

ЕКОНОМІКА ТА УПРАВЛІННЯ НАЦІОНАЛЬНИМ ГОСПОДАРСТВОМ

UDC 368(043.2)

УДК 368(043.2)

V. V. Vyhovska, Doctor of Economic Sciences,
Associate Professor**В. В. Виговська**, д. е. н.,
доцент**THEORETICAL PRINCIPLES OF FORMATION
THE SYSTEM OF SAFETY OF INSURANCE
MARKET****ТЕОРЕТИЧНІ ПОЛОЖЕННЯ ФОРМУВАННЯ
СИСТЕМИ ЗАБЕЗПЕЧЕННЯ БЕЗПЕКИ
РОЗВИТКУ СТРАХОВОГО РИНКУ**

Urgency of the research. Modern conditions of functioning of the insurance market in Ukraine, characterized by a number of destabilizing trends related to the outflow of capital, accumulation of risks, emergence of resource constraints put forward new requirements for the security of the insurance market.

Target setting. Activation of the insurance market of Ukraine objectively requires deepening of theoretical and methodological foundations of security of insurance market.

Actual scientific researches and issues analysis. Theoretical approaches to the formation of the security system of insurance market are analyzed in works of such scholars as O. Baranovsky, O. Derkach, A. Yermoshenko, V. Marhasova, S. Onishko, N. Tkachenko and others.

Uninvestigated parts of general matters defining. Methodological approaches to the formation of security system of insurance market require system studies.

The research objective. The aim is to identify the essential content and to describe the architecture of the security system of insurance market.

The statement of basic materials. In this article the author proves that the upward trajectory of the insurance market is realized by building a system to ensure its security through active use of tools and techniques, covering both research and application layer. It is established that the security system of insurance market is a series that aims to achieve a given level of security which is described by indicators and quantitative models. The article formulates basic stages of implementation of security of insurance market.

Conclusions. Suggestions for developing the security system of insurance market, which will create the foundation for his rising progress, are developed.

Keywords: insurance market; insurance market safety; system.

DOI:10.25140/2410-9576-2017-1-2(10)-35-40

Target setting. The peculiarity of the modern period of economic development of Ukraine - is a radical change of vectors of development and transformative state of society. The prerequisites for modernization processes are primarily economic factors that contribute to the emergence of a significant number of new threats: economic and property stratification, probability of transformation of local conflicts and crises in global, international terrorism etc. This causes a necessity to take a fresh look not only on the nature of the security of insurance market, but also on the variety of mechanisms to counter the risks or threats. The magnitude of the tasks of Ukraine's insurance market development

Актуальність теми дослідження. Сучасні умови функціонування страхового ринку в Україні, що характеризуються низкою дестабілізуючих тенденцій, пов'язаних з відтоком капіталу, нагромадженням ризиків, виникненням ресурсних обмежень, висувають нові вимоги до забезпечення безпеки страхового ринку.

Постановка проблеми. Активізація розвитку страхового ринку України об'єктивно потребує поглиблення теоретико-методологічних основ забезпечення безпеки страхового ринку.

Аналіз останніх досліджень і публікацій. Теоретичні підходи до формування системи забезпечення безпеки страхового ринку досліджено в працях таких науковців як: О. Барановський, О. Деркач, А. Єрмошенко, В. Маргасова, С. Онишко Н. Ткаченко та інших.

Виділення недосліджених частин загальної проблеми. Системного дослідження потребують методологічні підходи до формування системи забезпечення безпеки страхового ринку.

Постановка завдання. Визначити сутнісний зміст та окреслити архітектуру системи забезпечення безпеки страхового ринку.

Виклад основного матеріалу. В цій статті автором доведено, що висхідна траєкторія розвитку страхового ринку реалізується шляхом побудови системи забезпечення його безпеки на основі активного використання засобів і методів, що охоплюють як науковий, так і прикладний рівень. Встановлено, що система забезпечення безпеки страхового ринку є циклом, що спрямований на досягнення заданого рівня безпеки, для опису якого використовуються показники та кількісні моделі. В статті сформульовано базові етапи впровадження системи забезпечення безпеки страхового ринку.

