
DIALOGS WITH SPECIALISTS

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COMPULSORY LIFE AND HEALTH INSURANCE FOR EMERCOM OF RUSSIA STATE FIRE SERVICE EMPLOYEES

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Abstract. Life and health insurance for fire investigating officers is one of the most promising directions of EMERCOM of Russia activity. Compulsory insurance for EMERCOM of Russia State fire service employees guarantees financial support to the families of employees in the event of their death or serious injury. It also contributes to improvement of the quality of work of this service.

Keywords: insurance, emergency, life, health, risk, employees

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One of the main tasks of EMERCOM of Russia in modern conditions are:

- improving the level of personnel professional training;
- fostering a high sense of patriotism and responsibility for assigned tasks among the personnel;
- prioritizing life support for the affected population in case of natural and anthropogenic disasters.

At the same time, employees of the State fire service (SFS) of EMERCOM of Russia perform a wide range of tasks and have an exceptional role in prevention and elimination of the consequences of emergencies, fires and anthropogenic disasters, in improvement of the alert and readiness level of the population and shaping a culture of life safety. They work for the benefit of society, bear responsibility for human lives and environment, their service is an example of the highest professionalism and dedication. While taking into account the recent global changes, the EMERCOM of Russia is constantly improving itself in order to effectively respond to increasing challenges and ensure the safety of citizens in various situations.

Social protection of EMERCOM of Russia employees is not just a formality, but a matter of national security. These people, who risk their lives and health to save others, deserve special care and attention from the state. The Constitution of the Russian Federation guarantees the right to life, health and property to every citizen [1]. That is why ensuring their social protection is not just a moral duty, but a strategically important task of the state.

The social protection of EMERCOM of Russia employees should include the components shown in fig. 1.

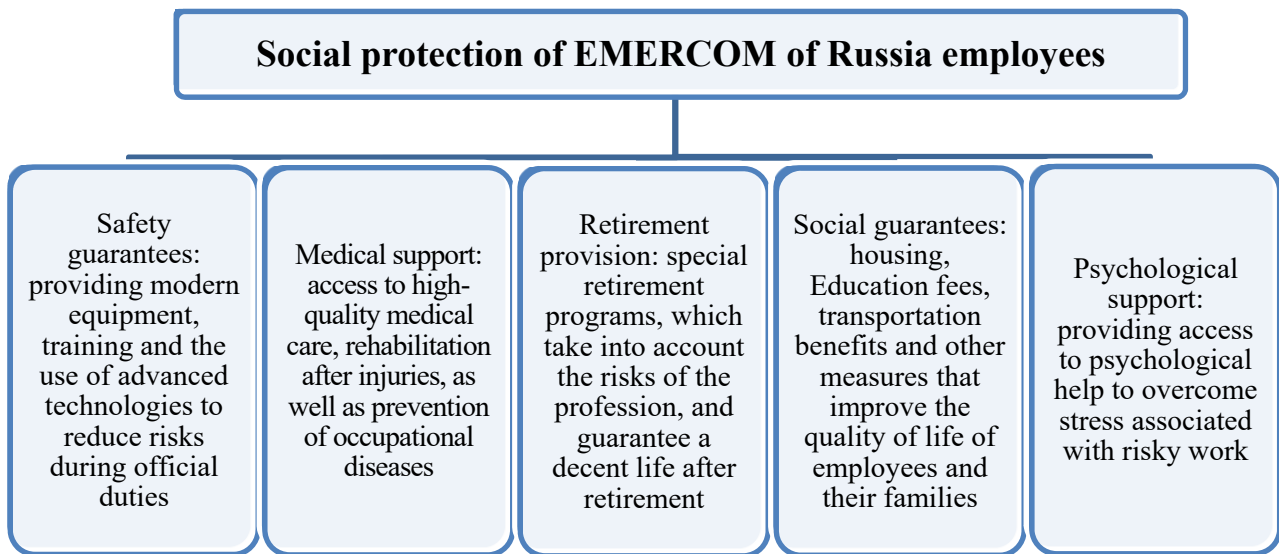


Fig 1. Social protection of EMERCOM of Russia employees

Consider the importance of financial planning during a person's lifetime. Throughout their career, a person is faced with fluctuations in income, which may be associated with career growth or recession. We are gradually getting used to a certain standard of living, but the onset of retirement age can be a challenge [2]

Without sufficient savings or their own business, a person has to rely on retirement payments, which may lead to forfeiting of some usual benefits. Life insurance is an important element of financial planning. The root of this word «sure» indicates protection from financial risks associated with disability or loss of a breadwinner in the family. Life insurance can be seen as an investment in the future, providing financial security protection for yourself and your loved ones. In developed countries, life insurance is an integral part of socio-economic well-being. People are insured not only in cases of sudden illness or death, but also in future stability and the guarantee of living a full life after retirement. Life insurance offers a variety of opportunities for capital accumulation, taking into account possible risks, including longevity and death. Upon completion of the insurance contract, a person can expect to receive accumulated funds and investment income. This may seem similar to a deposit, but with additional guarantees. In the event of an insured event, such as sudden illness or disability, the insurance company guarantees the payment of the insurance capital, providing financial protection to both the insured person and his relatives.

