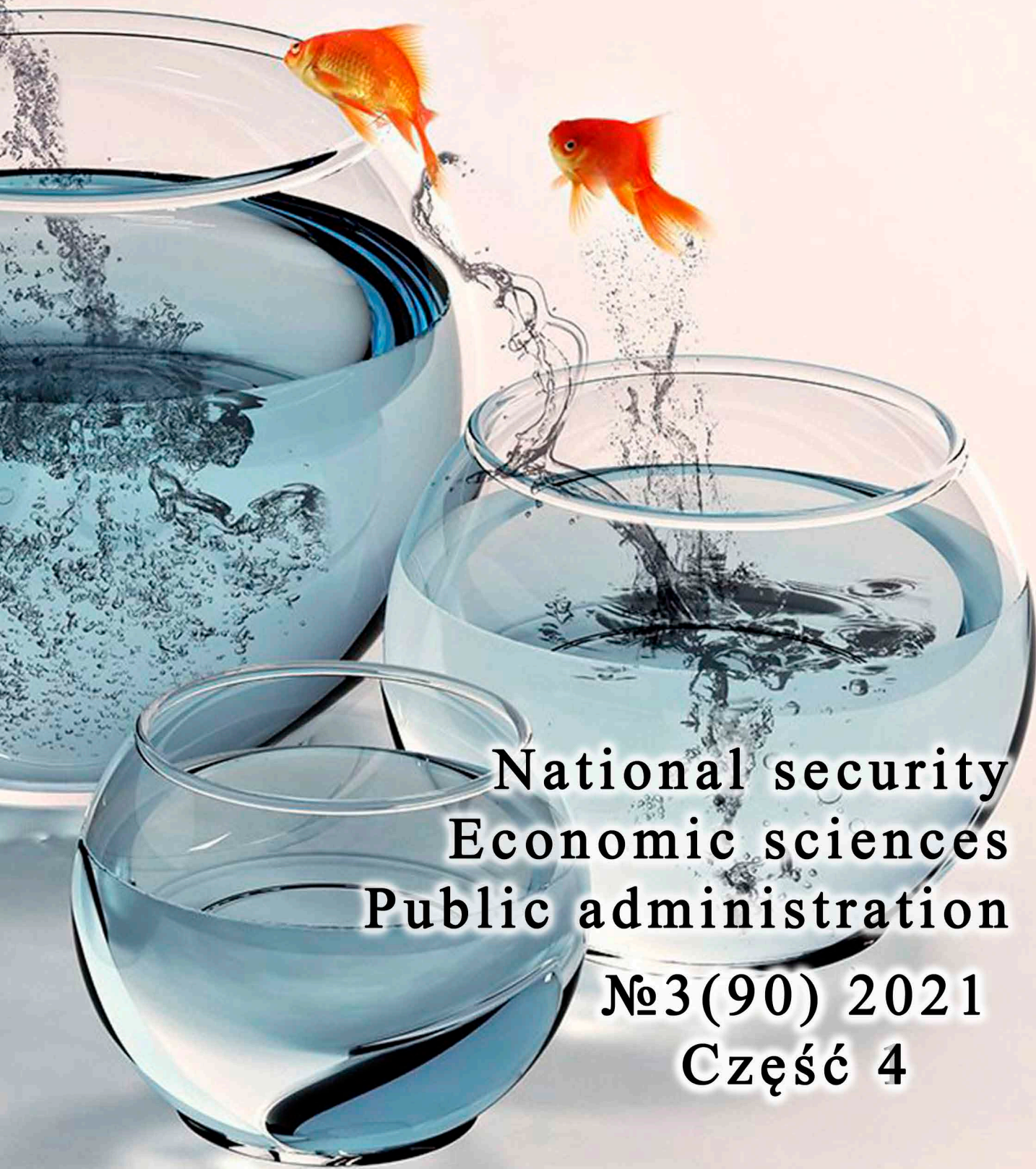


*colloquium-journal*

**ISSN 2520-6990**

***Międzynarodowe czasopismo naukowe***



**National security  
Economic sciences  
Public administration**

**№3(90) 2021  
Część 4**



*colloquium-journal*

ISSN 2520-6990

ISSN 2520-2480

Colloquium-journal №3 (90), 2021

Część 4

(Warszawa, Polska)

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country was totally excluded from this task during the Soviet era. The economy was based on agriculture. In 1989, the total manpower in Uzbekistan was 9,801.2 thousand, most of which were employed in agriculture. This process continued for more than half a century. Leading construction industry professionals have not been able to teach their skills to younger generations. Interest in the construction industry has declined. As a result, the industry has been underdeveloped. During the Soviet era, much attention was paid to the development of industrial enterprises. Large industrial enterprises and their branches are located in different regions of the country. Their work was interdependent. Some large enterprises have adapted some of their products to production, while others have made some. Former Soviet scientists have invented this way of increasing productivity in industrial enterprises. For this reason, none of the countries of the former Soviet Union has developed more dynamically, except for industry and agriculture. For example, in 2018 the share of industry in the economy of the Republic of Belarus was 21.6%, construction - 5.3%, education - 4.0%, health - 3.4%. Russian construction specialists are not at the same level as the European countries, where the construction of high-rise, beautiful and attractive buildings and services exported to the world community is well under way.

#### Suggestion

In my view that it is not enough to have historical and cultural heritage of the ancestors of the past for the

development of historical and cultural tourism. For the development of historical and cultural tourism we propose that:

The First is an in-depth study of historical and cultural sites. Carrying out a powerful campaign that reflects the history of the country;

Secondly, to develop and translate films that show the courage of national heroes who have received worldwide attention;

Thirdly, the publication of simple and informative manuals on the history and culture of the country, rich in interesting and important information.

