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THE FORMING OF QUALITY OF THE INSURANCE SERVICE

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The problems caused by the protracted crises in an economy by the decline of purchasing demand on insurance services, strengthened a competition at the insurance market. Quality becomes the main reference-point of success today. High-quality insurance service is able not only to attract a client but also form preference for an insurance company. Therefore, the question of quality of insurance service acquires special actuality today. The aim of this article is a theoretical ground of approach to forming of quality of insurance as to the process. The article researches factors of upgrading of insurance on all stages of creation of insurance product and providing of insurance service (marketing, insurance product development, sale, accompaniment of agreement, settlement of losses.). Attention is accented on the necessity of separate consideration of each business process with the aim of exposure of its internal factors of influence on quality of insurance service on the whole. Quality of insurance service on the first stage of its realization is basis for «quality of insurer» in sense of estimation by the consumer of its reliability, popularity, authoritativeness. The level of reliability of insurance companies is determined by rating agencies, but the study of this question resulted in a conclusion about possibility of insolvency of rating (on the example of rating of the prominent American insurer). Leaning on opinion of practical experts-workers, the article offers to consider indexes stabilities of work of insurance company in Ukraine: an insurance brief-case is diversified (balanced and reliable); possibility of proprietors of insurance company, their fate is in a charter capital, participating of company in financially-industrial groups, associations, holding or joint ventures; adequacy of insurance tariffs of risk; level and quality of reinsurance; personnel qualification, presence in the staff of insurance company of competent underwriters, risk managers, appraisers and other specialists; story of company at the market and its openness. The concept of insurance product and insurance service is in-process specified and delimited. It is well-proven that quality of insurance service, first of all, is characterized quality of service, measure of satisfaction of insure. An author comes to the conclusion, that insurance service has an invisible (imperceptible) constituent – psychological basis of insurance, it is sense of confidence and minimization of disturbance (to fear) for the property, life, health to the moment of realization of risk, and material constituent as an insurance compensation on condition of realization of risk. After the insurance accident took place insured quality is estimated on results of implementation of the obligations of an insurer. As perceptibility of material constituent is more substantial for insure than psychological, the timeliness of insurance payments in full or reasonable refuse (only on condition of the complete understanding reasons of refuse) reserve the loop of satisfaction and desire to continue a collaboration.

Keywords: insurance defense, insurance product, insurance service, quality of insurance service, description of quality, factors of influence on quality of services, reliability of insurance company, psychological basis of insurance service, material constituent of insurance service.

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Entry and raising of problem

Insurance companies in the conditions of crisis and negative political and economic events, the declines of level of material welfare of population ran into the problem of considerable reduction of consumer demand on insurance services, that assisted intensifying of competition between them. Having regard to economic terms insurers (inflation, increase of tariffs on utility bills, unemployment, decline of income of population) appeared in that, the problem of support of consumer demand of population and competitiveness of insurance companies acquires the special actuality. Maintenance of already existing client base can become the decision of this problem due to upgrading of insurance service and insurer orientation on a consumer.

Analysis and research of publications

Research in the sphere of forming and development of insurance and its market in Ukraine, estimations of his functioning are conducted by the leading scientists of our country: V. Basilevich, K. Basilevich, T. Vasyleva, N. Vnukova, T. Govorushko, V. Grushko, O. Zaletov, O. Kozmenko, S. Kozmenko, M. Klapkiv, V. Mal'ko, S. Osadets, A. Tarkutsiak, Y. Shumelda and other local and foreign economists. They investigated questions of risks of insurance brief-cases of domestic insurance companies, function of local and foreign financial markets, adaptation of local insurance to the international standards. But question of provided quality of insurance services, that are basis of trust, which is the main factor of forming of image of insurer, yet needs attention. By research of quality in the field of services the devoted works of such scientists, as L. Barry, K. Grenroosa, V. Zeythaml'a, K. Lavlok, A. Parasuraman, Fr. Rarhel'd, D. Fleming, Y.A. Gorbashko, A. Kurochkina, D. Maslova, A. Novatorova, A. Chelenkov and other.

The purpose of the article

Theoretical ground of approach to forming of quality of insurance as the process.

Exposition of basic material

The primary objective of insurance is defense of property interests of different subjects at the insured accident. Procedure of insurance consists of separate business processes (stages) that come true in parallel and consistently: marketing, insurance product development, sale, accompaniment of agreement, settlement of losses. Each of the stages is characterized as the complex of quality parameters that provide an opportunity to give the intermediate estimation of quality of insurance service.