Considering all of the above, life insurance is an important financial security tool that provides protection from financial risks and allows you to live peacefully, knowing that even in the event of unforeseen circumstances, you can ensure a decent standard of living for yourself and your loved ones.

The problem of EMERCOM of Russia employees' insurance is urgent due to a number of circumstances.

Firstly, the job of EMERCOM of Russia's employees poses a serious threat to their lives and health. While performing their duties, they face emergencies such as fires, floods, earthquakes etc., which can easily lead to injuries or death. Secondly, the insurance of EMERCOM of Russia's employees is important as financial support to their families in the event of their death or serious injuries. This supportive measure is especially significant, given that the salaries in EMERCOM of Russia do not always provide a decent standard of living to families in case of loss of a breadwinner. Thirdly, insurance of EMERCOM of Russia employees contributes to improving the quality of work of this service. When employees are confident that their families

will be financially provided for in the event of accidents, they can perform their duties more responsibly and seldomly make rash decisions that threaten their life and health [3].

The problem of insurance for EMERCOM of Russia employees is urgent due to the need of guaranting the life and health safety of these specialists, as well as providing support to their families in the event of tragic events.

Yet this topic is not new to the study. Among the authors who have studied this issue, L.S. Mutalieva, A.V. Bragisha, T.A. Grigoriev, M.V. Rybakin, A.P. Tolstova, S.B. Nemchenko, B. Tenyakova, can be highlighted. Despite the ongoing research, the topic of EMERCOM of Russia employees' insurance remains relevant.

The specifics and social significance of EMERCOM of Russia's specialists' job necessitate special insurance.

Compulsory life and health insurance for rescuers is funded from the federal budget of Russia and provides protection against possible risks to life and health. This type of life and health insurance for rescuers is necessary, since employees of EMERCOM of Russia are often at risk of harm while on duty.

In addition to compulsory life and health insurance for rescuers, Federal Law № 69-FL dated December 21, 1994 «On Fire Safety» [4] provides for mandatory state personal insurance at the expense of the relevant budgets of the fiscal system of the Russian Federation for employees and employees of the EMERCOM of Russia.

In addition, the Federal Law of March 28, 1998 № 52-FL «On Compulsory State life and Health insurance for military personnel, citizens drafted for military training, Ordinary and Commanding Officers of the Internal Affairs bodies of the Russian Federation, the State fire service, employees of institutions and bodies of the penal enforcement system, employees of the National Guard Troops of the Russian Federation, employees of enforcement agencies of the Russian Federation» (Federal Law № 52-FL) [5] establishes the grounds, conditions and procedure for mandatory state personal insurance of employees of EMERCOM of Russia.

Fig. 2 shows the insurance sums for compulsory state personal insurance of EMERCOM of Russia employees, paid upon occurrence of insured events in accordance with this law.

Consequently, the availability of compulsory state life and health insurance guarantees social protection for employees and their families in case of accidents that occurred while the officer was on duty.

Compulsory state life and health insurance for employees of EMERCOM of Russia can be defined as combined, since it covers both the risks of death and accidents. To be exact, the insurance of EMERCOM of Russia employees includes aspects of life protection, since the death of a firefighter during the insurance period is considered an insured event, and accident insurance, since disability, serious or minor injuries are also considered insured events.

Since the life and health of the State fire service of EMERCOM of Russia employees is at a significant risk, their insurance is aimed at protecting intangible assets. The main reasons for the formation of such relations are inevitable dangers and threats to life and health, and the desire of the state and society to protect lives and health of rescuers.

