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CONTENT

ECONOMIC SCIENCES

| | | | |
|--|----|---|----|
| M. Krichevsky SELECTION OF STRATEGIES IN KNOWLEDGE MANAGEMENT..... | 3 | A. Prylutskyi STATUS AND FEATURES OF SOCIAL INSURANCE IN UKRAINE | 23 |
| O. Martseniuk RISKS IN THE CREDIT ACTIVITIES OF BANKS OF UKRAINE..... | 8 | O. Ruda FOREIGN CURRENCY MARKET OF STATUS AND DEVELOPMENT TRENDS | 29 |
| E. Pil ANALYSIS OF PLOTTING 3D-GRAPHS FOR THE VEU PARAMETER | 15 | E. Shikula, S. Zaigralova IMPROVEMENT OF THE STATE-PRIVATE PARTNERSHIP MECHANISM IN THE IMPLEMENTATION OF SPORT INFRASTRUCTURE INVESTMENT PROJECTS..... | 36 |

HISTORICAL SCIENCES

| | |
|--|----|
| V. Kalinichenko ORIGIN OF THE LAND COMMUNITY IN THE UKRAINIAN SOVIET VILLAGE (1922–1930)..... | 39 |
|--|----|

JURISPRUDENCE

| | |
|---|----|
| E. Dzhaliylov FEATURES OF ELEMENTS OF CORPUS DELICTI IN THE FIELD OF INTELLECTUAL PROPERTY | 45 |
|---|----|

PEDAGOGICAL SCIENCES

| | | | |
|--|----|--|----|
| A. Arysylanbaeva, E. Zhaksymuratova ABOUT THE INFLUENCE OF PSYCHOLOGICAL AND PEDAGOGICAL CLIMATE ON THE DEVELOPMENT OF PERSONALITY OF STUDENTS | 48 | G. Poletaev, O. Nazarenko, T. Voytik ACCELERATED KNOWLEDGE CONTROL PROGRAMS IN THE "TRUD" TRAINING SYSTEM | 50 |
|--|----|--|----|

PHILOLOGICAL SCIENCES

| | | | |
|---|----|---|----|
| O. Bragarnik-Stankevich LEXICAL-SEMANTIC FIELD AS A WAY TO CATEGORIZE VOCABULARY | 57 | M. Rakitina COGNITIVE LINGUISTICS: CORRELATION OF THE COMPONENTS | 63 |
| M. Zheludenko, A. Sabitova LANGUAGE ECOLOGY UNDER THE CORONA CRISIS CONDITIONS..... | 59 | | |

PHILOSOPHICAL SCIENCES

| | |
|--|----|
| M. Prepotenska TOLERANCE IN DISCOURSES OF URBO PERFORMANCES | 67 |
|--|----|

PSYCHOLOGICAL SCIENCES

| | |
|---|----|
| Yu. Farkhutdinova TO THE PROBLEM OF SELF-RELATIONSHIP IN PSYCHOLOGICAL RESEARCH..... | 72 |
|---|----|

STATUS AND FEATURES OF SOCIAL INSURANCE IN UKRAINE**A. Prylutskyi**

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Abstract

Crises in the economy have led to an increase in the value of social insurance for all sections of the population. In this regard, the relevance of state social insurance has increased. The article reveals the health insurance status of both compulsory and voluntary. The current social security system has collapsed and is in need of real change, especially in the area of financing, so there is a need for mandatory health insurance. The place and indicators of the development of the social insurance market in Ukraine for 2017-2019 are investigated, at the expense of determining the share of the social insurance market in the total volume of the insurance market. The situation of social insurance abroad is shown. The list of measures to improve social insurance in Ukraine is given.

Keywords: social insurance, assessment criteria, insurance rates, loss assessment, social insurance mechanisms

Introduction The insurance services and the market that they have formed are an important element market infrastructure that is closely linked to the market for means of production, consumer goods, the market capital and securities, labor and labor. In advanced economies, insurance companies provide full protection of the subjects of market relations from adverse effects of various types of man-made accidents, financial risks, criminogenic factors, natural and other disasters. Formation of voluntary health insurance (LCA), like the emergence of the insurance market, is uneven in Ukraine. This was caused by a complicated one economic situation, lack of legislative support, low solvency of the population, inconsistency of economic interests of the subjects of the insurance market.