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### CURRENT TRENDS IN THE DEVELOPMENT OF THE INSURANCE MARKET OF UKRAINE IN THE CONDITIONS OF EUROPEAN INTEGRATION

#### Abstract.

*The study of the article is aimed at highlighting the features of European integration processes in the insurance sector. In the course of the research it was determined that in the economic space of Ukraine there is a liberalization of currency legislation, stabilization of the national currency, general, though insignificant, but still GDP growth and continued cooperation with the EU, which is very important for all investors. These processes encourage and stimulate the development of the economy in general and the insurance market in particular.*

*The preconditions for the integration of the insurance market of Ukraine into the EU conditions are determined, taking into account the strengths and weaknesses, potential opportunities and threats.*

*The values of the main indicators of the development of the insurance market of Ukraine in comparison with the average European minimum and maximum values of indicators by EU countries are analyzed. The conceptual scheme of integration of the market of insurance services of Ukraine into the world insurance market is generalized.*

*Prerequisites and negative factors that hinder the development of the national insurance market are substantiated. Also, the generalizations made it possible to highlight the features of the development of state regulation of insurance activities in EU countries, which will be useful for Ukraine. Recommendations for strengthening state control over the process of entering foreign capital into the Ukrainian insurance market are provided.*

**Keywords:** *insurance company, insurance market, state regulation of the insurance market, integration, sustainable development.*

Formulation of the problem. Ukraine, in terms of investment, is a risk in itself. Despite the fact that over

the past six months most investors have noted the liberalization of currency legislation, the stability of the national currency, general, albeit small, but still GDP

growth, democratic presidential elections, lower inflation and continued dialogue with the IMF, which is very important for all investors, no one will relax and infuse assets into Ukraine en masse. But for contrarian investors, ie those who have opinions and forecasts that are different from the majority of market participants and buy stock that the market has not yet appreciated, the Ukrainian market is very interesting.

Today, the market for undervalued assets in Ukraine is really impressive in its scale. Going into the recession, pouring capital into the most profitable companies at the most affordable price and developing this business in Ukraine has become a "must have" among major contrarian investors in Europe.

The insurance market in this aspect is clearly attractive. Studying the investment opportunities of this sector of the economy, it was analyzed not only the general state of the insurance market, but also the state of several insurance companies, which were considered as a potential investment. Few companies are interested in unprofitable enterprises. But an analysis of the reports of several insurance companies that tried to show their profitability in accordance with the requirements gave the understanding that the first requirement should not be profitability, but transparency of business processes. It is important for the investor to see an orderly, transparent business model, which will be just as transparently profitable and which, in the long run, will not be ashamed to bring to international markets or present on

the international stock exchange.

**Analysis of recent research and publications.** Bazylevych V., Gamankova O., Dema I., Zaletov O., Mnykh V., Rotova A., Yuldashev T., Shirinyan LV made the greatest contribution to the development of the insurance services market taking into account the peculiarities of the Ukrainian economy. and other authors.

**Forming the goals of the article.** Research of theoretical, methodical and practical problems of influence of integration processes of world economy on development of the insurance market of Ukraine.

**Presenting main material.** In order to strengthen the potential of non-banking financial services markets, remove insolvent institutions from the market and increase consumer confidence, and thus improve investment attractiveness, Natskomfinposlug takes measures to strengthen the regulatory framework, including harmonization of regulations with relevant EU legislation.

National regulatory authorities must implement corrective measures and procedures in the insurance sector in a timely and reasoned manner, as well as act in full compliance with international standards applicable to insurance companies in the EU. To analyze the positive and negative aspects of Ukraine's membership in the EU, to identify priority options for solving problems related to threats, the method of SWOT-analysis was used (Table 1). However, these options need to be structured and prioritized.

Table 1

**SWOT-analysis of the preconditions for the integration of the insurance market of Ukraine to EU conditions\***

| Strengths   | Potential opportunities  |
|---|--|
| <ul style="list-style-type: none"> <li>- improving risk management in insurance companies;</li> <li>- supervision related to risk identification;</li> <li>- harmonization of calculation mechanisms and methods of action in determining the level of solvency of the insurer;</li> <li>- integration of EU insurance and reinsurance markets;</li> <li>- improving the international competitiveness of insurance and reinsurance companies in the EU;</li> <li>- improving the quality of the legal framework;</li> <li>- increasing the level of protection of the insured on the basis of the introduction of prudential supervision.</li> </ul> | <ul style="list-style-type: none"> <li>- increase in foreign investment in the insurance market;</li> <li>- reduction of tariffs for insurance services;</li> <li>- introduction of European standards for classification of risks in insurance;</li> <li>- the ability to protect the interests of consumers of insurance services in accordance with the procedure for pre-trial disputes;</li> <li>- promoting the protection of economic competition in the insurance market of Ukraine;</li> <li>- introduction of corporate governance of insurance companies;</li> <li>- the possibility of avoiding the expulsion of Ukrainian insurance companies from the EU market;</li> <li>- strengthening the market principles of insurance market participants.</li> </ul> |
| Strengths   | Potential opportunities  |
| <ul style="list-style-type: none"> <li>- low level of insurance market capitalization;</li> <li>- non-competitiveness of the domestic insurance market;</li> <li>- the complexity of quality control of insurance services;</li> <li>- monopolization of the insurance market of Ukraine;</li> <li>- lack of effective mechanisms to protect the interests of domestic insurers;</li> <li>- difficulties in licensing insurance activities;</li> <li>- high level of taxation and lack of transparent tax policy.</li> </ul>  | <ul style="list-style-type: none"> <li>- insufficient level of transparency of insurers;</li> <li>- decline and disappearance of national insurers;</li> <li>- increasing competition for domestic insurers in the domestic market;</li> <li>- imperfect procedure for transferring insurance premiums to non-resident insurers.</li> </ul>  |

\* Developed based on [8]



Based on the study, we can conclude that Ukraine's accession to the EU will be an incentive to realize these opportunities, create stable domestic legislation, develop the insurance market in accordance with European standards of quality of insurance services.

