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to remain financially stable even in the event of significant losses. The problem of the domestic insurance market is that the majority of insurance companies reimburse expenses on account of new insurance premiums, without paying much attention to the formation of insurance reserves adequate to the assumed commitment.

Areas of ensuring financial security of the insurer:

- development of the general strategy of the insurance organization;
- constant forecasting of probable threats to the activity of the insurance company;
- ensuring the balance of the insurance portfolio, tariff, investment and reinsurance policies of the insurer;
- justification and implementation of the most rational forms, methods, methods and ways of creation, improvement and development of the financial security system of the insurance organization;
- provision of continuous control and management of financial security;
- compliance with the appropriate level of training of employees of the insurance company, with their compliance with all established rules aimed at ensuring financial security [1].

The financial security of insurance companies is closely related to various threats and risks that can be avoided with the help of diversification, financial and credit security, verification of business partners, and protection of commercial secrets. The structure of financial security includes sufficient financial and economic resources to ensure the required level of security of the country, ensuring effective economic development [2].

The study of the main trends and regularities of the development of the insurance market in Ukraine made it possible to identify a number of threats and factors affecting it. Among the main problems that hold back the evolution of the domestic insurance market are the following: the imperfection of insurance legislation and the ineffectiveness of its state regulation; lack of an effective system for protecting the rights of consumers of insurance services and a reliable system for ensuring insurance payments; reduction of the number of insurers on the market; low level of payment ability and insurance culture of the population; high dependence on the macroeconomic situation and the state of development of the financial services market.

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DIGITAL TECHNOLOGIES OF FINANCIAL SECURITY MANAGEMENT

In a world that is becoming increasingly digital, the development of financial technologies has fundamentally changed the way financial transactions are conducted and access to financial services. As FinTech plays an ever-increasing role in the global economy, understanding its implications for financial security is critical. Traditional financial systems face both new challenges and opportunities due to the special nature of financial technologies.

The transformation of the Ukrainian economic system and financial sector is connected with

the new needs of the state, the globalization of the world financial space, and therefore with new threats. The need to create favorable legal and institutional conditions for the functioning and development of the state's financial system puts the primary task of strengthening all subtypes of financial security through FinTech .

Financial security is an integral part of the economic security of the state and reflects the state of the country's financial system, which creates the necessary financial conditions for stable socio-economic development of the country, ensures its resistance to financial shocks and imbalances , and creates conditions for preserving the integrity and unity of the country's financial system [1].

Financial security, in turn, has the following components:

1) banking security as the level of financial stability of the country's banking institutions, which makes it possible to ensure the effectiveness of the country's banking system and protection from external and internal destabilizing factors, regardless of the conditions of its operation;

2) the security of the non-banking financial sector is the level of development of the stock and insurance markets, which makes it possible to fully satisfy the needs of society in the specified financial instruments and services;

3) debt security - the appropriate level of internal and external debt, taking into account the cost of servicing it and the efficiency of using internal and external borrowings and the optimal ratio between them, sufficient to meet urgent socio-economic needs, which does not threaten the sovereignty of the state and its financial system;

4) budgetary security reflects the state of ensuring the solvency and financial stability of state finances, which enables state authorities to perform their assigned functions as effectively as possible;

5) currency security is a state of exchange rate formation that is characterized by high public trust in the national monetary unit, its stability, creates optimal conditions for the progressive development of the domestic economy, the attraction of foreign investments into the country, the integration of Ukraine into the world economic system, and also protects as much as possible from shocks on international currency markets;

6) monetary and credit security reflects the state of the monetary and credit system, which provides all subjects of the national economy with high-quality and accessible credit resources in volumes and on terms favorable to achieving economic growth of the national economy [3].

Comprehensive development of the innovative potential of the state through the creation of mass innovative products, the development of high-tech production, the achievement of scientific and research advantages and the rapid development of FinTech can become the basis of strengthening the financial security of Ukraine.

FinTech is interpreted as innovative technologies and business models, technologies of the service industry. However, in each of the above definitions, their main feature can be traced, which is that FinTech really cannot work without digital technologies.

Today , it is digital technologies that are a powerful driver of the principles of transparency of financial relations, which is especially noticeable at the level of public finances.

Given that the key role in the formation of the financial security of the state is played by the provision of budgetary security indicators, it is necessary to pay considerable attention to considering the features of the budget openness index, which is formed by calculating indicators that comprehensively characterize the transparency of the budget process.

Increasing the level of budget transparency contributes to the realization of the following goals: improving the state's performance of budgetary obligations and services, as well as increasing the level of satisfaction with the quality of public services; involvement of the public in the budget process; implementation of wider public control over targeted spending of budget funds; increasing the level of responsibility of the executive power for the implementation of the budget; increasing the efficiency of the use of budget funds and others.

SupTech and RegTech occupy a special place in order to ensure measures to increase the transparency of currency regulation, which are aimed at stopping the export of capital, illegal money laundering under the guise of foreign investments, the functioning of the shadow sector of

foreign trade and the financial market .

So, the most widespread payment innovations based on FinTech include a number of elements, among which mobile payments, mobile (electronic) wallets, contactless payments, identity verification technologies, as well as artificial intelligence and machine learning are aimed at ensuring security [2].

In turn, although FinTech means the use of innovative technologies to provide financial services and improve the efficiency of financial systems, when it comes to financial security, the development of financial technologies can have both positive and negative consequences.

Fintech can help strengthen financial security by improving regulatory compliance and reducing the potential for money laundering, terrorist financing and other illegal activities. Technologies such as blockchain , which underpins cryptocurrencies , provide transparent and immutable record-keeping, facilitating regulatory oversight and providing greater financial security.

Digital transformations that have taken place in Ukraine in recent years have significantly increased the transparency of financial relations, especially affecting the social level. However, it also creates issues related to cyber security , data privacy and fair access that must be addressed to ensure the overall financial security of the state. Traditional regulatory approaches can struggle to keep pace with financial technology innovation and the associated risks. A dynamic regulatory framework should emphasize risk-based approaches, promoting cybersecurity , data privacy and consumer protection, while facilitating the development of fintech.

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**АНАЛІЗ ДЕЯКИХ ФІНАНСОВИХ ПОКАЗНИКІВ ДІЯЛЬНОСТІ НАУКОВО-
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