At present, in Ukraine, the institution of compulsory social insurance cannot independently solve the tasks of social protection of workers at an acceptable level. The development of high-quality human capital is feasible only with the social partnership of the state, employers and employees. Proceeding from this, social insurance as a form of social investment in human capital should encourage workers and employers to be active in the economic sphere.

The interests of the state in the social insurance system are predetermined by its roles as insurer, policyholder, beneficiary and regulatory body in this area. However, in this case, the state should provide only the basic social needs of the employee. The size and form of social guarantees from the state should not suppress incentives to work. The state needs to create a system of conditions that stimulate able-bodied citizens to personal responsibility for self-sufficiency. Such a system, involving joint insurance against social risks, will facilitate the transition to a healthier lifestyle. At the same time, it is necessary to gradually attract workers to participate in moderate financing of social insurance expenses. A similar co-financing scheme is actively used in Western Europe, the Czech Republic, Hungary, Slovakia and Slovenia.

Main part

The basis of a systematic approach to the analysis of features social protection is, first of all, understanding object of study as a system. This approach reveals the integrity of the object, revealing the diversity various connections in it and reducing them into a single theoretical building. All elements of the system, its internal and external relations, quality and level of implementation of the system main objective function, identified contradictions as separate elements (components, systems) and connections in the system as a whole.

Important in the study of social phenomena in modern society, the concept of "social subsystem. "Such a subsystem" unites people in one of the functional features of the system.

It is characterized by a high degree of organization and strict regulation. Applied to social systems and subsystems it is necessary to highlight such signs that allow identify the specifics of social and formulate criteria separation of social system and social communities as nonsystems. For such an important foundation.

The task is associated with a common goal (goals) that implements each component of the learning function system caught by a common goal and related tasks, submission, coordination between components social system, the presence of feedback between management and controlled subsystems. The main elements of the social system are the holistic education of people, as well as their relationships, interactions and relationships.

In countries with developed market economies, each of these forms of social protection plays a role. Their specific gravity, the circle of protected people, sources of financing, organizational and governing bodies are different.

Mandatory (by law) social insurance is an institution of social protection of the economically active population from the risks of loss of income (wages) due to disability (illness, accident, old age or place of work). Sources of financing - insurance contributions of employers, workers (sometimes the state), organized on the principles of mutual mutual assistance and independent responsibility. The social insurance system is

the main institution of social protection in a market economy, designed to ensure the implementation of the constitutional right of citizens to material security in old age, in case of illness, complete or partial loss of working ability, loss of a breadwinner, unemployment [1]/

The main characteristics of compulsory social insurance that distinguish it from other social security institutions are:

- mandatory (by law) for policyholders - workers and employers - to make insurance premiums; personal insurance, as a rule, is voluntary in nature, which does not allow it to be so massive in terms of coverage (in terms of the number of insured);

- a public form of legal relations of subjects of social insurance, with the help of which the participation of subjects and a high level of guarantees of protection of insured are legally required; this allows you to abandon the burdensome procedure of drafting individual contracts (and control over their implementation) between policyholders (employers and employees) and insurers in favor of the insured; personal insurance is a private civil relationship;

- the compulsory (by law) right of the insured person to receive insurance payments upon occurrence of insured events (types of payments, services, their sizes are defined in laws), the implementation and completeness of payments for which can be obtained in court;

- a high level of reliability of preservation of financial resources, which is provided in the form of financing "on wheels" and does not allow the depreciation of funds, but is achieved through the solidarity of generations and the application of state control over the correctness and purposefulness of expenses;

- sufficiently "cheap" for the population of the country (compared with personal insurance), which is achieved by the massive nature of the mandatory participation of almost all workers in it and non-profit forms of labor organization; Personal insurance mainly pursues commercial benefits and thereby forces its organizers to deal mainly with "profitable" customers.