The above makes it possible to systematize the advantages and disadvantages of opening the Ukrainian insurance market for foreigners depending on the interests of the insurance market, which are presented in table. 2

Table 2

**Advantages and disadvantages of opening the Ukrainian insurance market by foreign investors [37]**

| Subject insurance market | Advantage  | Disadvantages   |
|--------------------------|--|---|
| State                    | <ul style="list-style-type: none"> <li>- increasing the authority in the international community;</li> <li>- improvement of the general qualification of the insurance market;</li> <li>- development of financial markets and their infrastructure;</li> <li>- integration into the world community;</li> <li>- the possibility of effective development of insurance and competition.</li> </ul> | <ul style="list-style-type: none"> <li>- complications of insurance supervision;</li> <li>- strengthening foreign intervention in the country's insurance system;</li> <li>- outflow of funds abroad;</li> <li>- the risk of the emergence of tools for rapid withdrawal of profits and exit from the market;</li> <li>- short-lived relationship.</li> </ul> |
| Ukrainian insurers       | <ul style="list-style-type: none"> <li>- introduction of international experience in conducting insurance business;</li> <li>- improving the quality of the insurance product;</li> <li>- improving organizational and financial management;</li> <li>- creation of new jobs, advanced training;</li> <li>- increasing the financial stability of the company.</li> </ul>                          | <ul style="list-style-type: none"> <li>- excessive competition;</li> <li>- threat of bankruptcy and merger.</li> </ul>  |
| Ukrainian insurers       | <ul style="list-style-type: none"> <li>- the emergence of new insurance services;</li> <li>- the possibility of a wide choice among insurance companies;</li> <li>- reduction of tariffs for certain types of insurance due to competition.</li> </ul>   | <ul style="list-style-type: none"> <li>- risk of fraud on the part of foreign insurers.</li> </ul>  |
| Foreign investor         | <ul style="list-style-type: none"> <li>- obtaining high returns from investing insurance reserves;</li> <li>- organization of an extensive system of servicing other non-resident economic entities;</li> <li>- development of new markets;</li> <li>- obtaining long-term capital in the life insurance market.</li> </ul>  | <ul style="list-style-type: none"> <li>- instability of investment reserves in the Ukrainian economic system;</li> <li>- lack of favorable investment climate;</li> <li>- political risks;</li> <li>- low standard of living and development of the productive sphere of the economy</li> </ul>   |

Entering a new untapped market is a necessity for foreign investors. In most Western countries, more than 90% of risks are insured, ie the opportunities for the development of insurance companies are almost exhausted. In this case, penetration into the markets of other countries is simply inevitable, given that in Ukraine less than 10% of risks are insured, and in the life insurance market even less - 1% [1].

Economic growth of the country in the conditions of globalization is impossible without the developed insurance system. An effective insurance system can solve many problems facing the Ukrainian economy - increasing investment, ensuring economic growth.

The most general criteria that allow to study the state of the insurance market, its structure and level of

development are indicators of the number of insurance companies, the volume and structure of premiums collected, the level of insurance payments, insurance density and penetration rates, and the share of employees. The values of the main indicators of the development of the insurance market of Ukraine in comparison with the average European minimum and maximum values of indicators in the EU are given in table 3.

The total number of insurance companies as of December 31, 2019 was 233, including life insurance companies 1 - 23 companies, non-life insurance companies - 210 companies (as of December 31, 2018 - 281 companies, including life insurance companies) "- 30 companies, IC" non-life "- 251 companies).

Table 3

## Main indicators of insurance market development in Ukraine and EU countries in 2019 \*

| Indexes  | Ukraine | The value of the indicator in EU countries |                   |                       |
|--|---------|--|-------------------|-----------------------|
|  |         | average                                    | minimum           | maximum               |
| Number of insurance companies                                      | 233     | 114  | 8<br>(Latvia)     | 549<br>(Germany)      |
| Share of life insurance premiums in total gross premiums,%         | 8.7     | 49.5                                       | 8.1<br>(Iceland)  | 82.6<br>(Sweden)      |
| Level of gross insurance payments,%                                | 27.1    | 69.9                                       | 43.6 (Luxembourg) | 104.1 (Liechtenstein) |
| Insurance penetration,%  | 1.5     | 7.4  | 0.9<br>(Latvia)   | 11.4<br>(Finland)     |
| Density of insurance, euros per 1 person                           | 29      | 2022                                       | 97<br>(Romania)   | 8155 (Liechtenstein)  |
| Share of employees in insurance to the total employed population,% | 1.5     | 0.45                                       | 0.07<br>(Turkey)  | 1.79 (Luxembourg)     |

\* Developed based on [3]

The number of insurance companies has decreased significantly, so in 2019 compared to 2018, the number of companies decreased by 48 insurance companies,

compared to 2017 decreased by 61 insurance companies.

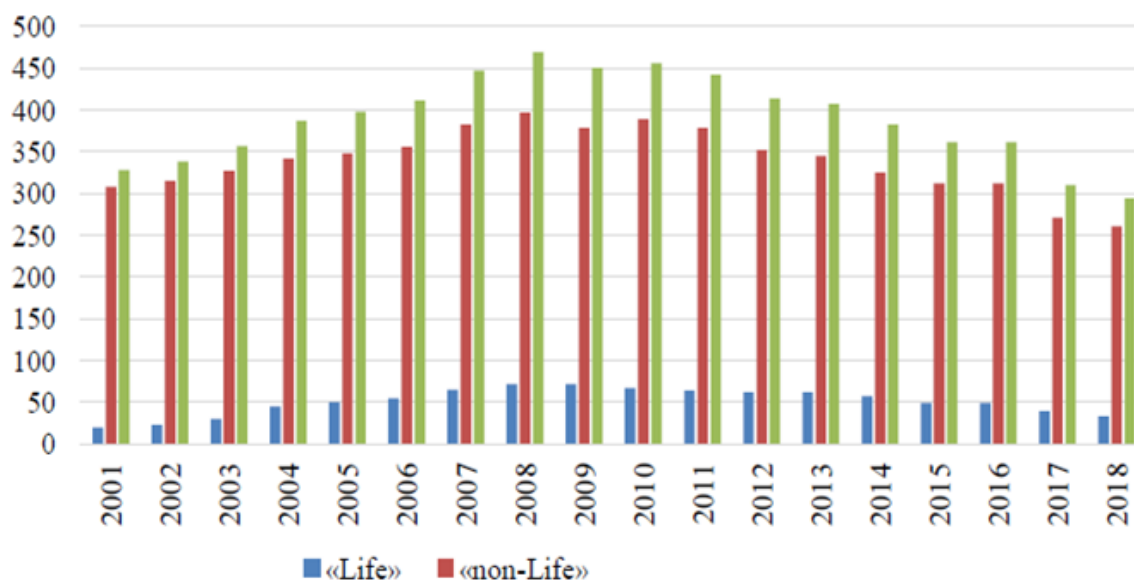


Fig.1. Dynamics of the number of insurance companies in Ukraine during 2001-2018. [4].

