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Gosstrakh: Ten Years Later

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ABSTRACT

Soviet insurance is not static, nor is the Soviet economy which contains it. All aspects of the insurance mechanism change regularly and, more importantly, the system shows signs of steady sustained growth.

The most recent discussions of the topic date back to the late 1960s. This article traces out the dynamics of Soviet insurance in the decade of the 1970s which is roughly defined as the term of years from 1967 through 1978. During that period the state insurance corporation has been reorganized; broader horizons have opened up in the insurance literature; there has been an intensified search for liability insurance; agricultural insurance has been restructured and expanded; and life insurance has begun to develop in new directions. A summary description of the present portfolio of insurance protection offered by GOSSTRAKH and a bibliography of materials published during the decade constitute the remainder of this article.

GOSSTRAKH Reorganized

GOSSTRAKH, of more properly GOSUDARSTVENNOE STRAKHOVANIE SSSR (State Insurance of the USSR) is charged with the development and implementation of insurance protection for the property and lives of citizens; the property of organizations and institutions; and the property of certain productive enterprises within the Soviet Union.

INGOSTRAKH of INOSTRANIE GOSUDARSTVENNOE STRAKHOVANIE (Foreign State Insurance), a companion organization, is better known to the community of nations which carry on trade with the USSR and visit there as tourists. The two organizations are not related at any level and operate independently under separate administrations. It is probable that the typical Soviet citizen, who increasingly is made aware of the services of GOSSTRAKH, has no knowledge at all of INGOSTRAKH which deals exclusively with outsiders [1].

There have been two constants in the administration of insurance of the lives and the property of Soviet citizens. First, since the beginning, governmental control has been exercised by the Ministry of Finance. Second, except for brief periods, implementation has been vested solely in the state enterprise GOSSTRAKH. Precise formal relationships between the Ministry of Finance and GOSSTRAKH have changed from time to time but it has always been a matter of absolute direct control, not one of indirect regulation.

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Prior to 1958 insurance activities were under the monolithic control of GOSSTRAKH USSR to which were subordinated all lower echelons of the insurance administration. All republic GOSSTRAKH administrations and the offices at district, county, and municipal levels were controlled directly by the "home office" of GOSSTRAKH USSR in Moscow.

A law of August 1958 achieved decentralization through two legal devices. First, the subordination of district, county and municipal offices was transferred from GOSSTRAKH USSR to their respective republic GOSSTRAKH administrations. Second, GOSSTRAKH USSR was abolished and reconstituted as an insurance department of the Ministry of Finance USSR [2].

The republic GOSSTRAKH administrations were given operational autonomy. General life insurance policy reserves and loss reserves, which prior to that time had been concentrated in a single fund GOSSTRAKH USSR, were redistributed to republic GOSSTRAKH administrations and the latter were required to operate with independent financial and accounting responsibility.

Each republic GOSSTRAKH administration was expected to carry on its functions in conformity with rules promulgated by the new insurance department relating to policies, salaries and commissions, accounting and reporting procedures, and other matters. However, the republic GOSSTRAKH administrations had direct and unilateral control over the district, county and municipal offices within their jurisdiction in the implementation of the general directives issued from above.

The impulse to reform had spent itself by 1967 and under Brezhnev there was a general tightening of control. GOSSTRAKH USSR was reestablished as a home office to provide common principles and rules for all the republic GOSSTRAKH administrations which again were subordinated to it.

The functions of the home office, GOSSTRAKH USSR, are now, as previously, to prepare legislative acts, rules and instructions; to prepare long range plans for development of insurance; to prepare cost budgets for the system as a whole; to work out salary and commission schedules; to provide educational services to insure proper qualification of workers and agents; and to exercise general control. Republic GOSSTRAKH administrations retain control of the local offices [3].

Thus, while the formal structure which existed prior to 1958 has been restored, the spirit of the reform has been retained and decentralization of operational authority and responsibility is the basic operational principle.

Broader Horizons in Insurance Literature

The output in the seventies of literature which deals with insurance matters was not as great quantitatively as the output of the sixties; but in qualitative terms the seventies show significant changes.

First, no new edition of F. V. Kon'shin's textbook appeared. Second, economic discussion of insurance began to outweigh the legal orientation of past years. Third, new writers addressed broader problems of insurance. Fourth, there was a growing willingness to take cognizance of the practices of

other socialist countries as possible guides for further development of Soviet insurance.

