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INSTITUTIONAL PROCESS OF RELATIONS OF THE STATE AND THE CONSUMER IN THE INSURANCE INDUSTRY

The article presents a study on the institutional process of relations between the state and the consumer in the insurance industry, the construction of the dependence of the number of insurers registered in the reporting period from insurance premiums (contributions) collected by insurers.

The study is due to the relevance and need for studying insurance services in the Russian Federation, the process of the relationship between the state and the consumer in the insurance industry. Economic insurance is necessary for insurance of risks and obtaining compensation for losses (damage).

The analysis of participants of the insurance market in the Russian Federation, spheres of activity of insurers, which enter into insurance relations and render insurance services to individuals and legal entities is presented. The insurance market of the Russian Federation is controlled by the Central Bank, it has an institutional impact on the insurance market in accordance with the Federal Law «On the Organization of Insurance Business in the Russian Federation».

As insurance premiums (contributions) collected by insurers increase, by 1 % one should expect an increase in the number of insurers recorded in the reporting period by 1,03 %.

According to the regression equation presented, the coefficient of determination $R^2 = 0,919$ showed that 91,9 % of the variation of the «number of insurers recorded in the reporting period» was due to the variation of the «insurance premiums

(contributions) collected by insurers», the remaining 8,1 % unaccounted factors: level of development of the insurance industry, personnel potential and others.

Further research should be directed to blocking insurance relations to improve the quality of rendering insurance services to individuals and legal entities in the insurance industry market of the Russian Federation.

Keywords: institutionalism, insurance industry, insurance, insurers, insurance premiums, security.

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„ „ [1-10].

[11].

; 27.11.1992 4015-1 (. 26.07.2017) «
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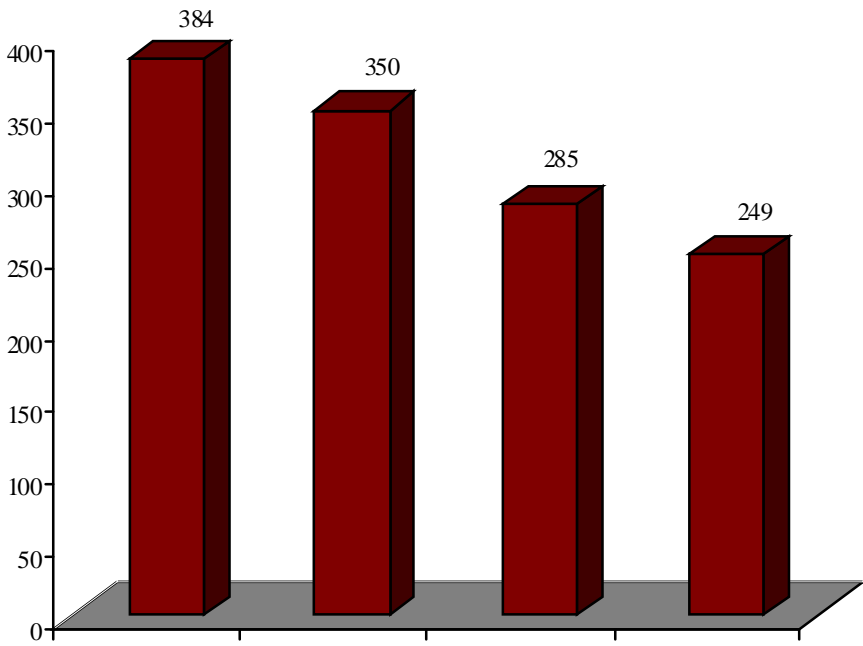
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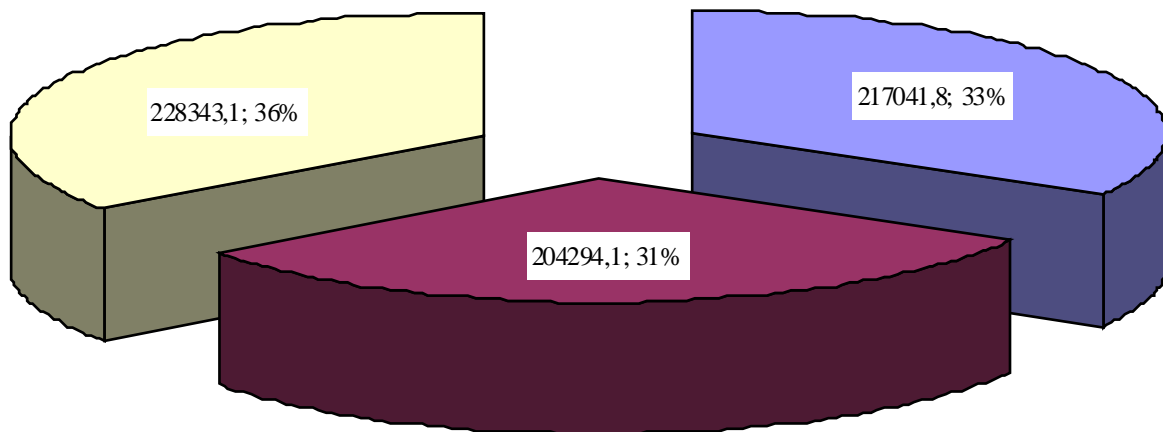
2017 () 36 , -
 326 , 2 . 5 « ”» (242 .
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 12 (.2) [19; 20].



