

Blazhevich Oleg Georgievich,
 Ph.D. in Economics,
 Associate Professor of the Department of Finance and Credit,
 Institute of Economics and Management (structural subdivision),
 V.I. Vernadsky Crimean Federal University,
 Simferopol, Russian Federation.

EVALUATION OF THE FINANCIAL STABILITY OF THE INSURANCE ORGANIZATION

The article studies the financial stability of a particular insurance organization. The financial stability of the insurance company is an essential component of its activities and characterizes the ability to pay off its obligations on time and in full.

The analysis of financial stability is defined as an independent object of evaluation, which explores the structure of the formation and use of capital.

To assess the financial stability of the insurance company, a set of indicators was formed, including the following ratios: level of equity, ratio of equity to liabilities, ratio of insurance premiums and insurance reserves, ratio of working capital and non-current capital, level of permanent capital, ratio of equity and insurance reserves, level of debt load, level of insurance reserves.

The insurance public joint-stock company RESO-Garantia was chosen as the object of analysis. The analysis showed that the capital structure in the insurance company under consideration is not optimal. The company has a shortage of insurance reserves, which is offset by equity.

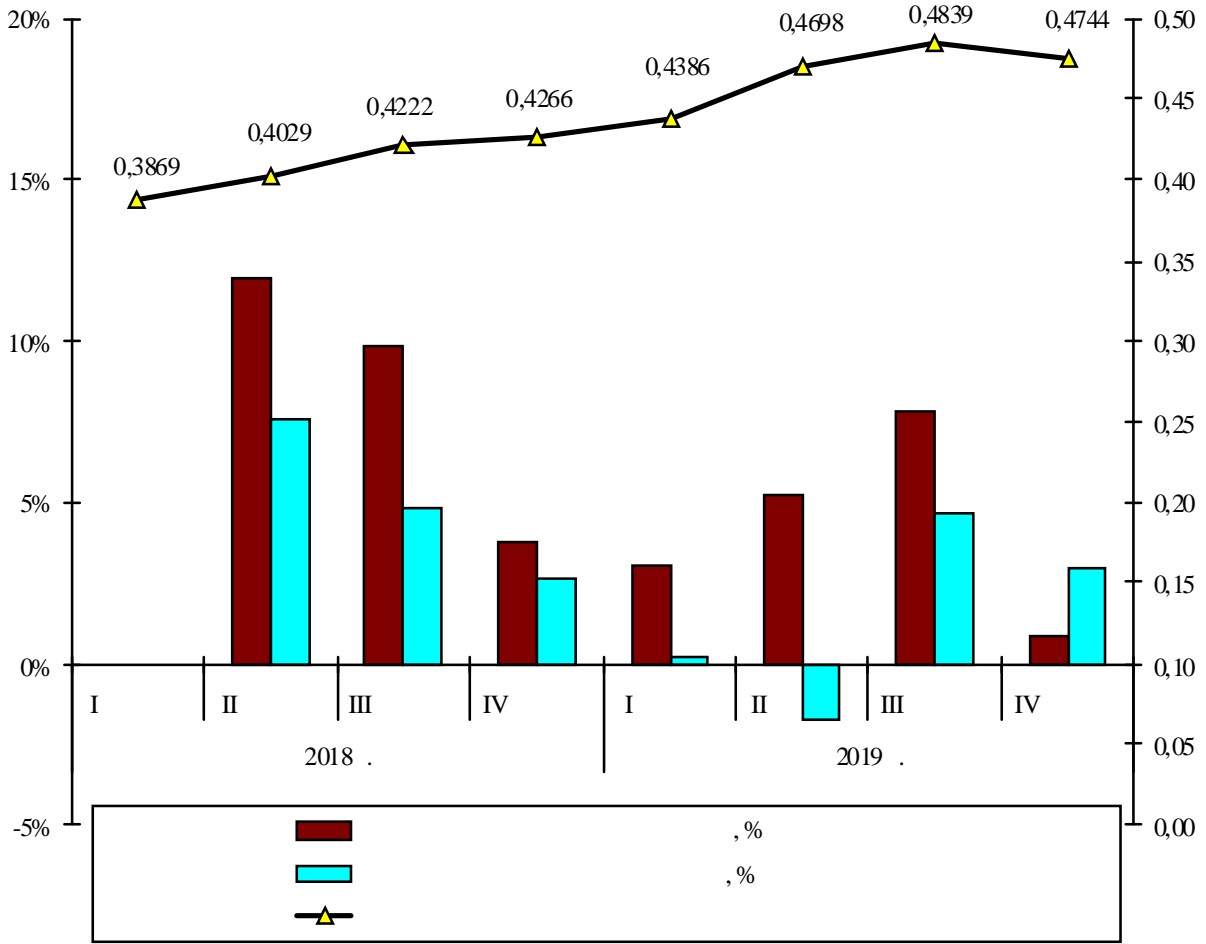
Keywords: financial stability of the insurance company, assessment of the financial stability of the insurance company, the use of a set of indicators to assess financial stability.

