

DEFINITION OF APPROACHES FOR IDENTIFICATION OF RISKS AT THE ENTERPRISES

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In article approaches and methods for identification of risks in modern conditions are considered. Part of them is based on quantitative approach, and a part on qualitative. One are based on the detailed analysis, and others on integrated. However all methods have a common goal – to reveal and describe the risks existing in the organization. It is more effective to use at the same time several methods as it will allow to obtain more reliable information for further assessment of risk. Also it is necessary to consider economic efficiency of the applied methods. For achievement of more thorough risk analysis at absence in the organization of the corresponding experts it is necessary to invite experts in the field of the analysis and assessment of risks and also it is possible to ask for the help in the specialized companies.

Keywords: modern conditions, risks, enterprise

For the analysis of features of structure of the enterprise and risks following from this, it is expedient to use a method of structural charts. This received at this method are used for assessment of internal enterprise and commercial risks. The type of structural charts depends from:

- size of the enterprise;
- type of management; organizationally – legal forms of the enterprise;
- the principle of division of powers and duties at the enterprise.

For the large enterprise it is more effective to make the basic chart for all enterprise in general, and then to build charts for divisions, departments and services. For identification of risks, trade and technological process of realization of the goods and services connected with material support of division it is necessary to lead discussions with key personnel. This method gives the chance of assessment of risk in dynamics and development of the forecast for prospect. But these estimates are subjective and depend on the attitude of the person towards risk [1].

The following method of identification of risk – the cards of streams reflecting technological streams of productions. This method is used for identification of basic elements (knots) of production on which his reliability and stability depends. At violation of the mode of elements and their exit out of operation there is an interruption of all production or there are critical emergencies. At the same time the process recorded in the concrete card can cover some one kind of activity of the organization, all internal productions or a separate technological chain [8].

All listed above methods are convenient that it is possible to receive them using modern means of communication. But there

is a probability that when using these methods some moments will be not clear and there will be additional questions. Besides some facts could be missed. In this regard there is a need of obtaining additional information and check on places of its reliability. In this case the method of inspection trips is used. The efficiency of this method depends on qualification of experts who carry out this method. Inspections give the chance to reveal and specify separate nuances of the developed program of management of risk, to estimate possible costs for management at this enterprise, and to make recommendations about regulation of risk level. When carrying out this method it is necessary to define accurately the list of tasks which have to be solved. After definition of tasks it is necessary to make the program of visit of the enterprise. It is necessary to construct a certain logical scheme of identification of risks so that to minimize an opportunity to miss something essential. There are several ways for achievement of it. For example, preparation for each of subjects of special maps with the list of questions which should be specified.

Also inspections can be unexpected and beforehand informed. At unexpected inspection it is possible to reveal real deviations from the planned course of technological process or the violations of safety rules taking place. At the preliminary notice employees by the time of the beginning of inspection already possess necessary information that significantly reduces expenses of time [3,7].

The risk is one of the major financial categories, and as a result impact on degree and size of risk renders the financial mechanism, by means of special strategy and levers of financial management. Association of strategy and receptions creates a risk management. In its basis purposeful search of ways and the

organization of the subsequent work on decrease in degree of risk is put [2].

The main goal of a risk management consists in receiving the maximum profit at a risk ratio, balanced, optimum for the businessman, with profit, this purpose is similar to the main criterion function of business.

The risk management is a control system of risk and the financial relations which arise in management process. Representing a control system, the risk management consists of two subsystems: the operated subsystem (object of management) and the operating subsystem (the subject of management).

The object of management in a risk management is presented by risk, risk capital investments and the economic relations of economic entities in the course of realization of risk. In Russia huge rates interest concerning risk management questions increases, and activity show not only experts, but also people who were far from economy, risk management and insurance recently [4].

Keen interest in a risk management is explained by the processes happening in modern Russian economy and in the insurance market, in particular. It is caused by the fact that in national economy deterioration in risk situations in the domestic commodity market is observed. Owners the enterprise have no desire or opportunity to participate in the investment projects directed on updating of fixed capital in volumes sufficient for its normal functioning. The policy of the state, despite attempts to change a situation to the best, but isn't possible to change situation yet.

In the developed European countries now production companies do replacement of the equipment each seven ten years which is to normal working conditions and creates acceptable conditions for creation of a risk management system, including use of an insurance and further reinsurance. Drawing a parallel with our country, it is possible to reveal that a situation on the verge with critical as for a risk management and insurance it is considered that "in due time" to update the equipment of times in forty years. So respectable "age" of the equipment and respectively strong wear of fixed capital, is also the main reason for severe losses of a domestic production on the world scene. Not less important factor aggravating a risk situation of the industry of Russia is shortage of responsible and qualified specialists. Thus, in industrial sector of modern economy of Russia the risk situation strongly differs from European towards uncertainty and huge complexity. In general, it is obvious that the risk situation in

industrial and infrastructure sector of economy of modern Russia qualitatively differs from European towards bigger complexity and uncertainty, therefore, relevance of the questions connected with a risk management accepts the increasing value which won't cease to increase and in the future [4].

Interesting feature of a risk management in the Russian Federation, is, ensuring risk management of the enterprises of participation of consumers with mechanisms in the solution of approaches of the effective organization of reinsurance of the insured objects, it is connected with specifics of the Russian market of insurance and its low capitalization.

Absence of qualified specialists in the field of risk management, leads to emergence of undesirable "amateur performance", for avoidance of it is necessary to designate limits of applicability of a professional risk management, and to establish who can hold the risk manager's position in practice.

