

## Страхование имущества в России: проблемы и перспективы развития

**Ермакова Марина Андреевна**, студентка 4-го курса финансового факультета РЭУ им. Г.В. Плеханова, г. Москва, Российская Федерация

E-mail: [ermarinka1303@gmail.com](mailto:ermarinka1303@gmail.com)

**Матнева Екатерина Александровна**, студентка 4-го курса финансового факультета РЭУ им. Г.В. Плеханова, г. Москва, Российская Федерация

E-mail: [ekaterina.macneva@gmail.com](mailto:ekaterina.macneva@gmail.com)

### Аннотация

В статье рассмотрены предпосылки и причины введения нового закона о страховании жилья от чрезвычайных ситуаций, его преимущества и недостатки. Представлен актуальный анализ рынка страхования имущества в России, в котором рассматриваются регионы по отдельности, а также статистика страховых выплат. Авторы уделяют особое внимание методам стимулирования страхования имущества, которые обеспечат успешность исполнения закона.

**Ключевые слова:** недвижимость, страхование жилья, чрезвычайные ситуации, страховой полис, закон

### Property insurance in Russia: problems and prospects of development

**Ermakova Marina Andreevna**, student, Plekhanov Russian University of economics, Moscow, Russian Federation

E-mail: [ermarinka1303@gmail.com](mailto:ermarinka1303@gmail.com)

**Matsneva Ekaterina Aleksandrovna**, student, Plekhanov Russian University of economics, Moscow, Russian Federation

E-mail: [ekaterina.macneva@gmail.com](mailto:ekaterina.macneva@gmail.com)

### Abstract

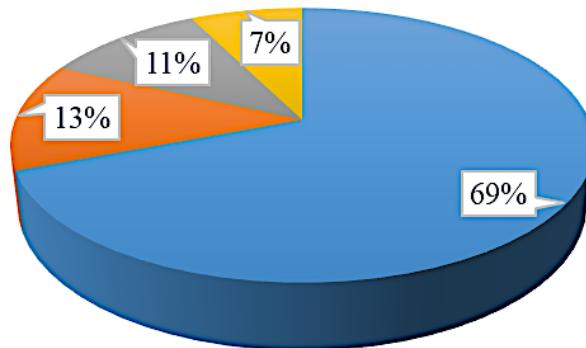
The article discusses the prerequisites and reasons for the introduction of the new law on insurance of housing from emergency situations, its advantages and disadvantages. An actual analysis of the property insurance market in Russia is presented, which examines the regions separately, as well as statistics on insurance payments. The authors pay special attention to methods of stimulating property insurance, which will ensure the successful implementation of the law.

**Keywords:** property, insurance of houses, emergencies, insurance police, law.

People from all over the world have always tended to protect their homes from various natural disasters: earthquake, flood or landslides. Many states simply oblige their citizens to insure their homes. In Europe property insurance is mandatory in 7 countries: Denmark, Holland, France, Belgium, Switzerland, Norway and Spain. In these states, the requirements of the law are subject to about 80-90% of citizens. USA also obliges its citizens to insure the houses but only in case if they are located in the risk zone. Recently, Russian Government has also announced a law on insurance of property against emergencies.

The Emergency Housing Insurance Act (Federal Law of 03.08.2018 N 320-FZ "On Amending Certain Legislative Acts of the Russian Federation") came into force on August 4, 2019. The law suggests that the regional authorities on a voluntary basis will be able to develop their programs for insurance of housing against emergencies, taking into account climatic and territorial features [5]. The main reasons for implementing the new law about insurance are natural disasters that happen in Russia every year and destroy thousands of houses. According to IC Ingosstrakh, in 65% of cases, Russian housing suffers from water damage, in 12% - from deliberate actions of third parties, in 10% - from natural disasters.

■ Water damage ■ Intentional actions of third parties ■ Natural disasters ■ Fire



**Fig. 1. Frequent cases of house damage in Russia [4]**

This year a flood occurred in the Irkutsk, in result of which more than 10 thousand houses were damaged. To compensate the damages, total sum of 1 billion rubles was paid from the government: two thirds of that sum were paid from the federal budget and one third – from the regional one. According to All-Russian Insurers Association (further – ARIA), if a housing insurance program against emergencies had operated in the region, compensation payments would have equaled not less than 3 billion rubles, with 300-500 thousand rubles per house paid from insurance companies and the rest provided by the regional authorities. [2] However, the statistics on the insured property show that less than 10% of population insure their houses even if they are located in the flood risk area (Table 1).