... [4], ... [7], ... [8]

1. ... (...)
 2. ... 20% ... 0,2, ...
 3. ... 0,25, ...
 4. ...
 5. ...
 6. ... 90% ... 0,9, ...
 7. ... 0,3, ... 30% ... 25% ... 0,25, ...
 8. ... 70 ... 0,7, ... [5, 6].
- » (« - »).
- « - » 2018–2019
- « - »

1.

IV I 2018 –III 2019 2019



. I.

« - » 2018–2019 ([1])

2018 – I 2019 III 48,39%. III 2019 I , II 2019

II 2019 I 2019

IV III 2019 , - ,

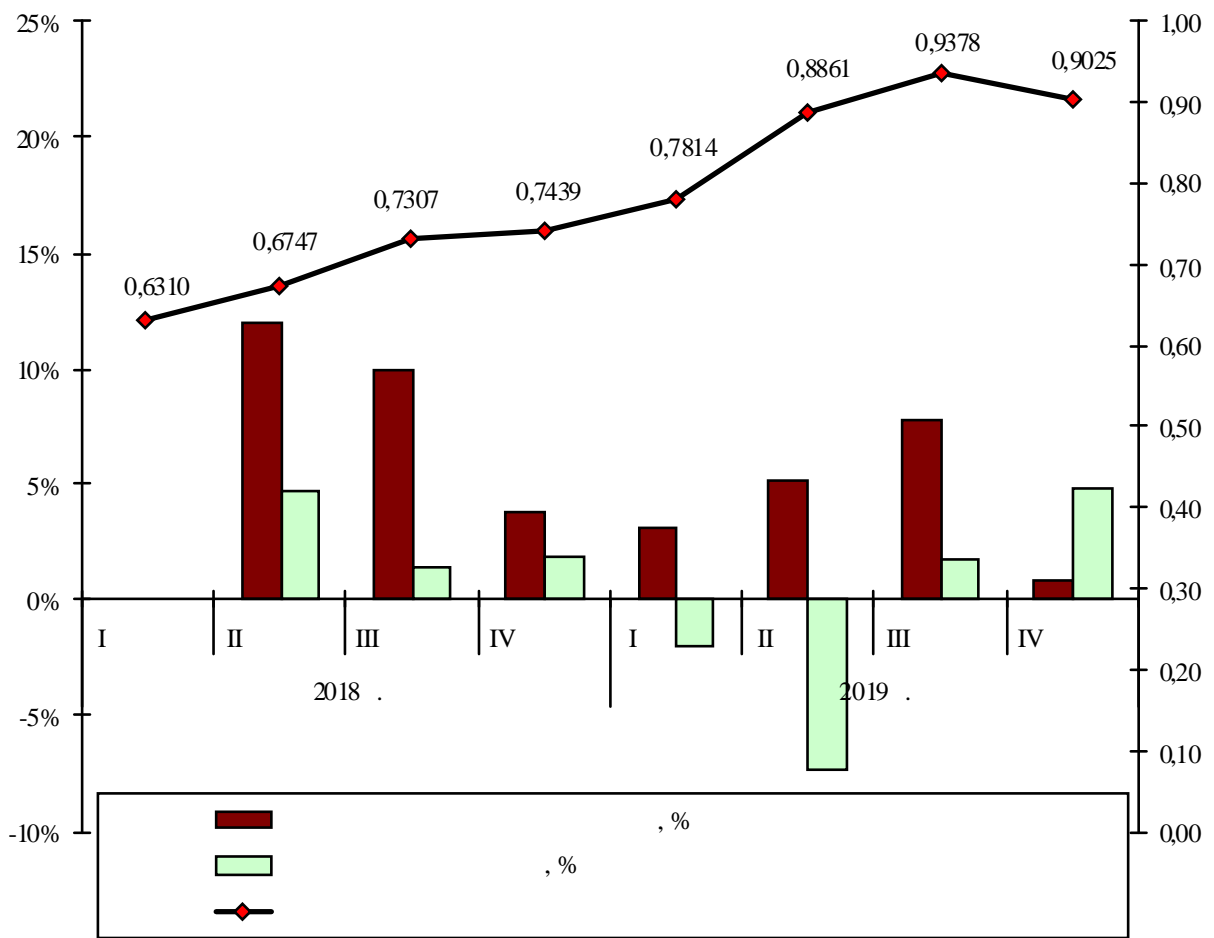
IV 2019 (0,4744) - II 2019 I 2018

0,2.