In 2019, the share of gross insurance premiums in relation to GDP was 1.3%, which is 0.1 percentage points less than in 2018; the share of net insurance premiums in relation to GDP remained at the level of 2018 and amounted to 1.0%. Compared to 2018, the volume of gross insurance premiums increased by UAH 3,633.7 million (7.4%), the volume of net insurance premiums increased by UAH 5,161.7 million (15.0%).

Insurance reserves as of December 31, 2019 increased by UAH 2,583.2 million (9.6%) compared to the same date in 2018, while life insurance reserves increased by UAH 938.6 million (10.1%), technical reserves - at UAH 1,644.6 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 assets defined by law to cover insurance reserves - by UAH 3,943.4 million (9.7%). [4].

The number of concluded insurance contracts with

individuals in 2019 has undergone, in particular, the following changes:

- the number of concluded contracts of personal liability insurance against accidents on transport decreased by 1,307.2 thousand units (to 114,370.1 thousand units) compared to the corresponding indicator as of 31.12.2018;

- the number of concluded accident insurance contracts decreased by 3,469.0 thousand units (to 33,868.4 thousand units) compared to the corresponding indicator as of 31.12.2018;

- the number of concluded financial risk insurance contracts increased by 346.1 thousand units (up to 6,159.5 thousand units) compared to the corresponding indicator as of 31.12.2018;

- the number of concluded medical insurance contracts increased by 2,010.6 thousand units (up to 6,091.6 thousand units) compared to the corresponding



indicator as of 31.12.2018;

- the number of concluded health insurance contracts in case of illness decreased by 201.8 thousand units (to 5 134.7 thousand units) compared to the corresponding indicator as of 31.12.2018;

- the number of concluded property insurance contracts increased by 285.4 thousand units (up to 2,821.7 thousand units) compared to the corresponding indicator as of 31.12.2018;

- the number of concluded third party liability insurance contracts increased by 942.4 thousand units (up to 2,471.8 thousand units), compared to the corresponding indicator as of 31.12.2018;

- the number of concluded insurance contracts against fire risks and natural disasters decreased by 605.8 thousand units (to 1,385.6 thousand units), compared to the corresponding indicator as of 31.12.2018;

- the number of concluded life insurance contracts increased by 167.2 thousand units (up to 1,037.0 thousand units), compared to the corresponding indicator as of 31.12.2018.

Despite the significant number of companies, in fact in the insurance market the main share of gross insurance premiums - 98.1% - is accumulated by 100 ICs "non-Life" (47.6% of all ICs "non-Life") and 96.7% - 10 ICs "Life" (43.5% of all SC "Life") [4].

Table 4

**Concentration of the insurance market for 2019**

| The first (Torus)      | life insurance                |                       | non-life insurance            |                       |   |
|------------------------|-------------------------------|-----------------------|-------------------------------|-----------------------|---|
|                        | Receipts awards (million UAH) | Fraction On market, % | Receipts awards (million UAH) | Fraction on market, % | The number of ICs that more than 50% of insurance awards received from reinsurers |
| Thor 3                 | 2 662,4                       | 57,6                  | 6 739,4                       | 13,9                  | 1   |
| Thor 10                | 4 471,2                       | 96,7                  | 18 358,0                      | 37,9                  | 3   |
| Thor 20                | 4 624,0                       | 100,0                 | 29 035,2                      | 60,0                  | 6   |
| Thor 50                | x                             | x                     | 42 843,6                      | 88,6                  | 13  |
| Thor 100               | x                             | x                     | 47 469,0                      | 98,1                  | 13  |
| Thor 150               | x                             | x                     | 48 279,3                      | 99,8                  | 17  |
| <b>Total by market</b> | <b>4 624,0</b>                | <b>100,0</b>          | <b>48 377,2</b>               | <b>100,0</b>          | <b>21</b>   |

Thus, the high number of insurance companies in Ukraine is not evidence of a high level of competition and efficiency of the insurance market, a large number

of insurance companies are in a "frozen state" and have extremely small volumes of insurance performance.

Table 5

**Number of insurance companies, 2016-2019**

| Number of insurance companies    | As of 31.12.2016 | As of 31.12.2017 | As of 31.12.2018 | As of 31.12.2019 |
|----------------------------------|------------------|------------------|------------------|------------------|
| the total number of              | 310              | 294              | 281              | 233              |
| incl. Non-life insurance company | 271              | 261              | 251              | 210              |
| incl. Life Insurance Company     | 39               | 33               | 30               | 23               |

Thanks to the efforts of Natskomfinposlug aimed at improving the market, 77 insolvent or inactive insurers were withdrawn from the market in 2016-2019 (as of January 1, 2020, there were 233 insurance companies in the State Register of Financial Institutions, including 23 for life insurance). . At the same time, measures to improve the regulatory environment helped increase the investment attractiveness of non-banking financial institutions and attract both national and foreign investments (the amount of foreign capital is UAH 3.5 billion).