The main points that distinguish social insurance from other social protection institutions (social assistance or personal insurance):

- the insured are protected from loss of wages, that is, the size of insurance premiums and compensation

payments is specifically related to wages, for comparison, social assistance and personal insurance do not provide this dependence;

- only insured can be recipients of insurance payments (in some cases, members of their families, for example, when they lose their breadwinner, and the amount of payments takes into account the presence of dependents - family members) who, with their Personal insurance contributions and contributions in their favor, have received the right to this type social protection. There are no other conditions[2].

A characteristic feature of the institution of social insurance is its fulfillment of the function of preventing the adverse consequences of a risky situation. This is especially evident in insurance against industrial accidents, general and occupational diseases, as well as in unemployment insurance.

The mechanisms for the preventive prevention of occupational risks, disease risks and unemployment include equipment in their arsenal safety, medical care, rehabilitation measures, labor market regulation, vocational retraining and employment assistance.

The rating of Ukrainian insurance companies contains performance indicators of risk insurers for 2002-2019, prepared by the Insurance Top magazine and ranked by main indicators and types of insurance.

The volume of gross insurance premiums collected by Ukrainian insurers for 2019 amounted to 53 billion UAH (+ 7.4%), including on risk insurance 48.4 billion UAH. and life insurance 4.6 billion UAH. 21.6 billion UAH was received from individuals, and 19 billion UAH from legal entities The total number of insurance companies in Ukraine at the end of 2019 decreased to 233 of which life insurance - 23 and 110 risky insurance companies.

In 2019, insurance companies collected net premiums in the amount of UAH 39.6 billion, which is 15% more than for the same period in 2018. The share of net insurance premiums in gross insurance premiums amounted to 74%.

The number of insurance contracts (except for compulsory insurance against transport accidents) increased to 80.3 million. The number of contracts with individuals also increased to 73.4 million. [3].

Table 1

TOP 10 largest risk insurers by gross premiums, 2019

| № | Insurance company | Gross premiums 2019, thousand UAH | Pace,% |
|----|-------------------|-----------------------------------|--------|
| 1 | ARX | 2 299 419 | 21,57 |
| 2 | UNIQA | 2 152 170 | 5,42 |
| 3 | TAS | 1 815 101 | 30,79 |
| 4 | ARSENAL INSURANCE | 1 717 883 | -8,95 |
| 5 | PZU UKRAINE | 1 709 188 | 12,67 |
| 6 | INGO UKRAINE | 1 527 518 | 25,83 |
| 7 | VUSO | 1 021 547 | 40,92 |
| 8 | АЛІФА INSURANCE | 984 179 | 21,16 |
| 9 | ASKA | 953 890 | -4,69 |
| 10 | UNIVERSALNA | 949 633 | 14,92 |

Gross insurance payments increased by 12.5% to UAH 14.3 billion. (for risk insurance 13.7 billion UAH. and life insurance 576 million UAH. The level of gross payments decreased to 27%. In 2019, insurers paid 14 billion UAH of net insurance payments (+ 13.7%), in tons, including UAH 13.4 billion In payments for risky types of insurance, the level of net payments decreased to 31.9%.

Table 2

TOP 10 largest risk insurers by gross payments, 2019

| № | Insurance company | Gross premiums 2019, thousand UAH | Pace, % |
|----|-------------------|-----------------------------------|---------|
| 1 | UNIQA | 1 688 947 | -1,33 |
| 2 | ARX | 989 846 | 11,53 |
| 3 | TAS | 726 963 | 33,28 |
| 4 | PZU UKRAINE | 685 601 | 21,87 |
| 5 | INGO UKRAINE | 657 554 | 24,59 |
| 6 | ARSENAL INSURANCE | 527 071 | 8,52 |
| 7 | UNIVERSALNA | 517 154 | 144,61 |
| 8 | PROVIDNA | 482 668 | -2,96 |
| 9 | КНЯЖА VIG | 344 831 | 29,72 |
| 10 | ORANTA | 326 543 | 22,06 |

The volume of formed insurance reserves increased by 19% to UAH 29.6 billion. At the same time, technical reserves increased by 25% to UAH 19.3 billion, and life insurance reserves - by 10%, to UAH 10.3 billion.

