

SECTION 10. INSURANCE AND INVESTMENT

Vygovskaya V.V.

Doctor of Economic Sciences, Associate Professor
Chernihiv National Technological University

ROLE AND IMPORTANCE OF ECONOMIC RATIONALITY AS A BASIC IDENTITY IN THE SYSTEM OF AN INSURANCE MARKET SECURITY

A theoretical study of the nature and structure of economic rationality as a basic criterion for the insurance market security is provided in the paper. Its role in the justification of the choice of development trajectory of the insurance market security under uncertainty is defined. The article deals with the evolution of economic rationality as the basis of economic behaviour. The author reveals the key conceptual principles of the rational choice theory and defines the theoretical and methodological peculiarity of the insurance market security.

The insurance market is an effective mechanism for protecting the material and intangible values of society, maintaining its social stability, mobilizing investment resources for targeting the economy and ensuring conditions for the economic security of the state. Modern conditions of functioning of the insurance market in Ukraine, characterized by a number of destabilizing trends associated with capital outflow, accumulation of risks, the emergence of resource constraints, put forward new requirements to ensure the safety of the insurance market. The chosen euro-integration trajectory of the state's development has necessitated the almost complete opening of its economic space for world business. And thus, on the one hand, he began the process of modernizing the domestic socio-economic system in accordance with the requirements of the European community, and on the other hand, significantly restricted the possibility of protecting national interests. Thus, the issue of ensuring national security, economic security and the insurance market in particular is particularly acute.

Scientific interest in the problems of ensuring the safety of the insurance market in modern conditions is quite a logical request to the needs of the ascending progress of the domestic economy. The above arguments give reason to consider the expediency of introducing into practice the criterion of economic rationality as a starting substance, which determines the design of the insurance security system of the

insurance market. The offered approach will allow to create a theoretical platform for development of strategy of development of the insurance market on the basis of a combination of the following principles: unambiguousness and clarity of tasks; target orientation; awareness of options for solving certain tasks; Clarity of benefits, their constancy and stability. Consequently, the objectives of securing the insurance market will be concrete, measurable, achievable, relevant, time-limited.

REFERENCES:

1. Velykyi tлумachnyi slovnyk suchasnoi ukrainskoi movy / Uklad. y holov. red. V. T. Busel. – K. ; Irpin : LTF «Perun», 2004. – 1440 s.
2. Horbunova L.S. Postneklasychna ratsionalnist: transdystyplinaryni dyskurs v nauksi i osviti: [https://www.google.com.ua/url?sa=t&rct=j&q=&esrc=s&source=web&cd=1&cad=rja&uact=8&ved=0ahUKewikjPC7mNfNAhWJd5oKHeXHAqUQFggcMAA&url=http%3A%2F%2Fnbuv.gov.ua%2Fj-pdf%2FVKhnpu_filos_2013_40\(1\)_16.pdf&usq=AFQjCNEGsSOMVKIpcIBy4ul8CIKtoEfKQ&sig2=11j203IGjRSFpCRkp2oQmA](https://www.google.com.ua/url?sa=t&rct=j&q=&esrc=s&source=web&cd=1&cad=rja&uact=8&ved=0ahUKewikjPC7mNfNAhWJd5oKHeXHAqUQFggcMAA&url=http%3A%2F%2Fnbuv.gov.ua%2Fj-pdf%2FVKhnpu_filos_2013_40(1)_16.pdf&usq=AFQjCNEGsSOMVKIpcIBy4ul8CIKtoEfKQ&sig2=11j203IGjRSFpCRkp2oQmA)
3. Dodonova V. I. Postneoklasychni obrii sotsialnoho upravlinnia <http://ispcjournal.org/journals/2014/dodonova.pdf>
4. Kratt O. A. Vyshcha osvita: pryntsyypova skhema ratsionalnoi diialnosti [Tekst] / O. A. Kratt, L. H. Dieieva // Visnyk Natsionalnoho universytetu "Lvivska politekhnika". Menedzhment ta pidpriemnytstvo v Ukraini: etapy stanovlennia i problemy rozvytku. – 2008. – # 635. – S. 266.
5. Laslo E. Makrosdvyh (K ustoichyvosty myra kursom peremen) [Tekst] / E. Laslo. – M.: Taideks Ko, 2004. – 23 s.
6. Neiman Dzh., O. fon Morhenshtern Teoryia yhr y ekonomycheskoe povedenye. M.: Nauka, 1970.
7. Porus V. N. Systemnyi smysl poniatyia "nauchnaia ratsyonalnost" // Ratsyonalnost kak predmet fylosofskoho yssledovanyia. – M. – 1995, s. 91-120.
8. Rober. Tlumachnyi slovnyk frantsuzkoi movy. Dictionnaire alfabétique etanologique de la langue française. Petit Robert La Robert. – Paris, 1981. – P. 2171. – S. 1597.
9. Avtonomov V.S. Model cheloveka v ekonomycheskoi nauke. – SPb.: Экон. shk. y dr., 1998. – 230 s.