« - »

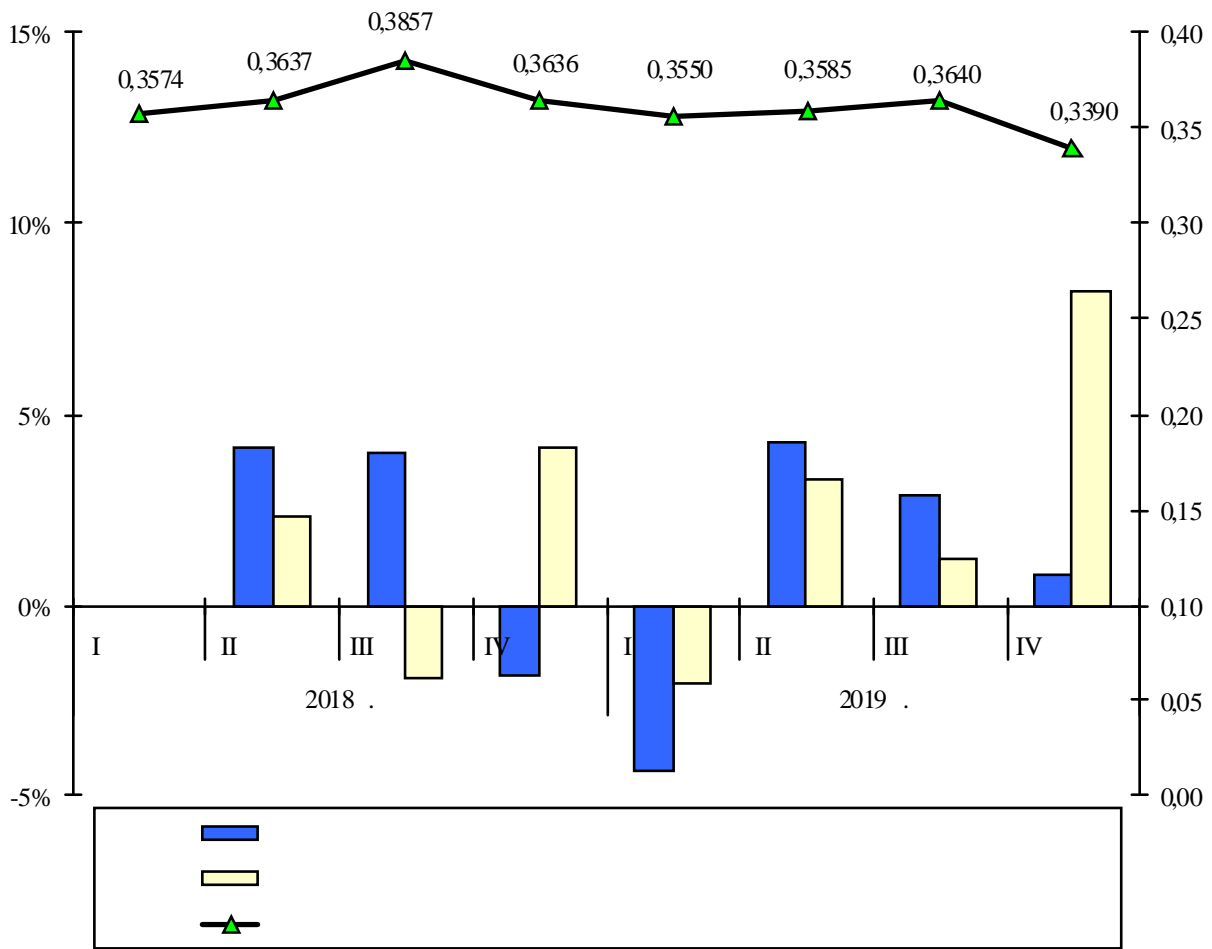
2.

IV I 2018 – III 2019 2019 III 2019 , 1



. 2.