With an increase of 12.6% (up to UAH 63.9 billion) in the total assets of insurers, the amount of assets defined by law for the provision of insurance reserves increased by 17.1% (up to UAH 44.6 billion). The amount of paid authorized capital decreased by 7.1% - up to 11.7 billion UAH.

An increase in gross insurance premiums was recorded for almost all types of insurance. In particular, in car insurance CASCO, CTP, Green Card - by 1.7 billion UAH (18%), in medical insurance - by 1.028 billion UAH (40.3%), insurance against fire risks and risks of natural disasters - by 776.6 million UAH (25.4%), property insurance - 618.1 million UAH (13.7%), life insurance - 552.6 million UAH (20.2%), insurance of medical expenses - 546, 7 million UAH (58.5%), cargo and luggage for 133.4 million UAH (6.5%).

The total number of insurance companies as of December 31, 2019 was 233, including life insurance company - 23 companies, non-life insurance company 210 companies, (as of December 31, 2018 - 281 companies, including life insurance company - 30 companies, non-life IC - 251 companies). The number of insurance companies decreased significantly, so in 2019 compared to 2018, the number of companies decreased by 48 UK, compared with 2017 decreased by 61 UK.

In 2019, the share of gross insurance premiums relative to GDP was 1.3%, which is 0.1 pp higher. less than in 2018; the share of net insurance premiums relative to GDP remained at the level of 2018 and amounted to 1.0%.

Compared to 2018, UAH 3,633.7 million (7.4%) increased gross premiums written, net insurance premiums increased by UAH 5 161.7 million (15.0%).

The increase in gross insurance premiums was due to the following types of insurance: auto insurance (CASCO, OSSCV, Green Card) (increase in gross insurance payments by UAH 2 135.1 million (16.5%)); health insurance (increase in gross insurance payments

by UAH 983.6 million (28.2%)); life insurance (increase in gross insurance payments by UAH 717.9 million (18.4%)); insurance of medical expenses (increase of gross insurance payments by UAH 539,6 million (40,1%)); insurance against fire and natural hazards (increase in gross insurance payments by UAH 249.2 million (5.5%)); property insurance (increase in gross insurance payments by UAH 164.6 million (2.6%)); accident insurance (increase in gross insurance payments by UAH 118.0 million (6.7%)). At the same time, gross insurance premiums on financial risk insurance decreased (decrease in gross insurance payments by UAH 737.9 million (14.4%)); aviation insurance (reduction of gross insurance payments by UAH 338.0 million (32.4%)); third party liability insurance (reduction of gross insurance payments by UAH 328.5 million (12.8%)); cargo and luggage insurance (reduction of gross insurance payments by UAH 64.0 million (2.2%)).

The share of net insurance premiums in the gross insurance premiums for the year 2019 was 74.7%, which is by 5.0 pp higher. more than in 2018.

During the analyzed period the number of concluded insurance contracts decreased by 4 153.8 thousand units (or by 2.1%), while the number of voluntary insurance contracts increased by 330.4 thousand units (or 0.5%). including the number of concluded medical insurance contracts by 2 023.9 thousand units (or by 45.4%), the number of third party liability insurance contracts increased by 942.0 thousand units (or 58.6%), the number of concluded accident insurance contracts decreased by 3 507.5 thousand units (or 9.3%). The number of compulsory insurance contracts concluded decreased by 6 369.1 thousand units (or 4.8%) due to the decrease in the number of accident insurance contracts on transport by 6 929.9 thousand units (5.6%) .

