

Investment constituent of management of insurance enterprises

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In conditions of constantly changing of macroenvironment the effectiveness of any insurance enterprise is determined by the necessity of actions of enterprise management. This set of sequential actions, which are performed for implementation of aims of insurance enterprise, is determined by main business processes at different management levels. One of the types of business processes of insurance enterprise management is investment.

The aim of the article is to investigate investment opportunities and to ground directions of management optimization of investment activities of Ukraine insurance enterprises.

The article considers the investment activities of Ukraine insurance enterprises of Ukraine during 2011-2015. Conducted a detailed analysis of dynamics of insurance reserves and assets structure that represent the use of technical reserves' funds of insurance enterprises and life insurance reserves.

Principles of use of insurance reserves' funds are determined: reliability, liquidity, diversification and profitability.

Grounded the directions of management optimization of investment activities depending on the investment opportunities of insurance enterprises and presence of state restrictions, first of all from the direction of staffing and need in professional managers in the stock market. Also an optimization of the process of insurers' investment activity management from the direction of state is predicted, which will provide insurance enterprises with stimuli for choosing of investment subjects, increase sizes of insurance reserves, primarily, life insurance reserves, and increase the role of insurance system in the state investment process.

To solve the stated tasks during the research the following general scientific and special methods of scientific cognition are used: system analysis and generalization to determine the essence and components of investment activity of insurance enterprises; methods of analysis, synthesis and statistical comparison to reveal tendencies and dynamics of insurance market development of Ukraine; abstract-logical method for theoretical generalization and conclusions.