

Now the role and importance of personal insurance in the world is increasing. A special place in the personal insurance industry is occupied by private personal insurance, which includes life insurance, accident and illness insurance, and medical insurance.

The article analyzes the main indicators of private personal insurance in Russia, reveals the place of private personal insurance in insurance in general in terms of insurance premiums, payments under insurance contracts, the number of concluded contracts, explores regional specifics based on an analysis of the main parameters of the insurance market by districts. Regional differences in the dynamics of development of the insurance market segments in terms of the main statistical indicators are revealed.

The trends in the development of private personal insurance in the context of specific insurance companies in Russia on the basis of specialized ratings were studied, the main parameters of the activities of insurance organizations in the life insurance segment were studied: insurance premiums for life insurance, borrower life insurance, accident and illness insurance, private medical insurance.

The trends in the development of the private personal insurance market in Russia at the present stage are revealed, taking into account external pressure on the financial sector of Russia, ways to support the insurance industry as a whole are determined.

Keywords: personal insurance, private personal insurance, private medical insurance, Russian insurance market.

2017 . 2021 . () -
 (.1). — 115 % 261 894,25 . 2021 . ;
 — 66,08 % 986 232,52 ; — 58,08 % 524 400,89
 ; — 50,29 % 1 557 771,20 .
 ()
 (54,68 % 2017–2021).

	2017 .	2018 .	2019 .	2020 .	2021 .	2021/2017 ., %
	1 036 531,80	1 228 812,50	1 246 629,10	1 301 636,70	1 557 771,20	50,29
	593 826,80	774 630,40	778 841,80	811 542,70	986 232,52	66,08
)	331 734,70	452 296,10	409 360,20	430 789,90	524 400,89	58,08
)	121 811,40	170 005,50	190 147,80	204 034,70	261 894,25	115,00
)	140 280,60	152 328,80	179 333,70	176 718,10	199 937,38	42,53
	442 705,00	454 182,10	467 787,30	490 094,00	571 538,68	29,10
	248 459,00	259 275,20	239 660,30	247 181,80	247 697,52	-0,31
	1 284 990,80	1 488 087,80	1 486 289,40	1 548 818,60	1 805 468,72	40,50

* [11]

(—) — 23,5 % 21,72 %
 2017-2021 .
 61,77 % (5) 38,23 %
) (83,67 % 5
) (16,33 %).
 (.2)

(13,95 %).
 7,8 36 709,80 . 2017 . 285 943,66 . 2021 .
 — 2,9 455 853,09
 — 2 635 792,41
 86,19 %, — 34,86 %.

