

 СОЦІАЛЬНА СФЕРА. РОЗВИТОК ТЕРИТОРІЙ

УДК 368.97(477)

FEATURES OF INSURANCE IN
THE FIELD OF TOURISM ©

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Rest is one of the essential conditions of preservation and strengthening of health, maintenance of high working capacity and achievement of active longevity. Full rest is an integral part of a healthy lifestyle and is ensured by the rational organization of leisure time, as well as special restoration measures that are included in the work of work. Restoration of work capacity helps with rest in resorts, in rest homes, etc. One of the common types of recreation is tourism.

In particular, the expression "insurance" is sometimes used in the sense of support in any case, guarantees of luck in anything, ensuring people's safety during hazardous work, at the performances of athletes, etc. The term "insurance" is also used in the meaning of the indemnity instrument. The insurance, which is most fully implemented in a market environment, is designed to meet the fundamental need - the need for security. The need to protect their lives and the lives of their families has genetic roots. It arose at the dawn of mankind. Insurance is a system of economic relations. In the process of travel insurance, the quality of these services is determined and the image of the entire tourism industry is formed. It should be noted that security for tourists is the most important, but it depends primarily on quality insurance. So, insurance is a full-fledged component of any tourist trip, it is through insurance that the protection is provided both to tourists and their property.

All developed countries have long introduced insurance in the tourist market for the successful functioning of this industry and the state economy as a whole. The issue of insurance in tourism in the Ukrainian market is problematic, as it is characterized by low awareness and trust in the population, insufficient attention from the state authorities. Tourism insurance plays a significant role for buyers and sellers, as it ensures the normal functioning of the tourist market, contributes to the alignment of financial costs and the regulation of monetary transactions in the country.

The article considers the main risk factors in tourism and the main insurance incidents that occur with tourists. The main factors influencing the size of the tariff for insurance in tourism are substantiated. The insurance programs of travel insurance are described. It is proposed to apply new scientific intelligence that would determine current trends and direct insurance companies to develop new insurance products to meet the needs of tourists. Recommendations on speeding up the development of the insurance market of Ukraine are given.

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Key words: insurance, travel business, insurer, insurer, risk in tourism, travel relations, insurance policy, insurance premiums, insurance companies, travel agencies.

Tabl.: 2. Fig.: 3. Lit.: 7.

Formulation of the problem. All developed countries have long introduced insurance in the tourist market for the successful functioning of this industry and the state economy as a whole. The issue of insurance in tourism in the Ukrainian market is problematic, as it is characterized by low awareness and trust in the population, insufficient attention from the state authorities.

Security in tourism is a combination of factors that characterize the social, economic and legal status of ensuring the rights and legitimate interests of citizens, legal entities and the state in the field of tourism.

Tourism insurance plays a significant role for buyers and sellers, as it ensures the normal functioning of the tourist market, contributes to the alignment of financial costs and the regulation of monetary transactions in the country. That is why the issue of tourism insurance is relevant and requires further research to justify the optimization of the provision of insurance services.

Analysis of recent research and publications. The study of the insurance industry in Ukraine is carried out by such scholars as O.M.Grabchuk [1], V.M. Zaitseva [2], EV Belyaev, NM Vlasova, AV Koshlyak, O.O.Ohrimenko [6], Yu.V. Chmir and others.

Formation of the purposes of the article. Investigation of the features of insurance in the tourism business, the disclosure of types and functions of insurance in tourism, as well as coverage of the problem aspects of providing insurance products and possible ways of avoiding.

Presenting main material. The current economic situation in Ukraine shows an increase in the number of non-bank financial institutions that have a significant impact on the general state of the financial sector of the country. Thus, according to the National Financial Services Commission as of 01.01.2018, the total number of insurance companies in the insurance market amounted to 294, and as of 01.10.2018 their number has decreased to 285 companies. The main activities of insurance companies are life insurance, liability insurance, personal insurance, property reinsurance, etc.

In accordance with Article 1 of the Law of Ukraine "On Insurance" dated March 7, 1996, insurance refers to the form of civil law relations for the protection of property interests of individuals and legal entities in the event of occurrence of certain events (insurance cases) specified by the insurance contract or current legislation, at the expense of money funds, which are formed by payment of insurance payments (insurance premiums, insurance premiums) and income from the placement of these funds by physical and legal persons [3].

