

ABSTRACT

Marchocka M.O. Financial mechanism of insurance protection of property of agricultural enterprises and ways to improve it. - Manuscript.

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The object of study - economic relations in the insurance protection of property, the example SFNVH «Koval».

The purpose of master's study is the development and study of proposals to improve the financial mechanism of insurance protection of property agricultural enterprise.

Methods - statistics; economic and mathematical; economic and logical, comparison, detail, grouping, average and relative values, horizontal and vertical analysis, graphical method.

In the master's work covers theoretical and practical aspects of insurance, outlined the concept of «risk» and «agricultural risk». The mechanism of formation of insurance rate. Showing of financial-credit mechanism property insurance SFNVH «Koval».

Characterized activity SFNVH «Koval» through its economic evaluation of production potential, analysis of property and financial performance. Determined stability of the financial condition and liquidity and calculated business activity. The level of profitability SFNVH «Koval».

The mechanism of improvement of insurance coverage of the property by applying the calculation of insurance tariff rate of insurance coverage depending on fluctuations in yield differentiation, and apply the cover crop, not a franchise.

Grounded effectiveness of the proposed measures.

Results of the study can be used in agricultural property insurance companies.

Key words: risk, insurance, insurer, insured, agricultural insurance, deductible, coverage, insurance premium, the insurance rate.