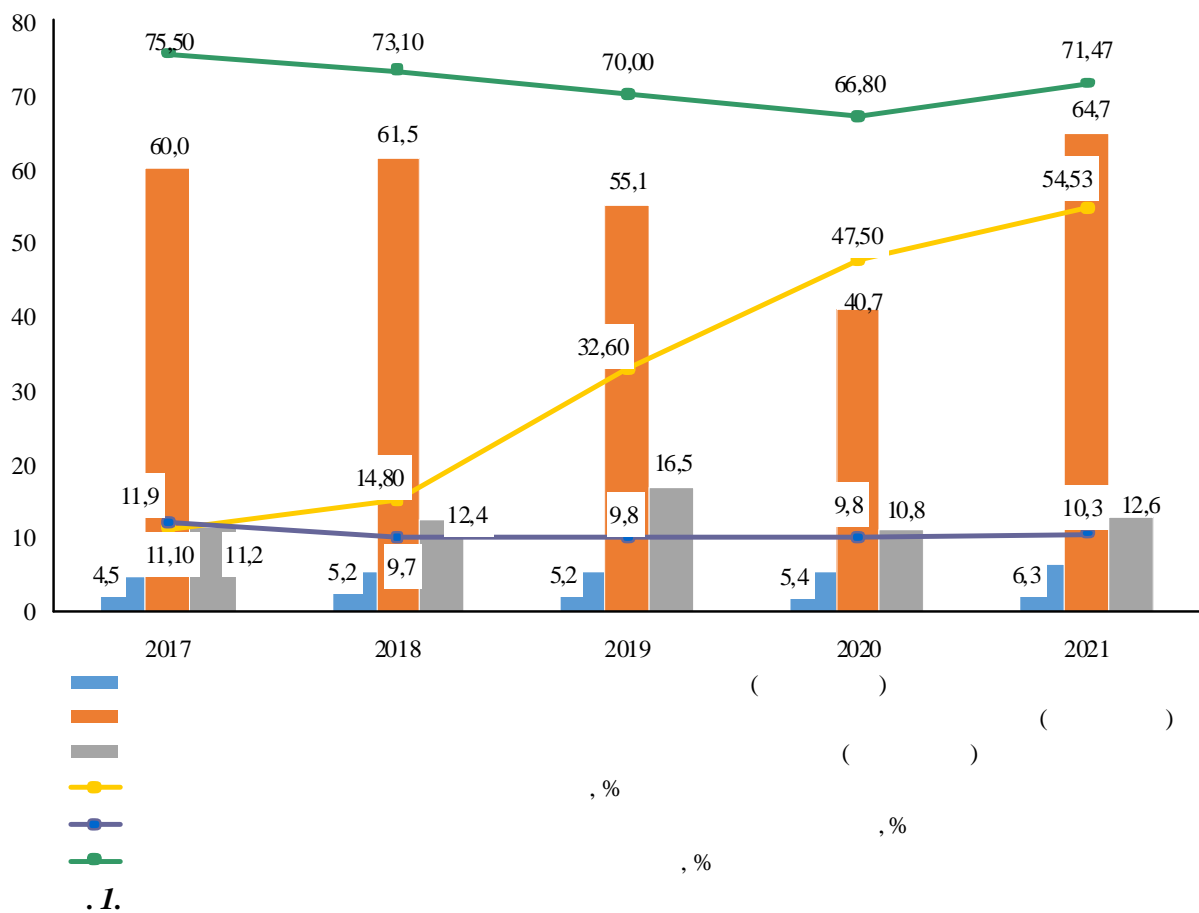
62,08 % 2017 . 79,71 % 2021 .
 49,53 % 71,93 %
 (2,7)
 23,29 % 63,03 % 5 67,54 %
 31,09 % 5
 9,17 % 5,89 %, .
 (.1)
 (5 56,4)
 23,69 % 2020 .
 37,65 % 2021 .
 2,62 % 3,69 %), — 11,2 4,5 6,34 (6,52 %
 7,35 %). ()
 75,5 % 71,47 % . 2017 . 2021 . 5,34 %
 (13,32 % 11,9 % 10,31 %).
 — 4,9 11,1 %
 54,53 %.

2.

.*

	2017 .	2018 .	2019 .	2020 .	2021 .	2021/2017 ., %
	316 736,10	371 045,10	454 675,50	507 615,90	635 792,41	100,73
	157 180,10	194 787,60	277 651,70	342 565,80	455 853,09	190,02
:						
)	36 709,80	66 999,20	133 420,50	204 592,80	285 943,66	678,93
)	- 14 508,60	16 486,10	18 682,20	19 982,80	27 012,92	86,19
)	105 961,70	111 302,30	125 549,00	117 990,10	142 896,51	34,86
	159 556,00	176 257,50	177 023,80	165 050,10	179 939,32	12,78
	196 469,40	152 947,90	161 194,10	157 101,50	169 057,76	-13,95
	513 205,40	523 992,90	615 869,60	664 717,40	804 850,18	56,83

* [11]



2016 . 2020 . , 39,89 % 2 417 683,6 (.3),
 3,7 1 322 288,9 .
 2,7 20,51 % 54,69 %.