A New Textbook

Professor F. V. Kon'shin's textbook entitled *GOSUDARSTVENNOE STRAKHOVANIE V SSSR* (State Insurance in the USSR) dominated for two decades or more as the basic textbook used in finance institutes and technical schools. Editions were published at roughly four year intervals from 1947 through 1968. It served not only students in the USSR but those few outside who needed an authoritative guide to the principles and practices of Soviet insurance.

The comparable work of the seventies has been *GOSUDARSTVENNOE STRAKHOVANIE V SSSR* (State Insurance in the USSR), written collectively under the general editorship of Dr. L. A. Motylev who is also a co-author. Only one of the members of the collective authorship had published in the sixties. The group includes two women. The textbook follows the general pattern of Kon'shin's work but adds a section which discusses the economic work of the *GOSSTRAKH* offices in which chapters deal with (1) planning, (2) financial analysis, and (3) computer applications.

From Law to Economics

A second noticeable change in literature has been the shift of emphasis from law to economics as the proper discipline for insurance theorists. From the 1920s through the 1940s the intellectual study of insurance was the preserve of the law faculties and insurance was thought of in legal categories. This has been the case generally in Europe.

The great theorist of the post-World War II period was V.K. Raikher whose *OBSCHESTVENNO-ISTORICHESKIE TYPY STRAKHOVANIYA* (*Social-Historical Types of Insurance*) was published in 1948. A dogmatic, polemic work, intended to establish the theoretical preeminence of socialist insurance, the study was wide-ranging. It confronted bourgeois theorists, valiantly hacking away at them singly and collectively, marching on to a predetermined conclusion. It was challenging reading.

The fifties and sixties did not produce any comparable work and writers in those decades concerned themselves with technical operational matters, deferring to Raikher when deeper matters were approached. By the early seventies younger writers had moved decisively away from law to economics. In an article written in 1969, Pleshkov asserts boldly: "The essence of the insurance of civil liability, as we have seen, also has a purely economic character . . ."[4] Others have labored to establish "the role of insurance as an economic category in the system of Soviet finance . . ."[5]

Broader Perspectives

The new authors have been responsible for an array of books addressed to the broader problems of general insurance theory and the development of

insurance as an institution. Several have produced doctoral dissertations and masters theses on these broad themes in the economics faculties [6].

A bibliography of books, dissertations and theses published during the decade is appended to this article. Most of the listed authors published for the first time in the seventies. Kon'shin and Shermenev date back to the forties. Kon'shin apparently ended his writing in 1968, but Shermenev continues to publish. Drozdkov, Gladkov, Gulyaev, Kolganov, and Tagiev began their work during the fifties. Batorin and Kolomin began to publish during the sixties. All of the others are new. Two doctoral dissertations and three masters theses are listed. It is possible that there are other books and other dissertations or theses which have not come to this author's attention.

Looking Abroad

Moreover, the new authors have acknowledged the existence of a world outside the USSR as a source of inputs for their discussions of theoretical and practical problems. I. P. Drozdkov and V. G. Batorin examined life insurance in other socialist countries. E. V. Kolomin made a comparable study of property insurance. Other books and articles published in *FINANCY SSSR* have described and evaluated insurance practices of East European countries as patterns for the expansion of insurance for Soviet citizens. They have cited one Western authority, Ehrenfried Schütte, who has written widely over the past 15 years concerning Soviet insurance affairs and who has been reviewed favorably in East European publications [7].

The Search for Liability Insurance

The question of the desirability and need for liability insurance in the USSR has been debated more widely, more continuously, and more heatedly than any other single aspect of insurance. Until the late sixties the debate was carried on by lawyers. The literature gravitated to the various law journals where the discussion was couched in legal categories and legal reasoning. Since then the economists of GOSSTRAKH have asserted the logical and practical preeminence of economic rather than legal rationality in this matter.

The need for liability insurance rests on the Soviet law of torts which requires that the possessor (vladelets) of an object which is a source of increased danger is liable for the harm caused by that object. Money damages are a legal remedy in such cases. Cases are heard in People's Courts and may be appealed to higher jurisdictions. Suits are brought by citizen against citizen, citizen against state agencies, and state agencies against citizens. They become as complex and as controversial as comparable suits in the United States. The stakes, however, are much lower. Personal injury awards recognize collateral sources by being based only on the difference between the money value of the loss and payments made or due under the various funds of the Soviet social insurance system for health and disability care [8].