Висновки. Розроблено пропозиції щодо розбудови системи забезпечення безпеки страхового ринку, що дозволить створити фундамент для його висхідного поступу.

Ключові слова: страховий ринок; безпека страхового ринку; система.

ЕКОНОМІКА ТА УПРАВЛІННЯ НАЦІОНАЛЬНИМ ГОСПОДАРСТВОМ

requires the design of an objective multicomponent system that ensures its security and development of sequence of its implementation to facilitate organic functioning and effectiveness of the system.

Actual scientific researches and issues analysis. The basis for deepening of theoretical understanding of the essence of security of insurance market and approaches to its implementation serve the works of famous scientists, economists and practitioners as L. Alekseyenko, I. Babets, V. Baranov, O. Baranovsky, A. Bozhenko, O. Hamankov, O. Derkach, A. Yermoshenko, M. Yermoshenko, O. Zhabynets, A. Kirichenko, O. Kravchenko, V. Marhasov, S. Onishko, N. Nahaychuk, A. Ruban, N. Tkachenko, T. Jaworski and others. While acknowledging the significant contribution of these scientists to the formation of theoretical views on the security of insurance market we must pay attention to the insufficient level of elaboration of the problem and urgency of further research.

The research objective. The aim of the article is to deepen scientific views on the formation of the security system of insurance market in order to prevent a wide range of internal and external threats, characterized by destructive influence.

The statement of basic materials. The implementation of the security system of insurance market forms the basis for rising of insurance market development, increasing of its competitiveness, strengthening the position in the global insurance environment, adapting domestic law of solvency and capital formation to European standards, which will solve the current problems of the insurance market development.

Implementation of an effective security system of insurance market requires the use of progressive tools to justify management decisions from the standpoint of economic rationality.

In this context, the formation of structure-attractor through the development of new methods and models which take into account the following characteristics: dynamics, uncertainty, adaptability, ability to modernize internal structure, multivariate behavior, ability to resist destructive influences, determination target is becoming of particular importance (Fig. 1).

Strengthening the security system of insurance market should be aimed at designing robust block and on this basis it should realize its mission to protect the public interest. System of insurance market security is a series that aims to achieve a given level of security, which is described by indicators and quantitative models. This focuses on methods levers and solutions that aim to improve the insurance market security.

Model of insurance market security sets the sequence of actions to ensure the continuity of insurance reproduction. The activity of each entity of the system includes the implementation of the following stages:

- identification of insurance market security threats and their carriers;
- analysis of mechanism of destructive influence of threats discovered;
- retrospective analysis of socio-economic processes negatively affecting the insurance market development trends and the mechanisms of implementation of the interests of members;
- definition of objects of protection;
- determinations that indicate actions that are detrimental to the economic system;
- justification of competencies and empowerment subjects to ensure efficiency of the system;
- development of measures of neutralization, termination of threats or negative consequences of their impact on the insurance market;
- modeling a perspective of the system, adjusting its parameters, control over the effectiveness of functioning;
- adaptation of the system of insurance market security to the changes of the environment.

The implementation in practice of the system of insurance market security is based on the consolidation of the control algorithm, the functional structure of the system that implements the algorithm, its parameters and properties that meet the requirements of quality and accuracy, and automated design tasks.