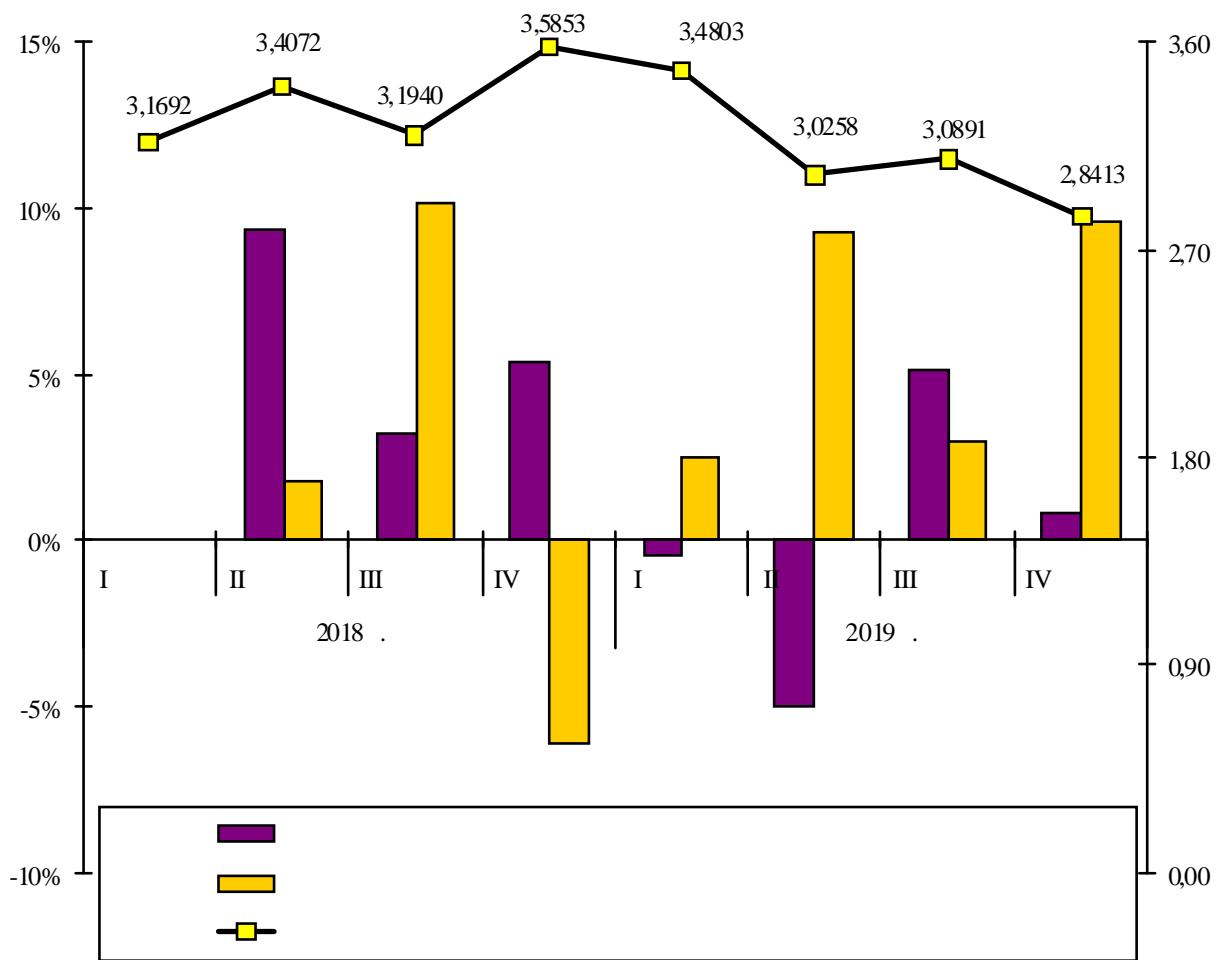
« - » 2018–2019 ([1])
 93,8 .
 2017 .
 1 2018 .
 III 2018 II 2018 IV III .
 2018 , 2018-2019 .
 , 0,25 .
 » 2018–2019 .
 » 3 .
 4- III 2018 , 3- .
 1 2019 38,6 .
 2019 IV III .



.3.

« - » 2018-2019 ((1))

