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THE DEVELOPMENT OF INNOVATIVE PROVISION OF INSURANCE IN THE RUSSIAN FEDERATION

Podkolzina I. M.

FGBOU VPO «Stavropol state agrarian University»
Stavropol, Russia

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

the lack of long-term strategic planning of innovative activity in the insurance companies.

In this regard, there is a need to improve the efficiency of insurance activities on the basis of its innovative development that takes into account in innovative projects in the field of security features of the national insurance market.

Insurance Services provides reliable, risk tolerance, security business. The implementation of this activity, its effectiveness is evaluated by so many parameters, among which is of particular importance underwriting profit. It is a financial basis for the development of the insurance business, a measure of the profitability of investments, the basis for innovation and modernization of the insurance business.

Theoretical substantiation of insurance activity allows us to formulate some of the features of insurance services. First of all, it should be noted that the payment for it is carried to the provision of services, rather than after. The insurance payments are difficult to predict, because amount of damage when the insured event – a probability category. However, insurance services should be considered not only as a financial service, but the service and to ensure financial stability and confidence in the avoidance of critical and catastrophic losses at the insurer. In order to increase the capacity of maneuvering amount of insurance payments, insurance companies raise reserve.

Insurance companies are interested in providing insurance services to a greater number of risks. In this case, increasing the insurance fund, increased opportunities to provide compensation for reduced uncertainty because the probability of occurrence of insured events at the same time is negligible.

With proper conduct of insurance business, preventive actions to prevent or reduce the likelihood of insurance claims increases the portion of the insurance premium, which remains at the disposal of the insurance company and can be used for investment, marketing, staff training and improve their qualifications, of innovation and so on. d.

Currently, the effectiveness of any sphere of social reproduction, including insurance, depends on how it uses the potential of innovative development, scientific ideas, discoveries, etc.

Innovative development of insurance reserves are still inadequately utilized. It should therefore be to expand the scope, variety and quality of insurance services, to introduce new types of insurance, increase the investment potential insurance organizations, rational use of insurance reserves, and using consulting, marketing, responsive to the needs of policyholders, to prepare highly qualified staff and so forth.

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FEATURES OF INSURANCE OF INNOVATIVE RISKS IN AGRICULTURE

Uglitskikh O. N., Klishina Y. E.

FGBOU VPO «Stavropol state agrarian University»
Stavropol, Russia

An innovative activity in the producing and promoting of agricultural products is associated with the elevated risk arising because of uncertainties in the preparation of forecasted innovative projects. Lack of full and reliable information contributes to a deviation between the planned and actual results of processes of innovative activity, and therefore an implementation of innovative activity in branches of agro-industrial complex is closely connected with innovative risks.

Generally, it is not recommended to equate the concept of the risk to losses because its quantitative assessment on the substance is a quantitative assessment of likely consequences of an event in branches of agro-industrial complex.

The innovation risk management in agriculture is aimed at prevention, assessment, identification and a control of often random and unpredictable events in the process of formation and use of investments in the agriculture. Such risk management is based on the mechanism of identification, analysis, risk assessment and development of measures to reduce the agricultural risks of the innovation process in agriculture.

Generally, innovative processes proceed in the conditions of the remaining high political and economic risks. Distinctive feature of many innovative projects for agricultural producers is the high risk inherent in them. The trends in the development of agricultural industries, which is characterized with strengthening of innovative activity, determine the shift of priorities in the area of increased risk projects. In this regard, the use of risk management procedures in the implementation of innovative projects by agricultural producers has the paramount value.