



Prof. D-r. Assen 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

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**Проф. Др. Ас. Златаров Университет
Национальный университет биоресурсов и
природопользования Украины**

III МЕЖДУНАРОДНАЯ НАУЧНО-ПРАКТИЧЕСКАЯ КОНФЕРЕНЦИЯ

**«УКРАИНА, БОЛГАРИЯ, ЕС: ЭКОНОМИЧЕСКИЕ,
ТЕХНИЧЕСКИЕ И СОЦИАЛЬНЫЕ ТЕНДЕНЦИИ
РАЗВИТИЯ»**

27 июня - 2 июля 2019

Бургас, Болгария

СПИСОК ОРГАНИЗАЦИЙ УЧАСТНИКОВ

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хозяйства им. Петра Василенка, Украина
Хмельницкий национальный университет, Украина

ГРАФИК РАБОТЫ КОНФЕРЕНЦИИ

27 июня 2019 года

9⁰⁰ – 10⁰⁰ – регистрация участников

28 июня 2019 года

10⁰⁰ – 10³⁰ – открытие конференции, ознакомление с университетом Проф. Др. Ас. Златаров
11⁰⁰ – 12³⁰ – пленарное заседание
12³⁰ – 13⁰⁰ – кофе-брейк
13⁰⁰ – 16⁰⁰ – пленарное заседание

29 июня 2019 года

9⁰⁰ – 11⁰⁰ – секционные заседания
11⁰⁰ – 11³⁰ – кофе-брейк
11³⁰ – 13⁰⁰ – секционные заседания
13⁰⁰ – 13³⁰ – кофе-брейк
13³⁰ – 16⁰⁰ – секционные заседания

30 июня 2019 года

9⁰⁰ – 11⁰⁰ – секционные заседания
11⁰⁰ – 11³⁰ – кофе-брейк
11³⁰ – 13⁰⁰ – секционные заседания
13⁰⁰ – 13³⁰ – кофе-брейк
13³⁰ – 16⁰⁰ – секционные заседания

1 июля 2019 года

9⁰⁰ – 11⁰⁰ – секционные заседания
11⁰⁰ – 11³⁰ – кофе-брейк
11³⁰ – 13⁰⁰ – секционные заседания
13⁰⁰ – 13³⁰ – кофе-брейк
13³⁰ – 16⁰⁰ – секционные заседания

2 июля 2019 года

9⁰⁰ – 11⁰⁰ – подведение итогов, закрытие конференции

РЕГЛАМЕНТ

Доклад на пленарном заседании – до 15 мин.
Доклад на секционном заседании – до 10 мин.

ПЛЕНАРНОЕ ЗАСЕДАНИЕ

28 июня 2019 года

Конференц-зал Университета Проф. Д-р Ассен Златаров
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Вступительное слово

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Davydenko N.M., doctor of sciences, professor, Head of Department Finance, National University of Life and Environmental Sciences of Ukraine, Ukraine

STATE SUPPORT FOR FINANCING AGRICULTURAL PRODUCTION IN UKRAINE

Aleskerova Yu. V., Doctor of Economics, Senior Researcher, Associate Professor of the Finance, Banking and Insurance Department, Vinnytsia National Agrarian University, Ukraine

FINANCIAL CRITERIA FOR METHODOLOGICAL APPROACHES TO THE ASSESSMENT OF AGRARIAN INSURANCE

Tomashuk I., Assistant Professor, Department of Analysis and Statistics, Vinnytsia National Agrarian University, Ukraine

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Fedoryshyna Lidia, Candidate of Historical Studies, Associate Professor, Department of Analysis and Statistics, Vinnitsa National Agrarian University, Ukraine

ANALIZ OF MANAGEMENT BANKING INNOVATIVE FINANCIAL TECHNOLOGIES IN AGRARIAN SPHERE

Lendiel T., Ph.D., Associate Professor, National University of Life and Environmental Sciences of Ukraine, Ukraine

Certificate

 Prof. Dr. As. Zlatarov University
National University
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Aleskerova Yuliia

III International Scientific and Practical Conference
«Ukraine, Bulgaria, EU: economic, technical and social development trends»

Rector M. Mitkova



Vice Rector S. Kvasha



27 June - 2 July
Burgas - 2019

Aleskerova Yuliia,
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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.

However the model of voluntary insurance with insurance subsidies remains acutely debatable. Currently the domestic agricultural insurance system is slowly developing at the expense of formal schemes mainly in the extensive format and is accompanied by a variety of financial, informational, analytical, organizational and institutional and infrastructural issues. The problems of increasing the quality of insurance products, combining and harmonizing the interests of participants in the system of agricultural insurance, its structural modernization remain unresolved. In the present there is a controversial process in finding its own model of development of the agricultural insurance system.

