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## DEVELOPMENT OF LEGISLATION ON ENVIRONMENTAL INSURANCE: EXPERIENCE OF THE EUROPEAN UNION AND RUSSIA

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### ABSTRACT

This article analyzes the development of the environmental insurance legislation of the European Union and the Russian Federation. The advantages of this mechanism in matters of compensation for harm caused to the environment due to environmental offenses are determined. The analysis of Directive No. 2004/35 / CE of the European Parliament and the Council of the EU on environmental responsibility, aimed at preventing environmental damage and eliminating its consequences. A comparison of Russian legislation with the norms of environmental insurance adopted in the European Union is carried out. The conclusion is formulated that environmental insurance should become a priority direction of the state natural resource policy.

**Keywords:** insurance, risks, environmental insurance, emergency situations, industrial safety, ecological safety, responsibility for environmental damage.