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УСОВЕРШЕНСТВОВАНИЕ ОЦЕНКИ УРОВНЯ РАЗВИТИЯ СТРАХОВОГО РЫНКА В УКРАИНЕ

Рассмотрены особенности функционирования страховых компаний в Украине, осуществляющих страхование иное, чем страхование жизни. Проведен анализ национального страхового рынка за 2005–2015 гг., что позволило определить основные проблемы его развития. Для оценки уровня развития страхового рынка избрано 14 показателей. С использованием корреляционного анализа устранена мультиколлинеарность между выбранными показателями. Рассчитан интегральный показатель уровня развития страхового рынка Украины с применением метода таксономии.

Ключевые слова: страховой рынок, финансовая безопасность, страховой портфель, рентабельность страховой деятельности.

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RESEARCH OF ORGANIC AGRICULTURAL PRODUCTION SUPPORT IN POLAND

Представлено результати аналізу функціонування польської системи виробництва органічної сільськогосподарської продукції. Висвітлено основні особливості реалізації багаторівневої системи підтримки розвитку органічного руху. Розглянуто локальну специфіку та умови функціонування екологічних сільгоспвиробників у Польщі.

Ключові слова: органічне сільськогосподарське виробництво, польський досвід, екологічно безпечна продукція.

1. Introduction

In the international community, organic farming practices have become increasingly recognized over the past decades

as a management system that balances the productivity of the agroecosystem and the restoration of the environment, as well as the integrated persistence of anthropogenic ecosystems in accordance with the concept of sustainable development.

Today, 43.1 million hectares are under organic lands in the world, which is only 0.98 % of the total agricultural land area. The largest area of organic production is found in Oceania (17.3 million hectares), and in Europe it is ≈11.5 million hectares, that is 27 % of all organic lands in the world and 2.4 % of the total agricultural land in Europe. The main organic lands are concentrated in Spain, Italy, France, Germany and Poland, and Ukraine occupies the 11th place [1, 2].

Unlike the information support of our state, European countries have a well-organized, transparent, clear awareness and regulation of organic agriculture system [3]. The best example of implementation of organic farming is Poland, which has the largest employment of the population in agriculture among European countries and ranks second after Romania in terms of the number of farms. The ecological agriculture of Poland has a long tradition and is rapidly developing in this direction, especially after accession to the EU. Since 2004, the implementation of the legislative platform has been implemented quickly, financial assistance has been introduced for control costs, and then assistance for farms in the form of subsidies [4].

2. The object of research and its technological audit

Research of functioning of agricultural enterprises with different degrees of development of management ecologization – enterprises with traditional methods of farming, special raw zones and operators of the organic market is the main priority of Ukrainian agricultural production. More and more scientists and practitioners pay attention to the experience of neighboring countries in this area. In our opinion, Poland can become the source of valuable information and practical advice, which led to the direction of the analysis.

The object of research is the Polish system for supporting the organic sector of agricultural production.

3. The aim and objectives of research

The aim of research is to analyze the features of the development of organic production in Poland both in a local and international context.

To achieve this aim, the following objectives are accomplished:

1. To investigate the features of the development of environmentally safe agricultural production in Poland.
2. To summarize and analyze the main approaches to its support.
3. To identify an effective mechanism for supporting producers of environmental products.

4. Research of existing solutions of the problem

Ways to achieve the basic goals of organic agricultural production have been known since ancient times and have been identified [5]. Following the basic postulates presented in the scientific works of domestic and foreign researchers, under the organic system of agricultural production are understood such types of agroecosystems in which the following environmental elements are widely implemented: soil fertilizers with nutrient residues, saturation of crop

rotations with legumes, application of minimal or surface tillage, reduction of pesticide use etc. [2–10]. In many studies, it has been proved that this type of economic activity makes it possible to increase soil fertility, quality of agricultural products, save energy and protect the surrounding environment from the negative effects of agricultural production [9, 10].

5. Materials and methods of research

In the process of research, general scientific and special methods are used: abstract-logical – to justify theoretical generalizations, conceptual provisions and the formulation of conclusions; analysis and synthesis – to assess the state, dynamics and trends in the development of organic production, their regulatory support; computational-constructive and statistical – to determine the dynamic indicators of the current state of the ecological and economic activities of agricultural enterprises; systemic generalization and comparison – to analyze the system of production efficiency indicators for various management systems, formation of directions for the development of eco-directional and organic production, domestic and European environmental information support for agricultural enterprises and their regulation; dialectical method of cognition – in which ecological and economic processes are considered in constant dynamics and interrelations.