The volume of gross insurance payments / claims compared to 2018 increased by UAH 1,474.9 million (11.5%), the volume of net insurance payments increased by UAH 1,607.9 million (12.9%). Gross insurance claims on such types of insurance as increased: auto insurance (increase in gross insurance payments by UAH 883.1 million (15.1%)), health insurance (in-

crease in gross insurance payments by UAH 507.4 million (24.2%)), cargo and luggage insurance (an increase in gross insurance payments by UAH 92.8 million (76.0%)). At the same time, gross insurance payments on property insurance decreased (decrease in gross insurance payments by UAH 263.1 million (18.5%)), life insurance (decrease in gross insurance payments by UAH 129.0 million (18.3%)).

The level of gross payments increased by 1.0 pp compared to the same period of 2018. and amounted to 27.1%. The level of net insurance payments as of December 31, 2019 was 35.5%, which is less by 0.6 pp. compared to the same period last year.

The highest level of gross and net insurance payments is observed in health insurance - 58.2% and 61.0%, by types of voluntary personal insurance - 36.1% and 40.0%, by types of non-state compulsory insurance - 39.0% and 39.4% respectively.

Initial reinsurance operations for 2019 decreased by 6.8% from UAH 17 940.7 million to UAH 16 713.4 million due to a decrease of UAH 1 528.0 million (10.2%) of reinsurance volumes with resident insurers. At the same time, reinsurance operations with non-resident insurers increased by UAH 300.7 million (10.0%).

As of December 31, 2019, insurance reserves increased by UAH 2 583,2 million (9,6%) compared to the same date of 2018, with life insurance reserves increased by UAH 938,6 million (10.1%), technical reserves - by UAH 1,664.6 million (9.3%).

Compared to the same date in 2018, such indicators as total assets of insurers increased by UAH 373.5 million (0.6%), of which the assets determined legislation to cover insurance reserves – at 3,943.4 million UAH (9.7%).

The main indicators of the insurance market and its dynamics are presented in Table 1.

Table 3

The main indicators of the insurance market and its dynamics

| Indicators | 2017 | 2018 | 2019 | Growth rate | |
|---|-----------|-----------|-----------|-----------------|-----------------|
| | | | | 2018/ 2017,% | 2019/ 2018,% |
| Number of insurance contracts concluded during the reporting period, thousand units | | | | | |
| Number of contracts except contracts with compulsory insurance against transport accidents, including: | 70 658,2 | 77 495,0 | 80 271,1 | 9,7 | 3,6 |
| - with physical insurers persons | 66 915,2 | 72 460,2 | 73 440,1 | 8,3 | 1,4 |
| Number of binding contracts personal accident insurance cases on transport | 114 824,7 | 123 582,5 | 116 652,6 | 7,6 | -5,6 |
| Insurance activity, UAH million | | | | | |
| Gross insurance premiums, including: | 43 431,8 | 49 367,5 | 53 001,2 | 13,7 | 7,4 |
| for life insurance | 2 913,7 | 3 906,1 | 4 624,0 | 34,1 | 18,4 |
| Gross insurance payments, including: | 10 536,8 | 12 863,4 | 14 338,3 | 22,1 | 11,5 |
| for life insurance | 556,3 | 704,9 | 575,9 | 26,7 | -18,3 |
| Gross payments,% | 24,3% | 26,1% | 27,1% | - | - |
| Net insurance premiums | 28 494,4 | 34 424,3 | 39 586,0 | 20,8 | 15,0 |
| Net insurance payments | 10 256,8 | 12 432,6 | 14 040,5 | 21,2 | 12,9 |
| Net payout rate,% | 36,0% | 36,1% | 35,5% | - | - |
| Reinsurance, UAH million | | | | | |
| Paid for reinsurance, including: | 18 333,6 | 17 940,7 | 16 713,4 | -2,1 | -6,8 |
| - to reinsurers resident | 14 937,4 | 14 943,2 | 13 415,2 | 0,04 | -10,2 |
| - to non-resident reinsurers | 3 396,2 | 2 997,5 | 3 298,2 | -11,7 | 10,0 |
| Payments offset by reinsurers, including: | 1 208,2 | 2 459,0 | 2 508,2 | 103,5 | 2,0 |
| - resident reinsurers | 280,0 | 430,8 | 297,8 | 53,9 | -30,9 |
| - non-resident reinsurers | 928,2 | 2 028,2 | 2 210,4 | 118,5 | 9,0 |
| Insurance premiums received from non-resident reinsurers | 46,1 | 48,4 | 56,8 | 5 | 17,4 |
| Payments offset non-resident reinsurers | 13,8 | 44,4 | 8,9 | 221,7 | -80,0 |
| Insurance reserves, UAH million | | | | | |
| The volume of insurance reserves formed | 22 864,4 | 26 975,6 | 29 558,8 | 18 | 9,6 |
| - life insurance reserves | 8 389,6 | 9 335,1 | 10 273,7 | 11,3 | 10,1 |
| - technical reserves | 14 474,8 | 17 640,5 | 19 285,1 | 21,9 | 9,3 |
| Insurers' assets and share capital, UAH million | | | | | |
| Total assets of insurers | 57 381,0 | 63 493,3 | 63 866,8 | 10,7 | 0,6 |
| Assets defined in Art. 31 of the Law Of Ukraine "On Insurance" for presentation of insurance funds reserves | 36 084,6 | 40 666,5 | 44 609,9 | 12,7 | 9,7 |
| Volume of paid-up share capital | 12 831,3 | 12 636,6 | 11 066,1 | -1,5 | -12,4 |

