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**THE MARKET OF AGRICULTURAL INSURANCE IN THE RUSSIAN FEDERATION:  
MODERN CONDITION, PROBLEMS AND PROSPECTS OF DEVELOPMENT**

The conduct of any entrepreneurial activity is known to occur in a situation of risk and uncertainty. The risky nature of social production is the main cause of concern for each property owner and commodity producer for their material well-being. Agro-industrial production is undoubtedly distinguished by a special risk environment, as among the many risks there is one, very dangerous and maximally influencing the final results of production and financial activity — natural and climatic risk. The relevance of the topic is determined primarily by the fact that agriculture, because of its both economic and social significance, is one of the priority branches of the state economy. In this sense, the complex impact of both traditional risks for any business activity and specific ones obliges agricultural enterprises to put stability and guaranteed results first. One of the effective tools for managing risks in agriculture is the system of agricultural insurance, which allows to ensure stable conditions for production activities of economic entities, regardless of natural anomalies and other potential hazards. In this regard, agricultural insurance to some extent is an important factor in the country's food security.

In this article, briefly discuss the basics of regulatory support for agricultural insurance in the Russian Federation; detailed analysis of the structure and dynamics of key indicators of the Russian agricultural insurance market in recent years. In addition, the study identified the main problems of effective functioning of the domestic market of agricultural insurance, proposed the basic ways of their solution, and presents a number of promising directions of development of the sector of insurance services in the future.

*Keywords:* agricultural insurance, risks, subsidies, state support, insurance premium, insurance payment, losses, National Union of Agricultural Insurance, «single subsidy».



2014–2016 .( .1).

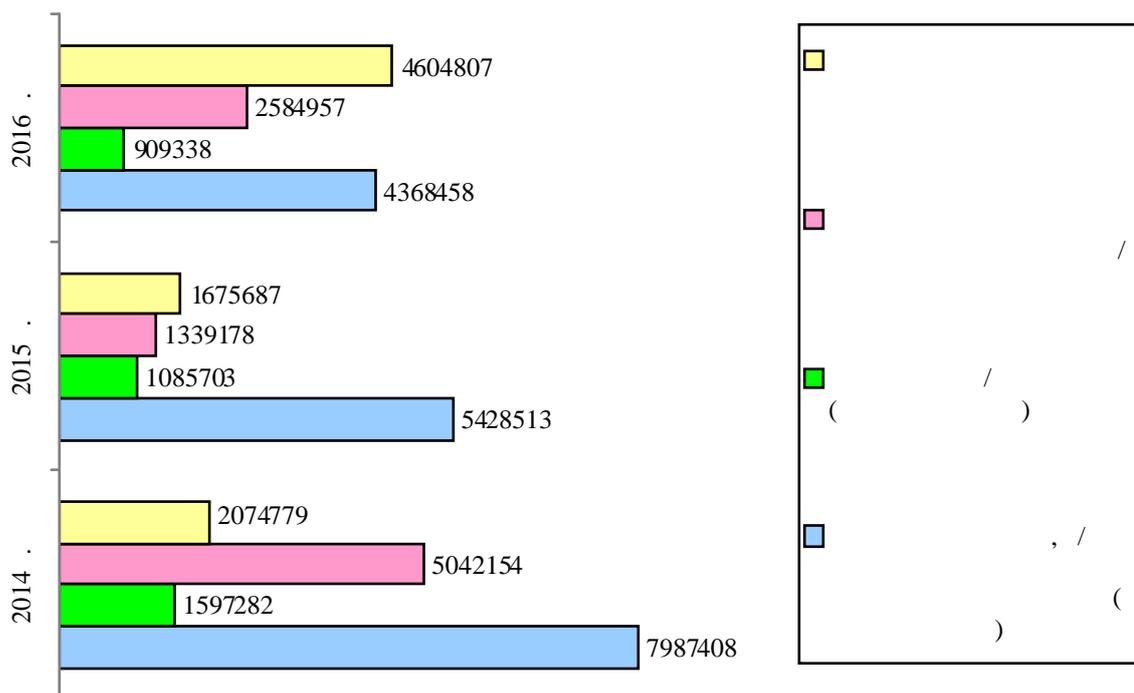
1.  
2014–2016 .( . )\*

( )	2014 .	2015 .	2016 .	2014/2015		2015/2016	
				(+/-)	%	(+/-)	%
/	7 987 407,5	5 428 512,5	4 368 458	-2 558 895	67,96	-1 060 054,5	80,47
( /	1 597 281,5	1 085 702,5	909 338	-511 579	67,97	-176 364,5	83,76
/	5 042 154	1 339 178	2 584 957	-3 702 976	26,56	1 245 779	193,03
(	2 074 779	1 675 687	4 604 807	-399 092	80,76	2 929 120	274,80
)	16 700 622	7 853 393	9 822 603	-8 847 229	47,02	1 969 210	125,07

\* [10]

1, / — 2 558 895  
2015 , 67,96 %.  
2016 — /  
19,53 %.  
2016 . 2015 ,  
26,56 %, 2016  
93,03 %.  
— 1 675 687 . . 4 604 807 . , 2016  
274,80 % . 1.  
2015 2015 2016 .  
2015 ,  
/ , /  
4-5 / ,

2016 .



