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Motivation in the practice of insurance companies

In today's world, motivation plays an important role in personnel management and determines the possibility of the formation of effective management. The problem of motivation plays an important role in the management of both the theoretical and practical aspects. The definition of motivation as a major management functions formulated M.H. Meskon «motivation – process motivations themselves and others in the activities in order to achieve personal and organizational goals.» In the area of management control is a function consisting in shaping the motivation of employees to work. This article discusses the methods and forms of the organizational structure of the insurance companies 'management, new approaches to solving the problem of motivation and stimulation of labor, determined by the value and the importance of motivation in the insurance companies' management practice, it is a model of motivational process, examines the five largest insurance Kazakhstan companies, the success of which motivation He played a major role.

Key words: motivation, management, personnel, personnel management, insurance.

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Сақтандыру компанияларының басқару тәжірибесіндегі ынталандыру

Қазіргі заманда ынталандыру қызметкерлерді басқаруда маңызды орын атқарады және тиімді басқаруды қалыптастыру мүмкіндіктерін анықтайды. Қызметкерлерді ынталандыру проблемасы теориялық жағынан да, практикалық жағынан да алып қарағанда басқару облысында маңызды орынға ие. Ынталандыруды басқарудың басты қызметі ретінде анықтауды қалыптастырған М.Х. Мескон: «ынталандыру – жеке және ұйымдастырушылық мақсаттарға жету үшін қызметке өзін және басқаларды ынталандыру процесі». Басқару сферасында бұл көшбасшылардың қызметі, яғни жұмысшылардың еңбекке деген ынтасын қалыптастыру. Мақалада сақтандыру компанияларының ұйымдастырушылық құрылымындағы басқарудың әдістері мен формалары көрсетілген, еңбекті ынталандыру мен жалпы ынталандырудағы проблемаларды шешу тәсілдері қарастырылған, басқару тәжірибесіндегі ынталандырудың мағынасы мен маңыздылығы анықталады, ынталандыру процесінің моделі келтірілген, негізгі табыс көзі ынталандыру болып табылатын ҚР 5 ірі сақтандыру компаниялары қарастырылған.

Түйін сөздер: ынталандыру, басқару, қызметкер, қызметкерлерді басқару, сақтандыру.

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Мотивация в практике управления страховых компаний

В современном мире мотивация играет важную роль в управлении персоналом и определяет возможности формирования эффективного менеджмента. Проблема мотивации персонала занимает важное место в области управления как в теоретическом, так и в практическом аспектах. Определение мотивации как одной из главных функций менеджмента сформулировал М.Х. Мескон: «мотивация – процесс побуждения себя и других к деятельности для достижения личных и организационных целей». В сфере управления это функция руководства, состоящая в формировании у работников мотивов к труду. В данной статье рассматриваются методы и формы управления организационной структуры страховых компаний, новые подходы к решению проблемы мотивации и стимулирование труда, определяются значение и важность мотиваций в практике управления страховых компаний, приведена модель мотивационного процесса, рассматривается пять крупнейших страховых компаний РК, в успехе которых мотивация сыграла главную роль.

Ключевые слова: мотивация, менеджмент, персонал, управление персоналом, страхование.

MOTIVATION IN THE PRACTICE OF INSURANCE COMPANIES

Every year the competition among insurance companies have traditionally highlighted the problem of formation of new approaches in the management of personnel of insurance companies. Implementation of changes in the forms and methods of managing their organizational structures aimed at improving the profitability and competitiveness of the organization, expand markets and improve the quality of services provided. Of course, this kind of transformation is not possible without highly skilled personnel, capable of a high level to achieve the set objectives for the company. At the same time the heads of insurance companies especially acutely aware that the staff is the main asset of the company, playing a key role in achieving success. The solution of these problems should contribute to an elaborate system of work with personnel, one of the areas which is to increase the interest of workers in the effective labor, improve their performance and qualifications. The leading role in increasing the performance and quality of work plays a system of motivation and stimulation of work of employees of the company. Neither management model will not be able to function effectively if it does not operate an effective system of motivation and stimulation, which induces a specific individual and the team as a whole to achieve individual and collective goals. But to achieve them workers need to know what is happening in the organization, to take an active part in its life and development. At the same time to enjoy the work and, of course, to achieve good results, they need to feel that what they do has a real value. That is why the search for new approaches to solving the problem of motivation and stimulation of labor as an important factor for effective economic governance is a prerequisite for carrying out administrative reforms, both in individual companies and across the country as a whole. The role of motivation is great in building the corporate culture, the formation of values within the company. motivation management practices determine the nature of relations between management and staff, the likelihood of conflict, the level of trust between employees. Model motivational process is shown in Figure 1. The human needs are the basis of motivation that transform in motifs. The motives determine behavior, considered as the target installation. However, the complexity in the implementation of motivation through requirements related to differences in the assessment of individual needs.