ЕКОНОМІКА ТА УПРАВЛІННЯ НАЦІОНАЛЬНИМ ГОСПОДАРСТВОМ

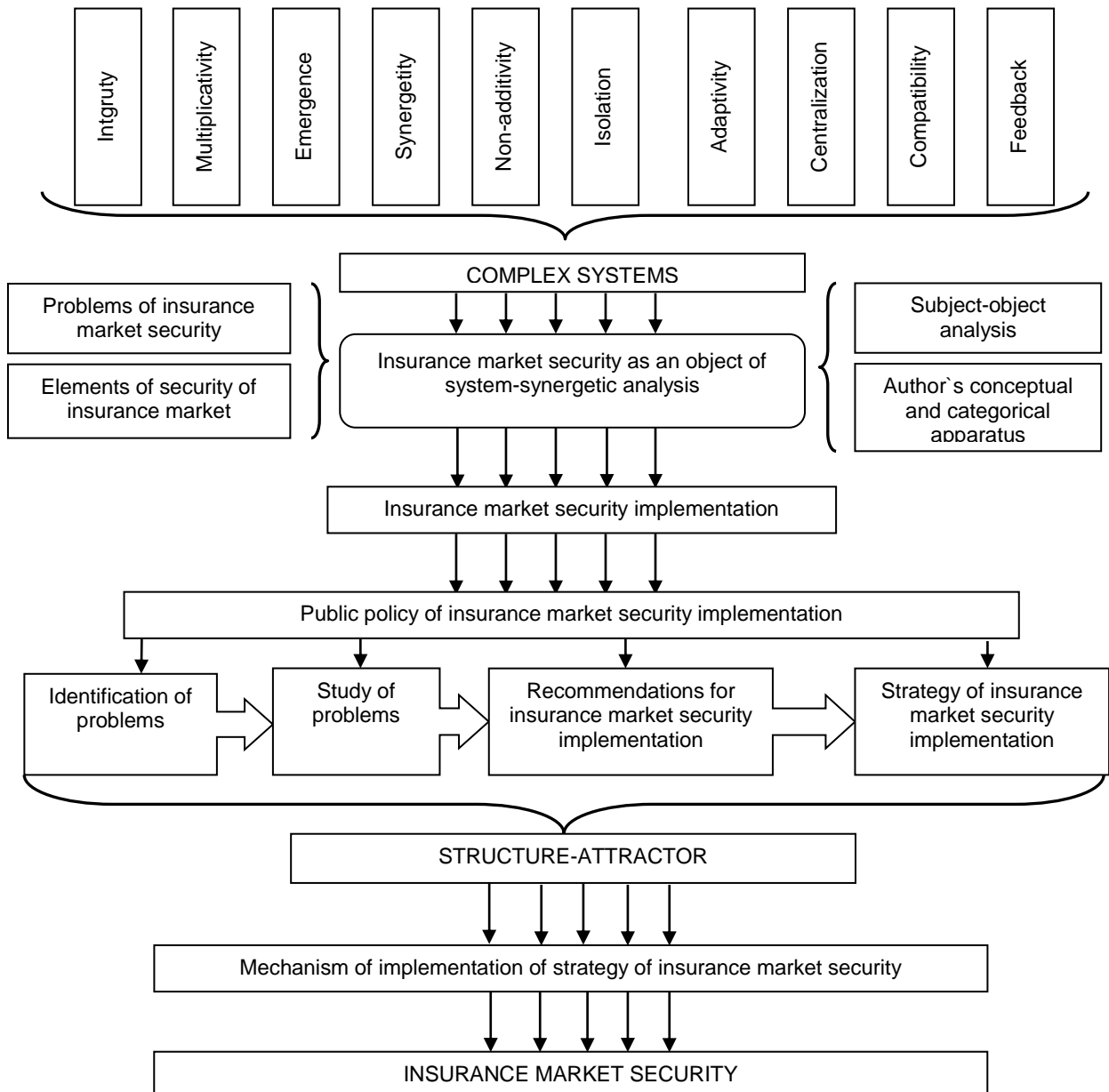


Fig. 1. Formation of structure-attractor (system of insurance market security implementation) from the standpoint of system-synergetic approach

Source: built by the author

Implementation of insurance market security is a focused organization process of achieving the objectives of the system through the coordinated impact on the insurance market safety, which results in a given state or maintaining a given state. Implementing this system involves the development of algorithm-instruction (Fig. 2) on how to achieve the objectives of insurance market security in different situations.

