

branch. In recent years the volume of investment in the agricultural sector of the region has increased, however, these funds are not sufficient to ensure the competitiveness of agricultural enterprises in the Stavropol region in terms of activity in the framework of the WTO.

The crisis in the global economy leads to the need for increasing the sustainability of agricultural producers in the Stavropol region, their competitiveness and ability to neutralize the negative impact of the global markets.

Regarding this, we consider that the agricultural sector of the Russian economy, including the economy of Stavropol region, needs the investment stimulation of its development with the increase in the share of foreign capital.

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FIXED CAPITAL AS A CONDITION FOR STABILITY OF AGRICULTURAL PRODUCTION IN THE REGION

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Fixed capital serves as an obligatory condition ensuring the sustainability of agricultural production. The many facets of this economic category is determined by a variety of essential aspects. Fixed assets form the results of operations. Upon the condition and efficiency of use, as well as consumption of fixed capital in the process of agricultural production depends on its modernization. Therefore, the main task of asset management is to ensure optimal and efficient use of them in the manufacturing process. This is especially true due to the fact that thanks to government support is currently being implemented active modernization of agriculture, is purchased modern imported and domestic appliances for the village, conducted a large-scale construction of livestock farms.

Fixed assets of Agriculture of the Russian Federation at the beginning of 2013 amounted to 3.3321 trillion rubles. [7]. Compared with the beginning of 2006 the fixed assets in full accounting value increased by 2.3 times, i.e., growth rates in agriculture were lower than in the entire national economy (Table).

The share of of fixed assets of agriculture in the total structure of fixed assets of the Russian Federation has decreased as a direct consequence of increasing the rate of renewal. Should be emphasized a considerable degree of depreciation of fixed assets in the agricultural sector, which is more than a third of their presence. Significant excess of the coefficient of renewal of fixed assets above the retirement rate of fixed assets indicates that the process of investment in the agricultural sector is inefficient and has a predominantly extensive nature, which still contributes to the accumulation of outdated, worn-out equipment on farms and leads to the destruction of buildings and structures, as required passive part of fixed assets. This increases the cost of repairs and maintenance, reduces rates of capital productivity and labor efficiency, devalues the overall level of production, if these figures are calculated in the assessment.

Table – Dynamics of reproductive processes of fixed assets in the agriculture of the Russian Federation, at the beginning of the year

Indicators	2006	2009	2010	2011	2012	2013
Fixed assets, billion rubles	1440,1	2259,6	2566,9	2859,9	3127,2	3332,1
including, %						
buildings and facilities	54,5	39,8	40,9	42,1	42,4	42,1
machinery and equipment	30,0	42,9	42,0	41,3	41,2	41,4
means of transport	5,2	7,1	6,9	6,7	6,6	6,9
The volume index of capital assets	97,9	100,6	100,9	101,2	101,8	101,8
The coefficient of renewal of fixed assets	2,4	4,8	4,1	3,7	4,3	4,1
Retirement rate of fixed assets	4,2	3,7	3,0	2,2	2,4	2,4
Depreciation of fixed assets, %	42,9	32,8	32,9	33,5	34,0	35,2
Fully depreciated fixed assets, %	14,1	8,3	7,3	7,1	6,8	7,0
Specific weight in fixed assets, %	3,2	3,3	3,1	3,1	2,9	2,7
Capital productivity, rub.	0,96	1,09	0,98	0,90	1,04	1,00
Profitability of fixed assets, %	19,1	36,5	21,9	21,3	30,3	32,7

Thus, the backwardness of the material and technical base of agricultural production in the regional economic system is the result of agricultural reform with the weakening of state support. The study showed the need for modernization of machines and tractors, renewal of fixed assets in plant and livestock.

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THE DEVELOPMENT OF INNOVATIVE PROVISION OF INSURANCE IN THE RUSSIAN FEDERATION

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New Russian market faced with the need to recreate the insurance business on the basis of a complete overhaul. This required further development of the theory of insurance, synthesis and use of foreign experience, regulatory and legal base, training, etc. On the one hand, the insurance business must meet the needs of society, on the other hand, continuously improve, and on the basis of innovation. Innovation activity has significant features associated with areas of activity, the phases of the reproductive process and life cycle of product innovation, territorial peculiarities of the region, which requires study, theoretical foundation and development of methodological approaches to practical application.

In modern Russia, there are many problems that negatively affect the development of the insurance business. These include inefficient management, complexity and limited investment mechanism of insurance reserves, poor infrastructure of the insurance market, lack of qualified personnel and