

litetom i društvene odgovornosti preduzeća. Primena i razvoj koncept društvene odgovornosti preduzeća na domaćem tržištu jeste od izuzetnog značaja zbog činjenice da globalno tržište zahteva stalno unapređenje kvaliteta i produktivnosti, unapređenje zadovoljstva korisnika i zadovoljenje zahteva svih interesnih grupa u okruženju. Značaj primene koncepta društvene odgovornosti preduzeća biće još više izražen sa potrebom izgradnje integrisanih poslovnih sistema u domaćim preduzećima.

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Osiguravajuća društva su u najboljoj poziciji da u potpunosti ispune sve aspekte koncepta društvene odgovornosti preduzeća imajući u vidu da ona direktna zapošljavaju veliki broj ljudi koji su ključni za njen razvoj. Učestvuju u podsticanju privrednog razvoja kao moćni institucionalni investitori na finansijskim tržištima, čime se indirektno utiče i na povećanje društvenog bogatstva i ljudskog blagostanja svojim investicijama u održive izvore energije, kao i pružanjem usluga osiguravajućeg pokrića za obnovljive izvore energije.

Social responsibility in insurance as an important principle of modern business

Review scientific paper

SUMMARY

The new philosophy implies giving priority to the well-being of society and consumers over the well-being of the company. Social responsibility is the supreme principle in modern business. Corporations that are successful on a global scale are also socially responsible corporations. Corporate social responsibility in insurance is one of the pillars of business excellence. The issue of social responsibility is defined on a global level. Initiatives in the field of corporate social responsibility are also applied in domestic insurance companies, but not to the extent and in the way they are applied in developed countries of the world. The application of corporate social responsibility in domestic insurance companies is important due to the fact that the global market requires constant improvement of quality and productivity, improving customer satisfaction and meeting the requirements of all stakeholders in the environment.

The principle of social responsibility is woven into the very foundations of the insurance business, because it is based on related principles of reciprocity and solidarity. The insurance market significantly affects the development of each country's economy and is an important factor in the stability of the financial sector. The growing complexity of business conditions accelerates the increase of numerous interactive connections and relationships between

insurance companies and the environment, changing market conditions, which makes their behavior and functioning more difficult.

An insurance company that wants to achieve business excellence, as well as world-class products and services, must achieve a combination of development goals, customer requirements and community requirements.

Due to the specifics of their business, protection from risks that endanger people, the economy and society as a whole from the destructive effects of natural forces and man-made accidents, insurance companies are inevitably directed to maintain high standards in terms of meeting corporate social responsibility.

Keywords: social responsibility, insurance companies, business excellence, modern business

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