The automobile and its growing use in the Soviet Union holds the center of attention in present discussions. Soviet literature increasingly alludes to the

use of automobile liability insurance in other Socialist countries as supporting the desirability of its application to the USSR [9]. One doctoral dissertation has been published in this area: A. P. Pleshkov: *GOSUDARSTVENNOE OBYAZATEL'NOE STRAKHOVANIE GRAZHDANSKOI OTVETSTVENNOSTI INDIVIDUAL'NUKH VLADEL'TSEV MEKHANIRIZOVANNYKH SREDSTV TRANSPORTA (State Obligatory Insurance of Civil Liability of Individual Owners of Mechanized Vehicles.)*

Where other matters have been publicly debated for a long period, legislative action frequently has followed. It is not possible to know whether the discussion leads to the action, whether the recognized possibility of action produces the discussion, or whether there is some inter-mixture of the two processes. A more detailed discussion of liability insurance and its application to the USSR must be deferred to a separate paper.

Restructuring and Expansion of Agricultural Insurance

Two significant changes occurred during the 1970s. In the early years there was a substantial restructuring of agricultural insurance. In the last few months of 1978, in a change which perhaps marked a major turning point in Soviet insurance, the system of state farms (sovkhoz) was brought under GOSSTRAKH protection. Has the way been opened to insurance of other state property as well?

Restructuring

Prior to 1967, agricultural insurance, which provided insurance coverage for buildings, equipment, crops and livestock, was written on a two-tier system. A limited-value basic coverage was obligatory, being required by statute. Collective farms (kolkhoz) were permitted to insure to higher value on a voluntary basis and many did so.

An order (postanovleniya) of the Council of Ministers eliminated the voluntary insurance of higher values for collective farms but provided for a wider array of perils under obligatory insurance. This extended insurance protection to crops for drought, insufficient warmth, plant diseases, and so forth. Protection for other objects of insurance was expanded as well.

Rate structures and the basis for computation of losses were revised. Under the old system compensation in crop insurance was based on the average value of a given crop for the entire county. Under the new system, compensation is based on average value of a given crop for each individual collective farm. Comparable changes were made for livestock insurance.

To equalize relationships between GOSSTRAKH on the one hand, and collective farms on the other, it was provided in the operation of agricultural insurance that any short run excess of premiums collected over losses paid (underwriting profit) would no longer be accounted for as profit but would be entered in accounts as a reserve for settling long run in balances of losses in excess of premiums. Since profits no longer officially existed there would be no distribution of profits to the state budget. Presumably, although nothing is

said about the matter, sustained long run underwriting profits would lead to downward rate adjustments [10].

Insurance of State Farms

In 1979 the system of state farm enterprises was brought under the protection of GOSSTRAKH. Since the 1930's Soviet agriculture has been divided into two sectors: the system of collective farms and the system of state farms.

The collective farms (kolkhoz) have operated as cooperatives. They are administered by a chairman who is elected by the collective membership. They are financially independent of the state budget and membership income is based in theory upon distribution of operating profits of their collective operation.

The state farms (sovkhoz) are state enterprises which operate under the administrative control of a director appointed by the Ministry of Agriculture. Workers on state farms are employees and receive wages. State farms were carried until the late sixties within the state budget as state agencies. During the seventies state farms were placed on a basis of financial accountability (khozraschet) and were made responsible for profitable operation as determined by their individual income statements and balance sheets with no access to the state budget for negative values.

The application of the system of financial accountability to state farms opened a general discussion of whether or not they should also be insured through GOSSTRAKH. It was argued that since the financial distinction between collective farm and state farm had been eliminated, and since they now operate on the same financial principle of khozraschet, the state farm should have the benefit of equal insurance protection. A law of June 1, 1978, effective as of January 1, 1979, made that change[11].

