



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

- Академия труда, социальных отношений и туризма, Украина
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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

Миткова М., д-р, доцент, ректор, Университет „Проф. д-р Ассен Златаров”, Болгария

Давиденко Н., д.э.н., профессор, заведующая кафедрой финансов, Национальный университет биоресурсов и природопользования Украины, Украина

Димитров И., д-р, профессор, Университет „Проф. д-р Ассен Златаров”, Болгария

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

DEVELOPMENT OF UKRAINIAN RURAL AREAS IN DECENTRALIZATION: OPPORTUNITIES AND RISKS

Olifer I., student, **Kravchenko A.**, scientific director, PhD, associate professor, National University of Life and Environmental Sciences of Ukraine, Ukraine

FEATURES OF MORTGAGE LENDING IN UKRAINE AND ABROAD

Сидорович Е.Ю., д.э.н., профессор, Тернопольский национальный экономический университет, Украина

НАЛОГОВЫЕ АМНИСТИИ КАК ИНСТРУМЕНТ ЛЕГАЛИЗАЦИИ ТЕНЕВЫХ КАПИТАЛОВ

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

Aleskerova Yuliia,
Doctor of Economic Sciences, Senior Researcher, Associate Professor of the
Finance, Banking and Insurance Department Vinnytsia National Agrarian
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Vinnytsia, Ukraine

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.

Certificate

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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