

Основные принципы международного страхования

Дмитрива Юлия, студентка РЭУ им. Плеханова, факультет «Международная школа бизнеса», Москва, Россия

E-mail: ydmotriva4200@mail.ru

Аннотация

В данной статье рассматриваются основные понятия международного страхования. При этом даны основные классификации и сферы. Также приводятся документы, которые участвуют в процессе международного страхования. И, наконец, приводится список важнейших международных страховых организаций с указанием их целей.

Ключевые слова: международное страхование, договор, страхователь, соглашение, ущерб, риски

Main principles of international insurance

Dmitriva Julia, student of Plekhanov Russian University of Economics, faculty “International Business School”, Moscow, Russia

E-mail: ydmotriva4200@mail.ru

Abstract

This article discusses the basic concepts of international insurance. Moreover, the main classifications and spheres are given. Also, documents are given that are involved in the process of international insurance. And, finally, a list of the most important international insurance organizations with their goals is provided.

Keywords: international insurance, contract, policyholder, agreement, damage, risks

The processes of globalization of the world economy increase the role of international insurance as an important factor of stability. The conclusion of an international insurance contract is a crucial moment that requires certain knowledge in this field.

International insurance is the provision of insurance services in transactions between participants with different national registration.

According to organizational and legal characteristics, there are four groups of international insurance. (see table 1)

Table 1. Classification of international insurance

Name of international insurance	Description
Direct international contractual transactions	The policyholder from one state draws up an insurance contract with an insurance company from another country. The conclusion of such contracts can be carried out both with the head office of the insurance company and with brokers.
Direct insurance	They assume the conclusion of insurance contracts directly abroad. These cases occur in the absence of a national insurance market, with obvious financial advantages (higher coverage volumes, better tariffs, etc.), as well as in situations of legal coercion (based on contracts under the terms of CIF), or compulsory insurance of the exporter in a foreign insurance company determined by the importer.
Intermediary insurance	They include the execution of contracts by subsidiaries of insurance companies that are independent legal entities abroad.
Reinsurance	This group includes insurance contracts of one insurer of all obligations or part of them in another insurance company, which is a reinsurer.

There are some areas of international insurance:

- 1) Transport insurance.

The international practice of transport insurance has played an important role for hundreds of years. Marine insurance became the ancestor of insurance agreements in this area.

- 2) Marine insurance – includes agreements on insurance of cargo, freight, ships, as well as liability of ship owners to third parties.

Such conditions as "insurance with liability for loss and damage", "with liability for the loss of the vessel, including salvage costs", "with liability for damage to the vessel" and so on serve as the basis for the execution of the contract for ship insurance.

3) Motor vehicle insurance.

Insurance of civil liability of owners of motor vehicles under the "Green Card", which is a contract of insurance operators of several states on mutual assistance for damages. The name "Green Card" comes from the color of the first policy, which certifies such legal relations in the field of insurance.

Similarly to the civil liability of car owners, in the MS system there is such insurance as the liability of air carriers for things handed over by passengers in luggage; for damage caused to third parties, as well as the liability of sea and river carriers, providing for insurance of ship collisions, or environmental damage caused by oil pollution.

4) Insurance of the financial and credit sphere.

Subjects of international economic activity are exposed to a variety of risks that may be associated with factors such as:

- Adjustment of the cost of products after the execution of the contract;
- Refusal of the importing company to accept products, in which the greatest risks arise in the transaction of documentary collection;
- Financial fraud and abuse, exchange rate fluctuations;
- Loss of solvency by the buyer;
- Inflationary and deflationary processes.

In the list of risks of foreign economic activity, a special place is occupied by losses associated with fluctuations in the ratio of the value of the loan currency to the payment currency in the period between the receipt of the loan and the receipt of funds under an international contract.

Documents issued within the framework of international insurance:

- *The insurance contract* is the main document on which the entire complex of interactions between the policyholder and the insurance company is based. It defines such points as insurance amounts (premiums), objects (objects) of the contract, forms of compensation for damage, obligations (rights) of the insurer / client, as well as other important issues. The insurance agreement can be drawn up in the form of a regular or general agreement. The latter option is used to insure standardized risks.

- *Insurance rules* - include the usual insurance conditions for a specific insurance product. They contain items that are not included in the main insurance agreement, but are mandatory for the beneficiary in the case when the main document defines the effect of such rules, and they themselves are attached to the insurance policy, or placed on its reverse side. The

policyholder firm gets the opportunity to rely on the insurance rules when defending its rights, if a reference to them is present in the insurance policy.

The insurance rules are developed by the insurer, after which, for new types of insurance products, they are transferred for licensing to the appropriate authorities implementing insurance regulation, or a simple notification of such an instance is carried out for the rules for the types of insurance for which the license was previously assigned. In the future, insurance policies are developed on the basis of insurance rules, so they cannot contradict the latter.

- *An insurance policy* is a document certifying the acceptance of an insurance risk. It includes the terms of the agreement, defines its object (important for the general insurance contract), specifies risks, amounts of payments and premiums. The policy also presents the most important provisions of the insurance contract. This document certifies the very fact of concluding an insurance contract and is subject to strict reporting. Each insurance policy is assigned a separate number, stamped with a typographic seal. The parties receive one copy of that document each.

- *Insurance certificate* - describes the fact and causes of insured events. This document reflects the volume and types of damage received in insurance cases, calculations of compensation amounts. On the basis of the insurance certificate, a decision on payment is made. It is accompanied by a complete set of documentation that serves as the basis for recognizing a certain fact as an insured event, evaluation acts, claims statements to the culprit (if such is established) for the transfer of compensation claims. In addition, notices of the policyholder are attached to the act.

