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## PROPERTY INSURANCE: FEATURE, MEANINGFULNESS AND PROSPECTS OF DEVELOPMENT

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*Summary. In the article the dynamics of basic performance of insurance companies indicators is considered and analysed in industry of property insurance. The factors of influence are educed on*

*structural changes in property insurance. Basic tendencies and directions of optimization of property insurance are certain in Ukraine.*

**Key words:** *property insurance, public liability, property of legal entities, property of physical persons insurance, market of property insurance.*

Modern the state of legal relationships from property insurance at the insurance market of Ukraine testifies to serious contradictions and blanks in a current legislation. In addition, the self state brakes development of property insurance, compensation losses, mainly by the selection of budgetary facilities for liquidation of consequences of natural calamity and on other analogical aims. It is possible to assert that the help of the state is important, but nowise she must not become the only or basic source of indemnifications.

In this connection creation of the system of financial guarantees, development of property insurance in Ukraine as it is been the mechanism of defence of property interests by a necessity, and especially meaningful.

In the states with the developed market economy property insurance occupies strategic position, that is determined by that it gives to the guarantee of proceeding in the broken property interests in case of the unforeseeable natural, technogenic and other phenomena, positively influences on strengthening of finances of the state. It not only releases a budget from charges on reimbursement of losses at the offensive of accidents insured but also is one of the most stable

sources of long-term investments.

By near-term tasks for optimization of development of property insurance in Ukraine must become:

1) with the aim of removal of reasons of possibility of subzero quality of insurance services is requirement first of all in development and approval by the National bank, by the Authorized organ and State property fund of ukraine national standard of determination of liquid cost of mortgage property (property rights), and property costs with the aim of insurance;

2) that an insurance market functioned stably, and insurers were able to execute the obligations before insure, and also, that the proper dirigibility of insurance enterprise was, it is not enough to perfect a legislation that regulates a money-market only. It is necessary to develop and inculcate the system of codes, and creation totalities of legislative acts, that would embrace all sectors of market economy, assisted arrangement of mutual relations between the subjects of market on all phases of process of recreation;

3) increases of efficiency of insurance activity are possible only by realization of the effective public policy sent to adjusting of insurance market in Ukraine.

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