1. 2014–2016 . . . . ( [10])

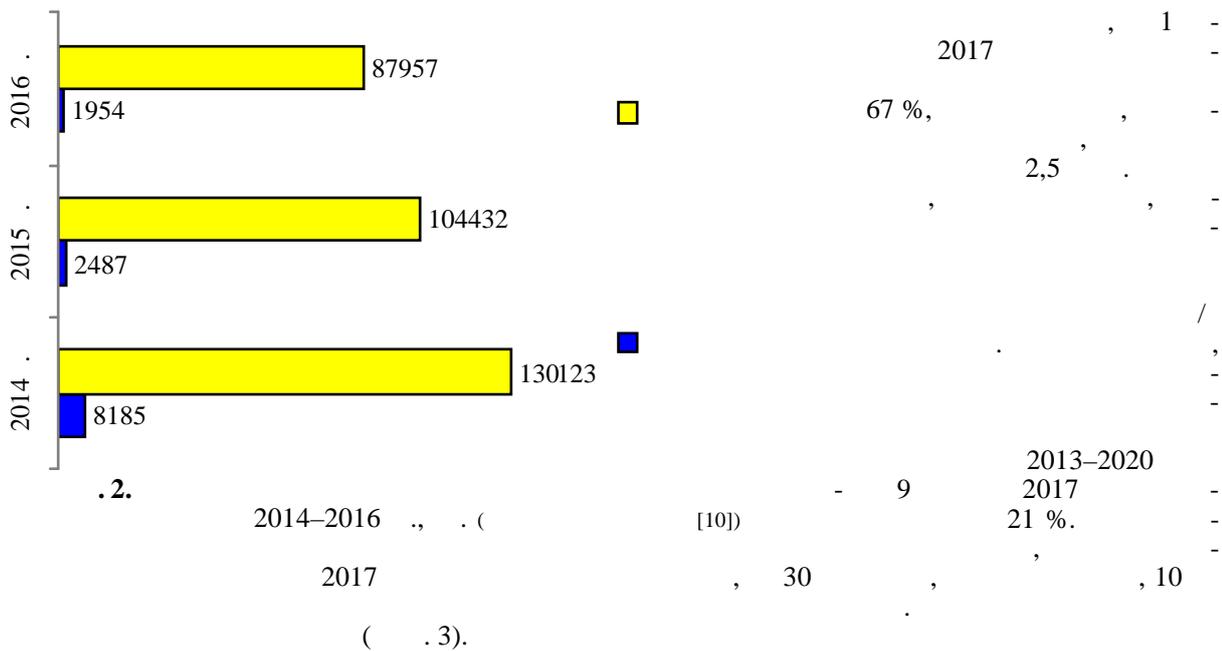
2016 « -  
 », 2016 -  
 2017 . — ( . 2).

2. 2014–

( )	2014 .		2015 .		2016 .					
	.	%	.	%	.	%	(+/-)	%	(+/-)	%
	8 185	5,92	2 487	2,33	1 954	2,17	-5 698	30,38	-533	78,57
	130 123	94,08	104 432	97,67	87 957	97,83	-25 691	80,26	-16 475	84,22
	138 308	100	106 919	100	89 911	100	-31 389	77,31	-17 008	84,09

\* [10]

2015 ,  
 30,38 %, 5 698 ..  
 — 80,26 %.  
 , 90 % ,  
 2014 . : 274 -  
 , 7,9 . — . ( 118,7  
 .)  
 , 2017 .  
 , 2.



3. 2014–2016 . . \*

( )	2014 .	2015 .	2016 .				
				(+/-)	%	(+/-)	%
( - )	1 561 000	717 839	1 964 294	-843 161	45,99	1 246 455	273,64
( / )	1 050 256	179 459	181 353	-870 797	17,09	1 894	101,06
( - )	2 812 683	1 821 272	1 871 848	-991 411	64,75	50 576	102,78
	5 423 939	2 718 570	4 017 495	-2 705 369	50,12	1 298 925	147,78

\* [8]

2015 , / 2016 , 2015 , 2016 45,99 %, 273,64 % 3. 2015 : 2016 , 1,5 , (2,6 ). 2017 , 9 2,5 . 10 % , 37 % ,



[1; 13].

[14].

1. . . . SWOT- / . . .
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3. . — 2015. — 1 (51). — . 231–233. ;
4. / . . . // . — 2016. — 3. 1. — . 41–60.
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