Insurance of State Property

The change opens a new round of discussion, the foundations of which have already been laid, as to a redefinition of the ultimate limits of GOSSTRAKH operations. Soviet law recognizes two general categories of property: personal property and socialist property. Personal property includes objects of final consumption. Socialist property includes all objects used for productive purposes which may never be held as personal property. Socialist property is divided into two categories: state property and collective-cooperative property. State property represents capital objects administered by state agencies. Collective-cooperative property represents capital objects administered by the collective farms and by producer and consumer cooperatives.

During the twenties there was a gradual extension of insurance to protect state property. At first self-insurance funds were created within administrative departments which controlled various industrial sectors. Later those funds were liquidated and insurance was provided on a voluntary basis through GOSSTRAKH. Toward the end of the decade, insurance of state property was made obligatory and there was a wide expansion of the types of insurance offered.

For some reason, at the beginning of the 1930s the trend was reversed. By 1956 insurance of state property was virtually eliminated from the GOSSTRAKH portfolio except for obligatory insurance of state property which is leased to individual citizens or to non-state organizations.

Thus, it appeared during the past few decades that the trend was decisively away from insurance of state property. Kon'shin, in the last edition of 1968, described specific restrictive limits which define GOSSTRAKH operations; namely, personal property of workers, the lives of all members of socialist society, and cooperative-kolkhoz property[12].

The decision of 1979 to insure state farm property seems to reopen the door to the possibility of an extension of state insurance to state property wherever it is located. Fire insurance for property administered by state industrial enterprises and other kinds of insurance could be a logical extension of this step.

New Directions In Life Insurance

The most important changes in life insurance during the period under consideration include the following: the introduction of a system for premium payment by payroll deduction; the introduction of juvenile insurance, wedding insurance, and insurance for workers in hazardous occupations. In addition, the literature has given increased attention to the need for group insurance.

Payroll Deduction

The system of payroll deduction (*beznalichnii raschet*) was carried on experimentally in one restricted area before it was applied on a nationwide basis. After accounting and computer operations had been refined, a massive publicity program was initiated to prepare the public for the change. Each policyholder was given a voluntary option in making the change. In view of the obvious convenience of the new method, and in view of the pressure exerted through advertising, most policyholders signed the necessary authorization cards.

The payroll deduction system has obvious advantages for both the insured and for GOSSTRAKH although GOSSTRAKH may derive the greater benefit. It certainly produces greater stability in collection of premiums and in renewal of policies. It also eliminates the hazard involved in the handling of cash by individual agents and within GOSSTRAKH local offices.

In the past a basic duty of the agent was the periodic collection of premiums. The change to the payroll deduction system required a reorientation of the role of the agents who now are expected to devote more time and effort to sales and promotional activities. There has been a move to combine efforts of individual salesmen by organizing production teams or production brigades in which the work becomes a cooperative venture[13].

Juvenile Insurance

On January 1, 1968, GOSSTRAKH began to offer juvenile insurance to citizens in the Soviet Union. The policies are written on the lives of children age 12 or younger. The face amount of the policy is paid when the child reaches 18 or when the child is permanently disabled as the result of an accident. The parent, or any other person who purchases the policy, may pay a single premium or in installments. If the person who pays the premium dies before the policy matures, and premiums cannot be paid, the policy continues in force but the face amount is reduced in proportion to the premium actually paid. If the insured child is permanently disabled during the policy term, the compensation paid is calculated as the face amount of the policy times the percentage of total permanent disability.

Motylev has argued that this is not really insurance but a specialized form of savings account since there is no guarantee that the child will receive the full policy amount. He insists that a proper policy would provide guaranteed payment of the full insurance amount for the fixed term as is the case in other socialist countries[14].

Wedding Insurance

This insurance, like juvenile insurance, is essentially a form of endowment which is purchased by parents or other relatives for the benefit of children. Benefits are payable to the insured child on the date of the wedding or at age 25, or if the child is disabled prior to that date. If the insured child dies, the premium is returned with a supplementary payment of 200 rubles to the person who paid the premium. This policy has been popular in East Germany from whom it was adopted by GOSSTRAKH[15].

Insurance for Workers in Hazardous Occupations

Insurance against death and disability which arise out of and in the course of certain hazardous occupations is purchased by the employer on a voluntary basis in some instances and on an obligatory basis in others. It is the only type of group insurance now written in the USSR. The employer pays the premium for this insurance and the worker or the worker's survivor is the beneficiary. It has been written in one form or another since 1953, or at least there are Letters of Instruction from the Ministry of Finance dealing with it which date back to 1953. It was only recently discussed in the literature.

