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ТОМ I

Экономические науки
Сельское хозяйство и перерабатывающая промышленность
Информационные технологии, математика и физика
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MECHANISM FOR COVERING MILITARY RISKS IN UKRAINE: PROBLEMS OF SECURITY AND DEVELOPMENT PROSPECTS

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Abstract. An assessment of the problems of ensuring the functioning of insurance protection against the risk of military operations and the prospects for the development of military risk insurance in Ukraine was carried out. It has been determined that insurance companies usually do not compensate losses due to hostilities, considering it to be force majeure (circumstances of force

majeure), and therefore do not recognize such damage as an insured event. Insurance of military risks is carried out under special programs and its application was practically non-existent in Ukraine. It is substantiated that the huge scale of destruction caused by the Russian military invasion of Ukraine actualized the need to develop a mechanism for covering military risks and obtaining compensation for losses from hostilities. The introduction of effective war risk insurance mechanisms will contribute to a significant acceleration of the process of attracting investments to the Ukrainian economy.

Keywords. War risks, losses, insurance protection, insurance coverage, insurance of property against war risks, reinsurance, insurance payments, standard insurance contract, loss insurance.

Insurance of war risks is one of the most difficult types of insurance due to their unpredictability and high loss. Insurable risks under this type of insurance cover include damage due to war, including invasion, undeclared war, civil war, insurrection, revolution, coup d'état, mutiny or military coup, riots, strikes, civil disturbances, acts of terrorism, sabotage and illegal acts third parties during the war.

Insurance contracts against the risk of military actions, as experience shows, are more in demand among owners of large companies who are ready to invest in minimizing potential losses and risks, given the high cost of the insurance payment [4].

Starting in 2014, the problems of insuring the risks of losses due to military actions became especially relevant for the participants of insurance relations in Ukraine. However, the level of demand for services providing coverage of war risks remained low in the insurance market of Ukraine. Insurance of such risks was carried out by insurers mainly only in the corporate segment and was limited due to the complexity of the underwriting process, high cost and small capacity of the Ukrainian market for insurance and reinsurance of war and other catastrophic risks.

From the point of view of researchers, the open armed aggression of the Russian Federation against Ukraine led to a slowdown in the pace of development of the insurance market, as evidenced by its main indicators. The already low level of insurance penetration, determined by the low financial situation of potential consumers, mistrust of insurance companies and a low insurance culture, is likely to show further decline. Limitation of insurance payouts due to the increase in losses suffered by policyholders as a result of military actions, and which do not have insurance coverage, even if property and other assets are insured, will lead to a decrease in the motivation of customers of insurance companies.

This is explained by the fact that standard insurance contracts used by Ukrainian businesses and individuals exclude insurance protection against war risks from the list of insured events [8, p. 153]. Insurance companies usually do not indemnify losses due to hostilities, considering it to be force majeure (circumstances of force majeure), and therefore do not recognize such damage as an insured event.

As you know, insurance against war risks, which is usually carried out under special programs, was practically not carried out in Ukraine. Usually, such programs were offered only by some insurers operating in the country's insurance market, «because the specified insurance is possible only with the support of powerful international reinsurers, and its cost is relatively high» [3, p. 10]. At the same time, war risks were usually not provided for in reinsurance contracts, and their coverage required an additional procedure for coordination with a foreign reinsurer. The lack of any statistical data affected the difficulty of calculating the probability of the occurrence of the event, which led to a high cost of insurance payment for the insured. When war risks became quite likely in Ukraine, Western reinsurers adapted and began to provide such a service through insurers and insurance brokers represented in Ukraine [4].

