

Equation of insurance portfolio as a key factor of the underwriter's financial and economic security

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Research methodology. By using general scientific methods of analysis and synthesis the importance of "balanced portfolio modeling" in the insurance companies and securing financial and economic security of insurance companies was reasoned. With the use of economic and mathematical modeling the mathematical model of the insurance portfolio optimization was formed.

Results. This article considers the role of the equation of insurance portfolio as a tool to secure financial and economic security of an underwriter. Also key factors to secure the equation of an insurance portfolio in the insurance companies were determined. The approach enabling with the use of "sample insurance portfolio" to estimate the level of portfolio equation for insurance companies was suggested.

Novelty. The objective conditions to observe the "equation" of insurance portfolio in the insurance company economic security system management and provide it on the proper level were revealed. The "reference model" of the insurance company portfolio was suggested.

Practical significance. Argued importance of збалансування of insurance brief-case of insurance company. Recommendations are developed in relation to optimum diversification of insurance brief-case for this company is the mortgage of failsafety it фінансово-економічної safety. In same queue it enables to forecast development of subsequent actions and correct strategy of development of company directed on strengthening of economic security.