

Abibullaev Memet Serverovich,

Ph.D. in Economics, Associate Professor,
Associate Professor of the Department of Business Finance and Insurance,
V.I. Vernadsky Crimean Federal University,
Simferopol.

Shcheglova Svetlana Stanislavovna,

Senior lecturer,
Department of Business Finance and Insurance,
V.I. Vernadsky Crimean Federal University,
Simferopol.

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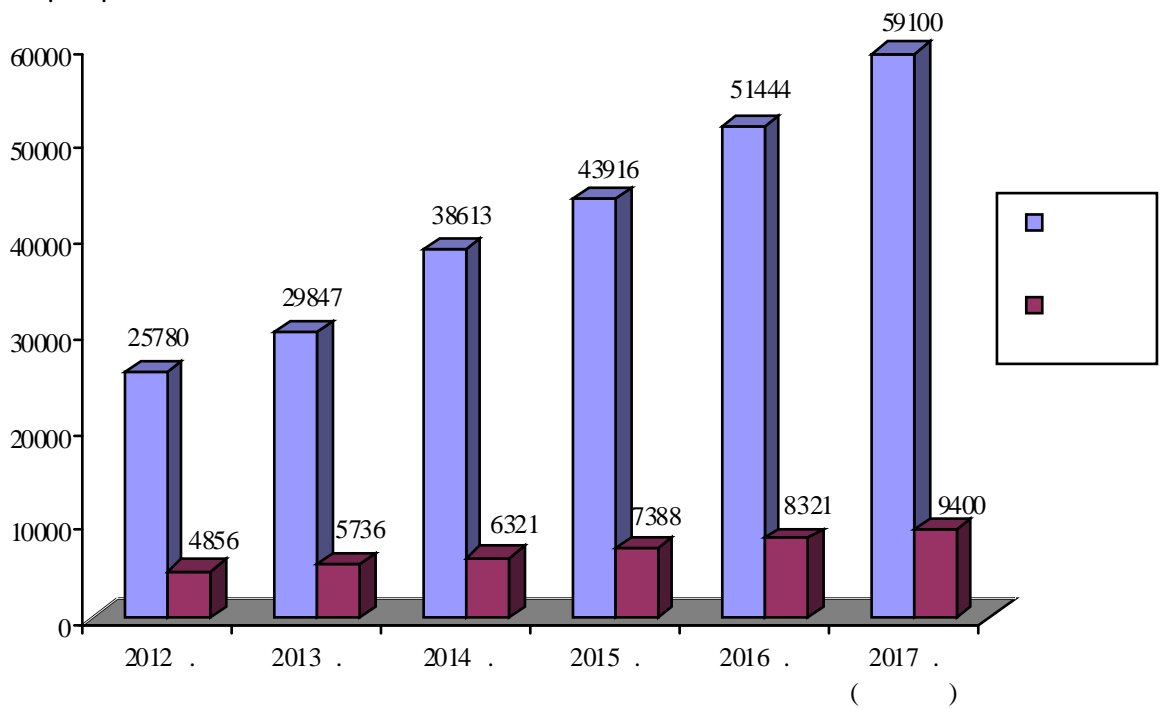
INSURANCE OF PROPERTY OF INDIVIDUALS: MODERN STATE AND PROSPECTS OF DEVELOPMENT IN THE RUSSIAN FEDERATION

The article discusses the modern state of property insurance of individuals in Russia. Property insurance of individuals is one of the most extensive industries of insurance that aims to protect the financial interests of the insured related to the possession and disposal of property. Analysis of the data shows that the insurance sector is actively growing even in a recession economy. The growth of premiums for insurance of property of citizens shows a positive trend over the past years. The market leader in property insurance of individuals is public joint stock company Rosgosstrakh Insurance Company. The study showed that the main sales channel is an agent channel. In this rapidly developing banking business implementation of insurance services. The growth of lending activity of banks in respect of sales of life insurance policies, property, financial risks have a positive effect on the dynamics of the premiums. Considerable attention is paid to problem aspects of development of property insurance. Among them are: low level of solvency of potential policyholders, insufficient level of insurance culture of the society, a number of issues of a legislative nature. We identified the main factors of improvement of the property insurance market, such as changed market pricing, healthy competition, introduction of new technologies, improvement of system of training of participants of the insurance market.

Keywords: property insurance, insurance of property of individuals, the property insurance market.

