

Development of the Insurance Sector, Russian Federation

EuropeAid/124436/C/SER/Ru

This project is funded by the European Union and implemented by a Consortium led by Hulla and Co, Human Dynamics K.G.



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Современные стандарты бухгалтерского учета в страховании

докладчик

Гордон Доусли, группа проекта TACIS

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Брутто-премии
(Объем продаж) **минус**
с
Премии по
перестрахованию
= **Нетто-**
премии²

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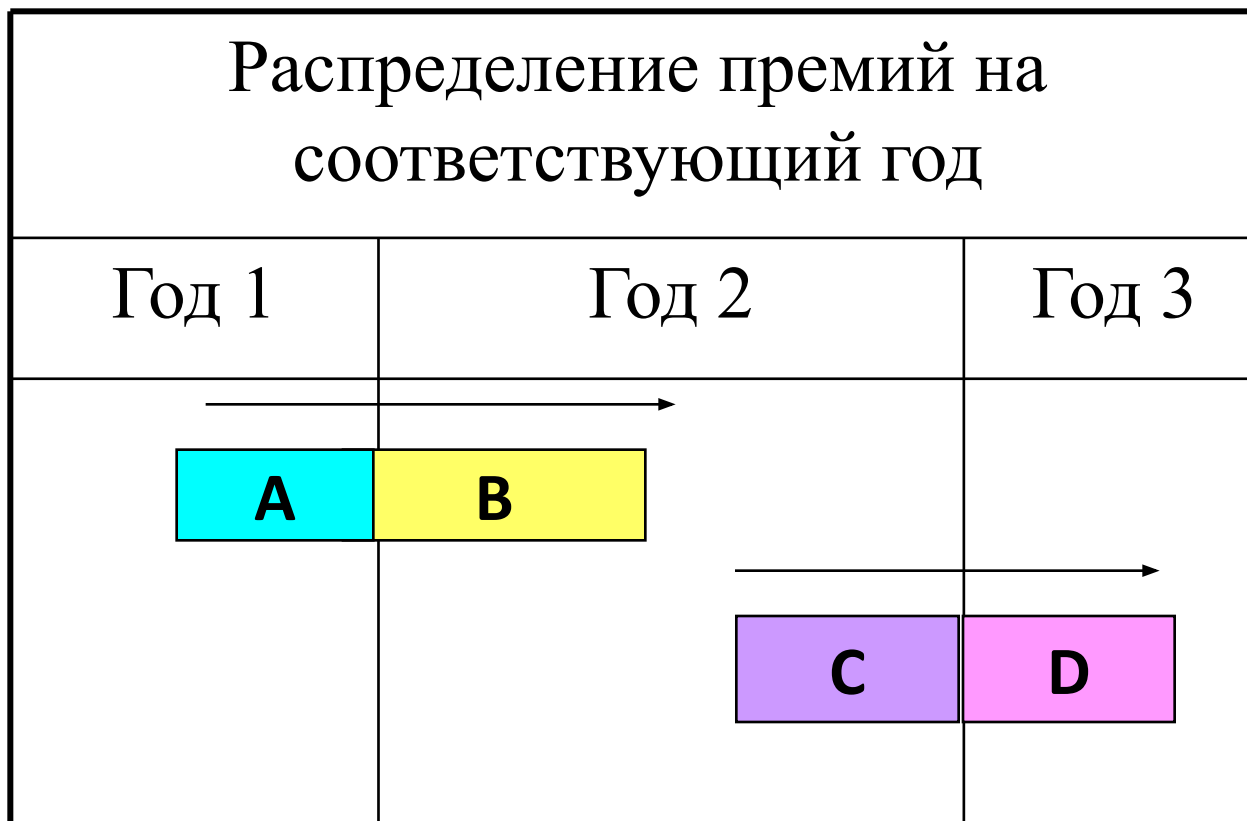
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Заработанная и незаработанная премия



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Заработанная и незаработанная премия

Распределение премий на соответствующий год

Год 1	Год 2	Год 3
80	100	

The diagram illustrates the distribution of earned and unearned premiums across three years. In Year 1, a bar of length 80 is split into blue (A) and yellow (B) segments. In Year 2, a bar of length 100 is split into purple (C) and pink (D) segments. Arrows indicate the flow of premiums from Year 1 to Year 2 and from Year 2 to Year 3.

