



The Ministry of the Russian Federation for Civil Defence, Emergencies and Elimination
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Policy Instead of Regulations



The interview of the head of the Department of Supervisory Activities Yuriy Deshevkh to “The Russian Business Newspaper”.

The agreement of the draft bill concerning “Personal Liability Insurance for Infliction of Injury as the result of the fire” is coming to an end in federal agencies. What is business to prepare for? How can entrepreneurs reduce risks and, consequently, insurance rates? The answers to these and many other questions will be given by the head of the Department of Supervisory Activities Yuriy Deshevkh.

- Yuriy Ivanovich, why is it only now that we have started speaking about the necessity of fire insurance, how did we manage to live without it earlier?

- The necessity of the creation of the mechanism of compulsory fire insurance is determined by the life itself. It would be wrong to call it “know-how”. The first variant of the fire insurance draft bill was introduced to the State Duma as long as in 1999. Unfortunately, it was left there without consideration. And now we have returned to this question. This is one of the draft bills which concerns liability insurance. For instance, on the initiative of EMERCOM, in 2004 a draft bill concerning liability insurance for usage of potentially dangerous objects was introduced to the State Duma. It was passed in the first reading. However, manufacturers were not optimistic about the bill, they gave numerous arguments explaining why it was too early to accept it. They referred to economic difficulties. Surely, acceptance of the law is a certain burden for owners of property, who must insure their risks.

- And what about other countries?

- In some countries they don't have a notion of “compulsory insurance”. I would call this term “temporary insurance”. The essence of it is the following: if you want to perform air service or exploit places attended by a large number of people – be so kind as to fulfill certain conditions.

What is the mechanism of enforcement of insurance? It depends on the country. Let us take France. They don't have the notion “fire insurance” there. Nevertheless, to take out a loan a citizen must do at least two things – get a life and property insurance. To do this he invites to the site or to his house a fire inspector who will evaluate the level of fire prevention and give corresponding reference to the insurance company. There is another variant – to be ready to pay a fine of 70 million Euro in case of infliction of injury of other people. That is why in Europe they always have liability insured.

- Does an insurer also bear responsibility?

- An insurer evaluates his risks carefully. If he sees that a company produces poor-