3. , *

	2016 .	2017 .	2018 .	2019 .	2020 .	2020/2016 ., %
:						
)	1728303,8	1451400,4	1839914,1	2163072,6	2417683,6	39,89
)	354539,1	579295,0	886768,2	1166365,3	1322288,9	272,96
- - , %	20,51	39,91	48,20	53,92	54,69	166,65
(«+», «-»):						
)	760597,9	293223,1	388906,7	338660,8	334133,8	-56,07
)	121603,7	217049,0	297560,1	280583,0	211227,4	73,70
- - , %	15,99	74,02	76,51	82,85	63,22	295,37

* [12]

15,99 % 82,85 %, 2016 . 2019 . 5
 2020 . 23,69 % 63,22 %.
 (.4),

), 39,86 % (2021 .) 68,13 % (-
 -
 (7,5 % (5,51 % 17,44 % 22,47 %)
).

2021 . 3,36 % , : -
 —4,05 %, —3,09 %, —1,92 %.

2021 . : —64,0 %,
 —24,41 %, —11,6 %.
 (.5) -
 (2021 . 37,27 % 61,45 %
), - (8,47 % 25,41 %

4. ()

*

	2017 .	2018 .	2019 .	2020 .	2021 .	2021/2017 ., %
1	2	3	4	5	6	7
	654724,68	782045,59	782448,31	775102,78	1010524,83	54,34
	365118,42	485163,40	479900,82	461598,49	621123,66	70,12
∫	188019,28	260147,31	247787,25	250305,13	324421,08	72,55
∫	80728,09	120608,56	122630,95	107816,69	178401,68	120,99
∫	96371,05	104407,52	109482,63	103476,67	118300,90	22,76
	756914,87	885518,59	873476,60	868113,90	1109262,15	46,55
	-	-	-	-	-	-
	96424,50	111193,88	142261,26	151017,99	166677,16	72,86
	48324,17	60277,30	88196,46	96870,49	103975,40	115,16
∫	26715,43	35604,78	33130,39	35003,88	39454,49	47,68
∫	7465,81	9453,23	13911,53	20144,89	19585,99	126,34
∫	14142,93	15219,30	41154,53	41721,71	44934,92	217,72
	122098,78	137094,69	166987,15	176591,31	193095,16	58,15
	-	-	-	-	-	-
	38274,21	47461,92	41395,88	46040,13	51756,72	35,23
	23599,67	32626,91	25740,02	30383,68	33153,10	40,48
∫	16288,99	23613,57	15991,72	18013,77	21217,13	30,25
∫	4470,33	5906,82	6819,60	8861,84	8091,36	81,00
∫	2840,35	3106,52	2928,70	3508,07	3844,61	35,36
	56174,70	67472,38	61502,26	66705,52	71483,89	27,25
	-	-	-	-	-	-
	7117,18	9287,51	8848,37	10962,05	11139,95	56,52
	4359,86	6242,81	5501,20	6565,39	6595,88	51,29
∫	2782,20	4319,96	3453,02	3511,92	4131,52	48,50
∫	909,76	1217,48	1470,30	2357,24	1901,40	109,00
∫	667,90	705,37	577,88	696,23	562,96	-15,71
	12649,64	14788,60	14917,93	17669,74	17968,54	42,05
	-	-	-	-	-	-
	105385,05	125988,25	115956,51	128094,27	131580,51	24,86
	66154,94	84804,09	75510,99	87869,72	88245,98	33,39
∫	43246,35	59742,01	47937,69	54170,05	57769,28	33,58
∫	12459,95	14590,31	18469,58	24525,54	19459,76	56,18
∫	10448,65	10471,77	9103,73	9174,13	11016,94	5,44
	146672,40	168644,13	155393,08	169013,62	174789,44	19,17