Travel insurance is a special type of insurance that protects the property interests of citizens during their travels. It relates to risky types of insurance, the most characteristic features of which are their short-term (no more than 6 months) and a large degree of uncertainty of the time of occurrence of the insured event and the size of the possible damage. On average, according to statistics, an accident occurs with every 100th tourist. It should be noted that not all of the circumstances are recognized by the insurance company to assign this case to the insurance and pay.

The normative document on the safety of tourists is an intergovernmental standard GOST 28681.3-95 "Tourist excursion service. Requirements for the provision of tourists and tourists." According to this document, the risk to human life and health in tourist services arises in the presence of three components, in particular: the presence of a source of risk, the effect of this source on a dangerous level for humans, as well as the propensity of a person to perceive the effects of sources of danger. Tourist activity is associated with numerous risks. Risk factors in tourism are classified as follows: (Figure 1).

In modern society, insurance has become a universal universal remedy for the protection of property interests of legal entities and individuals of all forms of property against natural disasters and other negative phenomena.

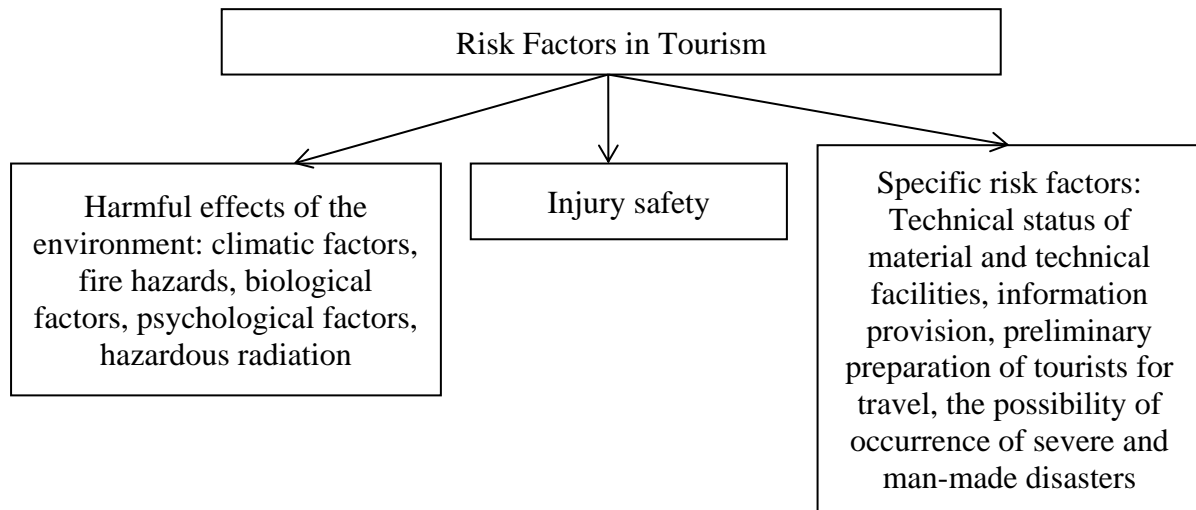


Fig. 1. Risk factors in tourism in accordance with the interstate standard GOST 28681.3-95 "Tourist excursion service. Requirements for the provision of tourists and tourists" [6, p. 128]

The main factors influencing the size of the tariff are shown in Fig. 2.