According to analysts, from November 2021, the escalation of tension on the border of Ukraine led to a rapid increase in tariffs for war risk insurance. In particular, their size almost doubled at the end of December 2021 and then doubled again by the end of January 2022. «As of mid-February 2022, the minimum amount of the insurance payment was approximately 120-150 thousand dollars,

and the maximum amount of the insurance compensation was limited to a limit of 10 million dollars» [9]. Unfortunately, since February 24, 2022, no global insurance company provides property insurance against war risks on the territory of Ukraine. For Ukraine, the war ceased to be a risk but turned into a reality. The international insurance market already records 10-30 billion in direct losses from the war and remains cautious about insuring risks originating from Ukraine [2].

Currently, representatives of the insurance business express hope that the damage caused by the war, in particular, the destruction of housing and infrastructure, will be compensated «at the expense of contributions that will be imposed on Russia after the victory of Ukraine» [6]. Also, according to experts, these payments should be made at the expense of frozen assets and property confiscated abroad.

It should be noted that recently, the insurance business, responding to today's challenges, provides policyholders with the opportunity to protect themselves from the risks of property losses due to the realization of war risks through the expansion of the list of insurance cases. For example, some insurance companies offer their clients to supplement land vehicle insurance contracts (CASCO) with insurance coverage of military risks, such as: explosion of ammunition, mines, bombs, missiles, actions of other weapons and means of war, except for nuclear, biological, chemical weapons. Such additions can be made both for existing contracts and for new CASCO contracts. Military risk coverage will continue for the duration of the CASCO insurance contract.

In the future, in order to protect the interests of citizens, legal entities and the state, the issue of war risk insurance must be settled. It would be expedient to change the approaches of insurers regarding the coverage of such risks and, accordingly, revise the terms of insurance products in terms of the possible coverage of both the direct impact of war risks and the "secondary" consequences of war (the detonation of mines and other munitions). In reality, it will be possible to do this after the end of active hostilities.

Given that insurance is the main tool for protecting business against risks, we share the opinion of experts that any future investments by international financial institutions and funds will necessarily include a requirement for insurance against war risks and terrorism. Such insurance, by analogy with property insurance against ordinary risks, may also provide coverage for losses from business interruption. Under such conditions, insurers must compensate policyholders not only for the value of lost property, but also for lost profits, as well as for losses of fixed costs incurred by policyholders during the period of downtime caused by hostilities.

Note that the conclusion of the war risk insurance contract must be carried out before the start of hostilities. However, the National Council for the Reconstruction of Ukraine offers donors to implement one of the concepts of war insurance as a basis for attracting investments even before the end of the war [7]. During a speech at the Kyiv International Economic Forum, the First Deputy Prime Minister-Minister of Economy of Ukraine, Yuliya Svyrydenko, noted that currently «an agreement has been reached on military risk insurance in the amount of 30 million dollars with the MIGA agency, which belongs to the World Bank group. Investors, having purchased an insurance policy, will be able to receive up to 90% compensation of their potential losses» [5]. It is assumed that such projects will apply to both foreign and Ukrainian investors. That is, we are talking about the fact that if a Ukrainian investor wants to invest during the war, he should be able to do so and have appropriate risk insurance.

The National Bank of Ukraine is considering the possibility of reinsurance of such risks on international markets through the involvement of donors who will provide targeted assistance – compensate part of the premium, participate in compensation for losses, etc. One of the mechanisms is the creation of a special compensation fund or pool at the state level with the involvement of funds from donors and insurers [1]. As successful international experience shows, the creation of similar funds is possible on the basis of public-private partnership.

The above determines the need to study the world experience of insurance of military risks and to widely implement in practice mechanisms for overcoming the consequences of a military invasion in Ukraine through the use of such a financial instrument of protection as insurance. One of the

conditions for the introduction of the war risk insurance mechanism due to their high risk and high cost is the mandatory participation of an international reinsurance partner in these relations. The introduction of effective war risk insurance mechanisms and the activation of risk reinsurance by insurance companies that will provide war insurance services will increase the interest of foreign investors, give them confidence, and contribute to a significant acceleration of the process of attracting investments to the Ukrainian economy.

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