMENT PATH OF ECOTOURISM INDUSTRY IN THE GREATER BAY AREA

3.1 Accelerating the Integration of the Guangdong-Hong Kong-Macao Greater Bay Area and Establishing a Regional Cooperation and Coordination Mechanism

The Guangdong-Hong Kong-Macao Greater Bay Area is a new concept with more universal value after the concept of the Pearl River Delta and the Pan-Pearl River Delta. As far as the coordinated development of regional tourism is concerned, governments and enterprises at all levels should actively advocate the cooperation model of "government-led, enterprise participation, agreement constraints, and mutually beneficial interaction" to break through the previous regional administrative restrictions and realize the innovation of the government cooperation system. The macro-planning of regional tourism development should be undertaken by local governments, based on comprehensive cooperation agreements, and through effective interaction at the decision-making level of cooperation, to provide a strong organizational guarantee for the coordinated development of regional tourism resources. The middle-level leaders are mainly composed of leaders in charge of tourism in each region, so as to

continuously improve the work efficiency and work level of tourism collaborative development in the region. For the development of specific work, it is mainly composed of various tourism development enterprises. It is necessary to focus on the overall planning of regional tourism development, take contracts as the main work basis, continuously optimize the combination of markets, routes and scenic spots, realize the joint development of tourism resources, and promote the effective realization of the goal of joint development of regional tourism resources. The development of ecotourism has an important impact on the local economy, society and environment. The main way to take responsibility is to actively participate in the community. Combined with the special geographical environment of the Greater Bay Area, a regional citizen participation behavior model of "government guidance, multiple participation, and benefit sharing" can be adopted. Combined with the macro guidance of government policies, tourism resources, cultural resources and human resources can be used to participate in the development decision-making, management and benefit distribution of local tourism resources to obtain greater social, economic and ecological benefits. [3]

3.2 Continuously Improving the Level of Technical Support

With the continuous development of information technology, social development has gradually entered the era of "digital earth" and "knowledge economy". In the development of modern tourism, the content of science and technology is getting higher and higher, and the progress of science and technology is more and more important to the improvement of tourism information. As a unique tourist area, to achieve rapid development is also inseparable from the improvement of the tourism-centered social service system and the formation of an efficient operation system. This system mainly includes the financial industry, the transportation industry, the postal communication industry, the tourism information network, the leasing and insurance, and the information consultation in the service industry. It is necessary to constantly improve the positive role of modern information technology in the coordinated development of regional tourism, use modern technology to improve the tourism information network, and the comfortable and fast three-dimensional transportation network can effectively promote the process of regional tourism integration, and promote the coordinated

development and utilization of tourism resource groups. In this regard, first of all, it is necessary to continuously improve the transmission mechanism of tourism public information, and use modern information technology to vividly introduce regional climate characteristics, tourism resources and service facilities, and effectively improve the quality of tourism services. Secondly, based on network information technology, it is also necessary to be able to provide users with the best choice of travel routes and flexibly arrange travel itineraries. Third, it is a must to realize flexible human-computer interaction, accurately and timely store and update relevant information, enhance the comfort of the tourism process, and improve the overall service level of regional tourism.

3.3 Strengthening Legal and Institutional Guarantees

With the continuous deepening of the development of tourism marketization, the government is also actively changing its role, from direct market intervention in the past to "referee". It is necessary to coordinate different tourism organizations and development entities in the region, eliminate internal disgusting competition and establish an effective coordinated development mechanism, which must also be guaranteed from the perspective of institutions and laws. It is also necessary to endow the "coordination organization" with certain functions, investigate and study the tourism resources in the region, put forward the overall strategy of coordinated development, and do a good job in the overall planning and construction of the region. There is also a must to strengthen the system construction of coordinated development of tourism resources, strengthen the planning, guidance and regulation of regional tourism resources, and implement standardized, scientific and institutionalized management. For the human, financial and material resources in the development of tourism in various places, it is significant to realize resource sharing and achieve coordinated development in the spirit of "complementary advantages, mutual benefit, long-term cooperation and common development". On the basis of complying with relevant national policies and regulations, there is also a need to continuously improve and revise local regulations, clarify the rights and obligations of all relevant entities, and escort the coordinated development of ecotourism in the Greater Bay Area. [4]