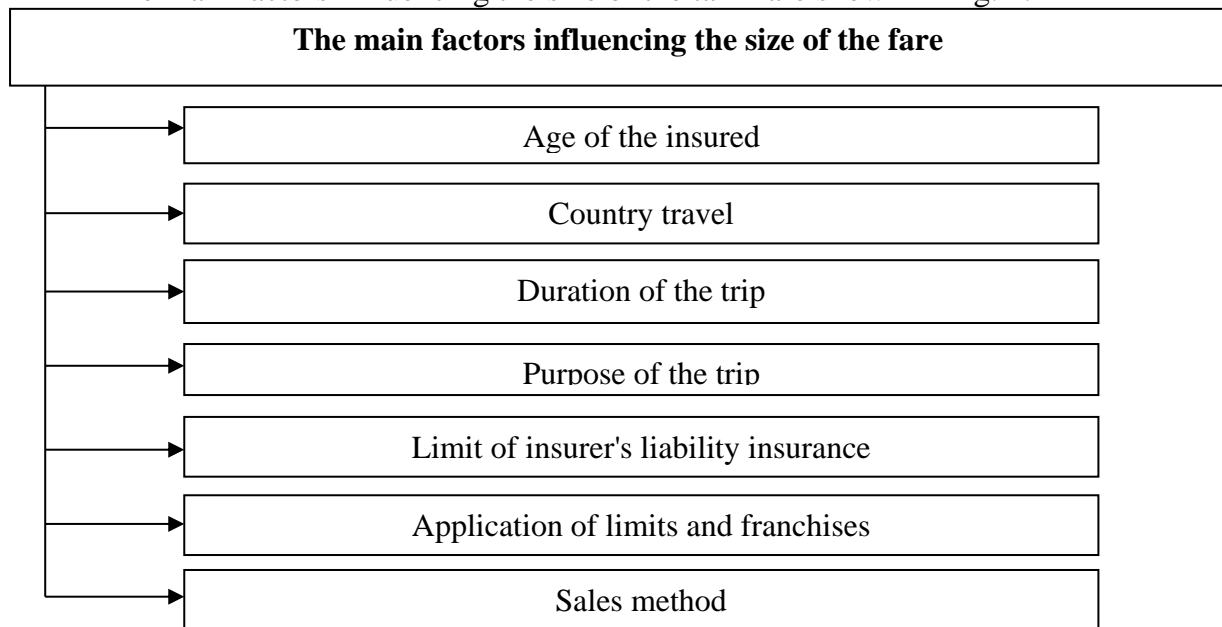


Fig.2. Main factors affecting the size of the tariff for insurance in tourism

Source: Formed by the author

There are 4 insurance programs marked with letters A, B, C, D. Each of them offers a certain set of services. The most common - option A, it includes transporting the victim to the hospital and medical costs when an accident or sudden illness. The cost of such insurance for a week - from 75 to 100 UAH for the insurance amount of 15 to 75 000 euros. The alternative, in addition to this, is the provision of urgent dental care

in case of severe pain and payment of medication prescribed by a doctor. Such insurance will also provide legal assistance in the host country and, in emergencies, pay for the need to travel to a relative of a tourist to look after him at the hospital or help him cross home. In such cases, he is paid for a flight, meals and accommodation for the time of care for the sick. Option C includes legal (possibility to contact a lawyer) and administrative assistance - the return of improperly shipped luggage, the issuance of new documents instead of lost, etc. Finally, option D is also services in the event of a breakdown of personal vehicles or during a driver's illness [4].

When leaving for rest in a certain area, the tourist in any case finds itself in an extreme situation: climate change, chemical composition of water, other diet and many other changes automatically carry with them a certain danger (Figure 3).