6. Research results

As a result of the conducted researches, it is revealed that a systematic approach has been widely implemented for the development of organic production in Poland, which allows monitoring the support of nature-directing agribusiness both at the national and local levels.

For example, in Poland, environmental agriculture has received financial support from the state budget since 1998, when subsidies were first granted to cover the costs associated with the transition to this type of activity. Today, financial support for environmental agricultural production in Poland is carried out from the national budget, but in many ways also from the budget of the European Union.

The special value of the Polish system for supporting the production of environmentally safe agricultural products lies in the extremely wide range of its implementation. Subsidies or related subsidies are provided directly to producers, as well as to processing enterprises or even to farmers' unions or serving cooperatives. The research institutes that receive funding for both basic research and applied activities in cooperation with commercial or production structures have also received a niche. Since 2003 and up to now every year from 15 to 35 scientific topics that receive state funding from the Polish Academy of Sciences are directly related to the production of environmental products.

Particular attention is drawn to the activities, as well as the way of financing the state system of agricultural advisory services, which is very active and effective in Poland. Agricultural producers receive substantial information support through the network of these services. Separate advisory cells place considerable emphasis on expanding support for organic farming in the region and on the continuous provision of qualified consultations in this direction. Among these are, for example, the Brwinow Advisory Center and its offices in Radom, which tasks include coordinating advisory services

for environmental agriculture, providing information on the latest technologies for growing agricultural products, and offering financial or organizational support of agricultural and experimental eco-production. The advisory service in Brwinow also works towards expanding the network of demonstration farms or experimental sites.

From the state budget in Poland, information and educational campaigns conducted under the auspices of the Ministry of Agriculture and Rural Development are also widely funded. These measures are carried out in cooperation with all interested organizations working in the field of environmental agricultural production. In the framework of the information campaign and popularizing events, national and international exhibitions are held, special attention is paid to activities aimed at raising public awareness and environmental education. Ecological education is financed separately.

Most of the above methods of financial support are implemented in Poland through the mechanism of the Common Agricultural Policy, until 2013. A significant part of the funds is directed to direct support of producers, and beginning from 2014, it changed the main support vector. Now much attention is paid to work on the development of local communities and environmental awareness.

The Rural Development Program began its activities in Poland in 2007–2013, when the so-called «Agroecological Program», «Farmers' Participation in Ensuring Food Quality» and «Information and Education» was started. Since 2014, they operate in a slightly modified form, but their main essence is as follows:

- Responsibility for the quality of food products lies with each participant in the process of «production – processing – supply» and, accordingly, a subsidy can be obtained at each of these stages, but practically everyone is subject to control;
- Enhancement of the ecological culture of the population, its involvement in the processes of creating a safe habitat and consumption of safe products;
- Support of local manufacturers of high-quality products, providing of appropriate information and special support, transparency and accessibility of certification procedures, primarily for small representatives, or as in Poland, called «family» agribusiness. Constant promotion among them of the idea of the importance of observing the quality of products and the preservation of local natural agroecosystems;
- Improving the life quality of the rural population and its generally accepted standards. Reorganization of the local infrastructure. Expanding access to information, supporting local traditions, crafts, certification of local brands or local products, and their special support. Encouraging the start of new activities (for example, agro-tourism or ecological schools, summer camps for children) or new technologies (use of renewable energy sources, registration of recreational or protected areas), etc.

The basic law regulating agroecological production in Poland was adopted in 2009. It outlines the main provisions, indicates the authorized certification bodies, presents a form for the application for activities in the field of organic agriculture, developed by the chief inspectors IJHARS (Inspekcja Jakości Handlowej Artykułów Rolno-Spożywczych) [11]. To register the participation of an organic operator, it must fill out the application form

available on the website of the Inspection for the Quality of Agricultural Products and Food. After that, the producers of organ products use uniform forms to account for their activities, which allows certification bodies to effectively check the documentation on the farm. Further, the certification authorities publish in free access basic information about operators of the organic market and their activities. Monitoring and management in organic agriculture is carried out by the Ministry of Agriculture in Poland, namely: the department of ecological agriculture and the necessary information is displayed on the website of the Ministry [4].

Organic production is an implementation of an official labeling system for this type of product. After accession to the EU, a special system for the control and certification of environmentally safe products was implemented in Poland. Each of the manufacturers is under constant control within the framework of this system. This system operates in the structure of the Ministry of Agriculture and Rural Development, carries out a constant inspection of the quality of agricultural and food products. Special center for accreditation and certification was established for this purpose. In addition, permanent supervision of the market for environmental products is carried out by the veterinary inspection, as well as the State Plant Protection and the Seed Chamber Inspectorate of the Chamber of Commerce, which are obliged to cooperate additionally with the inspection of the commercial quality of consumer products. Each producer or processor of environmentally safe products is under constant control both from the state, and from the trade or supply networks, and sometimes relevant public organizations. An effective system of monitoring and certification of ecological agricultural production is the main guarantee for consumers in Poland.