Quality starts with research of necessities, complex study of certain market, its problems and prospects of demand on corresponding service. It is the major stage of life cycle of any commodity (services), as general intention is focused precisely on it, character is formed, the most general

descriptions are determined. On this stage the objective requirement of potential insure appears in protection from a risk, possibilities of organization of such defense are estimated by the method of insurance (as not every risk on technical, economic, legal and ethic reasons can be carried from a client on an insurance company). From position of marketing it is important to orient insurance service on the target group of consumers educated in good time, to go out the necessities of «average» not client, but certain homogeneous group.

Within the limits of planning of insurance service, a risk and its dynamics are estimated, possibilities of optimization of insurance coverage are examined, an insurance tariff is determined, methodologies of leading to insurance product are developed to the having a special purpose consumer (charts of sales), economic efficiency of insurance product is estimated for an insurance company. Further stage is development of terms of insurance (on occasion – to the type), regulation of rights and duties of parties, and also suggestion of additional services (service, legal and other), that not only improve the process of granting insurance service but also are the instrument of additional acquisition of customers.

If product development is appraised positively by an insurance company management, a company passes licensing and moves forward a product to the market due to an advertisement, professional retraining and additional stimulation of salespeople, forming of new channels of sales, PR-companies. Service appears on this stage. Publications from the economy of insurance contain the large variety of determinations of this concept. As a rule, it is correlated with an «insurance product», substituted or equated. [1–4]. We insist on that during the first two business processes, an insurance product acquires the lines of insurance service on the next stage and is moved to the next stage – the stage of sale.

Insurance service is a type of economic activity, that creates a value (useful effect) for a consumer as insurance defense and certain advantages (insurance compensation, additional services and others like that) as a result of actions of insurer (or his mediators) of material and non-material character, aimed to please the consumer [5]. That means that important description of insurance service is its quality. According to determination of International Organization of Standardizations, quality of products and services is characterized as the ability to satisfy consumers, including the functions and parameters stopped up not only in them, but also perception of their value and benefit a consumer.

Insurance service is a process of granting of insurance defense that contains, firstly, psychological basis of insurance in sense of confidence and minimization of disturbance (to fear) for the property,

life, health, and, secondly, material constituent as an insurance compensation on condition of realization of risk. Some researchers cast aside psychological basis so, for example, A. Pr'adka asserts that the «moment of origin of insurance product coincides with the moment of the first insurance payment or with the moment of signing of contract of insurance, while insurance service arises up and realized only in case of offensive of accident insured. If an accident insured did not take place - insurance service will not be able to be realized» [6, p. 83]. We cannot agree with such determination of insurance service. Insurance relations are grounded with the insurance interest that is expressed in aspiring to the state of calmnes. This interest on the essence is a necessity that grounds realization and consumption of useful properties of insurance service and to the offensive of accident insured. Before the accident insured and therefore receipting of compensation, insurance supports sense of confidence in the reconstruction of property at the certain unfavorable events. «Consumption» of insurance, positively effects it, thus, begins from the moment of inuring contract of insurance, but not from a moment, when an insurer carried out insurance payment. After an accident insured fundamental basis of insurance (nocifensor) doesn't change, but simply acquires the second form (stage) of development (payment of compensation), remaining here a relation on defense of interests of physical and legal persons. Civil legal relations in insurance are folded not concerning a visible result (insurance payment), but concerning service that is expressed in securing of interests of consumer for all period of action of agreement and after the accident.

Organization of granting of insurance services includes the enormous amount of sub functions, such as work with insurer, contiguous organizations and other insured, and divided into two stages: before the accident insured and after the accident.