ЕКОНОМІКА ТА УПРАВЛІННЯ НАЦІОНАЛЬНИМ ГОСПОДАРСТВОМ

The sequence of realization of complex of methods, levers and techniques to implement the insurance market security is a technology of management of this system; it reflects the stages of the system implementation and provides information for the algorithmic analysis of the feasibility of such a system, forms of implementation and the degree of automation [3].

Within each of the presented levels of management adaptive processes are carried, aimed at forming actions, taking into account a synergistic principle of consistency with the characteristics of self-development of the system of insurance market security. Under the structural and parametric adaptation in the problem of synthesis of trajectory of implementation of insurance market security we understand the accumulation and procession of information in the system, aimed at developing a control action as a choice of management tools, the most appropriate for the self-development of the system of insurance market security in the given constraints.

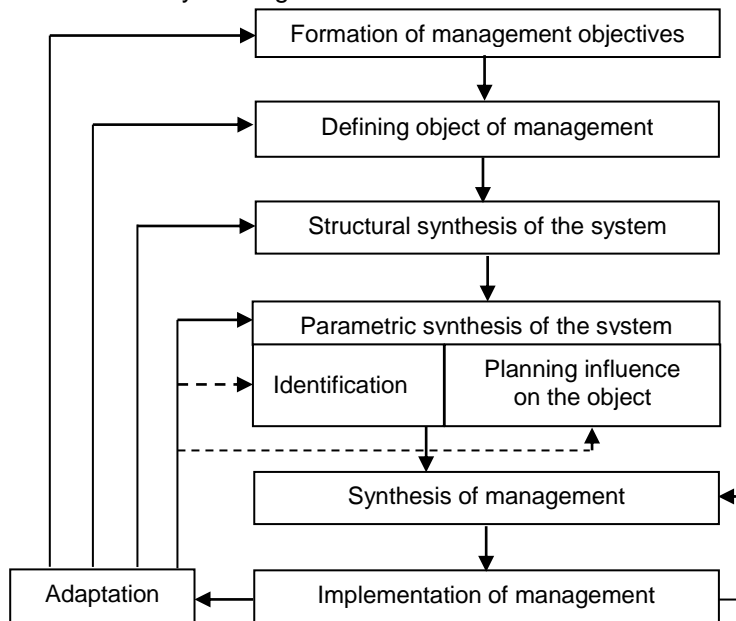


Fig. 2. Typical scheme of stages of management of structure-attractor
 Source: systematized and built by the author on the basis of [3]

As a result of the deployment of these stages the basic stages of implementing the security system of the insurance market are formulated, presented in Fig. 3.

The starting point for modeling the system of the insurance market security is defining its purpose, which is realized through the transfer of its functions. A set of functions determines the structure of the system (subsystems and elements), which ultimately implies structural organization of resources, subjects and mode of operation.

From the point of view of general theory of management in the system, the object of management which contains the process to be managed should be defined on the next stage. Also, a special authority (operating apparatus of regulation) which might be state governments, corporate structure or natural persons should be defined to manage the insurance market security.

The system of the insurance market security interacts with the environment, and therefore is under the influence of social, political, economic and other factors.

The subjects of the system of the insurance market security concentrate on the environmental parameters that affect the level of security and can be changed in the desired direction with the mechanisms and means available to them.