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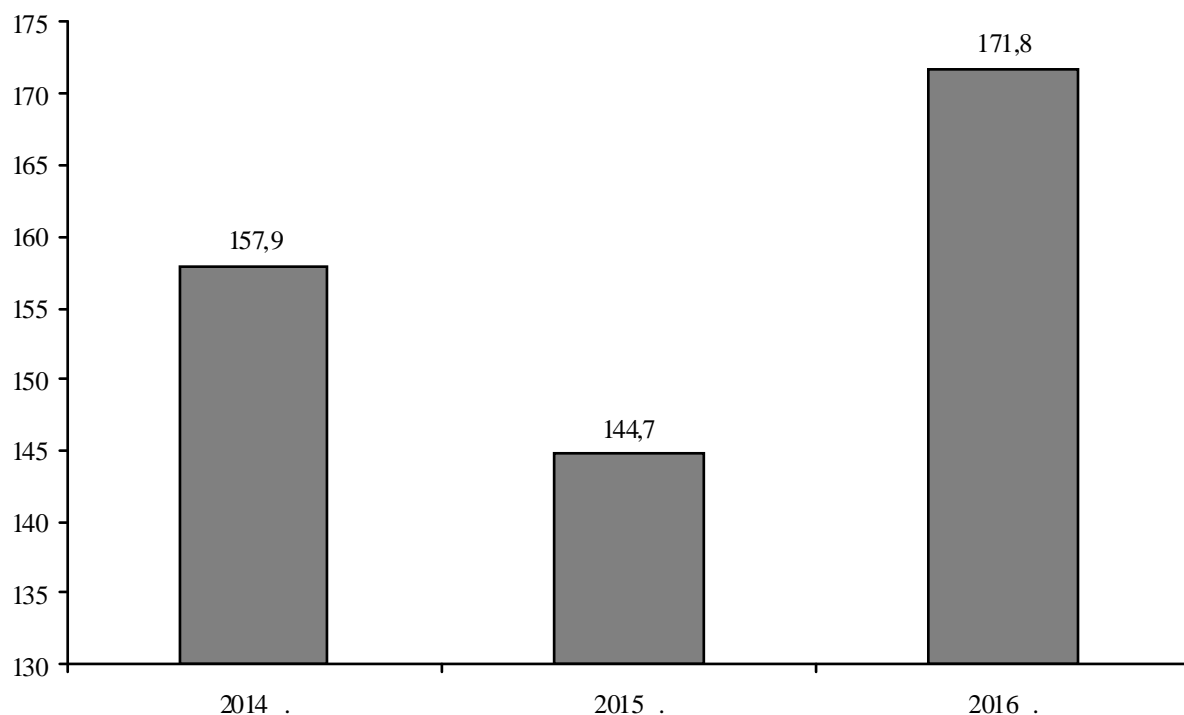
2017 2014 146

49–51 % ([21; 22].
 (1) 2017 19,77 % [21; 22].
 (.3) 2016 . — 228,3 (, -
 11,8 % 2015),



. 3. 2014–2016 ., % ([19; 20])
 13,1 (65,9 %)
) [21; 22].

801,2 (4 . 37,3 % 2015 .) [10].
 2016 . 171,8 , 18,7 % , 2015 .
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36 % (171,8), 2015, 2016 18,7 %
 2016 . 177 [21].