Before accident insured an insurer estimates an insurance risk, insurance cost, amount covered, expects an insurance bonus, folds together with insure a statement and designs an insurance agreement. In connection with that on the first stage the aim of calmness is pursued, the question of quality of insurance service on this stage is carried in the sphere of «reliability of insurer». Therefore, a near-term criterion after that a consumer chooses an insurance company is exactly reliability of insurer. Quality of insurance service, thus, on the first stage of its realization is based on «quality of insurer» in sense of estimation by the consumer of his reliability, popularity, authoritativeness, etc. The level of reliability of insurance companies is determined by rating agencies that directly cooperate with insurers, conducting an audit. Using rating clients can estimate stability, reliability of insurance company and make

decision in relation to expediency of collaboration with one or another insurance company. The presence of rating of financial firmness allows to the insurer to distinguish itself among other insurance companies, not exposing public with confidential information, to produce a positive image at the market, and also to show the openness and loyalty to the potential and existent clients. But there are examples of well-known cases of insolvency of rating. Yes, on the estimations of leading international rating agencies of «Moody's» and «Standard & Poor's», a company AIG (American International Group) had the greatest rating of solvency (A++), that was proof of its strong financial state. However, to save from bankruptcy during the world financial crisis of prominent insurer of country, with its 90-years-old history of successful experience and service of customers, managed only the sponsorship of the American government. Therefore, there is a necessity for the search of new criteria of estimation of reliability of insurance companies.

The experts of IC «Indigo» recommend to pay attention to next 7 criteria of stability of work of insurance company in Ukraine» [7].

Criterion 1 – basic, diversified portfolio of insurance services. The more types of insurance are in-process of insurance company, the more reliable it is. It is thus important to mark, that all types of insurance must be on the active go de facto. A «variety of services that is given by a company is comfortable for both parties: a client gets the wide spectrum of services, and a company has more balanced and more reliable portfolio», – asserts T. Radionova, the head of IC «Indigo».

Criterion 2 is sourcing. It is important to have information about basic proprietors and their fates in a charter capital, dynamics of change of composition of proprietors. It is necessary to specify participating of company in financially-industrial groups, associations, holding or joint ventures. If a company is the participant of strategic alliances, note should be taken on financial firmness of strategic partners, strategic meaningfulness of partnership for its participants, possibilities of granting of help on either side and facts of mutual support in the past.

Criterion 3 is a legal aspect. Companies that understate market tariffs as a rule, compensate the risks legal «loop-holes». Thus contracts of insurance can be practically «unpaid». It is important to learn text of agreement before his signing. The presence of references and foot-notes needs additional attention and realization. Upon difficult or incomprehensible moments, independent legal advice should be taken.

Criterion 4 is a level and quality of reinsurance. Information about company-reinsurer must be open. You examine suggestions only from those companies, which risks will be accommodated in reliable and

large insurance companies, desirably – foreign. For reinsure it is also important to have the name and reliable reputation.

Criterion 5 is qualification of command. For today quite a bit insurance companies in Ukraine use such method of risk estimation as borrowing of methodology of calculation or already prepared tariffs for foreign insurers. However such data can be not relevant situations in Ukraine. Thus not every insurance company can to the soba to allow the state of competent underwriters, managers of risks, appraisers and other specialists that will count the adequate to our country cost of insurance. To get reliable data about qualification of command isn't simply, however, it is possible to try.

Criterion 6 is history of stay of company at the market. It follows to specify, as long a company works at the home market, to become familiar with its portfolio and reviews about it.

Criterion 7 is publicity of team. Than more open company that works in a financial sector, that it is more reliable. Company-for-one-day does not care of forming of reputation in a long-term prospect and, as a rule, does not aim operatively to promulgate own financial indexes. Today a situation at the insurance market is very changeable. Thus, as insurers so insure, unfortunately, does not have operative exhaustive information. Reliable data can be got as a result of realization of macroeconomic market research that hasn't been conducted yet.

A consumer chooses at price, and on the certain elements of insurance product (terms of insurance agreement). The cost of insurance product determines success of sales in a great deal. On results researches of foreign insurers the change of insurance tariff on 10% results in a loss or acquisition to the 30% clients.

From data of sociological researches priorities of population on the choice of insurer are distributed thus:

- reliability of insurer – 80%;
- a cost of insurance services – 31%;
- a clearness of terms of insurance – 18%;
- popularity of insurer – 17%;
- recommendations of acquaintances – 17%;
- an assortment of insurance services – 16%;
- professionalism and original appearance of insurance agents – 12%. [8]

Thus, all these priorities of insurer are necessary to be considered criteria forming of quality of insurance service on the stage of her realization to the offensive of accident insured.

On the second stage of realization of insurance service (after the accident insured) quality is estimated upon results implementation of the obligations of insurer. If an insurer carried out insurance payment in a necessary size and in the proper term (or reasonably said no in insurance payment), then insurance service answers the requirements of quality.