As of June 30, 2019, the assets of insurers with capital origin from OECD countries (Organization for Economic Cooperation and Development) amounted to UAH 22.6 billion. (34.6% of total assets of insurance companies), which is 18% more than on 06/30/2018. At the same time, in their investment portfolio, investments in IGLBs amounted to UAH 6.9 billion. (77.8% of the market), which is 33.5% more than in the first half of last year. These insurers also showed good dynamics in the provision of insurance services. In particular, for 6 months of 2019, they received insurance payments in the amount of UAH 8.4 billion. (+ 16.5%) and

made insurance payments in the amount of UAH 2.8 billion. (+ 12.4%), which is respectively 30.7% and 42.3% of market volumes. Despite a significant reduction in the number of insurers, total assets are increasing every year and at the end of 2018 amounted to UAH 62.5 billion. (growth for 2016-2018 was 13.2%). This trend continued during the first half of 2019 (the volume of assets increased to UAH 65.3 billion) [4].

According to the international reinsurance company Swiss Re (Switzerland) in terms of insurance premiums in currency equivalent in 2018, the insurance market of Ukraine ranked 60th in the world, and in terms of growth entered the TOP-10 most dynamic markets in developing countries in Europe, Middle East and Asia (EMEA). At the same time, the life insurance market in Ukraine entered the TOP-3 most dynamic markets in the world, showing one of the best growth rates (22.2%) of insurance premiums in foreign currency equivalent, taking into account inflation for 2018. But, despite the fact that last year the Ukrainian life insurance market slightly improved its position in the world ranking of Swiss Re, rising from 84th to 83rd place, it still falls short of the results of 2013, when

Ukraine ranked on this indicator 69th place. The year 2018 was very dynamic for both life insurance companies and their clients. Insurance payments under life insurance contracts in 2018 amounted to UAH 3.9 billion, which is 34.1% more than in 2017. At the same time, 97.1% of insurance payments were made by individuals (96.6% in 2017). In fact, the main share of insurance payments of 96.9% is accumulated by the TOP-10 insurers. In 2018, insurers made life insurance payments in the amount of UAH 704.9 million, which is 26.7% more than in 2017. At the same time, 32.6 thousand insured events (+ 16.8%) were settled [3].

One of the indicators of the growth of public confidence in long-term social savings programs is also the reduction in early termination of life insurance contracts, which has been observed since 2015. Thus, the redemption amounts in 2018 amounted to UAH 192.5 million, which is 9.1% less than in the previous year and almost twice less than in 2014.

The development of the domestic life insurance market in modern conditions is closely linked with the level of solvency of the population, inflation expectations and the development of the national economy, as it allows to accumulate significant long-term investment resources. Thus, at the end of 2018, insurance reserves in the amount of UAH 9.3 billion were formed, which is 11.3% more than as of December 31, 2017. A significant part of them falls on IGLBs (55.3%) and deposits in the most reliable banks (34.1%). In 2018, insurers received investment income from the placement of life insurance reserves in the amount of UAH 711.1 million, which is 10.4% more than in 2017. [3].

In recent years, non-bank financial institutions (primarily insurance companies and non-state pension funds) are actively increasing investment in IGLBs. In particular, at the end of the first half of 2019, the volume of their investments in government securities amounted to UAH 10.2 billion, which is 32.5% or UAH 2.5 billion more than on June 30, 2018. At the same time, 44.1% of IGLBs owned by the corporate sector account for the non-banking financial sector (as of June 30, 2018, this figure was 32.8%). It should be noted that life insurance companies accounted for 52% of investments in IGLBs, insurance companies for risky types of insurance - 34% and non-state pension funds - 14%. There are qualitative changes in the reinsurance market. In particular, reinsurers from the countries of the Organization for Economic Cooperation and Development (OECD) for 6 months of 2018 accounted for 90.2% of the reinsurance premium given abroad by Ukrainian insurance companies, and for 6 months of this year - 95.5%. The importance of reinsurers from these countries for domestic insurers and in terms of insurance claims payments is growing. Thus, for 6 months of 2018 this figure was 94.3%, and for 6 months of the current year 95.1%. In January-June 2019, the volume of reinsurance premiums transferred by domestic insurers to OECD countries amounted to UAH 1.74 billion, and the amount of payments by reinsurers from these countries - UAH 740 million, which is 15.2% and 13.5% respectively more than for the same period in 2018 [4].

In the first half of 2019, the most active among the OECD countries cooperated with Ukraine in the field of reinsurance reinsurers from Germany, which accounted for 19.6% of reinsurance premiums, Austria (18.8%), Great Britain (18.7%), Poland (9.4%), Switzerland (7.5%), France (6.1%), the United States (3.4%) and the Czech Republic (2.4%), and the rest accounted for less than 2%. A significant part of the participation in insurance payments for 6 months of 2019 fell on reinsurers from Switzerland (46%), Germany (15%), Poland (12.9%), Austria (10.7%), the Czech Republic (4.7%), France (2.6%) and Italy (1.9%), and the rest had less than 1%. [5].

During the first half of 2019, the positive trend continued, with the most dynamic insurance services being tourist insurance (65.4%), car insurance (23.8%) and life insurance (20.7%). Today, the supervision of insurance companies is mainly aimed at detecting violations of legal requirements that have already occurred. The disadvantage of such supervision is the limited means of identifying possible future problems and taking measures to prevent them.

At the same time, in world practice, an integral part of the general system of supervision carried out by bodies regulating financial services markets is prudential supervision, which is based on regular assessment of the financial condition of the financial institution, performance, system and quality of management. language standards and other indicators and requirements that limit the risks of transactions with financial assets.

Prudential supervision is to identify increased risks in the activities of insurers, control their solvency, and apply appropriate preventive and corrective measures to minimize insolvency and violations of the rights of consumers of insurance services [5].

A well-constructed prudential supervision system based on a risk-oriented approach, combined with proportional regulation in the insurance market, reduces the regulatory and supervisory burden on insurers whose activities do not pose a threat of default to existing customers, and strengthens regulatory requirements and supervisory efforts. by institutions whose activities are or may be a threat to the fulfillment of such obligations. In this case, the risk-oriented approach to supervision is a method of organization and implementation of the regulator of supervision, in which the choice of intensity (form, duration, frequency) of supervision measures, measures to prevent violations of mandatory requirements is determined by assigning the subject to supervision risk or a certain class (category) of danger.