In European countries, the production of environmentally safe products is characterized by an orientation toward the conservation of agricultural land. In the structure of Polish agriculture in 2010–2015, meadows and pastures (≈30–35 %) and fodder crops (≈29–33 %) are dominated. A significant share in the structure of crops is occupied by the cultivation of grain crops (≈15–20 %). Other categories of crops practically do not exceed the border in 10 %, namely: fruits and berries – less than 9 %, vegetables – less than 1.5 %, legumes for seeds ≈ 1 %, technical crops – less than 0.5 %, potatoes – less than 0.4 % and other crops – less than 0.3 % [12].

It should be noted several important characteristics of the structure of crops in organic farming of the EU. Significant among them are a very low percentage of lands under vegetable crops. In fact, only in Malta it is up to 47 % and the Netherlands – 10.5 %. In all other countries it is below 3 %. Some countries have a very high share of permanent pastures in the structure of crops: Czech Republic – 85.7 %, Slovenia – 85.6 % and Slovakia – 81.9 % [13].

The volume of organic agriculture in Poland has a steady tendency to increase. During the period 2003–2013, the number of organic farms increased 11-fold. So, in 2003, 2286 enterprises with an area of agricultural land of 61236 ha were certified as environmental, and in 2013 their number increased to 26598 units with an area of 669970 ha (Fig. 1).

In the countries of the European Union, in contrast to domestic farms operating on the principles of organic production, the average area of the organic farm is 34 ha,

but with large differences between countries. In Slovakia, the average size of organic farms is about 453 ha, in the Czech Republic – 169 ha, in Britain – 114 ha, in Estonia – 91 ha and in Sweden – 81 ha. Households with a low average area are mainly concentrated in Slovenia (14 ha) and Greece (8 ha), in Cyprus (6 ha) and Malta (3 ha). In Italy and Austria, the average size of the farm does not even reach 20 hectares, and in Poland, Spain and France it is about 25 ha, 23 ha and 41 ha, respectively [13].

The average size of organic farms in Poland did not change significantly during the studied period (Fig. 2) and ranges from 20.71 to 25.19 ha, while for traditional forms of management this figure does not exceed 10 ha.

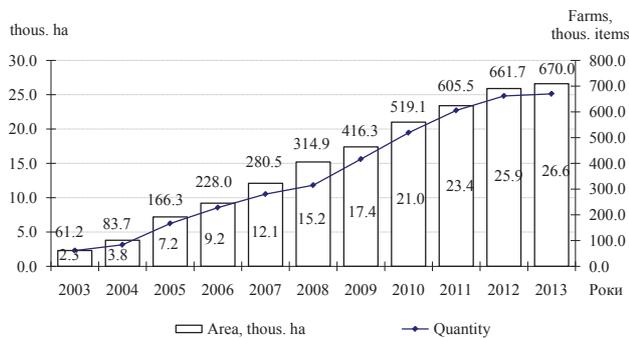


Fig. 1. The area of organic farmland and the number of organic farms in Poland, 2003–2013 [4]

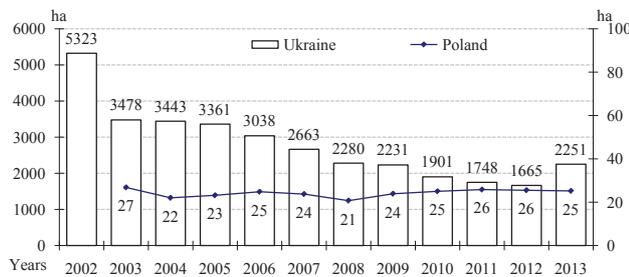


Fig. 2. Average size of organic farming in Poland and in Ukraine, 2002–2013

However, considerable attention is paid in Poland not only to environmentally friendly methods of growing agricultural products, but also to its primary processing. So in the period from 2003 to 2013 their number has grown almost 18 times (Fig. 3). The total number of organic processing enterprises in these regions was 43.2 % of the total number. It should be noted that the number of enterprises that independently process organic raw materials (products) in Poland is significantly less than the number of such enterprises in Western Europe, for example, in Germany, where the number reaches 9183, France – 8957, Italy – 5873, Spain – 90 units, the UK – 2052 units and the Netherlands – 1035.