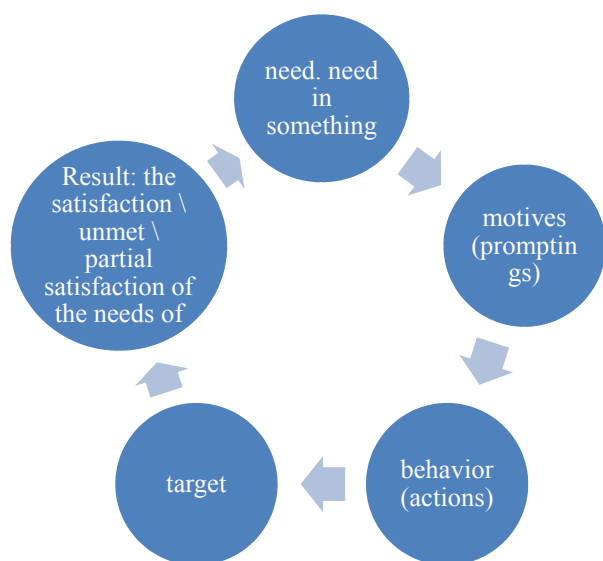


Figure 1 – Model motivational process

To reduce turnover necessary to carry out activities in the following areas:

1. Salary

Change pay system by replacing the accountant system complex:

- time-bonus wages;
- the accountant-bonus;
- piecework-bonus pay.

By the salaries of employees following surcharges are set:

- surcharge for harmful and difficult working conditions – in the amount and manner prescribed by the labor legislation;
- surcharge for combining trades (positions), the increase in volume of work performed in the amount established by agreement between management and worker;
- surcharge for work in the evening and at night – in the amount and manner prescribed by the labor legislation;
- supplement for overtime work;
- Surcharge for weekends and holidays.

Also, the company needs to develop regulations on awarding workers and piece workers time-worker, which will provide for the accrual according to the basic monthly premium bonus indicators. Bonuses for the reporting month will ensure the formation of the variable part of the salary depending on the parameters describing the results of the structural unit and the degree of personal employee contribution. The main objective of the bonus – promotion of planned production and economic results of all business units.

2. Working conditions: conduct additional office premises and equipment manufacturing ventilation, sun-blinds, modern furniture and office equipment;

3. Management of the company: to develop a list of measures to strengthen confidence in the managers (reception days, interview, etc.); in order to improve relations with the immediate supervisor. strengthen interpersonal relationships between employees to schedule a site seminars, corporate events;

4. The company's policy: to develop a document that will define the objectives and priorities of the enterprise in the field of improvement of personnel work. The document is intended for the employees, it will give them the opportunity to understand the administration's policy in relation to staff. It will contain the rules of etiquette, norms of behavior, the main objectives of the enterprise.

5. A sense of progress: to ensure the desired result to develop a system of quantitative evaluation of the various units. Monthly management of the company to hold general meetings at which summarizes the work of the various departments, the award winners.

6. Recognition:

You must provide the following activities for the recognition of distinguished merit employees:

- monthly summarizing work between departments;
- Delegate units much more serious, a variety of duties to ensure high internal motivation.

7. Responsibility: to increase responsibility among employees, ensuring high job satisfaction develop job descriptions for the various divisions and based on the control model. The essence of the changes is to give maximum autonomy units with simultaneous increase of their responsibility for the work performed.

8. Personal growth and advancement: to develop the following activities designed to increase the motivation of employees:

- career planning,
- Promoting training,
- an objective assessment of cadres,
- promotion of employees based on achievements in the work.

