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FREQUENCY OF THE INSURED RISK OCCURRENCE AND SEVERITY THEIR CONSEQUENCES

The article is dedicated to the comparative analysis of material wellness keeping as personal as group of people, upon the occurrence of random and unpredictable circumstances.

The often risks means the probability of damage or a "break-even" situations. In general, suitable specific risks for security, while fundamental – no. However, sometimes it is difficult to be categorical, because the views from time to time change the insurance market. We can say that the fundamental risks – risks are usually uncontrolled and all-encompassing, affecting indiscriminately, the responsibility for their consequences should be borne by society as a whole. Most important is the geographical factor, especially

in relation to such dangers as earthquakes and floods. In many parts of the world, insurers believe these risks are fundamental and therefore unacceptable for insurance.

The main purpose of insurance – is the acting as the mechanism of risk transmission.

Risk assessment is applied to a large number of mind individual aspect, body and property of the person or company property.

Insurance protects the financial situation, giving its owner the resources to claim damages or to maintain a person whose spirit and body have come to the state in which expenses are necessary or for the restoration of normal health, or for the content of his comfort as a disabled person.