



МІНІСТЕРСТВО ФІНАНСІВ УКРАЇНИ
УНІВЕРСИТЕТ ДЕРЖАВНОЇ ФІСКАЛЬНОЇ СЛУЖБИ УКРАЇНИ
ВІЛЬНИЙ УНІВЕРСИТЕТ ТБІЛІСІ

АКАДЕМІЯ ЕКОНОМІЧНИХ ДОСЛІДЖЕНЬ МОЛДОВИ
РЯШІВСЬКА ПОЛІТЕХНІКА ІМ.ІГНАТІЯ ЛУКАСЕВИЧА
БІЛОРУСЬКИЙ ДЕРЖАВНИЙ ЕКОНОМІЧНИЙ УНІВЕРСИТЕТ

ВИЩА ШКОЛА БІЗНЕСУ І ПІДПРИЄМНИЦТВА ПРИ МІНІСТЕРСТВІ ЕКОНОМІЧНОГО РОЗВИТКУ І
СКОРОЧЕННЯ БІДНОСТІ РЕСПУБЛІКИ УЗБЕКИСТАН
ПРИВІЛЕЙОВАНИЙ ІНСТИТУТ УПРАВЛІНСЬКИХ БУХГАЛТЕРІВ (СІМА)
ФЕДЕРАЦІЯ ПРОФЕСІЙНИХ БУХГАЛТЕРІВ ТА АУДИТОРІВ УКРАЇНИ

ЗБІРНИК ТЕЗ

ЗА МАТЕРІАЛАМИ МІЖНАРОДНОЇ НАУКОВО-
ПРАКТИЧНОЇ ІНТЕРНЕТ-КОНФЕРЕНЦІЇ
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COLLECTION OF ABSTRACTS

BY MATERIALS INTERNATIONAL SCIENTIFIC AND
PRACTICAL INTERNET-CONFERENCE

«**SYNERGETIC DRIVERS OF DEVELOPMENT OF
ACCOUNTING, TAX AUDIT AND BUSINESS ANALYTICS**»

*(до 25-річчя Навчально-наукового інституту обліку, аналізу та аудиту
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До збірника увійшли тези доповідей учасників Міжнародної науково-практичної інтернет-конференції «Синергетичні драйвери розвитку обліку, податкового аудиту та бізнес-аналітики».

Публікації відображають результати наукових пошуків авторів, присвячені висвітленню актуальних питань, пов'язаних з бухгалтерським обліком, оподаткуванням та бізнес-аналітикою; реформами в управлінні публічними фінансами; обліково-інформаційними системами; моделюванням та управлінням соціально економічними процесами.

Видання розраховане на науковців, викладачів, працівників органів державного управління, студентів вищих навчальних закладів, аспірантів, докторантів, працівників державного сектору економіки та суб'єктів підприємницької діяльності.

Матеріали конференції друкуються в авторській редакції. За науковий зміст і якість поданих матеріалів відповідальність несуть учасники конференції.

Редакційна колегія не завжди поділяє позицію авторів.

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THE IMPORTANCE OF GOVERNANCE FOR INSURANCE COMPANIES IN ACTIVATING THE INNOVATION PROCES OF THE REGION

The development of individual regions of Ukraine in the innovation and investment direction is a key prerequisite for economic growth in the face of increasing global challenges and economic instability. The implementation of an innovative model of economic transformations requires the use of the potential of all business entities in order to ensure structural and high-quality renewal of production assets, modernization of the national economy, and solving important socio-economic problems. This fully applies to insurance organizations, which together form an important strategic segment and, by providing insurance protection, contribute to socio-economic stability in society, reduce the burden on the expenditure side of budgets of various levels, allowing to optimize the activities of economic entities at the expense of centralized funds of financial resources, as well as accumulate financial resources to invest them in the country's economy.

A comprehensive solution to diverse tasks requires improving the systematic approach to managing the financial results of insurance companies, developing the conceptual foundations of their financial management, taking into account modern realities. In the works of foreign authors, the issues of theory and practice of financial results management in a developed market economy are covered mainly by the example of firms. At the same time, the studies of economists Van Horne J.K., Brigham E.F., Colass B., Brailey R., Myers S., Richard J., Siegel J.G., Stone D., Taylor A.Kh. deserve attention. , Hirt J. A., Hitching K., Holt G. N., Shima J. K., Shilinglow G. and many others.