Number of insurance companies

As of December 31, 2019, the number of insurance companies (ICs) was 233, of which 23 were life insurance companies (Life Insurance) and 210 non-life insurance companies (non-Life Insurance). In 2019, the number of insurance companies decreased by 48 ICs.

Table 4

| Number of insurance companies | As of 31.12.2017 | As of 31.12.2018 | Changes in 2019 | | As of 31.12.2019 |
|-------------------------------|------------------|------------------|----------------------|----------------------|------------------|
| | | | imported information | excluded information | |
| the total number of | 294 | 281 | 9 | 57 | 233 |
| including Non-Life IC | 261 | 251 | 9 | 50 | 210 |
| including Life Club | 33 | 30 | 0 | 7 | 23 |

Number of insurance companies in 2017-2019

Insurance premiums

Gross insurance premiums received by insurers in insurance and reinsurance of risks from insurers and reinsurers for 2019 amounted to UAH 53 001.2 million, which is UAH 3 633.7 million more than in 2018 and UAH 9 569.4 million more than in comparison since 2017.

Table 5

Structure of gross premiums written for 2017-2019

| Indicators | 2017 | 2018 | 2019 | Growth rate | |
|----------------------------|----------|----------|----------|-------------|-------------|
| | МЛН.ГРН. | | | 2018/2017,% | 2019/2018,% |
| Gross premiums, including: | 43 431,8 | 49 367,5 | 53 001,2 | 13,7 | 7,4 |
| from insurers-individuals | 15 555,6 | 18 431,0 | 21 632,0 | 18,5 | 17,4 |
| from legal entities | 12 937,7 | 17 348,1 | 19 034,8 | 34,1 | 9,7 |
| from reinsurers | 14 938,5 | 13 588,4 | 12 334,4 | -9,0 | -9,2 |

For the 12 months of 2019, the amount of gross premiums written by insurers for non-life insurance was UAH 48,377.2 million (or 91.3% of the total amount of insurance premiums), and for life insurance - UAH 4,624.0 million (or 8.7% of total insurance premiums).

Net insurance premiums for 2019 amounted to UAH 39 586.0 million, which is 74.7% of the gross insurance premiums. Net insurance premiums for 2018 amounted to UAH 34 424,3 million, or 69,7% of the gross insurance premiums.

The volume of gross insurance premiums for 2019 increased by 7.4% compared to 2018, up by 22.0% compared to 2017. Net insurance premiums increased by 15.0% compared to 2018, and by 38.9% compared to 2017.

