

## SECTION 7. MONEY, FINANCES AND CREDIT

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### HISTORICAL SOURCES OF FORMING AND DEVELOPMENT OF INSURANCE SYSTEM

Realization of reforms is impossible without creation of the effective insurance system. The adequate rethinking of logic of the newest transformations in the insurance system is possible without the sound study of historical sources of her origin, forming and development. The sound analysis of historical sources of forming and development of insurance and insurance system allows understanding conformities to law of evolutionary changes and define modern her progress trends. Insurance as passed the phenomenon of long duration way of evolutionary development from his primitive forms to forming of the modern integral insurance system. The analysis of four stages of development of the insurance system is in-process carried out; basic characteristic signs are distinguished for every stage. Sound research of the insurance system on the basis of historical evolutionism allowed to perfect division into periods of her development.

The analysis of forming and development of insurance showed for protracted enough historical periods, that every stage developed on certain; inherent to these period laws, forms the specific features and serves as soil for evolutionary transformation of next period. The study of origin, forming and development of the insurance system through the prism of historical evolutionism allowed to investigate and understand logic of her dynamic transformations, to educe character of causes and effects of these transformations and assists the decision of problem of forming of the newest theory of insurance and insurance system.

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