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..... 29,4 % 2014 , 13,7 % 2015 , 17,1 % 2016 .
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2016 , 2,4 43,916 ,1,2 51,444 —

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5 % (80%).

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5 2017 2015

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2017 -10 1

2017 32,35 % « ».

« » — 14,44 %, » — 16,41 %, 63,2 %

1. 2017 * -10

/	-	, %	, %	,	, %	%
« »	8 216 090	16,36	32,35	3 611	98,63	17,89
« »	4 168 699	82,70	16,41	1 341	97,93	54,60
« »	3 666 279	10,57	14,44	2 220	93,91	55,13
« »	1 636 187	4,95	6,44	316	92,96	46,80
« - »	1 602 573	3,72	6,31	3 010	97,50	29,16
« »	1 075 734	3,60	4,24	889	99,77	32,45
« »	781 340	1,83	3,08	3 529	72,24	42,25
« »	688 609	0,66	2,71	2 775	69,81	26,19
« - »	449 580	15,26	1,77	3 906	97,35	58,29
« - »	287 590	15,39	1,13	1 614	98,83	70,44

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2017 , 2016 ,

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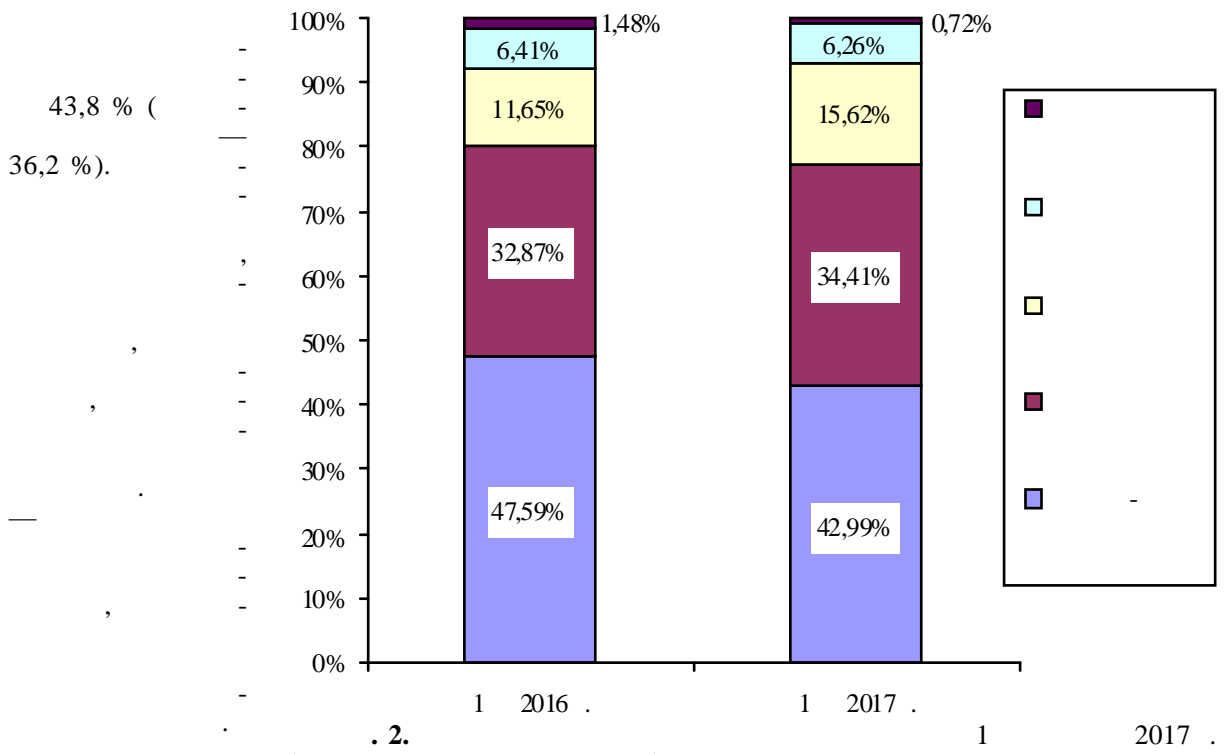
» 70,44 %, — 17,89 % « ».

47,59 % , 1 2016 42,99 %.

32,87 % 34,41 % (. 2).

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% 77,4 21 % 52 ~27%. 2016



43,8 % (36,2 %).

. 2. () 1 2017 . 2018 . 2-3 % (),

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