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## Assessment of the Solvency of Insurance Companies on the Basis of Comprehensive Risk Accounting

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### Abstract:

Determining the solvency of insurance companies on the basis of comprehensive consideration of different risk groups is becoming especially relevant in modern financial activity, that requires thorough research of these aspects of the problem. This article contains the types and structuring of the main risks of insurance activity and it also presents their relationships. There is proposed a method of assessing the solvency of national insurance companies which is based on the acquired foreign approaches, considering various risk groups such as insurance, market, credit and operational. In order to take into account all the main risks faced by a particular insurer, the estimating technique is subject to significant transformation. A feature of the new system should be a change in approaches to assessing solvency basing on individual risks inherent in a particular insurance company.