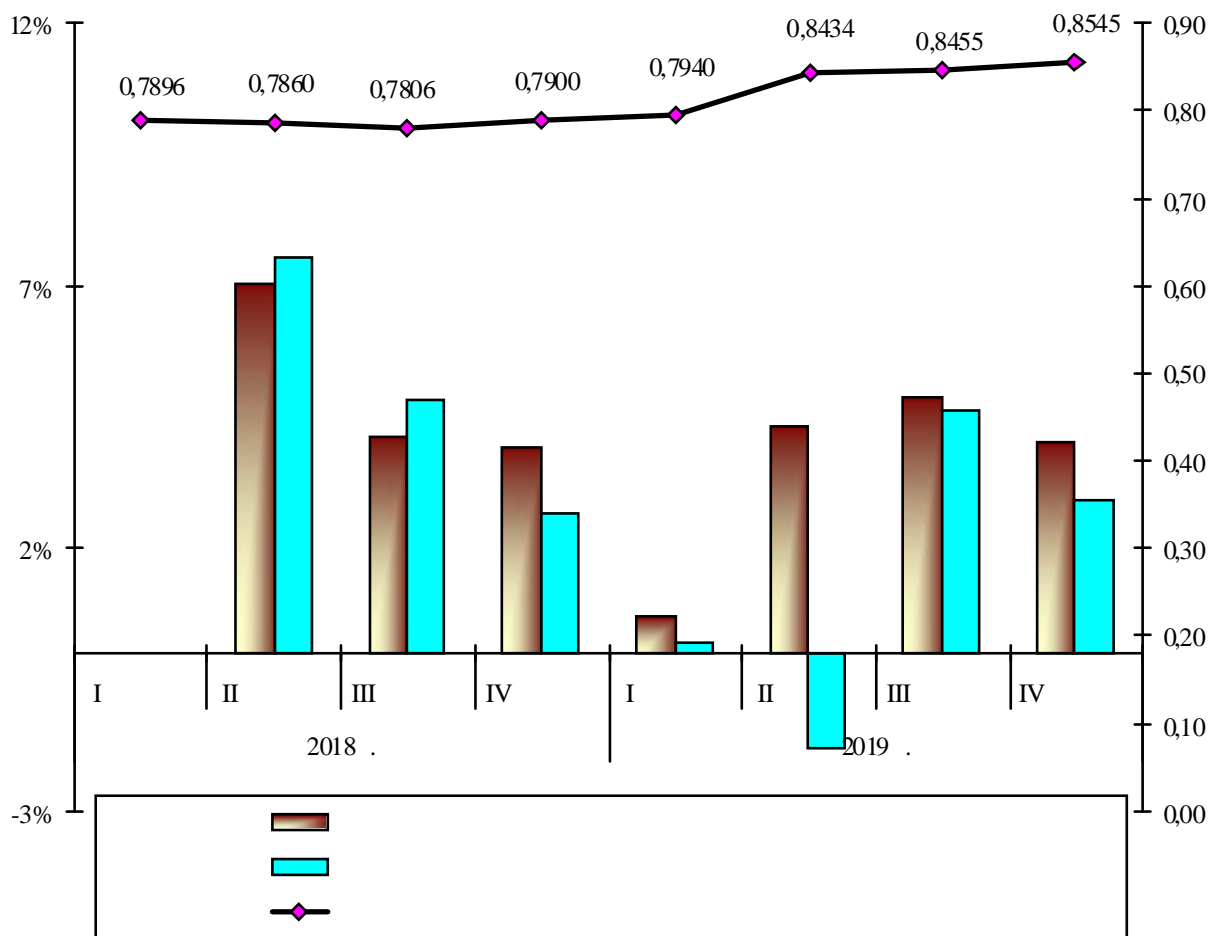
IV 2018 , - , -
 I 2019 , IV 2018 , - , -
 I 2019 II III I 2018 II
 II 2018 III 2018 , - , -
 , , 2018-2019 , - , -
 4. « - »
 2018-2019 2018
 , 3,5853. ,
 2019 3,59 , 2019 ,
 , 1 2,84



4. « - » 2018-2019 (I)

4- 2019 , II -
 I 2019 III IV 2018
 III 2019 II 2018 IV
 II 2019 I 2018 III
 IV III 2018

2019 , « - »
 « - » 5.
 2019 , 85,45%
 ()
 2- , 5 II I



.5. « - » 2018–2019 ([1])

2019 - , ,

III 2018 -I 2019 II -IV 2019 - -

, I-III 2018 -

, « - », 90%.

2019 .