1	2	3	4	5	6	7
	54184,13	65169,52	66061,59	83773,66	79807,93	47,29
	33228,30	42814,23	43060,64	52706,76	56034,78	68,64
) :	17785,48	25651,33	22594,74	27143,64	29514,71	65,95
) -	6249,15	7234,83	9673,24	14696,66	13736,19	119,81
)	9193,66	9928,07	10792,65	10866,46	12783,88	39,05
	75794,44	87227,62	87214,90	105081,50	97811,96	29,05
	50585,47	55900,11	58748,59	66431,90	72071,78	42,48
	34270,11	39709,23	40723,40	48526,11	52192,36	52,30
) :	23114,23	27225,13	25362,52	26324,25	31179,60	34,89
) -	6322,75	7146,30	10172,24	16260,32	14156,23	123,89
)	4833,13	5337,80	5188,64	5941,54	6856,53	41,87
	74626,50	78226,26	81443,50	88775,23	95215,98	27,59
	24633,75	30378,13	27696,05	34067,80	34111,15	38,47
	17738,59	22125,61	18761,83	25271,19	24911,37	40,44
) :	13584,87	16095,77	13116,78	16044,63	16713,09	23,03
) -	2643,43	3363,39	4217,40	7646,67	6561,63	148,22
)	1510,29	2666,44	1427,65	1579,89	1636,65	8,37
	32616,31	39370,05	37272,12	44397,04	44931,47	37,76

* [11]

) (5,15 % 17,36 %) -

2021 . 4,22

%, : — 5,68 %, —

2,42 %, — 1,59 %. -

: — 84,89 %,

— 3,38 %, — 11,73 %.

2021 . : « », « -

- », « - » (5,8 % 2020 .), « « -

», « », « », « », « -

« » (2020 . — 109,3 %).

88,8 % 2021 .

466 760 608,8 . ., — 227 995 008,3 . .

() 10

3 857,30 . .

2021 . :

« « », « - », « « », « -

« » (5,1 % 2020 .), « -

5.

*.

	2017 .	2018 .	2019 .	2020 .	2021 .	2021/2017 ., %
1	2	3	4	5	6	7
	2 125 69,73	2 418 16,58	2 724 67,03	2 867 36,48	3 671 78,27	72,73
	1 046 22,60	1 225 28,76	1 619 26,18	1 872 05,19	2 591 58,04	147,71
) :	20 682,90	40 936,67	75 022,22	106 910,73	162 392,48	685,15
) -	9 208,36	10 986,43	10 566,47	12 855,48	16 549,19	79,72
)	74 731,33	70 605,66	76 337,50	67 438,97	80 216,37	7,34
	28 3010,82	300 465,53	330 825,93	341 912,96	427 526,87	51,06
	-	-	-	-	-	-
	31 937,61	34 317,74	62 409,41	72 726,17	87 449,67	173,81
	13 035,76	15 474,15	41 451,63	51 192,73	64 286,20	393,15
) :	2 638,43	4 941,61	11 787,14	18 667,98	244 12,78	825,28
) -	720,93	810,13	11 84,41	22 19,41	3742,86	419,17
)	96 76,40	97 22,41	28 480,09	30 305,33	36 130,56	273,39
	47 716,82	48 004,18	76 804,97	86 674,68	102 992,94	115,84
	-	-	-	-	-	-
	8 385,66	9 434,48	14 546,56	20 504,22	25 526,98	204,41
	3 574,89	4 629,06	8 683,88	14 554,55	19 291,36	439,64
) :	1 312,62	2 388,55	6 250,16	12 200,76	16 375,80	1 147,56
) -	503,78	500,41	684,05	417,34	652,03	29,43
)	175,849	1 740,11	17 49,67	19 36,45	22 63,54	28,72
	29 153,76	25 533,48	32 012,39	34 495,10	38 680,14	32,68
	-	-	-	-	-	-
	1 736,27	5 492,85	30 67,60	47 43,98	58 39,47	236,32
	935,85	989,39	17 68,86	23 30,04	33 10,11	253,70
) :	322,43	429,87	12 04,60	17 81,86	26 99,36	737,18
) -	119,68	90,45	126,38	91,64	259,73	117,03
)	493,74	469,07	437,88	456,53	351,02	-28,91
	90 42,02	112 15,07	107 31,96	128 12,71	139 74,66	54,55
	-	-	-	-	-	-
	28 833,56	31 002,41	41 279,39	47 301,34	62 130,01	115,48
	15 335,09	17 924,23	26 300,15	32 737,30	45 744,66	198,30
) :	6 233,85	8 530,24	17 624,65	25 396,09	36 003,78	477,55
) -	1 547,55	1 711,21	19 56,00	15 81,15	24 19,08	56,32
)	7 553,70	7 682,78	67 19,51	57 60,06	7 321,80	-3,07
	65 689,18	55 890,39	66 959,68	72 080,78	90 244,31	37,38