Insurance services have a dual nature, ie. E. They are both consumer and financial services. The purpose of insurance as a consumer service is to meet the needs of the customer, the purpose of the insurance as a financial service – the optimization of the movement of financial resources of insurers and policyholders. The lack of positive perception in society need insurance, low solvency of the bulk of potential consumers put forward before

the insurance companies operating in the Russian market, to constantly improve the efficiency of their work, improving all the parties of the company. The most important directions of improving the efficiency of the insurance companies are: the development of a legally «pure» insurance products, as much as possible taking into account the client's needs: improvement of insurance products sales system; creating a positive image of the company. A feature of the reproductive cycle in insurance is the fact that the sale of insurance services is preceded by its production. Provision of insurance services is probabilistic in nature. insurer client receives an insurance payment in case, if there is specified in the contract event, the occurrence of which is assessed a certain probability. The client may not receive the compensation (if the insured event has not occurred), but the service is still considered to be rendered and paid premiums are not refundable. The need for insurance in most cases are not aware of the potential buyer of insurance services. In contrast to the requirements of food, clothing, housing, medical care, labor for businesses, insurance is one of the last places in the hierarchy of needs. client does not want to spend money on insurance if he is not fully satisfied with the more important requirements at a low level of solvency. As long as the insured event has not occurred, and there is no need to compensate for the damage caused by him. Therefore, insurers are forced to conduct propaganda and explanatory work, clearly explain the client's need for compensation of unexpected losses, and thus the insurance. In other words, the insurer decides the task of translating the client's insurance needs of the discharge into the unconscious conscious.

Modern insurer – a well-organized employee who feels the limits of their responsibility. He adheres to his duties, and guided them in practice. Discretion and seriousness in the affairs of the first commandment of the insurer, in whose hands are usually concentrated large financial resources. The success in the insurance business depends on the specialist skills to analyze the situation, to have a sense of reasonable and justifiable risk, be able to adapt to the changing situation. Among the professional qualities include the ability of the insurer to offer a few solutions to the problem, pinpoint their targets and in the race to become the leading of the insurance market leader.

Under market conditions, the insurer's business strategy is to:

- 1) the most efficient service to customers (policyholders)
- 2) optimization of the movement of the insurer's

financial resources (to obtain the maximum yield in the provision of insurance services).

This strategy requires improving the quality of services provided by:

- Increasing professionalism of the majority of the insurance company services (sales, claims settlement department, customer service department, department of technical expertise, financial and legal services)

- Reduce the period of settlement of reported claims,

- An additional customer service associated with the conclusion of treaties and (or) the provision of additional services when an insured event,

- Determining the amount of insurance premiums that meets the interests of the insured.

Getting the maximum return in the provision of insurance services provided by:

- Implementation of the targets of sales of insurance products, which are expressed in the amount of premiums received,

- Determining the amount of insurance payments on claimed losses, satisfying the interests of the insurer (the average payout)

- The establishment of the targets of the cost of doing business and general expenses,

- Financial management of available funds of the company,

- Increase of a profitable part through the use of legal institutions «subrogation» and «regression».

This strategy leads to increase the company's competitiveness in the market, extension of the territorial scope, increase sales and increase profitability of the insurance activity of the company.

With this business strategy cadre should consist for the most part of the employees with the following motivational types:

- 1) Tool
- 2) Professional
- 3) Master

Currently, management of labor motivation of insurers staff – this is one of the main tasks of activating the human factor, ie, conscious and effective use in the insurance business of accumulated knowledge, skills, experience with the natural qualities inherent in man: the desire for knowledge, analytical thinking.., creative activity.

At the end of 2015 five largest insurance companies of Kazakhstan occupy 42.9% of the market. Championship traditionally holds the IC «Eurasia», occupying 13.5% of the market; IC «Halyk Kazakhinstrakh» occupies the second line with 10.1%; in third position settled IC «NOMAD LIFE» with a share – 8.2%; fourth position again

left for the UK «NOMAD Insurance» with 5.7%; SK «LIC» European Insurance Company «, as in the past month, closes the top five with 5.4% of total premiums. The insurance for the client the main indicator of the responsibility of the insurance companies are the insurance payments. At the end of October 2014 SC «Eurasia» has paid its customers with 7.2 billion tenge, or 12.7% of total payments made by domestic insurance companies. This is the first place in the ranking of insurers, who regularly pay their clients. In second place – SC «Halyk – Kazakhinstrakh» with 6.7 billion tenge of insurance payments (11.9% of the market). In third place settled IC «NOMAD Insurance» with 3.9 billion tenge (share – 6.8%). In fourth place – SC «Tsesna Garant», whose clients received 3.4 billion

tenge (6.0%). LIC «NOMAD LIFE» closes the top five with 3.1 billion tenge of insurance payments – is 5.4% of total payments, according to eq. The success of these insurance companies play an important role good motivation. That is, employees of insurance companies interested in carrying out its work, strive to achieve the goals set by the organization, and they care about its future, so the company is successful in the implementation of this function. The most important strategic resource of the five largest insurance companies in the Republic of Kazakhstan is a team of key specialists, the so-called management team. Because that's what these people have to be accompanied by a business, to make decisions on which its effectiveness will depend directly.

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