

Особенности страхования малого бизнеса

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Аннотация

Ведение бизнеса всегда связано с определёнными рисками. Причём они сохраняются на всех этапах организации дела. В самом начале это вероятность не развить дело, не смочь выйти на окупаемость до того, как закончится финансовая подушка. Когда предприятие становится успешным, появляются угрозы уже от конкурентов.

Уменьшить негативное влияние подобных факторов поможет своевременное и грамотное страхование бизнеса. Страхование бизнеса – это приобретение продукта, который позволяет сохранить основной капитал. Благодаря ему компания получает возможность в дальнейшем активно развиваться и избежать серьёзных финансовых потерь.

Ключевые слова: страхование, страхование имущества, страхование ответственности, страхование бизнеса, Россия.

Small business insurance features

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Abstract

Doing business is always associated with certain risks. Moreover, the risks remain at all stages of the organization of the case. At the very beginning, this is the likelihood not to develop the business. It is not the opportunity to reach payback before the financial cushion ends. When an enterprise becomes successful, threats from competitors appear.

Timely and competent business insurance will help to reduce the negative impact of such factors. Business insurance is the purchase of a product that allows you to preserve your fixed assets. The company gets the opportunity to further actively develop and avoid serious financial losses due to business insurance.

Keywords: insurance, insurance of property, liability insurance, insurance of businesses, Russia.

Risk classification

Entrepreneurs in the process of their activities are faced with a set of different types of risk, which differ from each other in the place and time of occurrence, the totality of external and internal factors affecting their level and, therefore, in the way of their analysis and methods of description.

Risks are the possibility of an unfavorable situation or an unsuccessful outcome of production and economic or any other activity.

In business, pure risks are usually used. Net risks are relatively constant in nature. Methods of mathematical statistics and probability theory are widely used to analyze and evaluate them, because their manifestation, as a rule, is stable over time or has a certain significance.

Let's consider in more detail the classification of net risks:

- natural risks are risks that do not depend on human activities (for example, an earthquake);
- transport risk is the risk of loss or damage to goods during their transportation;
- property risks are risks associated with the likelihood of loss of property of a citizen-entrepreneur due to theft, negligence, overvoltage of technical and technological systems, etc .;
- property risks are risks associated with the likelihood of loss of property of a citizen-entrepreneur due to theft, negligence, overvoltage of technical and technological systems, etc .;
- environmental risks are risks associated with the likelihood of civil liability for damage to the environment, as well as the life and health of third parties.
- political risks are the risks of direct losses and losses or loss of profit due to unfavorable changes in the political situation in the state or actions of local authorities.

Also, the risks can be divided into:

- internal (unfair work of employees, force majeure in production, conflicts between departments, etc.);
- external (competition, sudden inflation, a sharp change in government policy).

All companies, to one degree or another, face both internal and external risks. And if the company can reduce the influence of the former by a competent policy, the latter do not depend on it in any way. In practice, business insurance is primarily aimed at protecting against external risks.

In fact, there can be a lot of threats. It is unrealistic to insure against everything. Therefore, it is very important not only to understand what risks generally exist, but also to determine what is most dangerous for your company.

This analysis requires:

1. List all existing risks.
2. Select from them those that are most likely to occur.
3. Calculate possible losses.

Based on the data obtained, it is already quite realistic to build your own strategy for insuring small and medium-sized businesses, to calculate how much money needs to be allocated for this. If it is difficult to figure out the exact numbers, no one bothers to seek professional help. Another option is to focus on the experience of other companies in the same or related area.

Small business insurance

Each case of business insurance is somewhat unique, since many factors must be taken into account. The sphere of activity of the company, and the specific constituent entity of the Russian Federation to which it belongs, and the specifics of the products, and the state of the market for a certain period are of great importance. Hence, the size of the company itself must be taken into account.

Small business insurance (bills, property, etc.) is often the only financial cushion. Such companies usually do not have sufficient reserves to cope with force majeure. Therefore, any sudden change in the current situation means the risk of bankruptcy. Moreover, this applies to both the insurance of the business of an LLC and an individual entrepreneur: in this case, it is not important what or whom we are talking about. Specificity may arise only when building relationships with a specific insurance company.

Small business insurance includes:

- solving issues with production risks;
- property protection (for example, small business deposit insurance);
- third party liability insurance.

Other options are also possible. The ones listed above are just the most common.

Small business insurance becomes compulsory if its owner, for example, is going to take out a bank loan for development. It is impossible to arrange a loan without concluding an insurance contract.

Unfortunately, nowadays, insurance of the business of an individual entrepreneur against risks in Russia is still in its infancy. There are no developed and tested schemes for a long time, there are no companies that would specialize in providing services to this particular group of clients. Therefore, individual entrepreneurs have to figure out how to profitably insure a business, look for different options, compare the advantages and disadvantages of insurance products. However, there are also advantages to this: it turns out to be deeper into what is happening.

Advantages of business insurance

Getting insurance is primarily beneficial for the company itself. It gives her a number of advantages:

- financial reserves in a larger volume than the company itself in fact can provide for itself;
- the ability not to make risky decisions because of the fear of being bankrupt;
- protection of real estate from fire and other disasters, which will ensure a more stable position of the organization as a whole;
- loyal attitude from employees who will respond positively to such concern from management.

Business insurance is another expenditure item. However, if you take a responsible approach to making the appropriate decision, you can guarantee the company a stable position in the market. And this will have a positive effect on her reputation in general.

Small business insurance problems in Russia

All over the world, insurance plays an important role in the investment process, and insurance reserves are an important source of investment resources. At present, insurance in Russia has not received proper distribution and is incomparable with the scale and content of insurance operations in economically developed countries.

According to entrepreneurs, the main reasons for the unsatisfactory state of the insurance market for small businesses are: firstly, the high cost of insurance services, secondly, the lack of information on insurance opportunities among the heads of small and medium-sized enterprises, thirdly, the unreliability of insurance companies and mistrust to them from the heads of enterprises.

Consequently, at present there is an objective need for the development and implementation of a set of economic, organizational and legal measures aimed at stimulating the development of insurance and increasing the efficiency of using the insurance mechanism in the field of small business.

The Law of the Russian Federation "On State Support of Small Business in the Russian Federation" provides for the right of small businesses to insure their property and other property interests on preferential terms.

Coordination of activities of insurance companies

In order to ensure the implementation of the system of preferential insurance of small businesses under the authorized body responsible for the implementation of a unified policy of support and development of small businesses, to coordinate the activities of authorized insurance companies and provide consulting services to small businesses in the field of insurance, it seems expedient to create specialized infrastructure facilities, for example Enterprise Risk Management Center.

The main tasks, which could be:

- providing consulting support to small business leaders through practical assistance in developing proposals for insuring specific business risks;
- carrying out an insurance expertise (assessment of the condition of property, assessment of insurance risk, assessment of the cost of damage from an insured event, etc.);
- development and implementation of programs aimed at stimulating the development of insurance in the field of small business.

In modern economic conditions, for the development of the insurance market, it seems expedient to introduce new generally accepted types of compulsory insurance, including insurance of employer's liability to hired labor and liability of enterprises for damage caused by environmental pollution.

The implementation of all of the above proposals can have a positive impact both on the development of insurance in the field of small businesses and on the development of the Russian insurance market as a whole.

The work considered the insurance coverage of small businesses. It can be noted that insurance of entrepreneurial risks in an enterprise, despite their diversity, should become a common practice for a manager or an entrepreneur. This will not only save the business in the event of emergencies or an extremely unfavorable coincidence of a number of accidents, but also give confidence in the future, allow planning for the long term.

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