5. : / . . . , . . . ;
— , 2021. — 191 .
6. []: / . . . , . . . ;
« »
— :
2019. — 230 .
7. / . . . , . . . // :
— 2018. — 3 (44). — 45–57.
8. / . . . , . . . []
]// — 2016. — 5. — :
cyberleninka.ru/article/n/strahovanie-turistskih-riskov-v-rossii (: 01.11.2022).
9. / . . . []// —
2019. — 2. — : cyberleninka.ru/article/n/osobennosti-strahovaniya-v-turizme (:
01.11.2022).
10. : / . . . []
]// — 2018. —
3 (72). — : cyberleninka.ru/article/n/strahovanie-i-industriya-turizma-tochki-soprikosnoveniya
(: 01.11.2022).
11. : []
]// — : cbr.ru/insurance/reporting_stat/
(: 03.11–05.11.2022).
12. : []
// — : rosstat.gov.ru/statistics/finance/comments
(: 03.11–05.11.2022).
13. : []// —
(: 03.11–05.11.2022). : cbr.ru/analytics/insurance/overview_insurers/#a_85436
14. 1 2022 []// —
(: 03.11–05.11.2022). : www.ra-national.ru/sites/default/files/analtic_article/Insurance_1_2022.pdf
15. Creating value, finding focus: Global Insurance Report 2022 [Electronic Resource] // Mckinsey. — Access Mode: www.mckinsey.com/industries/financial-services/our-insights/creating-value-finding-focus-global-insurance-report-2022 (date of the application: 03.11–05.11.2022).
16. Insurance statistics database [Electronic Resource] // OECD Insurance Statistics. — Access Mode: www.oecd.org/finance/insurance/oecdinsurancestatistics.htm (date of the application: 03.11–05.11.2022).
17. [] — : www.banki.ru/insurance/responses/?date=05.08.2022&product=ins_life (: 03.11–05.11.2022).

СПИСОК ЛИТЕРАТУРЫ

1. Rusetskaya E.A. Strakhovaniye v Sisteme Ekonomicheskoy Bezopasnosti Rossii: Monografiya / E.A. Rusetskaya. — Direkt-Media, 2014. — 171 s.
2. Popova, P.L. Lichnoye i imushchestvennoye strakhovaniye / P.L. Popova [Elektronnyy resurs]. — M.: Laboratoriya knigi, 2010. — 35 s. — Rezhim dostupa: biblioclub.ru/index.php?page=book&id=97171 (data obrashcheniya: 01.11.2022).
3. Logvinova, I.L. Obyazatel'noye gosudarstvennoye lichnoye strakhovaniye v Rossiyskoy Federatsii: varianty razvitiya / I.L. Logvinova // Strakhovoye Delo. — 2021. — 12. — S. 39–47.
4. Protivodeystviye prestupleniyam, sovershayemym v sfere strakhovaniya: monografiya / V.D. Larichev. — M.: Yurlitinform, 2021. — 148 s.
5. Publichnoye meditsinskoye pravo : uchebnoye posobiye / Ye.B. Luparev, Ye.V. Yepifanova; Ministerstvo nauki i vysshego obrazovaniya Rossiyskoy Federatsii, Kubanskiy gosudarstvennyy universitet, Blagotvoritel'nyy fond Vladimira Potanina. — Krasnodar: Kubanskiy gosudarstvennyy universitet, 2021. — 191 s.
6. Pravovyye osnovy meditsinskogo strakhovaniya [Tekst]: uchebnoye posobiye / O.A. Tsyganova, I.V. Ivshin ; Ministerstvo zdravookhraneniya Rossiyskoy Federatsii, Federal'noye gosudarstvennoye byudzhethnoye obrazovatel'noye uchrezhdeniye vysshego obrazovaniya «Severnnyy gosudarstvennyy meditsinskiy universitet» Ministerstva zdravookhraneniya Rossiyskoy Federatsii. — Arkhangel'sk: Izdatel'stvo Severnogo gosudarstvennogo meditsinskogo universiteta, 2019. — 230 s.