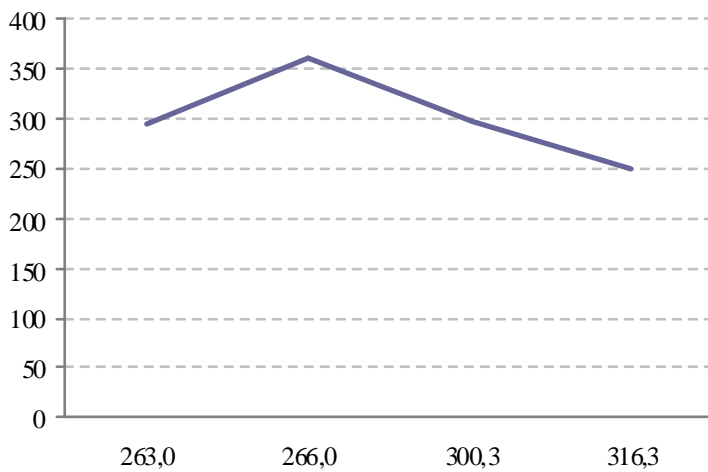
[21]. (2015 — 233), 6

1.

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	()	-
2014	263,0	395
2015	266,0	360
2016	300,3	297
2017	316,32	249

* [19; 20]



5

$$r = \frac{\overline{xy} - \bar{x} \times \bar{y}}{\sqrt{\overline{t_x} \times \overline{t_y}}}, \quad (1)$$

$\sigma_x \sigma_y$

.5.

()

(), 1 %
 (2), %:

$$\Rightarrow a_1 \frac{\bar{x}}{y} = 3,14286 \frac{405}{300} 25 = \quad (2)$$

= 2,99

(),

1 %

1,03 %.

$R^2 = 0,919$

, 91,9 %

),

», 8,1 %

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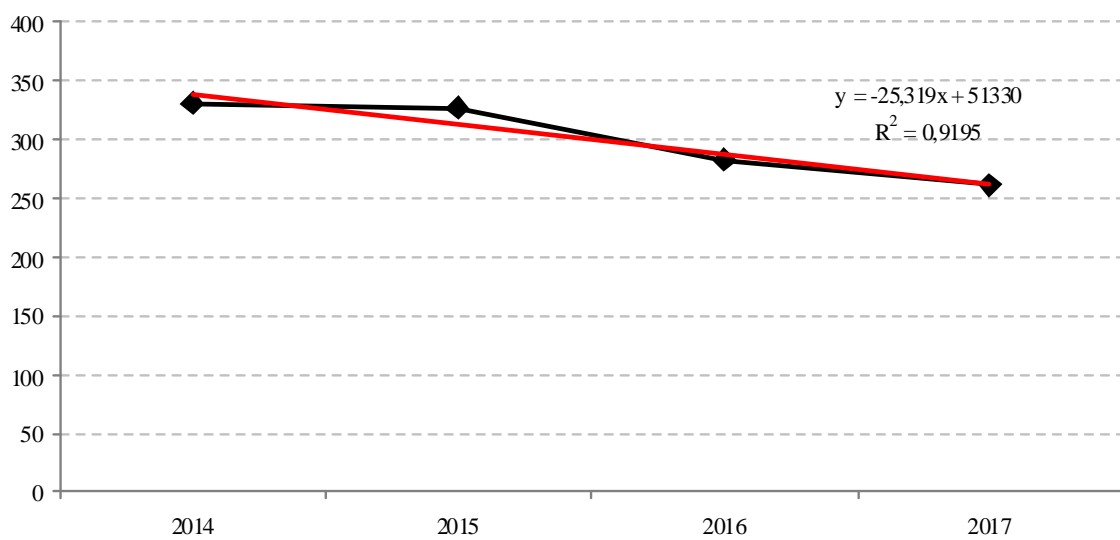
354,5

761,8 (78,7 %),
 121,6 (52,2 %).

2016 . 1730,1

()
 — 141,1 % [23].

164,2 %,



6.

2016 . 115,2 (2015 . — 129,5) (. 2).
 2016 . 151,0 (86,9 %)
 2016 . 346,0 (96,7 %)
 — 19,3 [19; 20; 23; 24].

2016 2.
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		-	-	-
			()	(), %
	149686,5	34475,0	+115211,6	9,9
	408,7	—	+408,7	2,8
	42,7	—	+42,7	42,3
	—	12,4	-12,4	—
()	118841,7	11869,4	+106972,3	11,4
	1276,1	21733,4	-20457,3	0,7
	293,9	20652,8	-20358,9	0,2
	21827,1	762,1	+21065,0	10,5
:	10503,0	—	+10503,0	9,6
	11324,1	762,1	+10562,0	11,5
	7290,2	97,6	+7192,6	14,7

* [19; 20; 23; 24].

2017 [19; 20; 23; 24]

19,77 %.

1

1 %.

1,03 %.

$R^2 = 0,919$

91,9 %

8,1 %

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