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S. Droblyazko,
Candidate of Economic Sciences, Associate Professor, Professor Department of Finance
and Accounting, Open University of Human Development "Ukraine", Kiiv, Ukraine

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CONTROLLING THE ECONOMIC SECURITY OF INSURANCE ENTERPRISES IN THE CONDITIONS OF INFORMATION SPACE

С. І. Дробязко,
к. е. н., доцент, професор кафедри обліку та фінансів,
Відкритий міжнародний університет розвитку людини "Україна", м. Київ

УПРАВЛІННЯ ЕКОНОМІЧНОЮ БЕЗПЕКОЮ ПІДПРИЄМСТВ СТРАХОВОГО СЕКТОРУ
В УМОВАХ ІНФОРМАЦІЙНОГО ПРОСТОРУ

Structural-logical model of controlling the economic security of insurance enterprises on the basis of information support is developed; organizational support; a methodological platform and theoretical and methodological foundations aimed at achieving the goals and objectives of controlling the economic security of insurance enterprises and implemented through a series of actions aimed at the establishment, provision and maintenance of the necessary level of its economic security; studying the internal and external environment and determining the most important factors and criteria that affect the level of economic security; assessment of the potential or achieved level of economic security; an assessment of the adequacy of a certain level of economic security for a particular market, or consolidation of positions on the already occupied market; development, if necessary, of the ways and means of improving economic security and implementation of these measures; an analysis of changes in the factors and criteria of economic security and the adoption of measures to use positive changes to strengthen their own positions, as well as the exclusion or reduction of the possible negative impact of such a change on economic security. An assessment of the factors influencing the advancement complex is carried out with the help of various methods, but in the research the risks of marketing promotion are grouped together and relaxation strategies are proposed. Factors constraining marketing promotion can be distinguished from the group of insufficiency: 1 – lack of motivation; 2 – lack of information; 3 – lack of experience of financing and investment evaluation; 4 – organization and coordination. Based on accounting for alternative personnel costs, the entity will be economically feasible to make a managerial decision on the formation and use of personnel (to recruit, recruit external staff, use contractors, provide their own personnel in outsourcing). Based on the concept of the "life cycle" and the model of Kurt Levin, the procedure for the formation and implementation of a mechanism for managing the economic safety of enterprises in the insurance sector consists of seven stages: the emergence of a mechanism concept; conducting the necessary research and obtaining the necessary information; formation of the mechanism; implementation of the mechanism; functioning of the mechanism; the end of the mechanism or the transition to a more progressive level; evaluation of the economic feasibility of the implementation of the mechanism.

Розроблено структурно-логічну модель управління економічною безпекою підприємств страхового сектору на засадах інформаційного забезпечення; організаційного забезпечення; методологічної платформи і теоретично-методичних основ, що спрямована на досягнення цілей та завдань управління економічною безпекою підприємств страхового сектору і реалізується шляхом виконання низки дій, спрямованих на встановлення, забезпечення та підтримання необхідного рівня його економічної безпеки; вивчення внутрішнього та зовнішнього оточення та визначення найбільш вагомих факторів і критеріїв, що впливають на рівень економічної безпеки; оцінка потенційного або досягнутого рівня економічної безпеки; оцінка достатності визначеного рівня економічної безпеки для виходу на конкретний ринок, або закріплення позицій на вже зайнятому ринку; розробка, в разі необхідності, шляхів та заходів підвищення економічної безпеки та реалізація цих заходів; аналіз зміни факторів та критеріїв економічної безпеки та

вживання заходів щодо використання позитивних змін для укріплення власних позицій, а також виключення або зниження можливого негативного впливу такої зміни на економічну безпеку. Проведено оцінку факторів, що впливають на комплекс просування, здійснюється за допомогою різноманітних методів, але в дослідженні ризику маркетингового просування об'єднано у групи та запропоновано стратегії послаблення. Чинники, що стримують маркетингове просування можна виокремити у групи недостатності: 1 — недостатність мотивації; 2 — недостатність інформації; 3 — недостатність досвіду фінансування та оцінювання інвестицій; 4 — організації та координації. На підставі врахування в обліку альтернативних витрат на персонал, суб'єкт господарювання зможе економічно обґрунтовано приймати управлінське рішення щодо формування та використання персоналу (приймати в штат, наймати зовнішніх сумісників, використовувати послуги підрядчиків, надати власний персонал в аутсорсинг). На підставі концепції "життєвого циклу" та моделі Курта Левіна процедура формування та впровадження механізму управління економічною безпекою підприємств страхового сектору складається з 7 етапів: виникнення концепції механізму; проведення необхідних досліджень та отримання необхідної інформації; формування механізму; впровадження механізму; функціонування механізму; закінчення дії механізму чи перехід на більш прогресивний рівень; оцінювання економічної доцільності впровадження механізму.