Group Insurance

Both Tagiev and Motylev discuss the need for group insurance in the USSR and cite the experience of other socialist countries in providing group protection for their citizens. Among other possibilities, they give particular attention to three kinds of group insurance which might receive future attention in the USSR.

The first is group life and disability insurance for the workers of a given enterprise. Motylev envisions a simple array of choices for offering such policies.

<i>(Rubles)</i> <u>Monthly Premium</u>	<i>(Rubles)</i> <u>Amount Payable for Death (Lump Sum)</u>	<i>(Rubles)</i> <u>Amount Payable for Disability (Lump Sum)</u>
1	500	1000
2	1000	2000
3	1500	3000

The second is Group Family Insurance for life and disability which would cover all members of a family who reside in a single household unit including the insured, the spouse, their children, their parents, and other relatives of either spouse. Amounts of insurance would be graduated with the full amount payable for the insured, and smaller amounts for spouse, children and relatives.

The third variant is coverage of two marriage partners under a single policy[16].

Gosstrakh Portfolio 1979

At the present time GOSSTRAKH provides property and life insurance.

Property Insurance

Agricultural Insurance: This insurance is written on an obligatory basis to cover all property of collective (kolkhoz) and state (sovkhoz) farms. Insured property includes crops, livestock, buildings, structures, transmission lines, mechanized vehicles, equipment, tools, stored inventories, fishing boats, sledges, and others. The perils insured against are enumerated but the array is wide and includes, as Soviet authors emphasize with pride, even drought, and qualifies as all risks insurance as the term is commonly applied to agricultural insurance. The amount of insurance protection is determined as follows:

Crops to 50 percent of value;

Buildings and other objects to 100 percent of inventory value;

Perennial Plantings, (orchards, vineyards, etc.) to 100 percent of inventory value;

Cattle, other livestock, poultry, etc., are insured to 70 percent of inventory value.

Detailed evaluation of this program of agricultural insurance must be deferred to a separate paper.

Cooperative and Social Organizations: Consumers cooperatives, and cooperatives which are organized by consumers for construction of dwelling units, sport clubs and other social organizations may insure property under a special policy on a voluntary basis. Property owned by these organizations or

held as bailees is insured. The bailee coverage is written as a supplement to the basic insurance on owned property. The policy insures buildings, vehicles, inventories, crops, livestock and other property.

Individual Citizens: Insurance of objects owned by individual citizens as personal property falls into the following categories:

1. **Obligatory Insurance of Buildings:** The citizen must insure buildings to a value calculated as unit cost per square meter (based on 1939 prices) times actual square meter area of the structure. This would produce a value considerably lower than present market or reproduction value.
2. **Obligatory Insurance of Livestock:** Livestock owned by citizens must be insured under obligatory insurance to 40 percent (in some cases 50 percent) of published values for one animal of each type and age group.
3. **Voluntary Insurance of Structures and Livestock:** The citizen may buy insurance on a voluntary basis to supplement the values insured on an obligatory basis. In each case, additional insurance can be purchased to cover the difference between the obligatory values and a prescribed percentage of actual present values.
4. **Voluntary Insurance of Household Property:** The citizen may insure household property up to 5,000 rubles without verification of value. Insurance in excess of 5,000 rubles requires verification of value by survey. The insurance covers a wide array of specified perils. It includes most property except documents, money, valuable papers, stamp and other collections, precious gems and metals, vehicle parts and accessories, animals and birds, and household or garden plants.
5. **Voluntary Insurance of Vehicles:** Citizens may insure vehicles under a separate policy. The policy insures automobiles, motorcycles, mopeds, snowmobiles, motorboats, sailboats and rowboats for property damage. There is no liability insurance coverage.

Obligatory Insurance of State Property Leased to Others: Housing which is administered by local governmental units and other buildings including churches and mosques which are leased to citizens or to groups are insured on an obligatory basis during the term of the lease. Other state property which is held by non-state entities as bailees is similarly insured.