Table 6

The concentration of the insurance market on gross premiums written as of December 31, 2019

| TOP | Life insurance | | non-life insurance | | |
|-----------------|---------------------------------|-----------------------|---------------------------------|-----------------------|---|
| | Revenues premiums (million UAH) | part of the market, % | Revenues premiums (million UAH) | part of the market, % | The number of ICs that more than 50% of insurance awards received from reinsurers |
| 1-3 | 2 662,4 | 57,6 | 6 739,4 | 13,9 | 1 |
| 1-10 | 4 471,2 | 96,7 | 18 358,0 | 37,9 | 3 |
| 1-20 | 4 624,0 | 100,0 | 29 035,2 | 60,0 | 6 |
| 1-50 | x | x | 42 843,6 | 88,6 | 13 |
| 1-100 | x | x | 47 469,0 | 98,1 | 13 |
| 1-150 | x | x | 48 279,3 | 99,8 | 17 |
| Total by market | 4 624,0 | 100,0 | 48 377,2 | 100,0 | 21 |

Thus, despite the large number of companies, in fact, in the insurance market, the bulk of gross insurance premiums - 98.1% - are accumulated by 100 non-life ICs (47.6% of all non-life ICs) and 96.7% - 10 Life Insurance Company (43.5% of all Life Insurance Company).

In the life insurance market, the Herfindahl-Hirschman Index (NNI) was 1 517.18 (in 2018 - 1 441.37), in the risk insurance market it was 230.88 (in 2018 - 247.95). Overall, the Herfindahl-Hirschman Index for the insurance market was 203.90 (in 2018 - 219.29).

The social contract model, widely used in the West, provides for the payment of insurance contributions for up to one year in the amount of 60 to 85% of wages in exchange for the work of an unemployed citizen. This model of social support allows to reduce unemployment in the country, reduce government spending on unemployment benefits and at the same time provide financial support to small and medium-sized businesses.

Currently, pension and other types of social insurance in developed countries are developed organizational, social, financial, medical and rehabilitation systems that are organically linked to the real sector of the

economy, the labor market and the demographic policy of the country. Such positive experience confirms the possibility of reconciling the interests of the parties involved in the process of insurance relations. [4]

To maintain sustainable development of human capital, in our opinion, it is necessary to develop voluntary social insurance, both corporate and private. Firms can additionally form insurance reserve funds to manage professional industry risks. As a result, the maximum accounting of various insurance cases not provided for by the current social insurance system of Ukraine will contribute to the development of human capital. The combination of the principles of personal responsibility and mutual mutual assistance of workers and employers will solve a number of social problems facing the Russian social insurance system, and the maximum satisfaction of the social needs of the employed population increases human capital and increases the country's competitiveness.

A well-established practice in most developed countries is the joint participation in financing social insurance of employers and workers and a rather high total component of their payments (in some cases up to 40 percent or more of wages), which is typical for many European countries.

The classic financial model for the distribution of insurance burden on a parity basis is the social security system of Germany. The existing practice of distributing the insurance burden in European countries indicates the following established "average" proportion: 2/3 of its size falls on employers and 1/3 on workers, in some countries the state subsidizes some types of social insurance.

The strength of the institution of social insurance is related to the close coordination of the individual contribution of the insured and his insurer (employer) with the amount of pensions and benefits, which are calculated based on the value of insurance tariffs, the amount of wages and the period of making insurance contributions.

Acceptable minimum levels of social guarantees for the insured upon the occurrence of insured events according to the recommendations of the International Labor Organization (ILO Convention of June 4, 1952 No. 102 on minimum standards of social security) is considered to be 40-50% of the wage of a skilled worker [5].

Based on this approach, the amount of funds received depends on the duration of the insurance (labor) guard, the amount of wages (which serves as the basis for calculating insurance premiums), the degree of disability, and are regulated by laws. Unlike social assistance, when a person in need receives benefits from public funds (actually from other people), for social insurance programs, specialized sources of funds formed with the direct participation of the insured themselves are financial sources of payments and services.

The optimal proportion of the distribution of the insurance burden between employees and employers is considered to be its parity layout, which prevents unjustified reduction of current expenses of employees, increases their motivation to earn rights to collectively-personalized insurance protection, and allows harmonization of relations between social entities.

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