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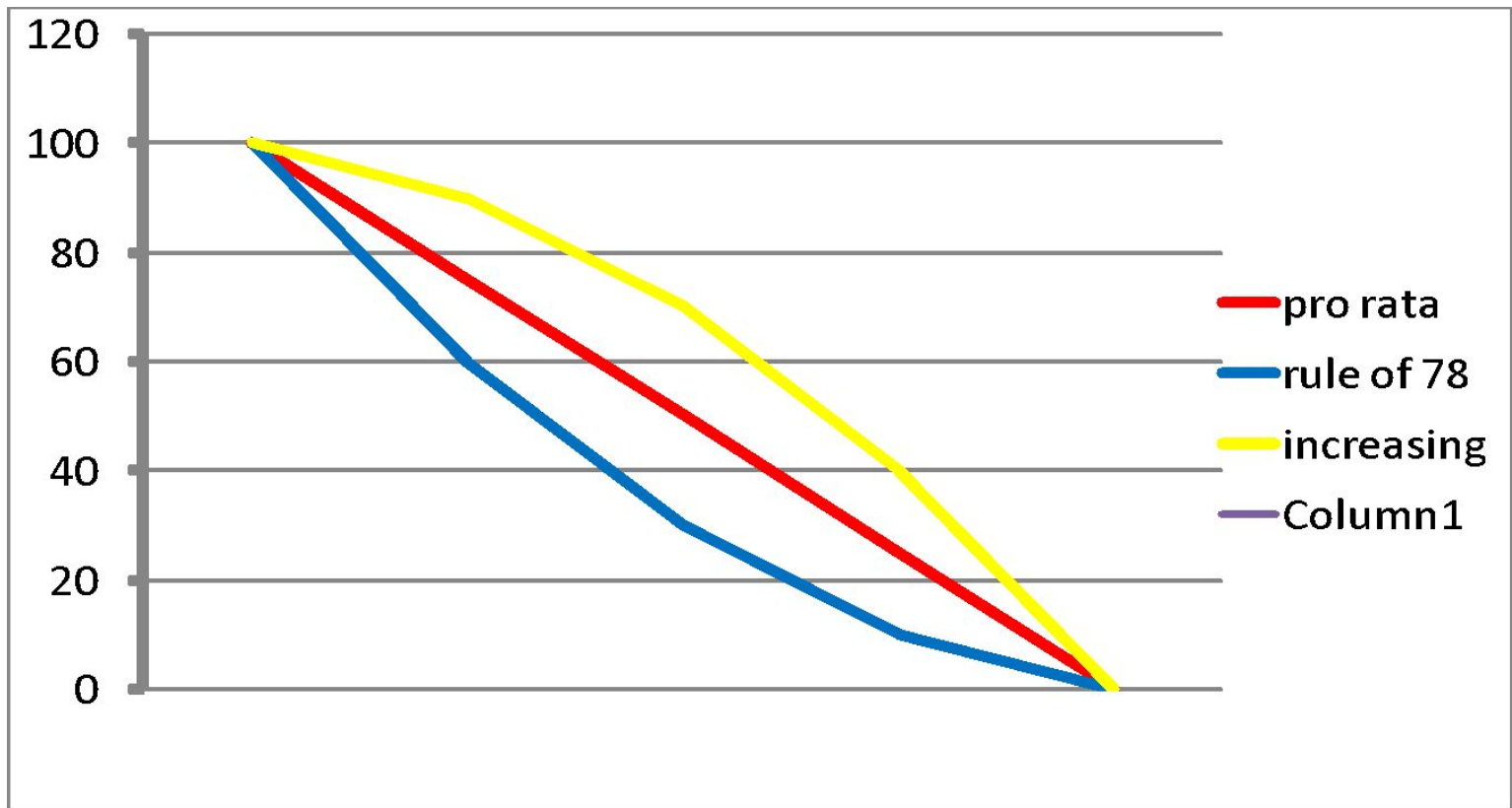
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Проблемы, связанные с понятием незаработанной премии

Брутто-премия была
рассчитана правильно

Премия по перестрахованию
была правильной

Рестроспективная
оценка

Расходы на привлечение
новых страхователей

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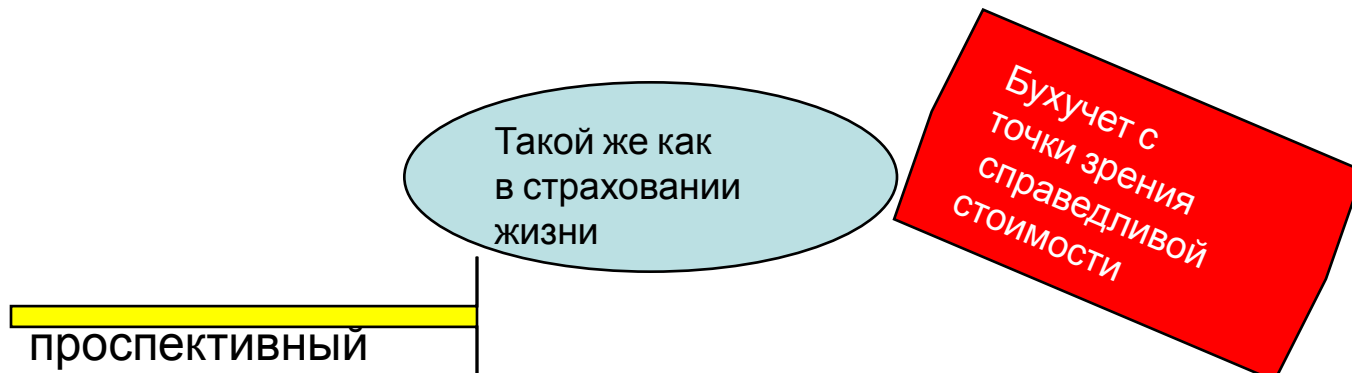