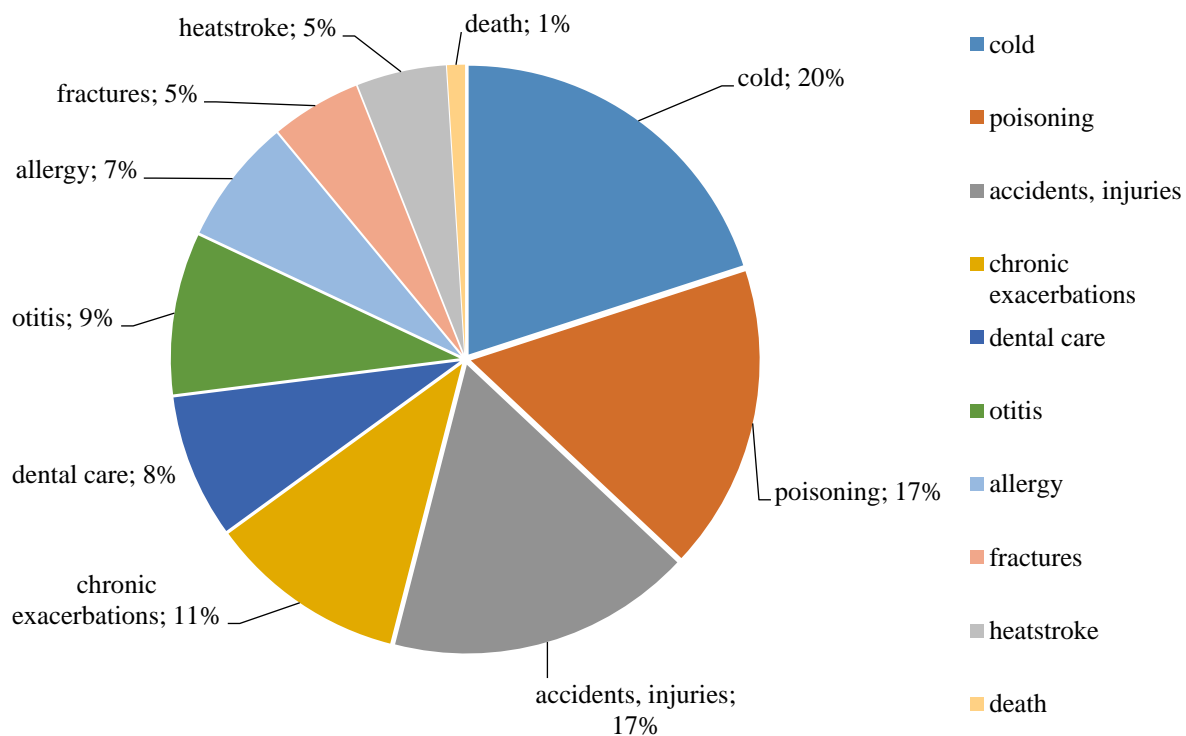


Fig. 3. Structure of insurance incidents occurring with tourists (world trends)

Source: compiled by the author on the basis of [1; 3]

Due to the recent insurance, traveling abroad has become an integral part of tourism. Today, practically everyone crossing the border has an insurance policy. Just a few years ago (by 2015) the market was about 10-20% of the total number of tourists, now this figure has grown to 80-90%. Tourist firms as legal entities use a number of insurance companies.

Insurance in tourism has its own characteristics:

1. Objects of insurance may be property interests related to the use and disposal of property, as well as with the reimbursement by the insured (travel agent, tour operator, travel agency), the fault of which was caused by damage to health, property of an individual (tourist) or property interests of a legal entity (another tourist firm, tour operator, etc.).

2. Participants in international tourist relations are subject to various risks associated with changes in prices for services after the conclusion of contracts, with the abuses or theft of currency funds (payments for fake vouchers, banknotes, checks, plastic cards, etc.), with the insolvency of the tour operator, its counterparties, volatility of exchange rates, inflation, etc. All listed risks should be objects of insurance of tourist organizations.

3. Business risk insurance is aimed at protecting entrepreneurs from possible unforeseen negative circumstances and factors that hinder the achievement of the intended purpose (profit) [6, с. 127].

Among various types of insurance in tourism apply such as life insurance and health of tourists (medical insurance and accident insurance), property insurance tourists, motor vehicles and civil liability of the owner of the vehicle.

In tourism, specific types of insurance are also used, such as transport insurance, insurance against force majeure, bad weather during rest, inability to travel, failure to provide or poor-quality provision of tourist services. In the CIS countries, there was a proposal to insure the property risk of tourists in shop-tours: from violations of customs rules, confiscation of goods or refusal of entry through the border.

For travel companies, the following types of insurance are offered, such as insurance of company property, transport, as well as financial risk of travel agencies and its liability to tourists, their relatives or third parties.

Foreign tourists who come to Ukraine, as a rule, have insurance. For them, it is compulsory according to the laws of the country of residence or acquired by them in connection with the trip. It is necessary that this insurance is recognized in Ukraine. But in any case, foreigners temporarily staying in Ukraine must necessarily purchase an insurance policy (certificate) from the State Joint-Stock Insurance Company Ukrinmedstrakh, which guarantees the payment of the cost of emergency medical care. The specified insurance certificate may be issued, except for Ukrinmedtrakh, also by its insurance agents with which it has the relevant agreements, or by a foreign insurer, if it has an agreement on mutual recognition of insurance policies with the State Insurance Company [4].

In Ukraine, compulsory types of travel insurance are medical, accident insurance, and civil liability insurance of the owner of the vehicle.

When traveling abroad on motor transport, it is necessary to issue a third party insurance civil liability insurance vehicle owner, the so-called "Green Card". The "Green Card" policy has a validity of 15 days to one year and is valid for countries in Western and Eastern Europe, Turkey, Israel, Tunisia, Morocco, Iran.

Almost all European countries are members of the International Auto Insurance System Green Card and bilateral agreements on mutual recognition of national policies have been signed between them. In 1998, Ukraine joined the Green Card system by signing a Single Agreement of the participating countries.