7. Vorobyov, Yu.N. Pensionnoye strakhovaniye v Rossii / Yu.N. Vorobyov, E.I. Vorobyova // Nauchnyy vestnik: finansy, banki, investitsii. — 2018. — 3 (44). — S. 45–57.
8. Zobova Ye.V. Strakhovaniye turistskikh riskov v Rossii / Ye.V. Zobova, L.A. Yakovleva, A.Yu. Shevyakov [Elektronnyy resurs] // Sotsial'no-ekonomicheskiye yavleniya i protsessy. — 2016. — 5. — Rezhim dostupa: cyberleninka.ru/article/n/strahovanie-turistskih-riskov-v-rossii (data obrashcheniya: 01.11.2022).
9. Adamova R.A. Osobennosti strakhovaniya v turizme / R.A. Adamova [Elektronnyy resurs] // UEPS. — 2019. — 2. — Rezhim dostupa: cyberleninka.ru/article/n/osobennosti-strahovaniya-v-turizme (data obrashcheniya: 01.11.2022).
10. Kolesnikova T.V. Strakhovaniye i industriya turizma: tochki soprikosnoveniya / T.V. Kolesnikova [Elektronnyy resurs] // Vestnik Saratovskogo gosudarstvennogo sotsial'no-ekonomicheskogo universiteta. — 2018. — 3 (72). — Rezhim dostupa: cyberleninka.ru/article/n/strahovanie-i-industriya-turizma-tochki-soprikosnoveniya (data obrashcheniya: 01.11.2022).
11. Statisticheskiye pokazateli i informatsiya ob otdel'nykh sub'yektakh strakhovogo dela: statistika [Elektronnyy resurs] // Tsentral'nyy bank Rossiyskoy Federatsii. — Rezhim dostupa: cbr.ru/insurance/reporting_stat/ (data obrashcheniya: 03.11–05.11.2022).
12. Obzor deyatel'nosti strakhovshchikov: informatsionno-analiticheskiye materialy [Elektronnyy resurs] // Federal'naya sluzhba gosudarstvennoy statistiki. — Rezhim dostupa: rosstat.gov.ru/statistics/finance/comments (data obrashcheniya: 03.11–05.11.2022).
13. Obzor klyuchevykh pokazateley deyatel'nosti strakhovshchikov: analitika [Elektronnyy resurs] // Tsentral'nyy bank Rossiyskoy Federatsii. — Rezhim dostupa: cbr.ru/analytics/insurance/overview_insurers/#a_85436 (data obrashcheniya: 03.11–05.11.2022).
14. Kratkiy obzor strakhovogo rynka za 1 kvartal 2022 goda [Elektronnyy resurs] // Natsional'noye reytingovoye agentstvo. — Rezhim dostupa: www.ra-national.ru/sites/default/files/analytic_article/Insurance_1_2022.pdf (data obrashcheniya: 03.11–05.11.2022).
15. Creating value, finding focus: Global Insurance Report 2022 [Electronic Resource] // McKinsey. — Access Mode: www.mckinsey.com/industries/financial-services/our-insights/creating-value-finding-focus-global-insurance-report-2022 (date of the application: 03.11–05.11.2022).
16. Insurance statistics database [Electronic Resource] // OECD Insurance Statistics. — Access Mode: www.oecd.org/finance/insurance/oecdinsurancestatistics.htm (date of the application: 03.11–05.11.2022).
17. Narodnyy reyting strakhovykh kompaniy [Elektronnyy resurs]. — Rezhim dostupa: www.banki.ru/insurance/responses/?date=05.08.2022&product=ins_life (data obrashcheniya: 03.11–05.11.2022).

7 2022

19 2022