

**Prof. Dr. As. Zlatarov University  
National University of Life and Environmental  
Sciences of Ukraine**

**III INTERNATIONAL SCIENTIFIC AND PRACTICAL  
CONFERENCE**

**«UKRAINE, BULGARIA, EU:  
ECONOMIC, TECHNICAL AND SOCIAL  
DEVELOPMENT TRENDS»**

27 June - 2 July 2019

Burgas, Bulgaria

В сборник материалов конференции вошли тезисы докладов, которые стали предметом обсуждения участников III Международной научно-практической конференции «Украина, Болгария, ЕС: экономические, технические и социальные тенденции развития», состоявшейся в г. Бургас (Болгария) 27 июня – 2 июля 2019 года в Университете «Проф. Д-р Асен Златаров».

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Украина, Болгария, ЕС: экономические, технические и социальные тенденции развития: материалы III Международной научно-практической конференции (г. Бургас, Болгария, 27 июня – 2 июля 2019 г.) – Бургас: Авангард Прима, 2019. – 172.

**ISBN 978-619-239-023-5**

**Avangard Prima**

**2019**

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these two principles of financial authority are contradictory, this confrontation could be overcome by reasonable fiscal policy implementation.

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### **FINANCIAL CRITERIA FOR METHODOLOGICAL APPROACHES TO THE ASSESSMENT OF AGRARIAN INSURANCE**

The fundamental transformations in the agricultural insurance system conditioned by qualitatively new economic conditions limited the binding nature of insurance protection methods, which were constantly used as state levers of influence on agriculture.

Agricultural activities face risks linked to market trends and environmental conditions, in particular climatic conditions and in Italy the heterogeneity of the territory determines a high variability of conditions and productions. These natural factors, associated with the scenarios of climate change, increase the level of uncertainty for agricultural activities, strongly influencing the interaction between climate and crops' cycles (quantity and quality of productions) and between climate and farms' investments (damages to equipments and infrastructures caused by extreme weather events). In order to manage risks in agriculture,

one the most important instruments used in the Italian agricultural sector is the insurance system, that without doubts can be one of the central climate change adaptation options. In facts, agricultural insurance allows to manage a wide range of risks and it is theoretically enough flexible to adapt itself to changed conditions and priorities[3].

The development of the agricultural insurance system is a complex and multi-faceted dynamic which in a certain time interval can display progressive, regressive or stagnant characteristics, it is defined by the system of certain values and landmarks and it possesses the ability to change its composition, functions, components, subsystems.

Thus the development of the system of agricultural insurance contributes to the development of all its components and systems of higher order: development of insurance, development of agriculture as industry, development of agricultural commodity producers, development of infrastructure, institutions, financial relations, innovation and investment processes, etc.

The development of the agricultural insurance system can also be outlined through the mega system of the "external environment - the system" since the agricultural insurance system is considered an open system which has close ties and constantly interacts with external components. The set of all factors, mechanisms, preconditions should ensure development of the system of agricultural insurance.

It is important to distinguish between "development" as a certain process and "development" as a certain result. These two interconnected formats are interconnected. The first format shows the directions, mechanisms, tools for achieving the goal, the other - demonstrates the effectiveness of development, the speed and completeness of achieving the goal, the formation of prerequisites for the effective development of the system. In practice the format "development - process" acts as a platform for the format "development - result"[1].

Unification is carried out according to different algorithms. This is due to the expediency of unifying the components for which the ranking is from the highest to the lowest.

For measuring instruments the rise of which contributes to increasing the measure of agricultural insurance the index of a certain unified variable is determined by the algorithm:

$$x_{ij} = \frac{\tilde{x}_{ij} - \tilde{x}_{j\min}}{\tilde{x}_{j\max} - \tilde{x}_{j\min}} N \quad (2)$$

Where  $x_{ij}$  –  $i$  index  $j$  of the output unified index  $X_j$  ( $i = \overline{1, n}$ ,  $j = \overline{1, m}$ ,  $n$  – the number of observations for the index  $X_j$ ,  $m$  – the number of output values;  $\tilde{x}_{ij}$  –  $i$  index  $j$  output unsupported index  $\tilde{X}_j$ ;  $\tilde{x}_{j\min}$  – the lowest index  $j$  output unrestricted index  $\tilde{X}_j$ ;  $\tilde{x}_{j\max}$  – the highest index  $j$  source unregistered index  $\tilde{X}_j$ .

For meters whose rains negatively regulate the development of agricultural insurance the index of a certain unified variable is determined by the algorithm:

$$x_{ij} = \frac{\tilde{x}_{j\max} - \tilde{x}_{ij}}{\tilde{x}_{j\max} - \tilde{x}_{j\min}} N \quad (3)$$

If the source index  $\tilde{X}_j$  is linked to the aggregate integral index by nonmonotonic bonds (that is between  $\tilde{x}_{j\min}$  and  $\tilde{x}_{j\max}$  there is a certain optimal index  $\tilde{x}_{jopt}$  at which the maximum rate of development is observed, the index of a certain unified index  $\tilde{X}_j$  is determined by the algorithm:

$$x_{ijopt} = \left( 1 - \frac{|\tilde{x}_{ij} - \tilde{x}_{jopt}|}{\max\{(\tilde{x}_{j\max} - \tilde{x}_{jopt}), (\tilde{x}_{jopt} - \tilde{x}_{j\min})\}} \right) N \quad (4)$$

The definition of the integrated indicator Y is calculated by the algorithm:

$$Y = \sum_{j=1}^m w_j X_j, \quad (5)$$

where  $w_j$  – weight index,  $X_j$  – output values,  $m$  – the number of output values.

According to the definition of the modified main component by the algorithm (5) as a weight  $w_j$  it is expedient to take the squares of the component  $j$  in a certain trajectory  $l_1$  of the matrix of the measuring instruments  $X_1, X_2, \dots, X_m$ .

When forming an integral indicator of the development of the agricultural insurance system in the country and in the regional section according to the algorithm, for comparison weight indices  $w_j$  were calculated at the same time according to another algorithm, namely as the dispersion segment  $D(X_j)$  of the value of  $X_j$  in the totality of the dispersion of all output indices:

$$w_j = \frac{D(X_j)}{\sum_{j=1}^m D(X_j)}. \quad (6)$$

The purpose of this assessment is to disassociate the laws and strategies of the development of the agricultural insurance system.

Methods of calculating the insurance premium for agricultural insurance require reliable, objective, long-term data which is possible when a system for collecting and processing statistical information on insurance incidents in agriculture is established[2].

Nowadays, agricultural insurance procedures and technologies can't be considered perfect because of the inadequate exploitation of progressive tools.

The mechanism of agricultural insurance - is the construction of methods, instruments, tools and appropriate support. In this context it is advisable to allocate the following components of the mechanism of agricultural insurance:

- 1) subjects and objects of agricultural insurance;
- 2) methods, levers and instruments;
- 3) income, expenses and reserves;
- 4) institutional and infrastructure component;
- 5) informational and organizational support.

Components of the mechanism of agricultural insurance with varying intensity affect the development of both the system of agricultural insurance and its participants.

The development of the agricultural insurance system is a complex and multi-faceted dynamic which in a certain time interval can display progressive, regressive or stagnant characteristics, it is defined by the system of certain values and landmarks and it possesses the ability to change its composition, functions, components, subsystems.

The matrix of the integrated assessment of the development of the agricultural insurance system on the platform of the modified main component has been constructed, which will facilitate the implementation of the curtailment of the output meters to form an integrated indicator and to disassociate the development of the regional components of the system.

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