6. « - » -

2018 I -III 2019 2019 I IV -III

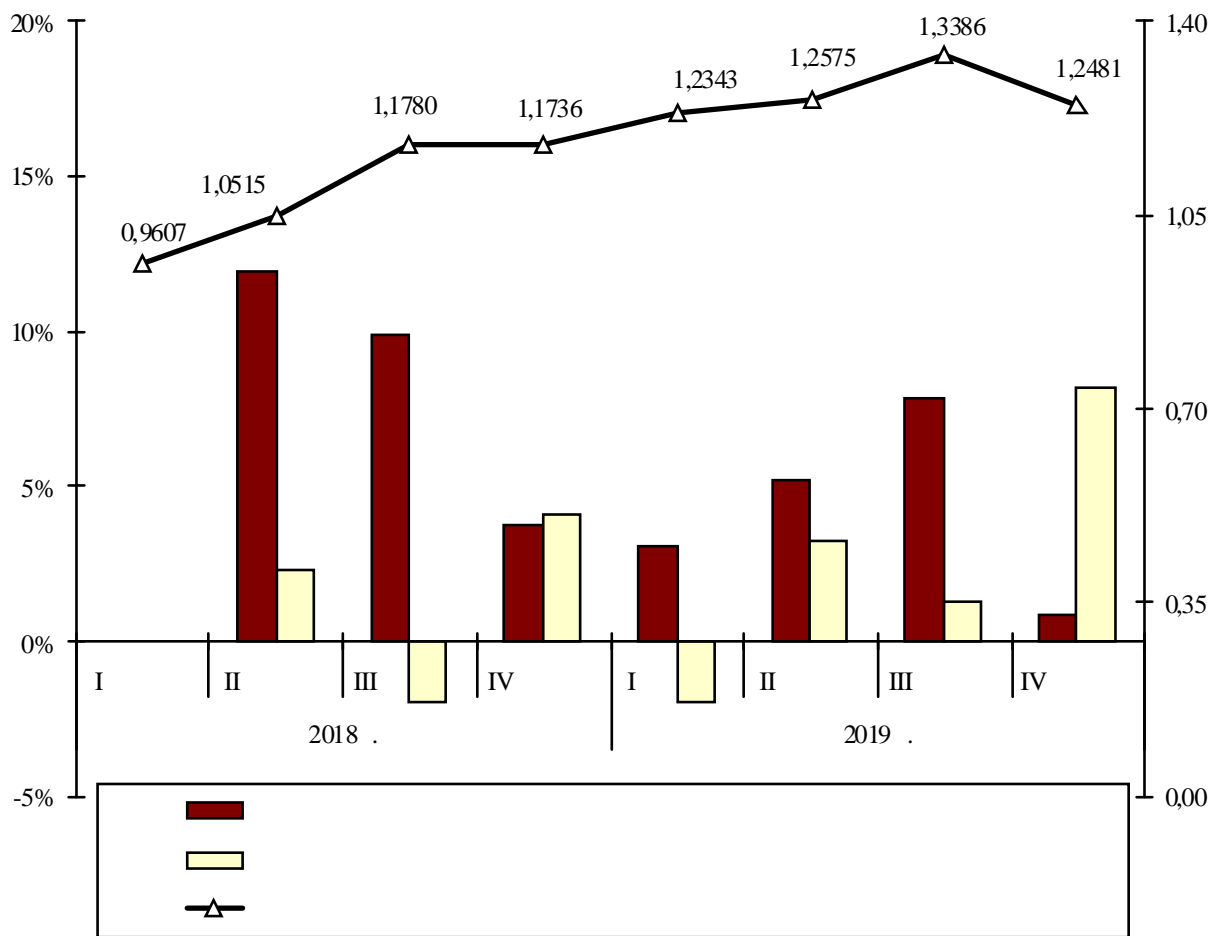
III 2018 2019 2019 , 1 III -

1,34 II 2018 , - I

2019 IV 2018 , II -

74

-2020- 2

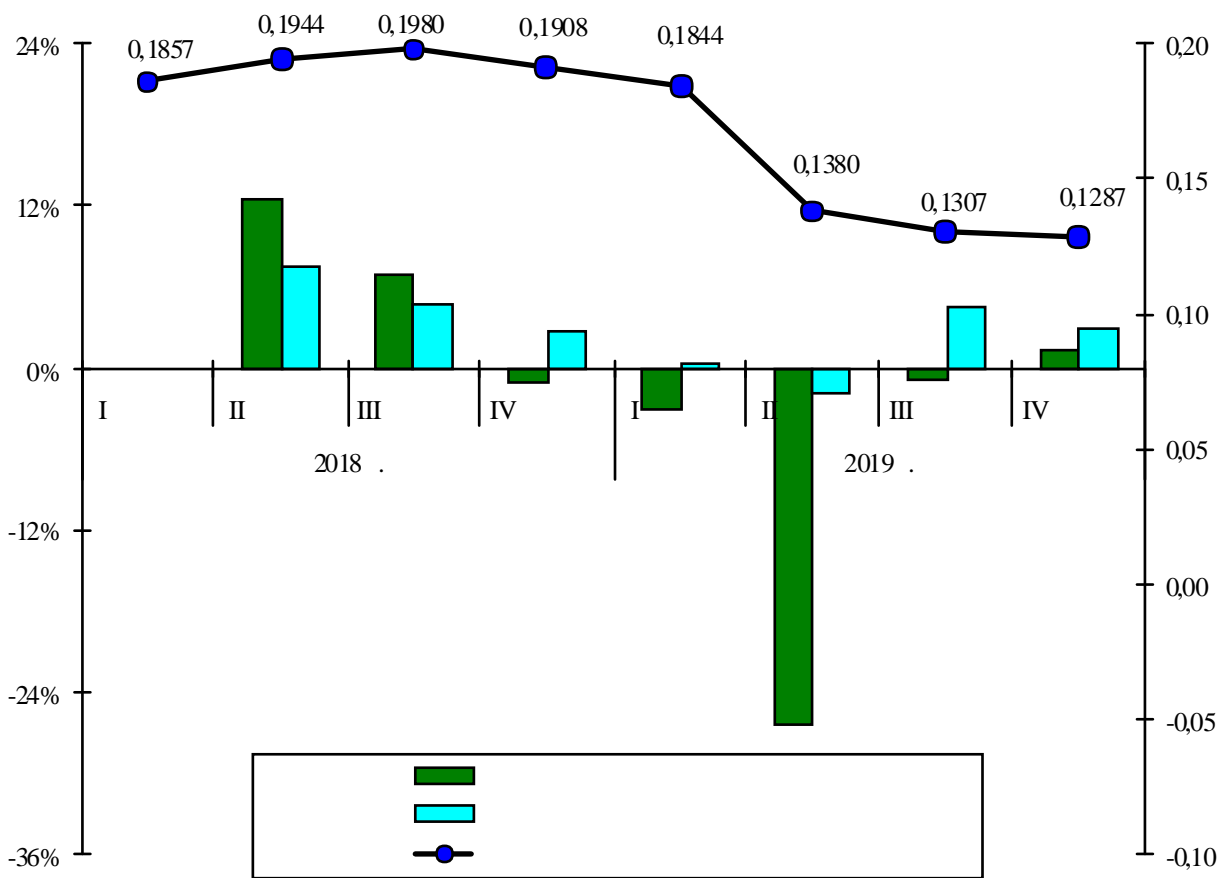


. 6.

« - » 2018–2019 (, -

[1])

