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METHODICAL BASES OF MANAGEMENT OF INSURANCE PORTFOLIO

Introduction. Despite the considerable arsenal of developments in the issues of assessing the management of the insurance portfolio 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 methods by which it is possible to formulate and manage the insurance portfolio in order to achieve its balance, which will contribute to ensuring the financial reliability of the insurance company.

Results. The description of the essence of the concept of "management of insurance portfolio", as the application of actuarial methods and techniques to the combination of various insurance risks offered for insurance or are already part of the insurance portfolio, allowing to adjust the size and structure of the portfolio in order to ensure its financial stability, achievement the maximum level of income of an insurance organization, preservation of the value of its equity and financial security of insurance liabilities.

It is determined that the main methods by which the insurer's insurance portfolio can be formed and managed is the selection of risks;

reinsurance operations that ensure diversification of risks; formation and placement of insurance reserves, which form the financial basis of insurance activities.

The method of managing an insurance portfolio, which can be both active and passive, is considered

Conclusions. It is determined that the insurance portfolio is the basis on which all the activities of the insurer are based and which determines its financial stability. The combination of methods and technologies applied to the insurance portfolio is a management method that can be both active and passive and has a number of specific methods through which the insurer's insurance portfolio can be formed and managed.

It is substantiated that each insurance company aims to form an efficient and balanced insurance portfolio. A balanced insurance portfolio is when it satisfies the insurer's need for a spatial layout of risk and provides a balance between the contracts that expire and those that are concluded; when the risk is balanced between the types of insurance; when the optimal ratio between income and portfolio risk is provided.

Keywords: *management of insurance portfolio, management of insurance portfolio, the method of management of insurance portfolio of the active model and passive model.*

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