The introduction of the principle of proportionality in the regulation of the insurance market will optimize the regulatory burden on supervised entities, reduce the costs of market participants with insignificant risks in activities without reducing the quality of regulation and supervision, and promote more efficient allocation of supervisory resources.

Most countries have already switched to proportional regulation and risk-based supervision, given that homogeneous risk-free regulation in financial institutions is no longer able to ensure an adequate level of protection of insurance consumers' rights and prevent insolvency.

In most countries, where the principle of proportionality is used, the main criterion for its application is the company's risk profile. Other criteria include: the size of the company; scale of activity (the company's market share, its potential impact on the market as a whole, the size of liabilities); complexity of the business model (type of activity, management system, concluded contracts); the nature or type of activity of the company (including the main consumers of services provided by the company) [7].

To implement such a transition in the markets of non-banking financial services of Ukraine, the relevant task is set in the Strategic Plan of the National Commission for State Regulation of Financial Services Markets for 2020-2021 [6].

It is worth noting such an area of investment as collective investment schemes (CIS), for example, in Germany they invest about 30% of assets. Real estate has long been relegated to the background as an area of investment, in contrast to Ukraine. For example, in Ukraine about 7% of assets are invested in real estate, and in the EU usually no more than 2%, because real estate in developed markets has a very low yield and

high risks. Also a significant share is occupied by assets held for indexed and bond-related contracts, which in turn account for 10% to 30% of the assets of insurance companies.

Insurers have significant net cash flows available for investment. These resources are the result of new insurance premiums paid by customers, and they are formed from existing assets or investment income. The constant capacity and need to invest make insurers powerful providers of stable financing for governments, businesses and households.

Insurers offer long-term financing, often through the capital market. More than 50% of European insurers' assets are government and corporate bonds. Thanks to these investments, insurers play an important role in meeting the financing needs of the government and enterprises. Insurance companies are also the main sponsors of public projects, namely investment in infrastructure. Having long-term cheap funds is important for the economy because it allows businesses and governments to participate in large projects that need funding before they are completed or until they become profitable.

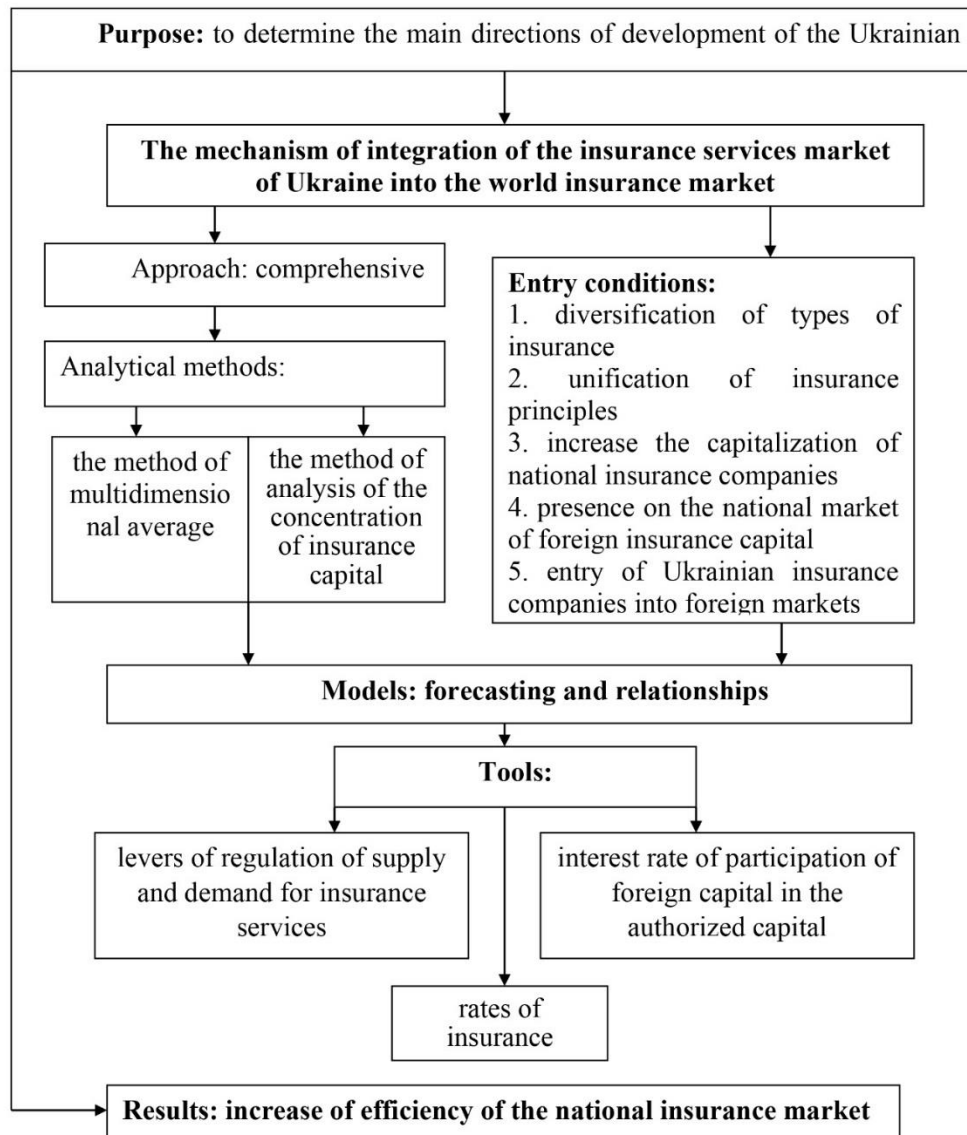


Fig. 2

Conceptual scheme of integration of the insurance services market of Ukraine into the world insurance market Generalized on the basis of [1]

In addition to long-term storage of funds, insurers play the role of countercyclical tool during the crisis in the market. This role is formed by a constant flow of bonuses. Because insurers record stable flows of gross insurance premiums that allow them to hold on or even buy assets that become cheaper during periods of crisis.

