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CURRENT TRENDS IN INSURANCE INDUSTRY IN UKRAINE

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Globalization, in turn, affects all spheres of life, including the accounts and financial reporting of enterprises.

Accounting and reporting of an insurance company of Ukraine have essential features, the reasons for which are the legislation of Ukraine. Thus, there are a number of features, which are typical only for the activities of an insurance company.

Insurance activity faces not only legal and tax barriers, but also the determination of the feasibility of certain aspects of the activity. So this aspect is considered both by the insurer himself and the user of his services.

That is, the insurer should note not only its own benefit, but also the potential economic benefit (expediency), which the client will receive. Not only marketing activities, but also specific economic categories, which can be used when choosing both individuals and legal entities.

The priority here should be according to the authors' opinion in the openness of information provided through the already discredited insurance system of Ukraine and the previously lost opportunities.

Of course, it is necessary that the declared economic opportunities coincide with the possibilities of insurance groups themselves. The main attention should be mainly for legal entities, although it is worth mentioning also individuals – entrepreneurs – is the correctness of accounting and tax accounting of insurance compensation and a balanced distribution of costs that form the account from which insurance payments are made.

These aspects, regardless of ownership forms, are relevant and require further study and research.

To perform accounting under insurance contracts, the difference between the established amount of the insurance contract and the amount of insurance indemnity paid should be determined.

If these two indicators coincide, the contract is considered closed.

A vivid example of this is the need to draw up a fund of insurance reserves at the operation of insurance companies, as well as to reflect it in the report and accounts.

In addition, specific accounts are required for accounting and disposal of funds, and gross premiums and insurance income paid are considered to be the income and expenses of operations.

One of the positive aspects of an insurance company's activity is the exemption from value added tax and a statute of profit tax on the taxation of core activities of 0 percent (other activities are taxable). This makes the insurance industry attractive for foreign investors.

For all the above-mentioned parameters, special forms of statistical reporting are used, which, like the tax one, must be filled in within the deadlines set for insurance companies.

All this activity is regulated by the following laws: The Tax Code of Ukraine, the Law of Ukraine "On Insurance" and the like.

So, in the law it is specified that activity of insurance companies consists of: insurance, reinsurance, and also financial activity connected with formation, placement of insurance reserves and their management.

ТУРИЗМ ЯК ЧАСТИНА НАЦІОНАЛЬНОЇ ЕКОНОМІКИ КРАЇН СВІТУ

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Туризм як частина національної економіки наразі є драйвером соціально-економічного розвитку в багатьох країнах світу.

Внесок туризму до національної економіки характеризується головним чином двома показниками: відсотком туризму у ВВП і відсотком зайнятого населення у сфері туризму.

На рис. 1 представлено порівняння країн світу у 1995 році та 2018 році за критерієм «внесок туризму у формування ВВП».

Рис. 2 ілюструє порівняння країн світу у 1995 році та 2018 році за критерієм «відсоток зайнятого населення у сфері туризму».

Результати дослідження вказують на значну перспективність туристичної галузі як драйверу соціально-економічного розвитку країни, що, на жаль, не знайшло реалізації в Україні.