In addition to certain types of insurance, insurance companies offer the entire program (Business Card, Gold Card, Silver Card, Blue Card, etc.), which are formed as a package and include various types of assistance: medical care, evacuation of the victim, administrative services - transfer of urgent communications, organization search and return of luggage, legal services, technical assistance of vehicles, etc. [1, с. 3].

Insurance premiums (premiums) paid by insured persons at the time of registration of insurance are established on the basis of the day of travel on a trip, for a certain period or as a single sum and paid once. their size depends on the size of the sum insured, which in turn depends on the territory of the trip, the duration of the trip, the number of people in the group, the age of tourists and the purpose of travel, or set by the government of the country to which the tourist is sent. For example, insurance companies often increase tariffs for people over 60 years old, refuse to insure infants and the elderly (after 75 years of age), introduce group tariffs lower than individual ones, apply tariff supplements or a separate type of insurance for people who go on a trip for the purpose of engaging in dangerous

sports - horseback riding, skiing, hang gliding, speleology, etc. The period of validity of the insurance may be fixed at the time of travel in the whole or only in the territory of the host country; can also be provided with a certain "corridor", for example, up to 1 year.

In tabl. 1 lists the insurance companies for voluntary insurance of tourists for 9 months of 2018.

Table 1

**Rating of insurance companies for voluntary insurance of tourists
for 9 months of 2018**

№	Insurance companies	Awards, UAH ths.	Payments, ths.	Payout level, %
1.	EUROPEAN TRAVEL INSURANCE	108789	43606	40,08
2.	PZU UKRAINE	102686	36566	35,61
3.	VUSO	88640	16928	19,10
4.	TAS SG	59649	13750	23,05
5.	GREEN	45955	8577	18,66
6.	UKRFINSTRAXH	39854	22626	56,77
7.	Kniazha	35624	6862	19,26
8.	UNIVERSAL	33647	7573	22,51
9.	AXA INSURANCE	31740	8782	27,67
10.	WIRED	23782	8153	34,28
Total:		570366	173423	296,99

Source: compiled by the author on the basis of [5]

It should be noted that in Ukraine, travel insurance is not allocated in a separate kind. But analysts of the famous magazine Insurance TOP in forming the rating of insurance companies consider the "tourism" as one of the main.

The sphere of tourism is in the stage of changing the spheres of influence on the market of tourist services among the major tour operators. It is they who will dictate the demand for insurance services in the near future.

However, despite some positive trends in the insurance market in the tourism business, modern realities need to improve the insurance mechanism in tourism. Experience shows that there is an increase in the number of tourists who can not get medical care abroad, as insurance contracts are drawn up in such a way that a significant part of the risks that consumers may encounter on holiday are not compensated. Many risk events are not prescribed in insurance contracts or relate to force majeure cases that are not always reimbursed by insurers. The reason for this problem is evident - low rates for travel insurance for tourists traveling abroad. Thus, on average, the mandatory insurance rate for a tourist in any European country is 30-40 UAH. for a day.

Some insurance companies have begun work on expanding their range of activities, offering not only health insurance, but also:

- maintenance, repair or protection of the vehicle that has been broken;
- legal support and protection in civil matters, as unforeseen situations may arise in Arab countries where there are laws, traditions and customs that are not always known and understood by Europeans;
- baggage insurance in case of its loss or theft in hotels and with the use of tourists by airline services, etc .;
- liability insurance of travel companies, which is intended to provide insurance protection for tourists in the performance of contractual obligations on the part of travel companies.

In tabl. 2 shows an example of changes in the value of insurance services, taking into account the value of additional services. The analysis is based on data from official websites of leading insurance companies that provide their services (sell insurance products) in this industry.

Table 2

Changing the value of insurance services with consideration of additional services according to the official websites of insurance companies as of 01.01.2018 (10 days, Europe)

Insurance companies	Standard insurance cost, UAH	Additional insurance offers		Standard insurance cost, UAH
		Type of additional services	Amount, UAH	
ERV	311,93	- Extraordinary extension of stay - Early repayment - Flight delay	Package "Extended Coverage" 369.63	18,5
VUSO	413,66	- Emergency arrival of a third person	Package "XXL" 615.66	48,83
PZU Ukraine	373,00	- Legal assistance - Payment upon loss of personal documents	Package "Elite" 516.00	38,34
AXA Insurance	283,90	- Delivery to your destination when the car is damaged - Luggage insurance delay or loss insurance	Premium Package 461.92	62,71

Source: Formed by the author

In case of purchase of a policy with a large insurance coverage limit it is necessary to pay attention not only to its cost, but also to the list of services provided in the event of an insured event.