*Ключові слова: структурно-логічна модель, економічна безпека, механізм управління.
Key words: structural-logical model, economic security, controlling mechanism.*

STATEMENT OF THE PROBLEM

The result of the phase of the mechanism's synthesis is the construction of the structural-logical model of the mechanism for controlling the economic security of insurance enterprises. The objectives of the mechanism for controlling the economic security of the insurance companies coincide with the main objective of the mechanism at the stage of developing the concept — it envisages strengthening the partner cooperation vector of all participants in the insurance markets of the country, incl. on the basis of the integrated implementation of an interactive dialogue within the social and corporate information networks. Estimation of the factors influencing the promotion complex is carried out with the help of various methods, but in the research the risks of marketing promotion are grouped together and relaxation strategies are proposed. Factors constraining marketing promotion can be distinguished from the group of insufficiency: 1 — lack of motivation; 2 — lack of information; 3 — lack of experience of financing and investment evaluation; 4 — organization and coordination.

ANALYSIS OF RECENT RESEARCHES AND PUBLICATIONS

The problem of providing the economic security of the insurance company is still the subject of sharp scientific discussions, which indicates the complexity of this concept and the ambiguity of interpretation. The work of well-known foreign experts is devoted to providing the

economic security of the insurance company in the sphere of the insurance industry: Rejda, G.E., Ocampo, J.A., Pearson, R., & Elson, D., Flannery, M.J., Wan M.

FORMULATION PURPOSES OF ARTICLE (PROBLEM)

The purpose of the article is to improve the methodology of evaluating the effectiveness of the controlling mechanism of economic security of the enterprise.

THE MAIN MATERIAL

It should also be noted that there is a tendency in the insurance market to reduce the number of insurance companies, which, on the one hand, compete, and on the other — cooperate. Accordingly, this trend raises a number of problems that need to be studied in detail in the interests of state regulation of these relations, and in the interests of companies seeking the benefits of establishing partnerships. Thus, partnership relations are an integral attribute of the life of any insurance company, and because of the specifics of the market, each of them cooperates even with competitors. As a result, the partnership component should be an integral part of the mechanism for managing the economic safety of insurance companies (MUEB), since it directly affects its goals, organizational structure and operating conditions.

As a rule, at the micro level the criterion of economic efficiency of economic-financial activity involves

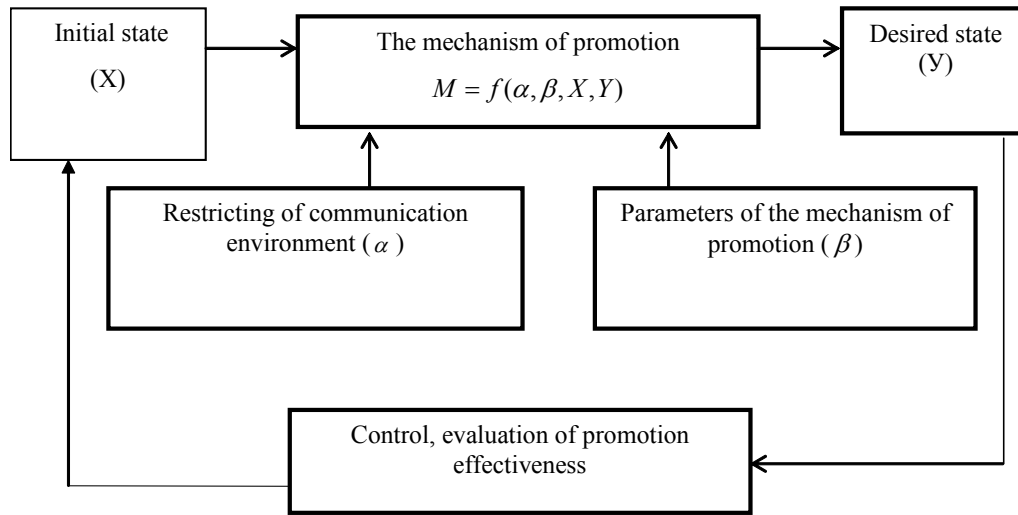


Figure 1. Conceptual model of the mechanism of controlling the economic security of insurance enterprises

Source: author's development.

maximizing the economic result, provided that the cost of the resources used and their costs are minimized (in the context of price competition, this criterion involves minimization of the price index to a level sufficient to

ensure the target financial result and return on investment resources).