4. THE INTRODUCTION OF TOURISM ECOLOGICAL INSURANCE MECHANISM

4.1 Agricultural Insurance

In the management system of modern agriculture, agricultural insurance refers to a guarantee that agricultural producers can obtain economic compensation due to disasters and accidents during production and operation. In different historical stages of promoting rural construction and development in China, agricultural insurance presents different historical characteristics. The rational integration of agricultural insurance into the construction of modern rural ecotourism can effectively avoid the risks and hidden dangers brought to agricultural production in the process of promoting rural ecotourism construction. There are many types of agricultural insurance, which can be divided into planting, breeding, forestry and others according to the subject. Among them, the planting industry can also be divided into different types according to whether the crops are harvested, whether they are economic crops, etc.; the breeding categories are divided into livestock, poultry, aquatic products and others. Due to the changeable geological and climatic environment and complex rural conditions, different regions have their own advantages and characteristics. In the process of building beautiful villages, due to improper planning, the local agro-ecological landscape has been destroyed. Therefore, there are fewer types of local agricultural insurance and less coverage. These reasons make the potential risks in the corresponding industrial construction not adequately guaranteed. In view of this, in the process of promoting the construction of beautiful villages, the risk protection mechanism should be improved, ecological agricultural insurance should be introduced, and corresponding types of agricultural insurance should be designed and improved according to the needs of local agricultural development. It is necessary to set up forest insurance in areas rich in forestry resources to protect forest fires and indiscriminate cutting caused by accidents and unreasonable development in the process of rural construction, so that the local area has enough funds to maintain ecological stability and prevent soil erosion. It is a must to set up relevant insurances in towns with abundant water resources and many fishery industries to protect the hidden dangers of water pollution and fishery and aquaculture production reduction caused by ecotourism development. It is also very

important to improve the ecological planting industry insurance system in villages and towns with many planting industries, so as to avoid the economic losses of farmers caused by various uncivilized tourism phenomena and unexpected risks. [5]

4.2 Environmental Liability Insurance

Environmental liability insurance is a product born with the development of industry. It is relatively mature in developed countries such as the United States, and started relatively late in China; with the deepening of industrialization, the degree of environmental damage caused by heavily polluting industries is also increasing day by day, and people's health is threatened. How to balance development and the environment has become an urgent problem to be solved in the 1990s; this insurance came into being, and the pilot work was carried out as early as the end of 1991; this insurance is a type of liability insurance, mainly for chemical companies. Because environmental pollution accidents often involve a wide range and the amount of compensation is huge, the company cannot deal with sudden pollution accidents in time, and it is difficult to provide compensation to the victims. The use of working capital to compensate enterprises will face the risk of bankruptcy. At this time, many local governments will provide the bottom line for enterprises in order to ensure the employment situation, which increases the financial pressure of the government and also increases the moral hazard of enterprises. The use of environmental liability insurance can effectively alleviate the operating pressure of enterprises, and promote insurance companies to strengthen supervision and management of enterprises in the prevention of environmental pollution.

After years of exploration, the state has promulgated corresponding laws to lay a legal foundation for the promotion of environmental liability insurance; it is required to establish a compulsory insurance system in high-risk industries, but it has not yet involved the rural ecotourism industry. A good ecological environment is the basis for the development of the tourism industry; the introduction of environmental liability insurance in the ecotourism industry is beneficial for operators to fix risks, and at the same time, they can quickly obtain funds to solve environmental pollution problems and provide guarantees for the sustainable development of the industry. The promotion of environmental liability insurance to

operators also has a synergistic effect with agricultural insurance: before the promotion of this insurance, the risk is often borne by the insurance company first and then distributed to the insured farmers when the farmers encounter environmental damage and cause crop yield reduction. After the promotion of this insurance, part of the responsibility is transferred to the operator, which increases the insurance density and reduces the company's operating pressure. [6]