The main tool of a risk management is presented by insurance, as system of the relations on transfer of risks from the businessman to the insurer. Other tools used in a risk management are: self-insurance; carrying out preventive measures for prevention of negative impact of risks on activity of the organization; creation and ensuring functioning of societies of a mutual insurance; carrying out situation analysis following the results of which the directions on decrease in the extent of damage in case of negative influence of risks are developed [2,7].

As it was already told above development, justification and implementation of comprehensive programs the risk of management demands involvement of highly qualified and skilled specialists. But practice shows that a question of the one who and how has to realize this system of organizational and economic actions in the conditions of the developed market economy remains open. Ordinary managers who the works which are responsible for numerous sites settle down at various levels of an administrative branch and often are appointed traditionally executing functions on risk management. In the recent past of qualitatively organized, systematic risk management at the enterprises of the domestic industry didn't exist, experts were practically not attracted [12].

For the last decade situation coolly changed: the control system of risks undergoes and will continue to undergo the high-quality changes demanding from the Russian industrialists of proper response. More and more clear are a need and importance of allocation of a risk management in an independent subsystem

of management of business activity, relevance of introduction of specialization and professionalizing of performance of functions of the risk manager is obvious [9].

The regular risk manager (one employee or the whole structural division) or the insurance broker operating in interests of the consumer of the made production and services in protection of the risks based on the principles of outsourcing can hold a position of the managing director of risks. The insurer if he doesn't represent the captive company, shouldn't execute function of the risk manager as it is the main tool on protection against risks

The increasing interest among domestic and foreign businessmen is caused by the instruments of protection against risks presented by mechanisms of self-insurance and societies of a mutual insurance. Growth of interest is very obvious, it is connected with changes which happen the last two decades in the relations of insurers and insureds. They are caused by noticeable strengthening of pressure upon consumers which proceeds from suppliers of insurance services.

The leading role in this process can be played as regular risk managers involved in structure of business and the insurance brokers. These organizational forms of government can be used by risks with great success for the solution of problems of a risk management. In parallel, it is always necessary to consider that the control system of a risk management demands high qualification, and especially, almost significant experience. It is supposed that in the next some years, well organized large-scale training of qualitative professional risk managers by such curricula and programs to which it will be organically combined foreign and Russian achievements in the field of the theory and practice of risk management and which will meet completely specific requirements of modern domestic economy, a leading role when forming the market of services in risk management won't be provided yet, will occupy the insurance brokers having at the moment knowledge and necessary experience in the developed special Russian conditions.

Development of strategy and tactics and the next ways of implementation of programs of risk management through insurance brokers, gives to consumers, now, enough certain advantages. First, it is necessary to understand that the insurance brokers possessing special qualification and experience exercise risk management, for example, for a great number of various consumers that in comparison with the regular risk managers occupied in structure of

business shows possession of unique knowledge and opportunities for formation of conditions and increase of efficiency of execution of these programs by insurance brokers. It occurs thanks to synergetic effect when experiment on development and implementation of programs of a risk management for various consumers is creatively used for other structures of business.

As the main tool of a risk management insurance acts, it is necessary to consider the following, one of the main tasks of a risk management is the anticipation of behavior of insurance companies in a situation when there comes need to pay insurance compensation on insured event. In the solution of this question of possibility of the broker is much wider as proceeding from the essence of own professional working activity it has a much bigger experience with various insurers, insurance brokers are familiar with policy of payments of insurance compensations of tens companies when the regular risk manager has knowledge of units of such companies [11].

At all this it is necessary to consider that fact that the most part of the insured production objects of the Russian Federation demands additional reinsurance, generally domestic owners of the industrial enterprises prefer the foreign market of insurance services. One more important and necessary function of the professional risk management wishing to be demanded is the organization and control of reinsurance. Obviously, as in this situation it is easier for insurance broker to define now that will support, and that won't support the foreign reinsurance market, than to the regular risk manager. At this stage overcautious persons of the foreign companies very seldom agree to conclude bargains on proportional contracts of reinsurance. More or less balanced conditions connected with the cost of reinsurance protection can be provided only with a placement combination in the foreign and domestic markets to use of the verified disproportionate schemes.

This reception in turn will significantly complicate work of the risk manager on participation in the organization and realization of insurance (reinsurance) protection, on management of losses of the industrial enterprise. Now it is difficult to the risk managers occupied in structure of business to take the qualified part in development and realization of various functions necessary for protection of consumers, but at regular structures and experts serious advantage before risk managers from outside as they remain more clear for the consumer will remain in most cases, and the third-party companies will be compelled to prove the loyalty.

In other words, all this once again proves that in economy there are no universal perfect recipes, but at the moment insurance brokers, at the correct organization of their activity, look slightly more preferably than the regular risk managers occupied in structure of business. Very important thus that they, carrying out functions of risk managers, sought for providing an optimum combination of interests of consumers and service providers on protection against risks. Only then brokers will be able to become for the clients operating in Russia rather effective risk managers.

So, today becomes more and more obvious that the objective requirement of modern domestic economy consists in development not only the insurance market, as systems of the relations between insurers, insurers and the state, but also wider and difficult complex of the relations on ensuring protection of businessmen and house farms from risks. The relations on risk management, according to the contents, are beyond far insurance. Activity of professional risk managers has to become in modern conditions a key factor of development of these relations.

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