It is advisable to consider the conditions of the effectiveness of the

mechanism for controlling the economic security of enterprises of the insurance sector (MUEB) in the context of the subsystems of economic security of certain types of components and their corresponding competitive positions in the growth of resource efficiency. Methodically important are the criteria and indicators of the effectiveness of the mechanism for controlling the economic security of insurance enterprises (MUEB) at the level of the enterprise system as a whole and subsystems based on the efficiency of the use of individual elements of the resource potential.

Depending on the form, the mechanisms of formation are: economic, organizational, informational, etc., their combination.

The first two stages of this mechanism are based on the methodological level of the formation of the mechanism, while the conceptual choice of methodological aspects is carried out [3]: general scientific approaches to research (systemic, complex, process, attributive, situational), general scientific principles of control (systemic, feedback, centralization and decentralization, complexity, motivation, efficiency, scientificity, etc.), general control functions (planning, control, forecasting, account-

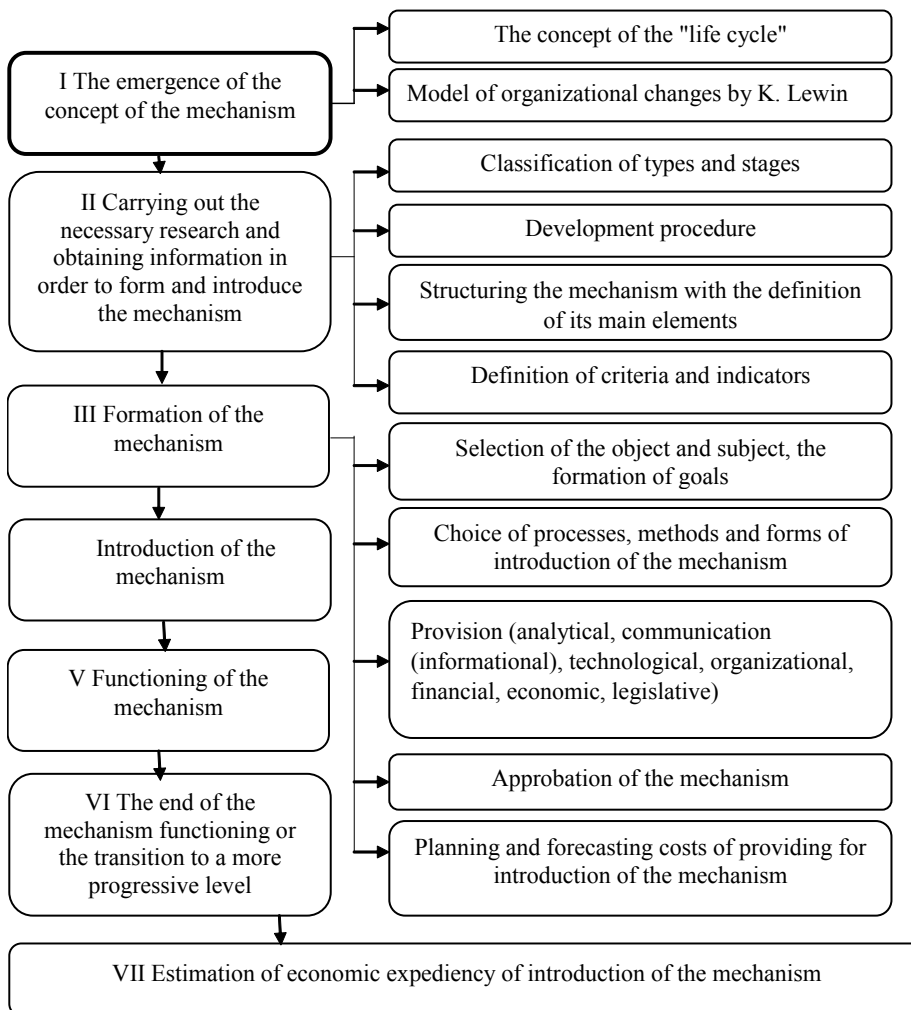


Figure 2. Model of the mechanism for controlling the economic security of the insurance enterprises

Source: author's development.

ting, evaluation, stimulation, regulation, analysis, organization, coordination).

