

DEVELOPMENT CONDITIONS OF UKRAINIAN INSURANCE WITH ORIENTATION ON EUROPE

During the time, when service sector is developing more and more, we surely need the appearance of insurance in our country to have confidence in the future. So this report is devoted to the difference between our insurance and insurance in Europe and to some aspects of European insurance, which would be the best for introduction in Ukraine. Medical insurance:

In Germany, the state doesn't completely control the medicine. The health insurance companies and associations of doctors are involved in the system. Also Germany helps workers who temporarily lost their employability forming the special studies, which give an opportunity to change their profession. These steps help to increase the amount of employers.

In France, not only insurance agencies but also post departments and banks carry out the insurance operations here. So life insurance in France is very profitable in terms of allocation of own funds. The medical insurance is obligatory in this country. All workers must deposit a great sum of money to the fund and gain special medical card, which gives significant discounts. Students have to deposit 195 euro annually and in case of illness 70 % of costs are turned back.

The main feature of British insurance system is the Policyholders Protection Board. It gives the conditions for the existence of a compensation fund, which pays insurance reimbursement those clients, whose insurance companies became insolvent. It is interesting, that there are underwriting agencies too. And a system of National Health Service is mainly based on public funding and provides full medical care for all citizens.

Austria. The Ministry of Health usually does not effect on local health services, but governments of lands do it. Emergency medical care is provided for everyone in Austria. This country was the first, which entered E-card – a medical card of citizen, available in all Europe, gives significant discounts on the territory of Schengen. And for that citizens to have accurate confidence in obtaining high quality health care, state concerns about the high level of medical education.

But there are also some disadvantages in the system of European insurance. For example, under the system of compulsory insurance there is a danger, that insurance companies will choose people, who need less medical care. But Europe does everything to prevent it, by giving subsidies for agencies, which serve more people with the possibility of disease.

Some detail about pension insurance. In Germany funding resources are not accumulated and current workers pay current pensioners. Also there is no concept of "maximum" and "minimum" pension, in a case of small salary

municipal surcharges to the cost of living will help. And Accident Insurance is paid by the employer. In Britain Pension Insurance consists of two types:

1. State basic, which is the same for everyone;
2. State additional, which depends on the average income for the whole length of service. Common system is also used in France and Austria.

Unfortunately, Ukraine has not achieved significant development in insurance sphere yet. At the moment the pension system consists of 3 levels: first and second are obligatory (pension depends on length of service and contributions), third level is non-governmental (citizens create a contract, according to which they voluntarily pay charges, which later come back with per cents). Despite of it, our pension fund is an unstable structure and by some estimates in a few years state won't be able to the social costs, because amount of pensioners is bigger than workers.

The main reasons of slow development are: insufficient amount of reforms, a large number of obstacles towards entrepreneurs. So it disables competition in the market; distrusting of society, reduces development of workers, poor quality of education, corruption. The best social system for Ukraine would be the aforementioned UK pension system, system of helping employees as in Germany, expansion of legal entities, with the right to perform insurance operations as in France and raising the level of medical education as in Austria and also the introduction of medical E-card.

All European countries are developed enough in insurance sphere, since insurance has a big economic and social influence on state development. Although Ukraine significantly lags behind leading countries, it can overtake them quickly, if it takes the necessary measures.

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