**Table 1.** Statistics on property insurance in regions with difficult flood situations

Vologda region	7,40%
Kirov region	6,70%
Kostroma region	6,10%
Udmurt Republic	5,90%
Arhangel'sk region	5,10%
Republic of Bashkortostan	3,90%
Sverdlovsk region	3,70%
Tyumen region	3,60%
Irkutsk region	3,40%
Omsk region	3%
Republic of Altai	<1%
Republic of Crimea	<1%
Karachay-Cherkess Republic	<1%
Kabardino-Balkarian Republic	<1%
Jewish Autonomous Region	<1%
Republic of Tuva	<1%
Republic of Dagestan	0,40%
Chukotka Autonomous Okrug	0,20%
Chechen Republic	0,10%
Republic of Ingushetia	0,10%

Important thing to consider with the implementation of the new law is the equal distribution of the insurance among Russia: if only those areas that suffer from natural disasters are insured, insurers will be forced to move away from the weighted average tariff and apply a fair tariff, which will be extremely high for these areas. That is why the vital thing of stimulating other regions to insure property is to include household risks like it is done in Moscow.

Today Moscow is the only region where the regional program of voluntary home insurance works. According to Mikhail Porvatov, Deputy Director of the Department for the Development of Property Insurance for Individuals of the ARIA, it has been implemented for more than two decades, and about 60% of the capital's residents take part in it. The Moscow program is not tied to emergencies: property can be insured against fire, any type of explosion, accidents in heating and water supply systems, strong winds, hurricanes and the accompanying precipitation. Insurance is calculated on the basis of the area of housing multiplied by the insurance premium per square meter determined by the municipality (in 2019, the monthly insurance premium rate is 1.87 rubles per square meter). Citizens pay 22.44 rubles for insurance per 1 square metro of housing annually. Payment of insurance is also voluntary and takes place on receipt of other payments for utilities. Compensations for local cases of property damage are made from the budget of the capital and insurers. The insurer's liability is 85%, and the Moscow government - 15%. According to the Moscow City Property Department, for example, last year more than 5 thousand Moscow families

received insurance claims in the total amount of 182 million rubles. In the event of the complete destruction of housing, the Moscow government guarantees the provision of another, in accordance with the rules applicable in the city [4].

For the first half of 2019, Russians concluded almost 23 million property insurance contracts for individuals - 14% more than for the same period in 2018. The first place in the number of concluded insurance contracts with a wide margin from the others was taken by the Moscow region (Moscow and Moscow region). Almost 12.7 million insurance contracts are concluded here, or 56% of the total amount. This is followed by St. Petersburg and the Leningrad region (630.4 thousand contracts, 2.8%), Tatarstan (489.9 thousand, 2.2%), Sverdlovsk region (446.8 thousand, 2%) and Krasnodar Territory (358.4 thousand, 1.6%).

According to the Bank of Russia, in January - June 2019, insurers made more than 93 thousand payments to insured individuals with property of citizens. Total payments for these events exceeded 4.1 billion rubles. The average payment for one insured event amounted to 44.4 thousand rubles and grew by 32% over the year. Insurance premiums increased by 9% to 30.9 billion rubles. And the number of property insurance contracts for individuals will continue to grow, and possibly even with higher dynamics than in the first half of 2019, according to Sberbank Insurance. The demand of Russians for this type of insurance in the near future will be stimulated by the new law as it provides citizens with several benefits.

First, in this case, payments for lost or damaged housing will be made from several sources: the state budget and the insurance company. According to the Ministry of Finance, the payment from insurance company will be about 20% of the cost of new house. The rest will be compensated by the state. Moreover, victims will be able to choose the option of compensation: either they will be provided with the new property from the municipal fund, or they will receive insurance and state aid, and will buy a new property when it is convenient for them, and where they want. Financial analysts believe that the average payment for damaged houses will be 1.5-2 million rubles, which is the average cost of one- or two-room apartments in most regions. Before this law, citizens had no such choice. The housing certificate, which the state issued to the victims allowed to receive property only in their region, and necessarily within a year.

Secondly, payment, at least from insurers, can be received faster. Unlike the administration of the region, for which the preparation of documents and the passage of the bureaucratic chain is a one-time and stressful event, this is a standard situation for an insurance company.

Thirdly, the cost of emergency insurance will be much cheaper than that of traditional property insurance policies: new insurance will not require additional costs for attracting customers and will be partially subsidized by the budget. The tariff will depend on the set of insurance cases included in the policy and the cost of property which will be set up by local authorities. Experts in

the field of insurance suggest that the average payment will be not more than 3 rubles per square metr per month. Perhaps, in those regions where natural disasters occur most often, for example, in the far East, in Siberia and Baikal region, in the Caucasus tariffs will be higher than in Central and most Southern part of Russia [1].