If there are claims against the term of payment or her size, then insurance service off-grade. Therefore, quality of insurance service after the accident insured for a consumer is characterized quality of its service. In March-September, 2017 there were 2774 appeals and complaints about insurance companies for work from physical and legal persons, that is on 341 (+14%) more than for analogical period of previous year. With the assistance of National Committee of Financial Services there were provided 45,65 million hrn. of insurance compensations. In 2017 insurer mostly complained of:

- violation of terms of payment or reduction of sum of insurance compensation;
- refuse in payment of fine for an ill-timed insurance compensation;
- groundless refuse of insurance company in payment;
- disagreement of insure with determining size of compensation of the charges related to the damage of transport vehicle [9].

As insurance service can be considered of good quality only on condition of satisfaction of consumer, the brought information over testifies to the presence of substantial problems in this question.

Insurance service can fully answer all indexes of quality and a refuse in payment can have under itself legal soil, but that insure did not expect this refuse through ignorance of terminology, rules of insurance, testifies to quality not enough service. The level of being informed of insure in large part depends on an insurer and characterizes quality of insurance service. Quality of insurance is correct procedure of sale, fulfilling promise and other great deal – all that allows to use insurance as effective financial instrument in life of everybody and activity of every enterprise.

Conclusions

Quality of insurance service is formed on all stages of her creation and grant, and in large part depends on the level of professionalism of employees of insurance company, as insurance service is inalienable from a performer. «Quality of insurer» is a major criterion of choice of consumer of insurance services, first of all, it is determined by reliability of insurance company. The level of reliability of insurance companies is determined by rating agencies, but histories well-known cases of insolvency of rating. To Tom, except the high rating, in Ukraine it is necessary the indexes of stability of work of insurance company to consider: an insurance portfolio is diversified (balanced and reliable); possibility of proprietors of insurance company, their fate is in a charter capital, participating of company in financially-industrial groups, associations, holding or joint ventures; adequacy of insurance tariffs of risk; level and quality of reinsurance; qualification of personnel, presence of competent underwriters, risk-

managers and other professionals; the story of the company and its openness.

Insurance defense, that an insurer gives as insurance service, contains psychological basis of insurance is sense of confidence and minimization of disturbance for the property, life, health, and material constituent as an insurance compensation on condition of realization of risk. «Consumption» of insurance, positive affect on him begins from the moment of inuring contract of insurance, but not from a moment, when an insurer carried out insurance payment.

The real actions of insurer appear on the stage of realization of insurance risk, when the necessity of insure consists of defense of his interest by realization of insurance payment. Therefore, at this stage insurance service obtains material expression that is easily felt by insure. And exactly on results of implementation of the obligations an insurer, insure judges about quality of both insurance service and insurance company.

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ФОРМУВАННЯ ЯКОСТІ СТРАХОВОЇ ПОСЛУГИ

Яворська О.Б.

Проблеми, спричинені затяжними кризами в економіці, зниженням купівельного попиту на страхові послуги, посилили конкуренцію на страховому ринку. Головним орієнтиром успіху сьогодні стає якість. Якісна страхова послуга здатна не лише притягнути клієнта, а і сформувати прихильність до страхової компанії. Тому питання якості страхової послуги сьогодні набуває особливої актуальності. Метою даної роботи є теоретичне обґрунтування підходу до формування якості страхування як до процесу. В статті досліджені чинники підвищення якості страхування на всіх етапах створення страхового продукту та надання страхової послуги (маркетинг, розробка страхового продукту, продаж, супровід договору, врегулювання збитків.). Акцентується увага на необхідності окремого розгляду кожного бізнес-процесу з метою виявлення його внутрішніх чинників впливу на якість страхової послуги в цілому. Якість страхової послуги на першій стадії її реалізації ґрунтується на «якості страховика» в сенсі оцінюваної споживачем його надійності, популярності, авторитетності. Рівень надійності страхових компаній визначають рейтингові агентства, але вивчення даного питання привело до висновку про можливість неспроможності рейтингів (на прикладі рейтингу видатного американського страховика). Спираючись на думку експертів-практиків, в статті пропонується окрім високого рейтингу, вважати показниками стабільності роботи страхової компанії в Україні: диверсифікований (збалансований та надійний) страховий портфель; спроможність власників страхової компанії, їх долі в уставному капіталі, участь компанії у фінансово-промислових групах, об'єднаннях, холдингах або спільних підприємствах; адекватність страхових тарифів ризику; рівень і якість перестрахування; кваліфікацію персоналу, тобто наявність у штаті страхової компанії компетентних андеррайтерів, ризик-менеджерів, оцінювачів і інших фахівців; історію перебування компанії на ринку та її відкритість. В роботі уточнено та розмежовано поняття страхового продукту та страхової послуги. Доведено, що якість страхової послуги, в першу чергу, характеризується якістю обслуговування, мірою задоволеності страхувальника. Автор приходить до висновку, що страхова послуга має невидиму (невідчутну) складову - психологічну основу страхування, це почуття впевненості і мінімізація занепокоєння (страху) за своє майно, життя, здоров'я до моменту реалізації ризику, та матеріальну складову у вигляді страхового відшкодування за умови реалізації ризику. Після настання страхового випадку якість оцінюється за результатами виконання страховиком своїх зобов'язань. Оскільки відчутність матеріальної складової більш суттєва для страхувальника ніж психологічної, своєчасність страхових виплат у повному обсязі або обґрунтована відмова (тільки за умови повного розуміння страхувальником причин відмови) залишають за собою шлейф задоволеності і бажання продовжити співпрацю.