Most of Polish organic processing enterprises in the period 2012–2014 [14] engaged in the processing of fruit and vegetables $\approx 32\%$ and production associated with grinding of cereals $\approx 23\%$, significantly smaller volumes account for processing of exported coffee and tea – 5 %, as well as own meat – 7 %, milk and cheeses – 4.7 %, fats – 2.4 % and other food products both on own and purchased raw materials (cocoa, chocolate, confectionery, etc.) – 24.8 %.

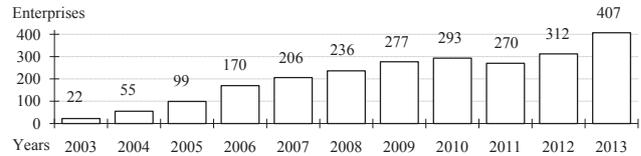


Fig. 3. Number of processing enterprises in the system of ecological farming in Poland, 2003–2013 [14]

7. SWOT analysis of research results

Strengths. The strength of research is the analysis of the development and regulation of organic production in Poland, the Polish system for supporting the production of environmentally safe products, methods of financing, the state system of advisory services and the identification of an effective mechanism to support the producers of environmentally safe products that are useful in the agricultural sector of Ukraine.

Weaknesses. Weaknesses are significant differences in information, financial and institutional development of European countries, economic and social consciousness of the population, which make it impossible to implement some mechanisms to support organic farming in our state.

Opportunities. Opportunities for further research are the adoption of the experience of European countries, in particular Poland, on improving support for organic agricultural production in Ukraine, information support and regulation of the organic farming system, widespread use of regional features, diversification of production in the agro-industrial complex, reduction of risks due to favorable natural and climatic conditions, receiving international grants, accompanied by funding from the European Union for research, procurement of materials, technical means, etc.

Threats. Threats to the results of conducted research is the opacity of organic production system, low levels of environmental awareness and income, bureaucracy, the lack of powerful information systems and technologies. The influence on the organic sector of Ukraine of external factors such as the unstable socio-economic situation, the oligopolistic nature of the organic market, the crisis situation in the Ukrainian economy, the instability of the credit and political system, the decline in the prospects for implementation of foreign experience and the ability of agribusinesses to invest in organic production.

8. Conclusions

1. Features of the functioning of the Polish organic products market indicate the existence of a systematic approach to its organization, financing and monitoring of the quality of final products. The basic element of support for an agricultural producer that engages in organic production is specialized subsidies or subsidies provided by public funds or from the EU budget through a network of relevant local agencies or funds.

2. Particular importance has a possibility of obtaining financial support also for processing enterprises serving cooperatives, farmers' unions, or even research institutes, if their purpose is to produce high-quality and healthy food products.

3. Within the framework of the implementation of the EU Common Agricultural Policy in Poland, more and more attention is paid to educational activities aimed

at raising the level of environmental awareness among both the population and representatives of the business environment. This activity is implemented through agricultural advisory services or with the involvement of environmentally oriented non-governmental organizations.

4. The experience of Poland is extremely important for studying and can become an effective basis for activating the state policy of supporting the Ukrainian organic producer.

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ИССЛЕДОВАНИЕ ОСОБЕННОСТЕЙ СТИМУЛИРОВАНИЯ ОРГАНИЧЕСКОГО АГРАРНОГО ПРОИЗВОДСТВА В ПОЛЬШЕ

Представлены результаты анализа функционирования польской системы производства органической сельскохозяйственной продукции. Изложены основные особенности реализации многоуровневой системы поддержки развития органического движения. Рассмотрены локальная специфика и условия функционирования экологических сельхозпроизводителей в Польше.

Ключевые слова: органическое сельскохозяйственное производство, польский опыт, экологически безопасная продукция.

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DETERMINATION OF PRIORITY GROUPS OF INDICATORS FOR THREATS IDENTIFICATION TO THE FINANCIAL SECURITY OF INSURANCE MARKET

Визначено групи індикаторів для ідентифікування загроз під час оцінки фінансової безпеки страхового ринку ґрунтуючись на звітах щодо стану і розвитку страхового ринку, даних щодо регулювання та нагляду, що підготовлені національним регулятором, а також з урахуванням показників щодо фінансової результативності, інтенсивності та ефективності державного регулювання та нагляду. Із використанням методу аналізу ієрархії визначено пріоритетні групи індикаторів для ідентифікування загроз фінансовій безпеці страхового ринку.

Ключові слова: національний страховий ринок, групи індикаторів, загрози фінансовій безпеці, регуляторний вплив, пруденційний нагляд.

1. Introduction

One of the most important indicators of the insurance market that needs investigation is its financial security. In

addition, improvement of state regulation and supervision of insurance companies contribute to the implementation of approaches to insurance consumer protection and restore the confidence of clients to insurers, and search for