Life Insurance

Combination Life Insurance (smeshannoe): The most widely written life insurance policy in the USSR is essentially an endowment policy with a disability supplement for a specific number of years. The face amount of the policy is paid if the insured dies or is disabled during the term, or when the policy matures at the expiration of the term. Cash values accumulate and nonforfeiture options are similar to those found in cash value policies in the United States. This policy has been adapted to accumulate funds for children in the form of *Juvenile Insurance* and *Wedding Insurance* which are comparable to the *Combination* policy. (They have been described above.) Other

adaptations include a double indemnity option and a simplified form written without medical examination.

Whole Life Insurance Against Death and Disability: This is comparable to an ordinary life insurance policy with the addition of a disability supplement. It is not widely used in the USSR where the citizen views insurance in terms of saving toward a specific goal rather than in terms of protection for survivors.

Term Life Insurance Against Death and Disability: This is a term life insurance policy written for a specific term with a disability supplement.

Accident Insurance: This policy is written for terms of one to five years to protect the insured against accidental death or disability.

Insurance for Workers in Hazardous Occupations: This has been described above.

Pensions: Annuities can be purchased with a single premium or with annual premiums spread over a period of years. The face amount of the policy may be payable either for a specified term of years or for the lifetime of the insured.

Obligatory Insurance of Passengers: Death and disability insurance is provided automatically to a limited amount for all passengers on railways, airlines, buslines, and other means of public transportation.

APPENDIX

BOOKS CONCERNING SOVIET INSURANCE WHICH WERE PUBLISHED BETWEEN 1967-1978

The following list is believed to be complete. Given the extreme difficulty of obtaining bibliographical references, however, it is very possible that other books exist and are not known to this author. The uncertainty could be resolved only by two-way communication with the Ministry of Finance in Moscow. This author has made successful attempts over the years to establish such contact.

S. N. Bagarat'yan: *STRAKHOVANIE MNOGOLETNIKH NASAZHDENII V KOLKHOZAKH: (Insurance of Perennial Plantings in the Kolkhozes)*. Mokva. Finansy. 1978.

V. G. Batorin: *NOVOE V LICHNOM STRAKHOVANII: (What is New in Personal Insurance)*. Moskva. Finansy. 1974.

V. A. Chistyakov: *BRIGADNII METOD RABOTU STAKHOVYKH AGENTOV: (The Brigade Method in the Work of Insurance Agents)*. Moskva. Finansy. 1973.

I. P. Drozdov: *ORGANIZATSIYA RABOTU LICHNOGO STRAKHOVANIYA: (The Organization of Work in Personal Insurance)*. Moskva. Finansy. 1973.

N. I. Gladkov: *GOSUDARSTVENNOE STRAKHOVANIE IMUSHCHESTVA KOLKHOZOV: (State Insurance of the Property of Kolkhozes)*. Moskva. Finansy. 1973.

A. Golikov: *SPRAVOCHNIK STRAKHOVOGO AGENTA: (A Guide for Insurance Agents)*. Moskva. Finansy. 1971.

F. S. Gulyaev, M. Ya. Katsov: *OPREDELENIE STRAKHOVOGO VOZMESHCHENIE SEL'SKOKHOZYAISTVENNYKH KUL'TURAM I MNOGOLETNIM NASAZHDENIYM: (The Determination of Insurance Compensation for Agricultural Crops and Perennial Plantings)*. Moskva. Finansy. 1972.

E. T. Kagalovskaya, A. A. Popova: *FINANSOVO STRAKHOVANIYA ZHIZNI V SSSR: (The Financial Principles of Life Insurance in the USSR)*. Moskva. Finansy. 1971.

K. D. Karpov: *FINANSOVO-KREDITNYE OTNOSHNIYA S KOLKHOZAMI: (Financial-Credit Relationships With the Kolkhozes)*. Moskva. Kolos. 1971.

M. M. Kolganov: *STRAKHOVANIE UROZHAYA I MNOGOLETNIKH NASAZHDENII V KOLKHOZAKH: (The Insurance of Harvests and Perennial Plantings of Kolkhozes)*. Moskva. Rossel'khozdat. 1969.

E. V. Kolomin: *GOSUDARSTVENNOE STRAKHOVANIE I KHOZRASCHETNAYA DEYATELNOST' KOLKHOZOV: (State Insurance and Financial Accountability of the Kolkhozes)*. Moskva. Ekonomika. 1972.