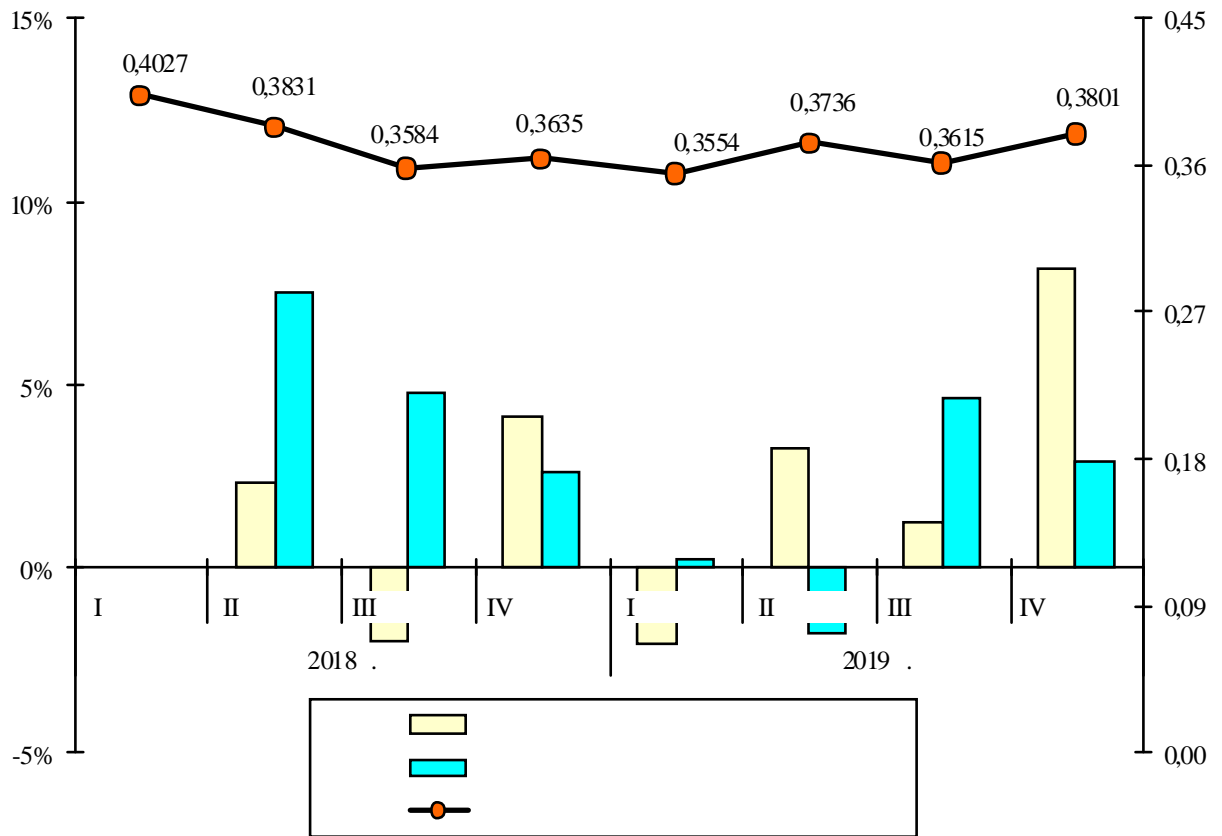
I 2018 I – III 2019 - -
 IV IV III 2018 2019
 2019 - ,
 , 0,3. , « - »
 « - » I – III 7. 2018
 , « - » 2019 ,
 12,87%. I 2019 ,
 IV IV 2018 III III 2018 , I 2019
 2019 , III
 I – III 2018



7. « - » 2018–2019 ([1])

, 0,25. 2019 « - » 8.

