

DEVELOPMENT OF ORGANIZATIONAL AND ECONOMIC MECHANISMS FOR INSURANCE OF INVESTMENT RISKS OF BUSINESS STRUCTURES IN UKRAINE

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Abstract. *The article systematizes the list of investment risks of business structures, summarizes the practice of applying investment insurance mechanisms at the international level. The author's approach to the creation and functioning of a special institution in Ukraine - the State Insurance Pool, which would carry out insurance and reinsurance of investment risks of business structures in priority areas of the economy is substantiated. An improved model of the investment risk insurance market and proposals for ensuring its further functioning and development are developed.*

Keywords: *business structures, investment risks, investment projects, organizational and economic mechanisms, insurance market, insurance.*

The article is devoted to highlighting the features of the implementation and areas of improvement of the tax policy of business entities, taking into account the impact of martial law in Ukraine.

The list of investment risks that occur in the activities of business structures is systematized. The practice of applying investment insurance mechanisms at the international level (with the participation of such structures as the Multilateral Investment Guarantee Agency, the American Corporation for International Development Finance, the Export Credit Insurance Corporation, the German Investment Guarantee Program), as well as the Export Credit Agency at the national level, is summarized.

The necessity of forming and the organizational and economic mechanism of functioning in Ukraine of a special organization - the State Insurance Pool, which will operate on the basis of a partnership between the state and the private insurance sector and will carry out insurance and reinsurance of investment risks of business structures that conduct their own activities in priority areas of the economy is substantiated.

The main directions of development of investment risk insurance in Ukraine have been identified: a clear definition of the list of investment risks that are subject to insurance in Ukraine; development and legislative consolidation of the mechanism for the creation and functioning of the State Insurance Pool for insurance and reinsurance of risks of national producers and investors; development and offer of a range of products for accumulative and investment life insurance of heads of business structures implementing investment projects; development of mechanisms for increasing the level of capitalization and financial potential of the Export Credit Agency; creation of a self-regulatory organization for investment insurance in order to coordinate and develop this area of insurance; development of market

infrastructure in the field of investment risk insurance by supporting the activities of insurance brokers and attracting insurtech companies to participate in these processes; adaptation of activities in the field of investment risk insurance to EU regulatory requirements (directives).

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