

руб. В общем объеме кредитования кредиты, предоставленные на банковскую платежную карточку, занимают второе место и на 1 января 2016 г. составляют 7,6%. Это обусловлено продвижением безналичных расчетов в сфере экономики, а использование банковской платежной карточки является удобным средством оплаты для клиентов.

Изучив данные финансовой отчетности в области кредитования «Франсабанк» ОАО, можем сделать вывод о том, что основными отличительными чертами кредитного портфеля «Франсабанк» ОАО можно считать:

- ✓ Краткосрочность кредитов, формирующих портфель кредитов, выданных юридическим лицам, и долгосрочность кредитов, формирующих портфель кредитов, выданных физическим лицам;
- ✓ Повышенную рискованность портфеля.

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TRENDS IN THE DEVELOPMENT OF AGRICULTURAL INSURANCE IN RUSSIA

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One of the most effective ways to minimize the damage caused by exposure to adverse environmental factors, reducing potential losses and ensure the financial stability of agricultural producers is the insurance of agricultural risks. Particularly relevant is the use of agricultural insurance in Russia, as almost the entire country is a zone of risky agriculture. In these circumstances the main task of the development of agricultural insurance is to involve in its single system of the maximum possible number of farms with the continued support and monitoring of the process from the state.

According to the results of January-September 2016 the volume of agricultural risks insurance market in Russia amounted to 7.35 billion rubles., which is 11% more than the result of the same period last year. Of this amount, the bulk of the – 6.41 billion rubles, or 87% of the premium, accrued under contracts concluded on the conditions of agricultural insurance with state support. At the same time 943 million rubles. agrostrahovschiki received from insurance contracts entered into on commercial terms unsubsidized. In relation to the same period last year premium for agricultural insurance with state increased by 13%, insurance without state – decreased by 5%.

Contracts of insurance of agricultural risks with the government entered into 19 insurance companies. Thus, in 2016 agricultural insurance system, based on common principles – common rules and security standards, unified control, unified system of guarantees, shows its efficiency. Reducing the volume of agricultural insurance, which was observed in 2015 and was caused by the withdrawal from the market of a significant part of the insurance companies because of the insurance supervisory sanctions, stopped.

At the same time, expressed the 2016 trend of the year was the consolidation of insurance contracts – the average sum insured per 1 contract increased by 122% in the insurance with state support from 49 to 110 million rubles in insurance on terms without state - by 42% to 1, 3 million to 1.9 million rubles. Total in Russia in January-September 2016 concluded 1.4 thousand agricultural insurance contracts for government support conditions.

The trend of consolidation of contracts associated not only with an increase in the cost of agricultural products, but also factors such as the orientation of large farms on crop insurance more expensive crops, the loss of which strongly affect the performance of the enterprise. So, in 2016 it recorded a insurance sugar beet, sunflower and maize, the cost of production of which 1 hectare is higher than that of barley and wheat - the other major crops, most often protected by insurance in the conditions of the state support.

The dynamics of the insurance of agricultural risks is determined not only by economic factors. A key factor, along with the demand for it is the actual availability of funds subsidies, their volumes and accessibility for insurers-farmers.

Stavropol Territory is the second in 2015, the volume of agricultural insurance market in the Russian Federation and is one of the largest agricultural insurance markets. In this segment of the market affected by changes in the law in 2016, the growth rates for loans to farmers and the economic crisis.

Thus, the main trends of agricultural insurance market in 2016 were the growth of premiums, insurance contracts and the consolidation of growth in the volume of liability insurance companies take risks. The main growth indicators provide agricultural insurance market with state support, but also the first time in several years there have been improvement trends in the segment of non-subsidized agricultural insurance, where a drop stops and normal level of payments.

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