5. INTEGRATION OF ECOTOURISM DEVELOPMENT AND INSURANCE MECHANISM

5.1 Establishing and Improving the Ecotourism Agricultural Insurance System

There are few types of ecological insurance, and the scope of coverage is small. Insurance companies should innovate reasonable types of ecological insurance according to local conditions and local conditions. The scope of agricultural production is wide, and the innovative ecological agriculture insurance should reasonably plan the suitable production and underwriting areas of various agricultural products according to the characteristics of agricultural production in each region and the growth advantages of crops, and expand the contracting scope of ecological agriculture insurance in a timely and reasonable manner according to the specific planting and breeding conditions. In response to in-depth understanding of the needs of farmers, the government provides certain financial subsidies to underwriting companies that carry out ecotourism agricultural insurance to ease the underwriting pressure of insurance companies. Relevant departments should protect innovative ecological agriculture insurance, encourage insurance companies to innovate and develop new products, and maintain innovation vitality. If only one or a few insurance companies enter the industry, and if the government provides unreasonable subsidies, it is very likely that there will be an oligopoly, which is not conducive to the entry of subsequent insurance companies; it is necessary to introduce a number of insurance companies at an early stage to increase competitiveness and improve the competition mechanism. When subsidizing, priority should be given to companies with innovation, better systems, and better management, and

frequent evaluation and replacement of subsidy places should be given.

5.2 Scientifically Formulating the Insurance Subsidy Mechanism

The goal of the rural revitalization plan is to build a complete industrial chain, modern agricultural production, and beautiful and livable villages. The current agricultural insurance and government support are not enough to support this goal. The government should underwrite relevant ecological agriculture insurance institutions with tax incentives, encourage institutions to undertake insurance business, and adopt diversified subsidy methods such as risk prevention and control to ease their operating pressure. Subsidies are mainly local, and the central government is actively cooperating in regulation and control. According to the documents issued by the central government, the local government has formulated a flexible subsidy scheme that is in line with local production and has regional characteristics based on the local economic and agricultural development. The central government comprehensively compares various data technology bases and mobilizes financial subsidy resources between regions in order to maximize the efficient allocation of agricultural subsidy resources.

5.3 Raising the Insurance Awareness of Ecotourism Operators and Farmers

Among ecological insurance, agricultural insurance is more common and familiar to farmers, while environmental liability insurance is an unfamiliar type of insurance for rural ecotourism industry operators. According to the previous experience of promoting environmental liability insurance for urban enterprises, most enterprises think that the insurance rate is too high and are unwilling to purchase insurance; to enhance the willingness of operators to purchase insurance, a reasonable and complete evaluation system is needed. Based on the evaluation logic of agricultural insurance, suitable local evaluation standards can be explored in practice. Agricultural insurance already has a sufficient mass base. According to research, as the understanding of insurance deepens, farmers' willingness to purchase insurance also increases. The government should strengthen the publicity and emphasis on ecotourism insurance, organize relevant personnel to guide farmers to learn the types and subsidy methods of agricultural insurance, and establish

cases to enable farmers to understand the benefits of insurance from their daily lives. TV advertising, radio publicity, modern telecommunications and network promotion can also be used to comprehensively improve the cultural level of farmers, establish their awareness of risk insurance, and increase farmers' willingness to buy ecological agricultural insurance. [7]

5.4 Strengthening Management To Avoid Moral Hazard

Different from the development of urban enterprises, most of the operators in the rural ecotourism industry are family-owned and partnership-type small farmhouses, which are widely distributed and numerous, making it very difficult for insurance companies to supervise; at the same time, as a new type of insurance, and it is an environmental insurance, there are many difficulties in the division of responsibilities and accountability. It may occur that operators cheat insurance for high premiums, deliberately destroy the ecological environment, and do nothing. Insurance companies need to strengthen management, dispatch specialists in dense areas to be responsible, and cooperate with local village committees when necessary; after comprehensively considering factors such as geography, climate, and humanities, the pilot work will be carried out by division and type, and the basic rate and responsibility division rules for different regions will be determined, and then increase or decrease on this basis according to the characteristics of different operators, and flexibly increase the of pricing efficiency.

6. CONCLUSION

In the face of ecological and economic problems arising from the development and protection of ecotourism, the construction of an ecotourism insurance mechanism needs to start with the protection of the ecological environment and tourism resources, with the highest goal of achieving ecological value.

As a rapidly developing tourism mode, ecotourism aims to achieve sustainable development of ecology, society and economy. Although ecotourism directly targets the natural environment itself, a sound insurance mechanism guarantee and scientific and rational development will bring about a win-win situation in both ecological and economic benefits.

AUTHORS' CONTRIBUTIONS

Enlong Li wrote the manuscript. Hongxing Liu wrote the manuscript. Jingyu Xu wrote the manuscript. Haoyu Wang wrote the manuscript, and contributed to revising and editing

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