

Tretiakova O.V.

Senior Instructor at Department of Management and Social Work, Municipal Higher Educational Institution "Institute for Entrepreneurship „Strategy” of the Dnipropetrovsk Regional Council”

DETERMINANTS OF INSURANCE CULTURE IN UKRAINE

In the modern world any sphere of human activity is related to the risk, to neutralize the negative consequences of that called insurance. In Ukraine the slow rates of insurance market development are in a great deal determined by the low level of insurance culture that requires from insurers not to remain the extraneous observer of public policy in this industry, but actively and purposefully to operate in direction of her increase.

A culture is not what external in relation to economic, and in particular insurance, spheres, she is her by the mounted element, that can be examined as a source of initial cognitive capabilities that allow to master reliable information; as basis of suggestion of quality insurance product; as a standard of choice of facilities of realization of aims of insurance; as totality of symbols by means of that a man determines sense of insurance and place in him.

A theoretical analysis allows to draw conclusion, that a culture of insurance is a system category that is characterized by totality of productive, public, mental achievements of humanity in industry of insurance, corresponding to economic character of epoch and expandable by insurance activity and insurance education.

By the determinants of insurance culture include economic and financial literacy; awareness of insurance products offered; transparency of insurers; building relationships between the insurer and the insured on the basis of partnership; efficient insurance management, as each insurer is interested in maintaining their image and reputation to achieve maximum financial results; competition among insurers, forcing them to continuous improvement of insurance products, how they move the market, and the level of solvency of the population, which determines the demand for insurance services, as they met higher relative physiological needs safe.

The conducted analysis of basic indexes of solvency of population and insurance market for the last five years testifies to their interconditionality, and the insufficient level of development of insurance culture results in instability and insufficient level of insurance market development in Ukraine.

Problems enhance the solvency of the population are outside the sphere of influence of insurers, but they are able to influence the improvement of the image of the insurance business through widespread use of instruments of insurance marketing, including: the motivation of potential policyholders; outreach; intensification of information policy of insurance companies; greater involvement of insurance intermediaries; increasing the professionalism of insurance companies; increasing requirements for compliance with professional ethics of employees of insurers and intermediaries; mandatory evaluation of quality of services provided. Their use will increase insurance culture, promote the development of the insurance market, a segment of the financial market of Ukraine.

REFERENCES:

1. Valovyy vnutrishniy produkt Ukrainy [Elektronnyy resurs]. – Rezhym dostupu: <http://index.min n.com.ua/index/gdp/>
2. Vilenchuk O. M. Orhanizatsiyni aspekty rozvytku strakhovoyi kul'tury u sferi aharnoho strakhuvannya / O. M. Vilenchuk // Naukovi chytannya – 2013 : nauk.-teoret. zb. / ZhNAEU. – Zhytomyr : ZhNAEU, 2013. – T. 2. – S. 147–149.
3. Zubets A. N. Strakhovoyi marketynh. – M.: Ankyl, 1998. – 256 s.
4. Informatsiya pro stan i rozvytok strakhovoho rynku [Elektronnyy resurs]. – Rezhym dostupu: <https://nfp.gov.ua/content/informaciya-pro-stan-i-rozvitok.html>
5. L'yuys R. D. Delovie kul'turi v mezhdunarodnom byznese. – M.: Delo, 1999. – 440 s.
6. Maslou A. Motyvatsyya y lychnost': Per. s anhl. – SPb: Pyter, 2013. – 352 s.
7. Osadets' S. S. Strakhova kul'tura v Ukraini / S. S. Osadets' // Visnyk Kyivskoho natsional'noho universytetu im. T. Shevchenka. – Seriya: Ekonomika. – No 94-95. – 2007. – S. 8-10.
8. Ofitsiynyy sayt Derzhavnoyi sluzhby statystyky Ukrainy [Elektronnyy resurs]. – Rezhym dostupu: <http://www.ukrstat.gov.ua/>
9. Ofitsiynyy sayt Lihy strakhovoykh orhanizatsiy Ukrainy [Elektronnyy resurs]. – Rezhym dostupu: <http://uainsur.som/stats>
10. Pankov Yu. V. Strakhovaya kul'tura kak ekonomycheskaya katehoryya [Elektronnyy resurs]. – Rezhym dostupu: http://samlib.ru/p/pankow_j_w/dvquart2004.shtml
11. Trynchuk V. V. Formuvannya ta rozvytok marketynhu strakhovoykh kompaniy [Tekst] : Avtoreferat dysertatsiyi na zdobuttya vchenoho stupenya kand. ekon. nauk : 08.06.01 / V. V. Trynchuk ; Kyiv. nats. torhovel'no-ekon. un-t. – Kyiv, 2005. – 21 s.