ЕКОНОМІКА ТА УПРАВЛІННЯ НАЦІОНАЛЬНИМ ГОСПОДАРСТВОМ

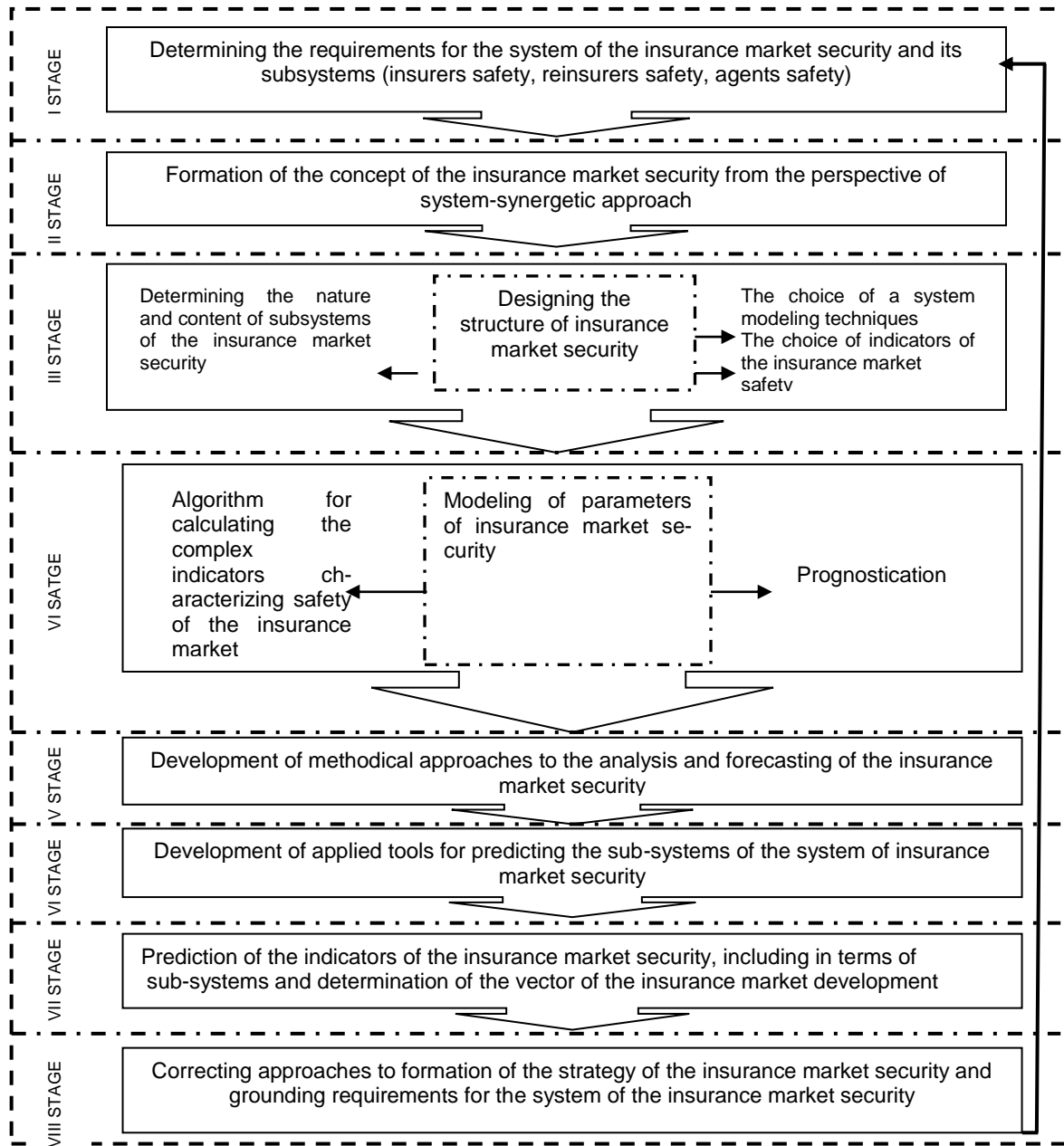


Fig. 3. The structure of building and implementation of the model of implementation of the insurance market security

Source: systematized and built by the author

Identification of the insurance market security threats is based on an analysis of the degree and perspective of their impact on the ability to support continuous insurance reproduction. The priority areas of control action are defined on this basis.