At the same time The system of agricultural insurance as in any financial system is characterized by two driving forces - a desire to preserve itself and have some firmness and a desire to develop and modernize.

It is difficult not to agree with H. Visem who argued that now replacing the old ideas: "at first preservation and only then development," an increasingly established understanding: "preservation through development" since self-preservation without self-perfection and constant adaptation to the external environment leads to destructive processes and destroys the very economic system. The concept of "development" is considered rather complex in conjunction with the economic system so it is important to consider its interpretation in two formats. The first format defines development as a philosophical scientific concept, in the second

format we consider it in the cut of the economic system and more specifically in the cut of the system of agricultural insurance (Aleskerova, 2015).

In the dictionaries it is indicated that "development is a philosophical, economic and socio-psychological concept the meaning of which is concentrated in irreversible, purposeful and logical changes of material and ideal objects" (Aleskerova, 2015).

Only "simultaneous synthesis of all three properties distinguishes development among other changes". Various interpretations of the category "development" are presented in Table 1.

Thus, the meaning of development is focused on the fact that this is a special kind of movement which is characterized by three characteristics: quality, quantity and structure. Quantitative transformations are characterized by an increase or decrease in the number of components of the system or their quantitative characteristics which after a certain time leads to qualitative transformations in accordance with the provisions of the law of transition of quantitative ones - into qualitative changes and vice versa. Structural transformations should be considered as changes in the interconnections of system components which may not be accompanied by an increase or a decrease in their number.

Table 1. Interpretation of the concept of "development"

Author	Definition
A. Vasilenko	The acquisition of a new quality that strengthens viability in the context of changing environment
O. Shubravska	The process of transitioning a system from one state to another which is accompanied by a change in its qualitative and quantitative characteristics.
L. Zabrodska	The dynamics of the transition of the economics and production system into a new more qualitative state by the accumulation of quantitative potential, changes and complications of structure and composition, the echo of which is to increase its ability to withstand the destructive effects of the environment and the efficiency of the activity.
M. Meskon, M. Albert, F. Hedouri	Long-term program to improve the ability to solve various problems and ability to recover, especially by improving the management of the culture of the organization.
E. Korotkov	The set of changes that lead to the emergence of new quality and strengthening the vitality of the system, its ability to resist destructive forces of the environment
O.V. Rayevneva	A unique process of transformation of an open system in space and time characterized by a permanent change in the global goals of its existence by forming a new dissipative structure and translating it into a new attractor of functioning.
V. Dovbenko	The dynamics of the state change of an object by improving (improving) its characteristics and qualitative, quantitative increase of parameters.
M. Afanasyev	The objective change only of the qualitative characteristics of the system is determined by the fundamental laws of nature (the unity and struggle of opposites, the transfer of quantity to quality, the progress of society in a spiral and upward) and the laws of the activity of specific systems (aging equipment, accumulation of experience and knowledge of workers, depletion natural resources) in which the new properties of the system are formed

Predominantly, the number of components remains unchanged but structural transformations lead to qualitative changes as internal contradictions are the driving force behind development. The process of development through internal contradictions is defined by the law of unity and the struggle of contradictions. The source of quantitative transformations is the contradiction with the external environment, the source of structural transformations is internal contradictions.

Qualitative transformations can be expressed through extrapolation: by attracting matter and energy, through interaction with the external environment and through the differentiation of the system without its deformation and imbalance or as a change in the quality of the components or subsystems of the system.

Thus, we are convinced that the development of the agricultural insurance system should be understood as the aggregate transformation of interdependencies of qualitative, quantitative and structural characteristics. Significant influence on the level of development of the system of agricultural insurance is its design since the composition and interconnection of components of the qualitative changes and the content of the system.

me they were closely intertwined with the remaining models of the administrative economy, as well as the latest, progressive ones. In this section, objectively necessary consider the research of theoretical, methodological and practical aspects, the development on the scientific platform of strategies and a set of measures on the development of agricultural insurance system, taking into account the various instruments of state influence.

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.

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.

Insurance agricultural risk is defined as possible damage inflicted on a particular object of insurance due to its loss or damage as a result of the insured event specified in the insurance contract, calculated in the value equivalent but not greater than the specified amount of insurance. Such an interpretation of insurance agricultural risks has allowed to develop a matrix of insurance and non-insurance agricultural risks that are inherent in agricultural production.

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.

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.