Scientifically based system of priorities, financial and economic mechanism, protectionism, economic incentives for the location of production will contribute to the proportional and efficient functioning of the regional system. Therefore, an important condition for ensuring the self-organization of territorial development in Ukraine is the creation of its own economic basis of territorial entities due to two circumstances [1], which is a task among scientists.

First, the filling of the rights and functions of local governments with real economic and political power is possible only in the presence of their own local economy, which they own, use and dispose of (natural, financial resources, human capital).

Secondly, the continuation of the process of socialization of production at the territorial level, the organizational organization of the whole process on the basis of technological integrity in order to strengthen economic ties between the territories.

The main feature of the activity of an insurance company is that, unlike the production sector, the insurer first accumulates funds received from the insured, creating the necessary insurance fund, and only after that it bears the costs associated with compensation for losses under the concluded insurance contracts.

The effectiveness of the influence of insurance companies as a financial stabilizer on the socio-economic development of regions largely depends on the perfection of methods for managing financial performance and their compliance with modern needs. To provide effective insurance coverage for their clients, insurance companies must have sufficient financial resources and ensure their efficient allocation. At the same time, the establishment of optimal relationships between individual sources of formation and use of financial resources of insurers is an important prerequisite for ensuring the continuity of the insurance process, the constant solvency of insurance companies and stable financial results of their activities. At the same time, in parallel with the provision of high-quality insurance coverage, it is necessary to increase the investment activity of insurers and provide it with an innovative direction in the context of fulfilling the priority tasks of the

innovation and investment policy of sustainable development of the regions of Ukraine [2].

The dual nature of the financial activity of the insurer, is both in the conduct of the insurance itself and in the performance of the role of an active investor, determines the specifics of the formation of its internal financial resources at the expense of three main types of income [3]:

- income from insurance activities, that is, all income in favor of the insurer related to insurance and reinsurance;

- income from investment and placement of temporarily free funds (both own and funds of insurance reserves):

- other income, that is, those that do not belong to either insurance or investment income, but sometimes appear with the insurer in the course of its normal business activities.

- active development of mortgage and investment lending, which requires joint actions of banks and insurance companies to minimize financial risks;

- a high proportion of lending operations in banks' assets, which also increases the risks of banking activities and requires more active use of mechanisms for transferring part of the risks to insurers;

- increasing requirements for the performance indicators of commercial banks (from the National Bank of Ukraine) and insurance companies (from the Ministry of Finance of Ukraine), which makes it mutually beneficial for these financial institutions to invest in each other's shares and consolidate their long-term strategic ties [4].

An increase in the share of insurance premiums in the country's GDP, an increase in the capacity of the domestic insurance market, concentration and centralization of a sufficient volume of long-term financial resources in the insurance sector and their investment in priority areas that ensure the innovative development of individual regions and the national economy as a whole are evidence of the effectiveness of management decisions. In the context of the above, in order to more fully use the existing investment potential of insurance companies, it is necessary to

stimulate by economic methods the direction of their temporarily free capital for the implementation of national and regional investment programs, as well as to improve the legislative regulation of the placement of insurance reserves in construction, mortgages, the development of the agro-industrial complex, industrial restructuring energy supply, energy saving, etc., in the long term will significantly increase the strategic role and capabilities of insurers in addressing important issues of regional economic policy. At the same time, the optimal combination of strategically thought-out state regulation of the insurance market and self-regulatory market mechanisms for enhancing the investment activities of insurance companies is key in the context of increasing global challenges and economic instability, since it is associated with solving problems of overcoming the economic crisis, stimulating economic growth and implementing an innovative model of economic transformations.

The basis of economic relations between the region and government agencies, with other regions should be self-sufficiency - the excess of the region's revenues over expenditures. This creates conditions for the construction of optimal distribution relations, which are extremely necessary in terms of economic independence, both enterprises and the local community and the region as a whole.

The dominant model of the economic mechanism should be the concept of economic equality of all subjects and parties to property. It is this system of economic relations between the center and the region that equalizes the initial conditions, which sufficiently stimulates both subjects of property relations.

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