

FEATURES OF FORMING OF INCOME OF INSURANCE COMPANY

Ivanova A.P.

Master's degree of Department of Finances and Credit,
Kremenchuk Mykhailo Ostohradskyi National University

Shapoval L.P.

Candidate of Economic Sciences,
Associate Professor of Department of Finances and Credit,
Kremenchuk Mykhailo Ostohradskyi National University

In the conditions of market economy any subject of menage aspires to maximization to the income, that allows to contain positions at the market of sale and provide dynamic development in the conditions of competition. The value of income stipulates the necessity of determination of specific of his forming. At the market insurance of Ukraine is observed unevenness of development, by a result what reduction to the amount of insurers is. Thus it should be noted that corresponding establishments are motive force in financial market of country development. Therefore the question of increase of profitability appears important taking into account the specific of activity of insurance companies.

The aim of the article consists in the exposure of features of process of forming of income of insurer of different from other subjects of menage. In the article the pro-

cess of forming of income is examined by an insurer taking into account features inherent to the insurance sphere. The complex analysis of existent methodologies of settling of income, that has the specific features different from other subjects menages, is conducted. Thus certainly, that a distinguishing feature is forming of insurance backlogs, that predefined by a sentinel break between the receipt of insurance bonus and her use on payment of insurance compensations. It is well-proven that the basic source of profits is an insurance bonus the size of that has changeable character. The principal item of charges are insurance payments that on a line depend on the amount of accidents insured. The algorithm of settling of net income taking into account the marked features was brought around to the example of insurance company "PZU Ukraine".