2019 38,01 2019 I 2018 0,3801 — I 4-
 III 3- — II 2018 ,
 I 2019 IV 2018 ,
 II 2019 I 2018 III
 III 2018 2019 IV
 I 2019 II



8.

« - » 2018–2019 ([1])

2019

2019

« - ».

8

« - ».

« - »

1. « - » [] // :
: www.e-disclosure.ru/portal/files.aspx?id=100&type=3 (:
20.05.2020).

2. . . . — 2016. — 3 (36). — .53–63. / . . . , . . . // : . . .
3. . . . — 2018. — 2 (43). — .49–56. / . . . , . . . // : . . .
4. . . . // - . . . XXI . . . — 2018. — .2. — .329–334.
5. [] // . — :rn-bank.ru/upload/document/insurance/Trebovaniya_Banka_k_finansovoj_ustojchivosti_Strahovyh_kompanij.pdf (:17.06.2020).
6. [] // 24. — : ipoteka.vtb.ru/Wiki/Documents/vtb24_insurance_finance_requirements_9.pdf (:17.06.2020).
7. . . . — 2018. — 1 (13). — .32–35.
8. . . . // . — 2016. — 12-1 (77). — . 1094–1098.
9. : . . . [] // ABCDWORK. — : abcdwork.ru/strahovanie/finansovaya-ustojchivost-straxovoj-organizacii-sushhnost-raschet-i-rejtingi.html (:24.05.2020).

SPISOK LITERATURY

1. Bukhgalterskaya otchetnost' SPAO «RESO-Garantiya» [Elektronnyy resurs] // Interfaks: Tsentr raskrytiya korporativnoy informatsii. – Rezhim dostupa: www.e-disclosure.ru/portal/files.aspx?id=100&type=3 (data obrashcheniya: 20.05.2020).
2. Vorobyov Yu.N. Otsenka deyatel'nosti strakhovykh kompaniy / Yu.N. Vorobyov, E.I. Vorobyova // Nauchnyy vestnik: finansy, banki, investitsii. — 2016. — 3 (36). — S. 53–63.
3. Yermolenko G.G. Optimizatsiya struktury kapitala strakhovykh organizatsiy / G.G. Yermolenko, E.E. Mashyanova // Nauchnyy vestnik: finansy, banki, investitsii. — 2018. — 2 (43). — S. 49–56.
4. Mishina Ye.A. Analiz roli finansovoy ustoychivosti kak odnogo iz elementov finansovoy politiki strakhovoy kompanii / Ye.A. Mishina, A.V. Barchukov // Nauchno-tehnicheskoye i ekonomicheskoye sotrudnichestvo stran ATR v XXI veke. — 2018. — T. 2. — S. 329–334.
5. Trebovaniya Banka k finansovoy ustoychivosti strakhovykh kompaniy [Elektronnyy resurs] // RN bank. — Rezhim dostupa: rn-bank.ru/upload/document/insurance/Trebovaniya_Banka_k_finansovoj_ustojchivosti_Strahovyh_kompanij.pdf (data obrashcheniya: 17.06.2020).
6. Trebovaniya k finansovoy ustoychivosti strakhovoy kompanii [Elektronnyy resurs] // VTB 24. — Rezhim dostupa: ipoteka.vtb.ru/Wiki/Documents/vtb24_insurance_finance_requirements_9.pdf (data obrashcheniya: 17.06.2020).
7. Tochilin R.Yu. Finansovaya ustoychivost' strakhovshchikov: izmeneniye podkhodov k formirovaniyu strakhovykh rezervov / R.Yu. Tochilin // Korporativnaya ekonomika. — 2018. — 1 (13). — S. 32–35.
8. Ulybina L.K. Issledovaniye finansovoy ustoychivosti strakhovykh organizatsiy v sovremennykh usloviyakh / L.K. Ulybina, V.S. Grigoryan, N.A. Melkumova // Ekonomika i predprinimatel'stvo. — 2016. — 12-1 (77). — S. 1094–1098.
9. Finansovaya ustoychivost' strakhovoy organizatsii: sushchnost', raschet i reytingi [Elektronnyy resurs] // ABCDWORK. — Rezhim dostupa: abcdwork.ru/strahovanie/finansovaya-ustojchivost-straxovoj-organizacii-sushhnost-raschet-i-rejtingi.html (data obrashcheniya: 24.05.2020).

15 2020

30 2020