The new law assumes the restoration value of real estate at an average level in the region. If a citizen wants to be compensated for an expensive finish or a prestigious area, it will be necessary to sign an additional insurance contract, in which the cost of housing will be assessed individually. The rate for such insurance policy will be about 1% of the cost of finishing. Moreover, the Ministry of Finance suggested recommending that the regions introduce property tax and capital repair benefits to those who entered into voluntary agreements.

Finally, under the new law, an automated information system for home insurance is being created - AIS Housing. Its operator will be the All-Russian Union of Insurers. The system will contain information on residential insurance contracts. Therefore, a person will need a minimum of documents to receive payment. The service will also contain the clearly stated conditions of the insurance contract and for each region there will be presented its draft of insurance contract. Since insurance is voluntary, if the conditions of the policy do not suit the owner, he or she can sign a contract individually, and with any insurer, not only with the one chosen by the local administration. So, the new law is flexible to the people's need [1].

The legislative initiative itself is aimed at additional assistance to victims of emergencies. Now the implementation of the Law will depend on the promptness of the regional authorities, and the programs that they will develop. It is unlikely that regions will want to interest citizens to join the home insurance program and sign insurance contract. Most likely, the amount will simply be included in the bills for utilities like it is done in Moscow. However, in regions with a high risk of natural disasters, the law will really help victims to buy new housing in a convenient place for them, and indefinitely.

From this article, it can be concluded that the correct implementation of the law, which means identification of the best stimulating methods, will allow to successfully develop Russian market of property insurance, as well as to strengthen the budget.

#### **Список использованных источников**

1. Новый закон о страховании жилья №320-ФЗ // Информационный портал «Российская юридическая сеть» [электронный ресурс] – Режим доступа. – URL: <https://mosad.online/novyy-zakon-o-strahovanii-zhilya-320-fz/> (дата обращения 27.09.2019).

2. Новый закон о страховании жилья: что изменится для собственников? // Информационный портал Banki.ru [электронный ресурс] – Режим доступа. – URL: <https://www.banki.ru/news/daytheme/?id=10905633> (дата обращения 25.09.2019).

3. Страхование жилья в России: статистика и реалии // Информационный портал «Страховой случай» [электронный ресурс] – Режим доступа. – URL: [http://www.sluchay.ru/statyi\\_o\\_strohovaniyu/trahovanie-zhilya-v-rossii-statistika-i-realii/](http://www.sluchay.ru/statyi_o_strohovaniyu/trahovanie-zhilya-v-rossii-statistika-i-realii/) (дата обращения: 24.09.2019).

4. Страхование жилья и имущества граждан 2017: динамика рынка, убыточность, каналы продаж // Информационный портал «Страховой портал» [электронный ресурс] – Режим доступа. – URL: <https://insur-portal.ru/property/rynok-strahovaniya-imushhestva> (дата обращения 23.09.2019)

5. Федеральный закон от 03.08.2018 N 320-ФЗ 2О внесении изменений в отдельные законодательные акты Российской Федерации».

## References

1. Novyi zakon o strakhovanii zhil'ya №320-FZ // Informatcionnyi portal «Rossiiskaya yuridicheskaya set'»

<https://mosad.online/novyy-zakon-o-strahovanii-zhilya-320-fz/>

2. Novyi zakon o strakhovanii zhil'ya: chto izmenitsya dlya sobstvennikov? // Informatcionnyi portal Banki.ru

<https://www.banki.ru/news/daytheme/?id=10905633>

3. Strakhovanie zhil'ya v Rossii: statistika i realii // Informatcionnyi portal «Strakhovoi sluchai»

[http://www.sluchay.ru/stat'i\\_o\\_strohovaniyu/trahovanie-zhilya-v-rossii-statistika-i-realii/](http://www.sluchay.ru/stat'i_o_strohovaniyu/trahovanie-zhilya-v-rossii-statistika-i-realii/)

4. Strakhovanie zhil'ya i imushchestva grazhdan 2017: dinamika rynka, ubytochnost', kanaly prodazh // Informatcionnyi portal «Strakhovoi portal»

<https://insur-portal.ru/property/rynok-strahovaniya-imushhestva>

5. Federal'nyi zakon ot 03.08.2018 N 320-FZ 2O vnesenii izmenenii v otdel'nye zakonodatel'nye akty Rossiiskoi Federatsii».