The analysis of investment activity of insurance companies of Ukraine in comparison with the countries of the European Union showed that the insurance portfolio in Ukrainian companies is quite risky, as a significant part of the funds is concentrated in shares and private banks. Such a structure is possible only in two cases:

1) incompetent top management of insurance companies, which is quite unlikely;

2) insurance reserves are used primarily not in the interests of the company or the state, but in the interests of individuals as a source of cheap money.

At the same time, we see a tendency to strengthen the role of the state regulator in this area, as the investment portfolio is gradually moving towards European ones, but it still takes a long time for such changes. Therefore, the main problems in the investment activities of insurance companies are: the formation of an unbalanced structure of the insurance portfolio of individual insurance companies and the resulting disparities in the development of various types of insurance; limited reliable and liquid financial instruments for the implementation of investment activities of insurance companies. All identified problems and disparities in the development of the insurance market of Ukraine are interrelated and need a comprehensive solution, and especially important position of the state in solving these problems.

According to the latest IMF forecasts, world GDP growth in 2019 slowed to 3.2%. One of the reasons for this situation and an objective threat to world economic growth were interstate trade conflicts. Despite the fact that the prospects of the world economy are really quite turbulent, more than 200 countries compete with each other in a globally competitive environment for the ability to redirect investment flows into the economies of their countries [7].

According to the results of the first half of 2019, the index of investment attractiveness of Ukraine amounted to 2.85 points out of 5 possible. For comparison, a similar indicator of the previous period (the second half of 2018) was 3.07 and showed a neutral attitude of investors to the business climate of the country. In addition to important economic indicators and risks, attention is drawn to the macro-problems of investment activity in Ukraine, which we observed in the Baltics in the mid-90s:

- Lack of Investment Code and imperfect, complex and contradictory investment legislation.
- Not comfortable and not perfect tax regulation.
- Low adaptation of Ukrainian legislation to European standards.
- Problems of adaptation of laws, documents and web resources to foreign languages.
- Ineffective mechanisms to protect investors' rights.

– Non-compliance of the Ukrainian banking system with world standards.

- Low level of digitalization of most processes.
- Bureaucratic regulatory system.
- Lack of guarantees of ownership.
- Negative investment image of Ukraine [6].

The list can be extended, as well as supplemented by a list of measures that will correct this situation. But first of all, all this requires time and political will, but entrepreneurs want to work, develop business and attract investment today. In such a situation, the business should be as honest as possible with a potential investor, both in their forecasts and in their promises.

An investor's impeccable business reputation is his core value, no one risks it, as it is a pass to the global investment community, which in reality is not very large, conservative and closed. Therefore, choosing an insurance company for a future investment has to say goodbye to several insurers, precisely because of the lack of proper transparency of business processes and because of ambiguous financial statements, which were not supported by international audit firms.

High liquidity, transparent business processes, an extensive regional network, professional, adequate management - these are the whales on which a strong (promising) insurance company is formed, and investors are ready to come to such a company. Ukraine's insurance business is a promising sector of the economy. A few years ago, the market was not in the most attractive investment position. But today, according to the latest official figures of Natskomfinposlug in the first half of 2019, the total assets of insurers increased by more than 14%, and the insurance market showed significant dynamics, where life insurance payments increased by 20.7%, risk insurance - by 16.2%, and total payments increased by 9.8%. Of course, these are the first small steps towards stable prosperity, but such a positive trend indicates reasonably chosen priorities in the development of the industry.

The global insurance business is moving at a completely different speed: the market for insurance premiums worldwide is over \$ 5 trillion, and the Fortune Global 500 is one of the world's largest insurance companies with a total cumulative capitalization of over \$ 1 trillion. and more than 2 million employees. It is these insurance companies that globally set the tone for the entire insurance business. Therefore, for the entry of the Ukrainian insurance business into the international arena, only market dynamics is not enough [1].

### Conclusions.

The modern insurance market is formed in the conditions of gradual increase of basic macroeconomic indicators, in particular growth of gross domestic product, low rates of inflation, stability of national currency that allows to provide its dynamic development. In addition to positive macroeconomic indicators, there are the following prerequisites for the development of the national insurance market:

- gradual growth of household incomes with a tendency to overcome the low level of solvency;
- increasing the interest of legal entities and individuals in protecting their property interests;

- increase in the number of profitable enterprises;
- legislative introduction of compulsory insurance of civil liability of owners of land vehicles;
- development of financial services markets (including the stock market) and the formation of a national mortgage lending system;
- introduction of a non-state pension system.
- however, there are also negative factors that hinder the development of the insurance market:
  - imperfect protection of the rights of consumers of insurance services;
  - low level of the ratio of insurance payments minus payments transferred for reinsurance to Ukrainian insurers and gross domestic product, insignificant customer base of insurers, as well as the focus of insurance activities mainly on property insurance of legal entities;
  - underdeveloped long-term life insurance, private pension provision and lack of legal regulation of insurers in the field of compulsory health insurance;
  - lack of reliable financial instruments for investment;
  - a large number of insurance companies with a low level of capitalization, as well as the weak development of the national reinsurance market;
  - use of the insurance market by business entities to optimize taxation and outflow of funds abroad;
  - insufficient level of personnel and scientific support of the insurance market;
  - low level of insurance culture of the population.