F. V. Kon'shin: *GOSUDARSTVENNOE STRAKHOVANIE V SSSR: (State Insurance in the USSR)*. Moskva. Finansy. 1968.

V. S. Kulikov: *VOPROSY TEORII I PRAKTIKI GOSUDARSTVENNOGO STRAKHOVANIYA V SSSR. (Problems of Theory and Practice of State Insurance in the USSR)*. Moskva. Finansy. 1975.

L. A. Motylev (Ed.): *GOSUDARSTVENNOE STRAKHOVANIE V SSSR: (State Insurance in the USSR)*. Moskva. Finansy. 1975.

L. A. Motylev: *GOSUDARSTVENNOE STRAKHOVANIE V SSSR I PROBLEMI EGO RAZVITIYA: (State Insurance in the USSR and Problems of Its Development)*. Moskva. Finansy. 1972.

L. A. Motylev (Ed.): *SPRAVOCHNIK PO GOSUDARSTVENNOMU STRAKHOVANIYU: (A Guide to State Insurance)*. Moskva. Finansy. 1978.

L. A. Motylev (Ed.): *SPRAVOCHNIK STRAKHOVOGO RABOTNIKA: (A Guide for Insurance Workers)*. Moskva. Finansy. 1969.

L. K. Nikitenkov: *ISCHISLENIE PLATEZHI PO GOSUDARSTVENNOMU STRAKHOVANIYU IMUSHCHESTVA KOLKHOZOV I MEZH KOLKHOZYKH PREDPRIYATIY: (The Calculation of Premiums for State Insurance of the Property of Kolkhozes and Inter-Kolkhoz Enterprises)*. Moskva. Finansy. 1976.

L. S. Pershina: *VRACHEBNAYA EKSPERTIZA LICHNOM STRAKHOVANII: (Medical Expertise in Life Insurance)*. Moskva. Finansy. 1975.

A. P. Pleshkov: *STRAKHOVANIE SREDSTV TRANSPORTA: (Insurance of Vehicles)*. Moskva. Finansy. 1971.

L. I. Reitman: *LICHNOE STRAKHOVANIE V SSSR: (Personal Insurance in the USSR)*. Moskva. Finansy. 1969.

G. I. Safin: *REVIZIYA RABOTY STRAKHOVYKH AGENTOV: (Auditing The Work of Insurance Agents)*. Moskva. Finansy. 1970.

V. N. Semenova: *ROL' FINANSOV I KREDITA V RAZVITII SEL'SKOKHOZYAISTVA: (The Role of Finance and Credit in The Development of Agriculture)*. Moskva. Finansy. 1973.

I. P. Shcheglov: *ORGANIZATSIYA RABOTY PO GOSUDARSTVENNOMU STRAKHOVANIYU: (Organization of Work in State Insurance)*. Moskva. Finansy. 1970.

M. K. Shermenev: *FINANSOVYE REZERYVY V RASSHIRENNOM VOSPROIZVODSTVE: (Financial Reserves in the Expansion of Growth)*. Moskva. Finansy. 1973.

G. M. Tagiev: *RAZVITIE GOSUDARSTVENNOGO STRAKHOVANIYA V SSSR (1917-1975): (The Development of State Insurance in the USSR)*. Moskva. Finansy. 1978.

V. N. Yakovlyev: *GOSUDARSTVENNOE STRAKHOVANIE IMUSHCHESTVA KOLKHOZOV: (State Insurance of the Property of Kolkhozes)*. Kishinev. Kartya Moldovenyanske. 1971.

DISSERTATIONS AND THESES

Doctoral: (Doktor Ekonomicheskikh Nauk)

A. P. Pleshkov: *GOSUDARSTVENNOE OBYAZATEL'NOE STRAKHOVANIE GRAZHDANSKOI OTVETSTVENNOSTI INDIVIDUAL'NYKH VLADEL'TSEV MEKHANIZOVANNYKH SREDSTV TRANSPORTA: (State Obligatory Insurance of Civil Liability of Individual Owners of Vehicles)*. 1971.

M. K. Shermenev: *FINANSOVYE REZERYVY KAK FAKTOR PLANOMERNOGO RAZVITIE SOTSIALISTICHESKOI EKONOMIKI: (Financial Reserves as a Factor in the Planned Growth of the Socialist Economy)*. 1971.

Masters: (Kandidat Ekonomicheskikh Nauk)

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