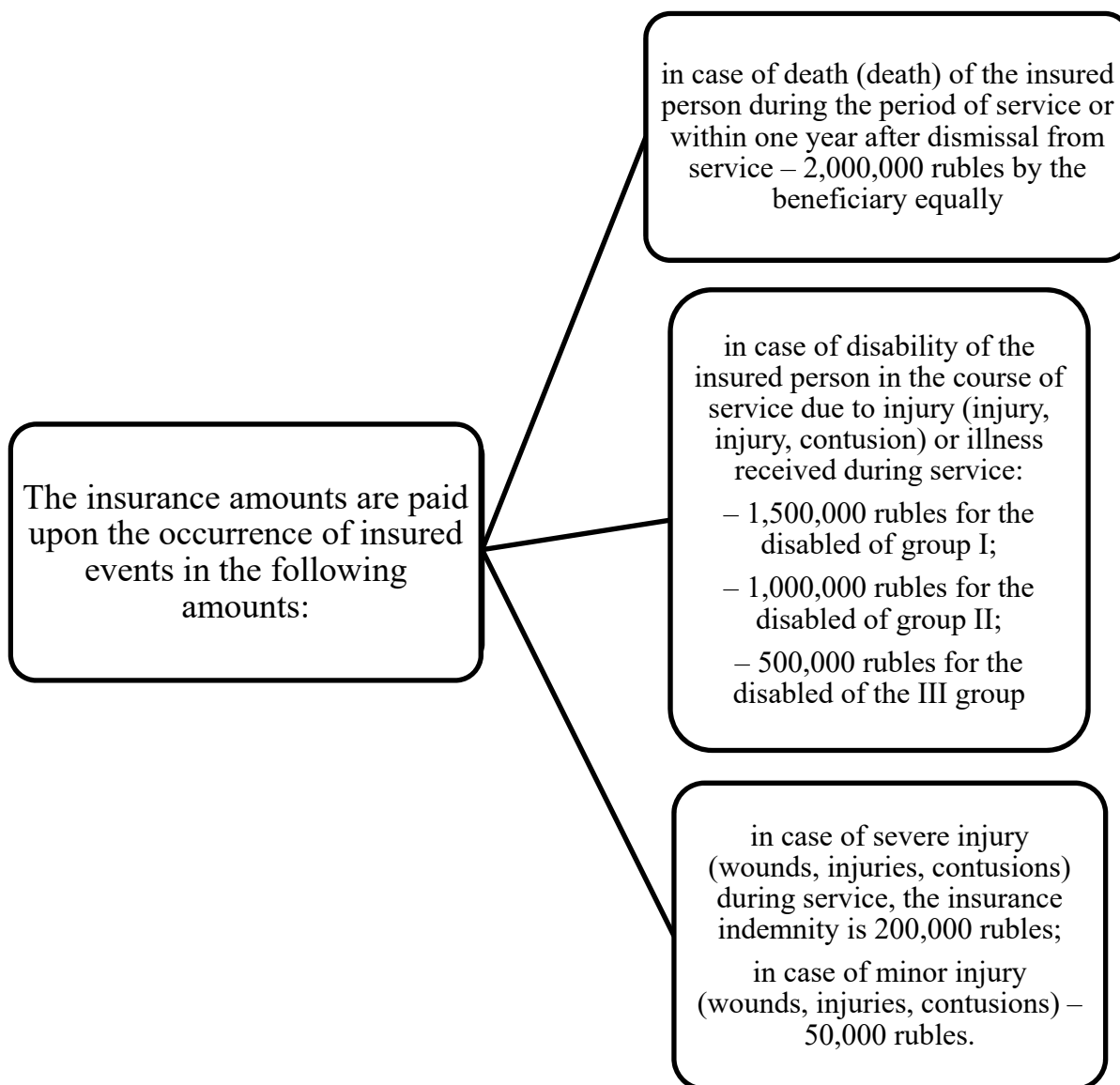


Fig. 2. Insurance sums for compulsory state personal insurance of EMERCOM of Russia employees, paid upon the occurrence of insured events

Insurance of EMERCOM of Russia employees belongs to the category of personal insurance, since it covers risks associated with possible loss of life, disability and health, which is confirmed by an analysis of insurance facilities and insurance risks, in case of which insurance is provided.

In order to improve insurance legislation and legislative norms, it is necessary to unify and consolidate laws on compulsory state insurance for certain categories of citizens in a single regulatory act. In this law, it is necessary to consolidate the goals, objectives, principles and general conditions of compulsory insurance of EMERCOM of Russia employees. It's also necessary to include a list of compulsory insurance types in the law of the Russian Federation № 4015-I dated November 27, 1992 «On the organization of insurance business in the Russian Federation» [6].

The need for insurance protection for firefighters and rescuers is based on the fact that the insurance protection system for this category of EMERCOM of Russia employees is also grounded on the compulsory state insurance principles. There already exists a corresponding regulatory act for each of these employees categories. Insurance of employees of the EMERCOM of Russia SFS is regulated by Federal law № 52-FL. Rescuers' insurance relations are regulated in Article 31 of Federal law № 151 dated August 22, 1995 «On Emergency Rescue Services and the Status of Rescuers» [7].

Both of these categories of EMERCOM of Russia employees often perform similar functions: rescuers can be involved in extinguishing fires, and firefighters can take part in rescue operations. Thus, the question regarding the need of legislative unification arises. Insurance protection must be provided equally for all employees, regardless of the division.

Additional work is needed to update and coordinate legislation governing the insurance protection of rescuers and firefighters in order to guarantee a unified and fair approach to insurance payments for all employees of EMERCOM of Russia, taking into account the specifics of their work and the risks they are exposed to [8].

It should be noted that compulsory state insurance applies to EMERCOM of Russia SFS employees, while protection of civilian personnel is carried out according to other administrative and legal forms. Damage suffered by civilian personnel on duty is compensated in two ways:

- by insurance payments;
- by compensation provided by law.

Compensation for the EMERCOM of Russia employees is a form of state obligation in the area of social security.

To summarize, it can be noted that the insurance of the EMERCOM of Russia employees plays an essential role in ensuring the financial security of employees and their families in the event of accidents or injuries. This includes various types of insurance, such as life and health insurance, medical insurance, retirement insurance and accident insurance.

Nevertheless, there are some flaws in this area, which include high insurance premiums and insufficient awareness of employees about availability of insurance programs. To eliminate these flaws, it is necessary to work on informative systems, develop flexible insurance programs and encourage insurance registration. It is also very important to monitor compliance with insurance requirements and cooperate with other organizations to create effective insurance programs.

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