Ключові слова: страховий захист, страховий продукт, страхова послуга, якість страхової послуги, характеристики якості, чинники впливу на якість послуг, надійність страхової компанії, психологічна основа страхової послуги, матеріальна складова страхової послуги

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ФОРМИРОВАНИЕ КАЧЕСТВА СТРАХОВОЙ УСЛУГИ**Яворская Е.Б.**

Проблемы, вызванные затяжными кризисами в экономике, снижением покупательного спроса на страховые услуги, усилили конкуренцию на страховом рынке. Главным ориентиром успеха сегодня становится качество. Качественная страховая услуга способна не только привлечь клиента, но и сформировать расположение к страховой компании. Поэтому вопрос качества страховой услуги сегодня приобретает особую актуальность. Целью данной работы является теоретическое обоснование подхода к формированию качества страхования как к процессу. В статье исследованы факторы повышения качества страхования на всех этапах создания страхового продукта и предоставления страховой услуги (маркетинг, разработка страхового продукта, продажа, сопровождение договора, урегулирование убытков). Акцентируется внимание на необходимости отдельного рассмотрения каждого бизнес-процесса с целью выявления его внутренних факторов влияния на качество страховой услуги в целом. Качество страховой услуги на первой стадии ее реализации основывается на «качестве страховщика» в смысле оцениваемой потребителем его надежности, популярности, авторитетности. Уровень надежности страховых компаний определяют рейтинговые агентства, но изучение данного вопроса привело к выводу о возможности несостоятельности рейтингов (на примере рейтинга выдающегося американского страховщика). Опираясь на мнение экспертов-практиков, в статье предлагается кроме высокого рейтинга, считать показателями стабильности работы страховой компании в Украине: диверсифицированный (сбалансированный и надежный) страховой портфель; возможность владельцев страховой компании, их доли в уставном капитале, участие компании в финансово-промышленных группах, объединениях, холдингах или совместных предприятиях; адекватность страховых тарифов риску; уровень и качество перестрахования; квалификацию персонала, то есть наличие в штате страховой компании компетентных андеррайтеров, рисков менеджеров, оценщиков и других специалистов; историю пребывания компании на рынке и ее открытость. В работе уточнено и размежевано понятие страхового продукта и страховой услуги. Доказано, что качество страховой услуги, в первую очередь, характеризуется качеством обслуживания, мерой удовлетворенности страхователя. Автор приходит к выводу, что страховая услуга имеет невидимую (неосязаемую) составляющую - психологическую основу страхования, это чувство уверенности и минимизация беспокойности (страха) за свое имущество, жизнь, здоровье к моменту реализации риска, и материальную составляющую в виде страхового возмещения при условии реализации риска. После наступления страхового случая качество оценивается по результатам выполнения страховщиком своих обязательств. Поскольку осязаемость материальной составляющей более существенна для страхователя чем психологической, своевременность страховых выплат в полном объеме или обоснованный отказ (только при условии полного понимания страхователем причин отказа) оставляют за собой шлейф удовлетворенности и желания продолжить сотрудничество.

Ключевые слова: страховая защита, страховой продукт, страховая услуга, качество страховой услуги, характеристики качества, факторы влияния на качество услуг, надежность страховой компании, психологическая основа страховой услуги, материальная составляющая страховой услуги.