In this case, the conceptual model of the mechanism for controlling of economic security of insurance enterprises (MUEB) is selected (Fig. 1).

The mechanism of promotion allows using the control to realize the function of the process — to transform the "input" (the initial position) into the "exit" (preferred position) on the basis of the theory of alternative costs.

Alternative costs are an economic term that defines lost profits as a result of alternative use of a particular resource [6]. Back in 1817, David Ricardo was close to developing the concept of alternative costs in the same form, but his principle was called "comparable advantages" [4, p. 340]. Ricardo believed that it was precisely because of comparative advantages that the effectiveness of one or another phenomenon was expressed [4, p. 360]. The concept of alternative costs was developed in the nineteenth century. Friedrich von Wieser, who created the principle of "imputation" [7, p. 1610], that is, the assignment of the price and usefulness of one product to another, provided that these goods are economically linked. In this case, the value of lost profit is defined as the highest value of all possible alternatives. Thus, based on accounting for alternative personnel costs, the entity will be economically feasible to make managerial decisions regarding the formation and use of personnel (to recruit, recruit external contractors, use contractors, provide their own personnel in outsourcing).

The methodological principles of the formation of a mechanism for controlling the economic security of insurance enterprises are the concept of the "life cycle" and the model of Kurt Levin. The concept of the product life cycle (LCC) was developed in 1965 by T. Levitt [1, p. 36]. The mechanism as any process has the stage of the life cycle: birth (the emergence of the very concept of the mechanism, carrying out the necessary research and obtaining the necessary information), development (the formation and introduction of the mechanism), prosperity (functioning of the mechanism) and decay (the end of the mechanism functioning or the transition to more progressive level).

In accordance with the model of K. Lewin, the process of any organizational changes should include 6 steps [2, p. 86]: recognizing the need for change; defining the goals of organizational change; statement of the diagnosis, i.e. study of the causes of organizational changes; planning and selection of engineering changes; making changes; evaluation of changes.

Based on the concept of the "life cycle" and the model of Kurt Levin, the procedure for the formation and introduction of a mechanism for controlling the economic security of insurance enterprises consists of seven stages: the emergence of a mechanism concept; conducting the necessary research and obtaining the necessary information; formation of the mechanism; introduction of the mechanism; functioning of the mechanism; the end of the mechanism functioning or the transition to a more progressive level; assessment of the economic feasibility of implementing the mechanism (Figure 2).

The main results of the stages of construction of the mechanism are [5]: the process of forming a mechanism — definition of the concept of the mechanism with the stated

purpose, tasks and limitations; the stage of the synthesis of the mechanism — the construction of the structural-logical model of the mechanism; the introduction of the mechanism — the creation of a list of causes that negatively affect the implementation process, and calendar measures to eliminate them. At the same time, these processes of formation are accompanied by documentation in the form of explanatory records, graphic and mathematical models that reveal the essence, composition and processes of the mechanism operation.

INSIGHTS FROM THIS STUDY AND PERSPECTIVES FOR FURTHER RESEARCH IN THIS DIRECTION

Seven stages of the controlling mechanism of economic security of the insurance companies are three hierarchical levels: preparatory (recognizing the need for change, defining the goals of organizational change, staging a diagnosis, i.e. studying the causes of organizational change, planning changes and choosing the technology of change) — these are the stages I-III; implementation of changes — IV—VI; evaluation of changes — VII. The main results of these three stages are: preparatory — definition of the concept of the mechanism with the stated goals, objectives and limitations; implementation of changes — construction and implementation of the structural-logical model of the mechanism; evaluation of changes — explanatory records, graphic and mathematical models that reveal the essence, composition and processes of the mechanism's operation.

At the center of this conceptual model of the mechanism of economic safety control of insurance enterprises as a methodology for ensuring the economic security of enterprises.

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