The generalizations allowed to highlight the following features of the development of state regulation of insurance activities in the EU, which will be useful for Ukraine:

- EU countries have methods and forms of state regulation of insurance activity brought into a single system, which are established by the relevant Insurance Directives;
- regulatory methods of regulatory influence of the state dominate;
- the need for insurance protection is increasing, the purpose of which is to accumulate and use money and other resources to implement measures to prevent, overcome or eliminate the negative impact of risks and compensate for material or other losses caused by them;
- a combination of the freedom of activity of national insurance companies throughout the EU and the harmonization of insurance legislation;
- an insurance organization that has received a license for insurance activities in one of the EU member states has the right to continue to work with the same license in any other European country;
- balancing the insurance legislation of the EU member states through the implementation of the following measures: introduction of uniform rules of financial guarantees to insurers, uniform licensing rules, determination of liability of national insurance supervisors, as well as introduction of uniform classification of types of insurance;
- the basis for the development of the insurance

market is the significant human potential of insurance specialists, highly developed infrastructure, compliance with tax and insurance legislation that protects the interests of both the insurer and the insured, and so on.

In Ukraine, it is necessary to develop new approaches to the regulation of the insurance market, a system of tools that would respond quickly to changes in the insurance system, to form models for managing insurance relations.

Insurance companies need to improve operations and services, introduce new technologies, increase the level of capitalization and consolidation of the insurance system [1].

Thus, we can conclude that to become competitive in the international market "tomorrow" - "today" it is necessary to make incredible efforts, both the state itself and the players of a particular sector. To form the image of an open country for domestic and foreign investors, not to hinder business with excessive regulation, but also not to forget about consumer protection, to adopt the experience of international partners and not to repeat mistakes made by other countries, including the Baltic countries - all it is a titanic work that the state must do in close consolidation with the financial markets. Being open and understandable to foreign investors is a difficult task for many countries trying to enter the international arena. We must realize that any regulation contradicts the very essence of creating a free economic market, does not create comfortable conditions for the development of general investment, and kills domestic companies.

Another important element that will ensure the integrity of the formation of a strong and competitive market - consumers of insurance services. And here the focus should be not only on their protection, but also on the formation of a general insurance culture. In Europe, it has long been unnecessary to explain why you need to insure. The system and consciousness of people are built in such a way that insurance is mostly mandatory, and compensation is guaranteed.

In Ukraine, the situation is different. Therefore, the market in consolidation with the state should develop a number of measures aimed at building customer confidence in insurance companies. Otherwise there will be no profitability, there will be no interest of investors, and therefore no sense in such business. Of course, there are a number of conditions that play not the least role in shaping the investment attractiveness of the insurance market. Among them, in addition to a transparent regulatory system, should be noted fair courts, strong digitalization of processes and a more adapted to international standards legal framework [7].

Certain processes, of course, are already happening and investors see it: the introduction of electronic document management, the introduction of electronic signatures, the creation of platforms for open public procurement - all important steps towards solving the problem, but globally - it is not a big crumb in building a strong, competitive market. . If all these basic conditions are met, and the synergy of business with the state, in 10 years the insurance market of Ukraine has all the chances to make a leap to the level of the market of international importance.

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УДК 331.5

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**СИТУАЦИЯ С БЕЗРАБОТИЦЕЙ В НОВЫХ ЭКОНОМИЧЕСКИХ УСЛОВИЯХ**

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**THE SITUATION WITH UNEMPLOYMENT IN THE NEW ECONOMIC CONDITIONS****Аннотация**

*В данной статье рассмотрено влияние мировой пандемии на уровень безработицы и сферу бизнеса. Главным образом обозначены государственные меры поддержки населения и динамика изменения величины социальных пособий для безработных граждан.*

**Abstract**

*This article examines the impact of the global pandemic on the unemployment rate and the business sector. State measures of support for the population and the dynamics of changes in the amount of social benefits for unemployed citizens are mainly indicated.*

**Ключевые слова:** экономика, пандемия, безработица, бизнес, государственные меры поддержки.

**Keywords:** economy, pandemic, unemployment, business, government support measures.

31 декабря 2020 года власти Китая объявили о вспышке коронавирусной инфекции, которая активно начал распространяться по регионам Юго-Восточной Азии, а затем затронула все существующие континенты. Согласно данным Всемирной Организации Здравоохранения (ВОЗ) во всем мире по состоянию на 20 января 2021 года было зарегистрировано 94963847 подтвержденных случаев COVID-19, включая 2050857 случаев смерти [3]. В Российской Федерации за первый год распространения инфекции было зарегистрировано 3633952 подтвержденных случаев заболевания [3]. Несмотря на то, что с февраля 2020 года правительство нашей страны принимало ряд мер, ограничивающих распространение вируса: прекращение авиасообщения с Китаем, эвакуация россиян из китайских провинций, ограничение пересечения границы с Монголией и Китаем, однако уже 25 марта Президент Российской Федерации объявил в стране период нерабочих дней с сохранением заработной платы.

Указ Президента РФ от 25 марта 2020 г. №206 "Об объявлении в Российской Федерации нерабочих дней" оказался практически невыполнимым для субъектов малого и среднего предпринимательства, в связи с недостаточным «запасом прочности» данных организаций, так пандемия COVID-19 затронула около 67% предприятий малого, среднего и крупного бизнеса [1]. В это время Правительство Российской Федерации начало стремительным образом предпринимать государственные меры поддержки частного сектора экономики. Такими мерами стали: мораторий на банкротство, кредитные и налоговые каникулы, продление лицензий, безвозмездные субсидии на каждого сотрудника, отсрочка арендных платежей и другие меры. Однако перечисленных мероприятий для сохранения бизнеса оказалось недостаточно, воспользоваться господдержкой смогла только треть пострадавших компаний.

Резкое падение спроса и уровня доходов заставили бизнес оптимизировать собственные расходы. Одним из наиболее распространенных вариантов



Colloquium-journal №3(90), 2021

Część 4

(Warszawa, Polska)

ISSN 2520-6990

ISSN 2520-2480

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Redaktor naczelny - **Paweł Nowak, Ewa Kowalczyk**

«Colloquium-journal»  
Wydrukowano w «Chocimska 24, 00-001 Warszawa, Poland»  
Format 60 × 90/8. Nakład 500 egzemplarzy.

E-mail: [info@colloquium-journal.org](mailto:info@colloquium-journal.org)

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