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ANALYSIS AND AUDIT OF FINANCIAL RESULTS INSURANCE COMPANIES OF RUSSIA

The analysis of financial results of activity of insurance companies is carried out within implementation of the program of internal audit which differs from external audit in what is directed to identification of problems by forces of staff of the organization.

In article traditional economical and statistical methods of a research which have allowed to carry out the analysis of formation of financial results of the leading insurance organizations of the country were used and on a basis comparison to show advantages and shortcomings of financial and economic activity of insurers.

Considerable attention has been paid to disclosure of theoretical provisions of internal audit of insurance companies.

The carried-out analysis of income and profits of insurers has allowed to come to a conclusion that not everyone they to the same extent effectively form profit. It is revealed that many insurance companies don't estimate efficiency of insurance activity through comparison of various financial performance. For most insurance companies end in itself is growth of size of the collected insurance premiums. At the same time expenses on their attraction aren't considered. It is recommended to strengthen to all insurers a role of internal audit in increase in efficiency of formation of financial results.

Keywords: analysis, audit, income from insurance activity, financial results, profit.

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	2013 .	2014 .	2015 .	2016 .	2017 .
1	99793,4	129866,3	148862,0	142818,6	158075,4
2	84773,2	105229,9	123216,0	123121,5	79773,8
3	66619,2	65774,5	73573,0	86629,3	79014,0
4	40704,2	47779,9	54008,1	62768,5	78842,0
5	30755,9	36631,0	47505,2	62096,4	72522,8

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2014	6,3	7436,2	20949,5	3283,1	13248,4
2015	-562,5	22692,5	29409,6	9494,1	12406,4
2016	25598,3	18328,8	41527,0	12889,9	20309,6

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	2014 .	2015 .	2016 .
1	(0,362)	(0,308)	(0,327)
2	(0,199)	(0,261)	(0,291)
3	(0,113)	(0,239)	(0,212)
4	(0,069)	(0,176)	(0,208)
5	(0,000)	(-0,004)	(0,205)

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2014	796,5	2677,1	17084,2	585,9	10783,1
2015	-1481,0	13545,3	24717,8	4215,4	10799,0
2016	-20652,1	14650,4	35440,4	4992,4	17375,4
(-)					
2014	871,6	2105,3	13327,4	582,0	8474,4
2015	-1159,5	10370,2	19150,9	3368,7	8601,6
2016	-17814,4	14650,4	28908,6	3809,8	13902,0

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2014 2016 : 17084,2

35440,4

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	2014 .	2015 .	2016 .
1	(0,299)	(0,197)	(0,206)
2	(0,086)	(0,120)	(0,145)
3	(0,061)	(0,112)	(0,107)
4	(0,027)	(0,079)	(0,075)
5	(0,012)	(-0,009)	(-0,151)

* [5-9]

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