- *Notification of an insured event* is provided by the person who has concluded an insurance contract with an insurance company in the event of an insured event. Such a document is sent in writing within the time limits determined by the insurance contract (as a rule, from 3 to 5 days from the date of occurrence of the insured event). The insurance notice must contain the data of the person who concluded the insurance contract, the policy number, a description of the event that led to the insured event, the claimed amount of compensation. The insurance company, based on the notification received, records the damage and determines the reserves of losses that were claimed but not settled. After that, the insurer investigates the circumstances that led to the insured event and assesses the resulting losses.

- *Application for payment of insurance indemnity* - includes the claims of the owner of the insurance policy for insurance coverage based on the presented documentary confirmation of the insured event, its circumstances and the amount of the loss received. Such a statement is transmitted to the owner of the insurance policy after an expert assessment of losses, as well as after all the required documentation has been collected, which is required for the act.

International insurance organizations are a variety of international financial organizations created based on intergovernmental and other agreements to address various issues of the development of the global insurance market, coordination of the activities of insurers in different countries of the world. Participants of such international organizations are both state organizations of various countries and non-state national organizations of insurance professionals. (see table 2)

Table 2. List of well-known international insurance organizations

Organi zation	Details	Goals
Interna tional Association of Insurance Supervisors, IAIS	Based in 1994, headquarter in Basel	<ul style="list-style-type: none"> - Cooperation for the implementation of improvements in the supervision procedures in the insurance industry both at the national and international level to maintain an effective, fair, reliable and stable insurance market for the benefit and protection of policyholders. - Promoting the development of well-regulated insurance markets. - Contributing to global financial stability.
The International Credit Insurance & Surety Association, ICISA	Based in 1946, headquarter in Zurich	<ul style="list-style-type: none"> - Promoting the application of uniform insurance coverage for export credit insurance - Study and comparison of export credit insurance practices in different countries - Training of domestic exporters of various countries in the practice of using export credit insurance
Associ	Based in 2007 by	International Association

<p>ation of Mutual Insurers and Insurance Cooperatives in Europe</p>	<p>merging the International Association of Mutual Insurance Societies and the Association of European Cooperative and Mutual Insurers</p>	<p>of Mutual Insurance Societies - IAIS</p> <p>The International Association of Mutual Insurance Societies was founded in 1963. The headquarters was located in Amsterdam, the general secretariat was located in Paris. The Association united more than 200 mutual insurance societies (OVS) of 26 countries.</p> <p>Goals</p> <ul style="list-style-type: none"> - Coordination of activities, exchange of experience and information between mutual insurance companies of different countries
<p>International Association of Insurance and Reinsurance Intermediaries - BIPAR</p>	<p>The organization is an association of insurance agents, insurance brokers and other intermediaries associated with the insurance business. It was founded in 1937. The headquarters is located in Paris.</p>	<ul style="list-style-type: none"> - Facilitating international contacts and information exchange between insurance market intermediaries - Conducting scientific research on issues of acquisition, marketing in insurance
<p>International Association for the Study of Insurance Economics</p>	<p>One of the central issues of the study is the analysis of risk and insurance. The association's board of directors includes the heads of 16 largest</p>	<ul style="list-style-type: none"> - Promotion of progress in scientific research in the field of insurance, as well as related fields of scientific knowledge - Dissemination of scientific knowledge about insurance

	insurance companies in the world. The organization was founded in 1973. The headquarters is located in Zurich.	<ul style="list-style-type: none"> - Promoting the growth of the public prestige of the insurer's profession - Organization and supervision of special scientific programs related to the insurance business
International Actuarial Association, IAA	It was founded in 1895 in connection with the first International Congress of Actuaries in Belgium. The headquarters is located in Ottawa	<ul style="list-style-type: none"> - Implementation of international cooperation and coordination of the activities of national associations of actuaries of a number of countries, including at the preparatory stage of international congresses of actuaries. - Promotion of scientific research in the field of insurance mathematics
International Insurance Company	It is an organization of insurers and training centers on insurance issues. The organization was founded in 1965 in the USA with the assistance of the states of Ohio and Texas.	<ul style="list-style-type: none"> - Assistance in the implementation of educational and scientific programs on insurance as part of the economic security system. - Implementation of the exchange of insurance information between the members of the organization
International Union of Marine Insurance, IUMI	The headquarters of the organization is located in Zurich. The members of the union are representatives of more than 45 countries.	<ul style="list-style-type: none"> - Holding annual conferences on marine insurance and the development of marine insurance in the international market - Organization of information exchange between members

		<ul style="list-style-type: none"> - Implementation of measures to prevent losses in marine insurance - Promoting the introduction of uniform insurance coverage under insurance contracts in most countries of the world
The International Association of Engineering Insurers, IMIA	The Union was founded in 1968 in Munich. Unites a number of leading insurance companies.	Exchange of information and experience between insurance companies that carry out insurance of technical risks: cars from breakdowns, post-launch warranty obligations, insurance of construction and installation risks
The Society for Risk Analysis, SRA	Founded in 1981 in the USA. Unites more than 2500 members. The structural unit of the organization is the Executive Committee of the European Society for Risk Analysis (about 200 members).	<ul style="list-style-type: none"> - Identification of various types of hazards, their analysis and identification of ways and methods of making decisions that would ensure safe living and sustainable development of society - Development of solutions to human health risk analysis issues - Development of a hierarchical model for assessing the risk of environmental disasters

Thus, the study determines the concept of "international insurance". It was found that there are four types of international insurance, as well as different areas. Also, there are a number of mandatory documents in the process. In addition, the list of important international insurance

companies helps to understand how long ago international insurance was introduced, its main directions and goals.

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