ЕКОНОМІКА ТА УПРАВЛІННЯ НАЦІОНАЛЬНИМ ГОСПОДАРСТВОМ

The key concept of organization of management of the insurance market security is to obtain information on the results of administrative actions. The decisions about further choice of means of control are made on the basis of data on management efficiency in providing safe development of insurance market and protection of interests of its members. This approach provides feedback or control in a closed loop. Strategic management has distinct cyclical nature: continuous strategic process consists of relatively closed cycles. The implementation of each of them achieves a certain specific goal. It should be noted that the efficacy of the developed system of insurance market security and its improvement in response to the transformation of environmental conditions depends on its reliability, which involves accomplishment of the following tasks: contouring limits of obsolescence of the system built; defying the management mistakes and modernization of the system-attractor on this basis; setting targets of the insurance market security to be monitored and defying channels of information on them; development of complex adaptive model of the system of insurance market security management; getting the relevant information on the trajectories of the insurance market development, evaluation of its compliance with the set guidelines and tolerance; modernization of strategies and scenarios of safe development of insurance market on the basis of improvement of means of management impact.

Conclusions. The implementation in practice of the system of the insurance market security will create the foundation for rising insurance market development, increasing its competitiveness, strengthening the position in the global insurance environment, adapting domestic law of solvency and capital formation to European standards. The actual problems concerning the secure development of the insurance market can be solved with the help of structure-attractor (system of insurance market security implementation) formed on the basis of new methods and models considering the following characteristics: target certainty; dynamics, adaptability, ability to modernize internal structure, multivariate behavior, ability to resist destructive influences.

References

1. Baranovskiy, O. I. (2014). *Filosofiya bezpeky* [Philosophy of safety] : monograph: 2t. / - K. : UBS NBU, 2014. - T. 2. *Bezpeka finansovykh instytutiv* [Finance institutions safety]. - p. 715. - p. 495 [in Ukrainian].
2. Marhasova, V. H. (2014). *Systema zabezpechennya stiykosti natsionalnoyi ekonomiky ta yiyi bezpeky: teoriya, metodologiya, praktyka upravlinnya* [The system of ensuring stability of national economy and safety: theory, methodology, practice management] : monograph / Chernihiv state in-t of economy and mamagement. - Chernihiv : Desna Poligraf, 2014. - 415 p. : fig., tabl. - Bibliogr. : pp. 366-394. - 350 ekz. - ISBN 978-966-2646-87-0 [in Ukrainian].
3. Rastrigin, L. A (1981) *Adaptatsia slozhnykh system* [Adaptation of complex systems]. - Riga : Zinatne, 1981. - 375 p.
4. Tkachenko, N. V. (2011). *Rol stiykosti regionalnoyi merezhi ta dilovoyi reputatsiyi u zabezpechenni finansovoyi bezpeky strakhovoyi kompaniyi* [Role of regional network stability and business reputation in ensuring the financial security of insurance company] // Scientific bulletin of Lviv National university of internal affairs. Series: economical. - № 1. - 2011. - pp. 155-163 [in Ukrainian].

Література

1. Барановський, О. І. *Філософія безпеки* : монографія: у 2 т. / О. І. Барановський. - К. : УБС НБУ, 2014. - Т. 2: *Безпека фінансових інститутів*. - С. 495.
2. Маргасова, В. Г. *Система забезпечення стійкості національної економіки та її безпеки: теорія, методологія, практика управління* : монографія / В. Г. Маргасова ; Черніг. держ. ін-т економіки і упр. - Чернігів : Десна Поліграф, 2014. - 415 с.
3. Растрингин, Л. А. *Адаптация сложных систем* / Л. А. Растрингин. — Рига : Зинатне, 1981. — 375 с
4. Ткаченко, Н. В. *Роль стійкості регіональної мережі та ділової репутації у забезпеченні фінансової безпеки страхової компанії* / Н. В. Ткаченко // Науковий вісник Львівського національного державного університету внутрішніх справ. Серія: економічна. - № 1. - 2011. - С. 155-163.

Received for publication 4.04.2017

Бібліографічний опис для цитування :

Vyhovska, V. V. Theoretical principles of formation the system of insurance market / V. V. Vyhovska // Науковий вісник Полісся. - 2017. - № 3 (11). Ч. 1. - С. 35-40.