

SECTION 7. MONEY, FINANCES AND CREDIT

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METHODICAL FEATURES OF EVALUATION OF SAFETY OF THE INSURANCE MARKET

Actuality of problem of financial threats prevention is defined in Concept of the national safety in the financial sector. Safety of the insurance market is part of the financial and economic safety. The results of functioning of the insurance market affect the economy. Reaction to threats is possible in case of a timely detection them. The threats are found by the safety assessment.

Methodological approaches to the assessment of economic safety were adopted in Ukraine. The advantages and disadvantages of these methods are discussed in the publications. Some scientific papers are devoted to calculations of safety of the insurance market by official methods. The authors of these publications do not put questions about the objectivity of the safety assessment.

The aim of article is finding the peculiarities in evaluation of safety of the insurance market.

The essence of safety of the insurance market is a combination of two components. The first internal component is the state of the insurance market. The second external component is a set of macro-economic conditions. Each component is characterized by the absence of threats for the functioning of the insurance market.

The official methods of complex evaluation of economic safety need improvement.

There is no justification for the selection criteria indicators and establishment of thresholds. Methodology for calculating the integral index needs improvement. The revision of composition of indicators is required.

Adequate diagnosis of safety of the insurance market according to the official method cannot be held.

To evaluate the safety should be used indicators of early warning tests and financial stability indicators of according to the method of IMF.

Methods of stability and safety evaluation will be different for the performance because they have different object of evaluation. The stability assessment indicators that reflect the system's ability to withstand

the threats are not eligible for evaluation on safety assessment.

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