Equally important problems are the inability of representatives of tourist enterprises to explain to tourists the mechanism of the insurance policy; insufficiently high level of insurance culture of tourist services consumers who buy insurance policies in conjunction with tourist vouchers, while tourist enterprises offer inexpensive insurance policies with a minimum set of risks in order to reduce the cost of tourist packages; untimely provision of information about the insured to the insurance company; Debts to insurers as a result of the bankruptcy of travel agencies [1, c. 4].

Moreover, the massive development of the tourist business and the stiff competition in the insurance market contribute to an increase in the number of cases of fraud in the field of insurance for tourist services. More often, fraud is manifested in the sale of insurance policies through the Internet, without any license for this type of activity; also during the purchase of the so-called "Green Card". About 10-30% of false "Green Cards" are sold on the Ukrainian insurance market. The main causes of the massive development of insurance fraud in the field of tourism are corruption, lack of regulatory mechanisms and legal regulation of insurance companies' activities to prevent insurance crimes. In most states, insurance fraud is part of a criminal law as an independent crime. This practice is common in Austria, Germany, Poland, and China. In the United States, insurance fraud is regulated at the state level. Instead, Ukraine has no clear legal and regulatory framework for this area.

Unfair fulfillment of its duties by tour operators and travel agents to tourists predetermined the expediency of insurance liability of subjects of tourism business. According to the survey of the Association of Tourism Business Leaders, one of the characteristic features

of each tourist season is the suspension of tourism enterprises, which leads to the impossibility of fulfilling duties to tourists. The current legislation of Ukraine in the field of tourism does not provide for the reimbursement of losses to tourists in the case of so-called "suspension of activities", but only "as a result of violation of the process of recognizing it as a bankrupt." As of today, such a problem is under discussion in the framework of elaboration of a new bill "On Amendments to the Law of Ukraine" On Tourism".

The market for tourist services, and with it the insurance market go to a qualitatively new level, which involves a combination of interests and mutually beneficial cooperation. In this direction, new scientific intelligence is needed that would follow the existing trends and direct the insurance companies to develop new insurance products to meet the needs of tourists.

To accelerate the development of the insurance market of Ukraine it is necessary:

- Insurers to cooperate more actively with the NBU;
- to provide insurance companies with access to the reserves of deposits held with banks;
- conduct currency auctions for the needs of insurers;
- improve the risk management mechanism;
- introduce health insurance for all;
- To amend and supplement the legal and regulatory framework of various types of insurance;
- To promote the insurance culture of the population and its trust in insurance companies [2, с.337].

Implementing the above-mentioned recommendations, it is possible to preserve and strengthen, possibly in the medium to long term, the financial potential of the Ukrainian insurance market, which will create favorable conditions for more active investment activity of domestic insurance companies in the period of post-crisis recovery of the economy.

In our opinion, it can be argued that Ukrainian insurers are at the stage of rethinking the world's insurance trends in order to improve the business climate in tourism. Modern realities require the improvement of social standards for the protection of the population in general and tourists in particular. Minimization of risks in tourism is possible only with the establishment of active cooperation between state authorities, tourism companies and insurance companies.

Hence, the insurance industry needs a comprehensive and systematic approach to the insurance industry and a qualitatively new level. Therefore, our further research will be to highlight the problems of increasing the safety of tourists, extending the attractiveness of personal insurance and improving the tourist product, namely, expanding the range of insurance services. Active, transparent and accessible position of all interested parties is a prerequisite for the successful development of tourism business in the country.

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АНОТАЦІЯ

ОСОБЛИВОСТІ СТРАХУВАННЯ У СФЕРІ ТУРИЗМУ

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Відпочинок є одним з істотних умов збереження і зміцнення здоров'я, підтримання високої працездатності та досягнення активного довголіття. Повноцінний відпочинок є невід'ємною складовою здорового способу життя та забезпечується за рахунок раціональної організації вільного часу, а також спеціальних відновлювальних заходів, які включаються в режим трудової діяльності. Відновлення працездатності допомагає відпочинок на курортах, в будинках відпочинку і т.п. Одним з поширених видів відпочинку є туризм.

