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Editorial Office Address: 9, Georgii Gongadze Str., 54020, Mykolayiv, Ukraine
Mykolayiv National Agrarian University

tel. 0 (512) 58-03-25

<https://modecon.mnau.edu.u>

e-mail: modecon@mnau.edu.ua

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Shyshpanova Nataliia, Candidate of Economics Sciences, Assistant Professor, Department of Finance, Banking and Insurance, Mykolaiv national agrarian university, Mykolayiv, Ukraine

Shcarlet Tatiana, a graduate of higher education, Nikolayev national agrarian university, Mykolaiv, Ukraine

SYSTEMMENT THE INDICATORS SYSTEMATIZATION OF FINANCIAL RELIABILITY ESTIMATES OF INSURANCE COMPANIES

Introduction. Despite a significant arsenal of developments in issues of assessing the financial reliability of insurance companies remains unresolved. In order to detail, specify and further systematize the indicators for the indicated evaluation, the publications of scientists are analyzed.

The purpose of the study is to analyze existing methodological approaches to assessing the financial soundness of insurance companies and to determine the system of indicators that most accurately reflects the ability of an insurance company to meet its financial obligations to the policyholder and other creditors.

Results. The main approaches to defining definitions of "financial insurer reliability" are highlighted. The necessity for assessing the financial reliability of an insurance company by various indicators is substantiated. It was emphasized that among scientists there is no single point of view regarding indicators, which assesses the financial reliability of the insurer.

The description of the essence of the concept "financial insecurity of the insurer" as a category that characterizes such a state of financial

resources (both own and borrowed), their distribution and use, in which the insurance company remains solvent and capable in time and in full to fulfill its financial obligations " in the conditions of negative influence both internal and external factors in relation to all subjects of the market.

It is determined that the main components of ensuring the financial reliability of insurance companies are: equity, insurance reserves, reinsurance and tariff policy.

Conclusions. The system of indicators for assessing the financial reliability of an insurance company, which is formed in five groups (1 - indicators that characterize the ability to fulfill obligations, 2 - indicators that characterize the adequacy of own funds to fulfill insurance obligations, 3 - indicators, characterizing the level of payments, 4 - indicators characterizing the indebtedness of insurers and the insurer for insurance payments, 5 - indicators that characterize the degree of independence from reinsurance), which most accurately reflect the ability of insurer to meet its financial obligations to policyholders and other creditors. Their calculation formulas are given.

Keywords: *insurer's financial reliability, financial instability of the insurer, indicators of financial reliability.*

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