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Международные стандарты финансовой отчетности (МСФО)

Полностью изменяет структуру резерва незаработанных премий



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Убытки и резерв на покрытие убытков



Будущие
несчастные случаи



Произошедшие
несчастные случаи

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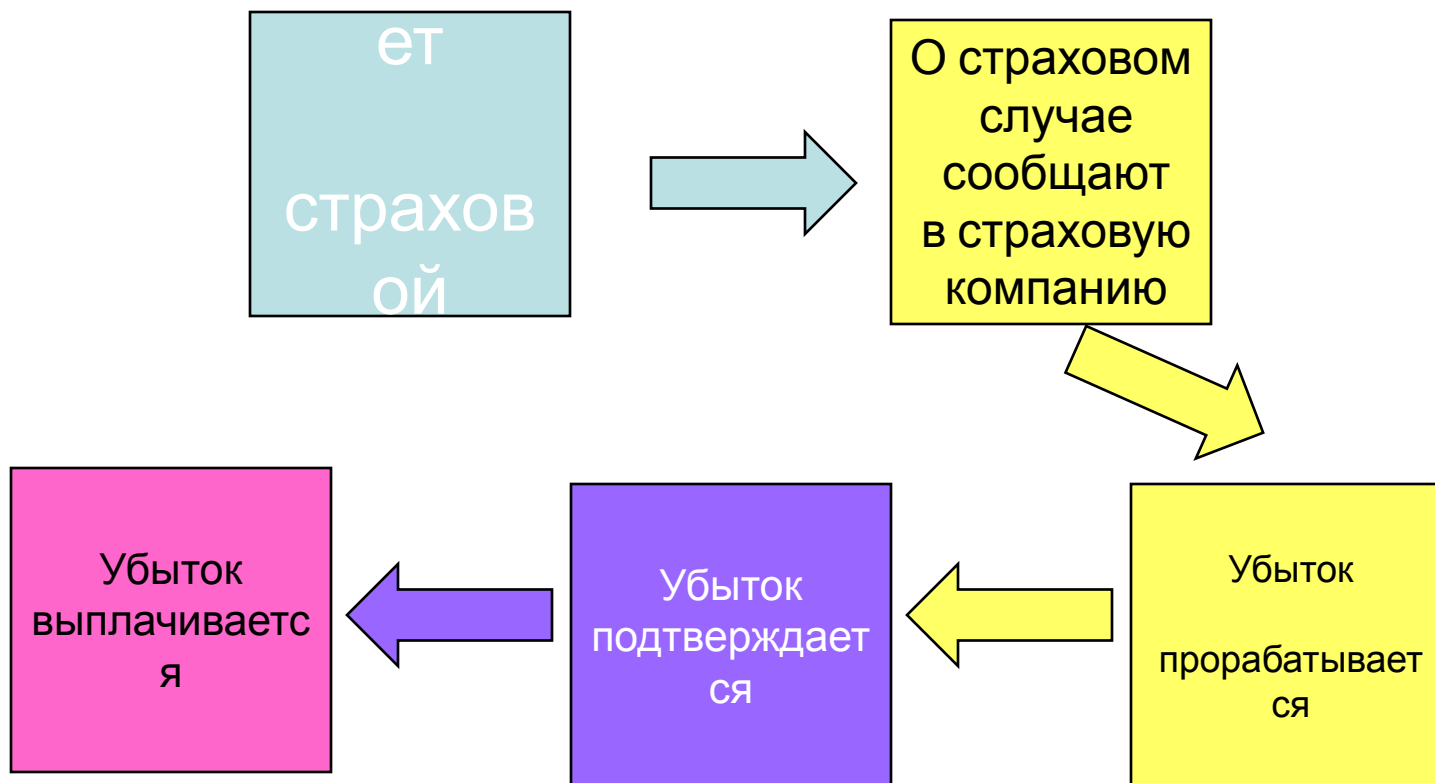
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Цикл работы с убытком



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Резервы убытков на основании вышеуказанного цикла

Понесенные,
но не заявленные убытки

Убытки на рассмотрении

Подтвержденные,
но не выплаченные

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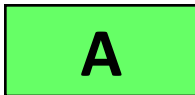

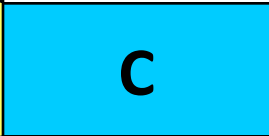




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Понесенные убытки

Распределение убытков по годам,
в которые они произошли

Год 1	Год 2	Год 3
		
		
		
		
		11