Зокрема, вираз «страхування» іноді вживається в значенні підтримки в якійсь справі, гарантії удачі в чим-небудь, забезпечення безпеки людей при проведенні небезпечних робіт, при виступах спортсменів і т.д. Термін «страхування»

вживається і в значенні інструмента відшкодування збитку. Страхування, яке найбільш повно реалізується в умовах ринку, покликане задовольнити фундаментальну потребу – потребу в безпеці. Потреба в захисті свого життя і життя своєї родини має генетичні корені. Вона виникла ще на зорі людства. Страхування – це система економічних відносин. В процесі страхування туристичних послуг визначається якість цих послуг та формується імідж всієї туристичної галузі. Треба зазначити, що безпека для туриста – це найголовніше, та вона залежить перш за все від якісного страхування. Тож, страхування є повноцінною складовою будь-якої туристичної подорожі, та саме за допомогою страхування відбувається захист, як туристів, так і їх майна.

Дослідження статті спрямоване на висвітлення поняття страхування в туристичному бізнесі, його видів та розкриття функцій. Звернуто увагу на статистичні дані, основні комплексні страхові продукти, які пропонуються на українському ринку туристичного страхування.

В статті розглянуто основні фактори ризику в туризмі та основні страхові випадки, що трапляються із туристами. Обґрунтовано основні чинники, що впливають на розмір тарифу при страхуванні в туризмі. Охарактеризовано страхові програми туристичного страхування. Запропоновано застосовувати нові наукові розвідки, які б визначали наявні тенденції та спрямовували страхові компанії на розробку нових страхових продуктів для задоволення потреб туристів. Надано рекомендації щодо прискорення темпів розвитку страхового ринку України.

Ключеві слова: страхування, туристичний бізнес, страховик, страхувальник, ризик в туризмі, туристичні відносини, страховий поліс, страхові внески-премії, страхові фірми, туристичні фірми.

Табл.: 2. Рис.: 3. Літ.: 7.

АННОТАЦИЯ ОСОБЕННОСТИ СТРАХОВАНИЯ В СФЕРЕ ТУРИЗМА

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Отдых является одним из существенных условий сохранения и укрепления здоровья, поддержания высокой работоспособности и достижения активного долголетия. Полноценный отдых является неотъемлемой составляющей здорового образа жизни и обеспечивается за счет рациональной организации свободного времени, а также специальных восстановительных мероприятий, которые включаются в режим трудовой деятельности. Восстановление работоспособности помогает отдых на курортах, в домах отдыха и т.п. Одним из распространенных видов отдыха является туризм.

В частности, выражение «страхование» иногда употребляется в значении поддержки в деле, гарантии удачи в чем-либо, обеспечения безопасности людей при проведении опасных работ, при выступлениях спортсменов и т.д. Термин «страхование» употребляется и в значении инструмента возмещения ущерба. Страхование, наиболее полно реализуется в условиях рынка, призванное

удовлетворить фундаментальную потребность - потребность в безопасности. Потребность в защите своей жизни и жизни своей семьи имеет генетические корни. Она возникла еще на заре человечества. Страхование - это система экономических отношений. В процессе страхования туристических услуг определяется качество этих услуг формируется имидж всей туристической отрасли. Надо отметить, что безопасность для туриста - это самое главное, и она зависит прежде всего от качественного страхования. Поэтому, страхование является полноценной составляющей любой туристической поездки, и именно с помощью страхования происходит защита, как туристов, так и их имущества.

Исследование статьи направлено на освещение понятие страхования в туристическом бизнесе, его видов и раскрытие функций. Обращено внимание на статистические данные, основные комплексные страховые продукты, которые предлагаются на украинском рынке туристического страхования.

В статье рассмотрены основные факторы риска в туризме и основные страховые случаи, которые случаются с туристами. Обоснованы основные факторы, влияющие на размер тарифа при страховании в туризме. Охарактеризованы страховые программы туристического страхования. Предложено применять новые научные исследования, которые бы определяли имеющиеся тенденции и направляли страховые компании на разработку новых страховых продуктов для удовлетворения потребностей туристов. Даны рекомендации по ускорению темпов развития страхового рынка Украины.

Ключевые слова: страхование, туристический бизнес, страховщик, страхователь, риск в туризме, туристические отношения, страховой полис, страховые взносы-премии, страховые фирмы, туристические фирмы.

Табл.: 2. Рис.: 3. Лит.: 7.

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