



*ЗАЄЦЬ О.*

*кандидат юридичних наук, доцент  
науковий співробітник відділу розвитку інтеграції науки, освіти та бізнесу  
Інституту ринку і економіко-екологічних досліджень  
Національної академії наук України  
E-mail: zaec\_1985@meta.ua,  
ORCID: 0000-0002-4426-5241*

## ІНСТИТУТ СТРАХУВАННЯ ВІЙСЬКОВИХ РИЗИКІВ: ІМПЛЕМЕНТАЦІЯ НОРМ МІЖНАРОДНОГО ЗАКОНОДАВСТВА

***Актуальність.** Майже в усі історичні епохи робилися спроби зменшити страждання, спричинені збройними конфліктами. Збройна агресія Російської Федерації проти України, яка почалася з окупації Криму в лютому-березні 2014 року, гібридна війна на Донбасі з квітня 2014 року та відкрите повномасштабне збройне вторгнення 24 лютого 2022 року, не є винятком. Ця агресія супроводжується безпрецедентним знищенням мирного українського населення, в тому числі дітей, знищення українських міст, культурних і духовних цінностей змушує керівництво країни та простих людей, у пошуках міжнародного захисту, справедливості та покарання агресора, апелювати до норм міжнародного права, щодо пошуку механізмів відшкодування збитків, завданих з використанням можливостей інституту страхування.*

*Ознайомлення із зарубіжним досвідом ведення міжнародного страхового бізнесу дозволить сформувати передумови реалізації стратегічного курсу України на інтеграцію у світовий економічний простір. Адже функціонування страхового ринку України в умовах посилення глобалізаційних та інтеграційних процесів, тенденції концентрації капіталу у фінансовому секторі економіки визначає необхідність удосконалення методичного забезпечення функціонування системи ризик-менеджменту в страхових компаніях з урахуванням світового досвіду та військової агресії з боку Російської Федерації.*

***Мета та завдання.** Метою статті є сприяння формуванню фундаментальних знань щодо особливостей ведення міжнародного страхового бізнесу та функціонування інституту страхування військових ризиків його проблем і сучасних тенденцій, організаційно-правових та фінансово-економічних основ діяльності та особливостей реалізації міжнародних видів страхування і перестраховання для фінансування військових ризиків, міжнародного досвіду використання фінансових інструментів, форм взаємодії страхового ринку та ринку капіталу, основ діяльності банківсько-страхових груп як інститутів міжнародного страхового ринку.*

***Результати.** Імплементация норм міжнародного права охоплює різні сфери діяльності, починаючи від прийняття законодавчих заходів і завершуючи практичними питаннями, наприклад, впровадження певних методів і засобів відшкодування завданих збитків.*

*Інститут страхування від воєнних ризиків бере свій початок із законодавства часів Першої світової війни, коли було створено агенцію для доповнення неадекватного страхування від воєнних ризиків, яке тоді було доступне на ринку комерційного страхування. Це агентство – Бюро страхування військових ризиків – мало повноваження страхувати американські судна, фрахт, вантаж і екіпаж від збитків або збитків, спричинених ризиками війни. Згодом це агентство було скасовано, і його функції щодо торговельного судноплавства почала виконувати Морська адміністрація, Департамент торгівлі.*

*Ризик – це поняття, універсальне в повсякденному вживанні. Це просто вираження потенціалу певної дії призвести до певної втрати. Ризик – це поєднання ймовірності події та її наслідків. усвідомлення наслідків різних дій чи подій є явно необхідним для прийняття обґрунтованих рішень щодо громадської безпеки. Якщо відбудеться розплавлення активної зони ядерного реактора, відбудеться масовий викид радіоактивності. Навіть якщо це було стримано на атомній станції, громадська травма спричинила б тиск на закриття атомної промисловості, як це сталося в Японії. Ця ключова парадигма, яка висвітлювалася в літературі про ризики понад півстоліття, показує, що усвідомлення ймовірності несприятливої події також має бути важливим для тих, хто приймає рішення.*

*Страхування військових ризиків – це страховий поліс, який забезпечує фінансовий захист страхувальника від збитків внаслідок таких подій, як вторгнення, повстання, заворушення, страйки, революції, військові перевороти та тероризм.*

*Можливості страхових компаній також обмежені в контексті відшкодування збитків від бойових дій. Уряду України слід працювати над цим комплексним питанням. Здійснювати роботу щодо оцінки втрат, які вже завдані чи можуть бути завдані в майбутньому, щоб мати підстави для притягнення агресора до відповідальності. Російська Федерація має заплатити. Також механізм потребує залучення міжнародної*

допомоги для створення Фонду, з якого будуть виплачуватися компенсації. Створення такого Фонду гарантує покриття втрат транспортних засобів – вагонів, літаків, барж тощо.

**Висновки.** Дослідження інституту страхування військових ризиків потрібно сфокусуватись на наступних висновках: страхування військових ризиків – це покриття збитків, що виникли внаслідок таких подій, як війна, вторгнення, повстання, заворушення, страйки та тероризм; страхування військових ризиків пропонується як окремий поліс, оскільки виключено зі стандартних страхових полісів через високі ризики; компанії, що працюють у країнах високого ризику, є хорошими кандидатами на страхування військових ризиків; Страхування військових ризиків часто виключається зі стандартних полісів через нездатність страхових компаній точно передбачити збитки і, отже, стягувати відповідні премії.

**Ключові слова:** агресія, окупація, гібридна війна, інститут страхування, страхування військових ризиків, страховий ринок.

ZAIETS O.

candidate of legal sciences, associate professor,  
Researcher Department of development integration of science, education and business  
State Institution "Institute Of Market And Economic & Ecological Research  
of the National Academy of Sciences of Ukraine",  
E-mail: zaec\_1985@meta.ua,  
ORCID: 0000-0002-4426-5241

## INSTITUTE OF MILITARY RISKS INSURANCE: IMPLEMENTATION OF NORMS OF INTERNATIONAL LEGISLATION

**Topicality.** In almost all historical eras there have been attempts to reduce the misery caused by armed conflicts. The armed aggression of the Russian Federation against Ukraine, which began with the occupation of Crimea in February-March 2014, the hybrid war in Donbas since April 2014, and the open full-scale armed invasion on February 24, 2022, is not an exception, and is accompanied by an unprecedented destruction of the Ukrainian civilian population, including children, the destruction of Ukrainian cities, cultural and spiritual values forces the leadership of the country and ordinary people, in search of international protection, justice and punishment of the aggressor, to appeal to the norms of international law, regarding the search for compensation mechanisms for damages caused by using the possibilities of the insurance institute.

Acquaintance with the foreign experience of conducting international insurance business will allow to form the prerequisites for the implementation of Ukraine's strategic course for integration into the global economic space. After all, the functioning of the insurance market of Ukraine in conditions of strengthening globalization and integration processes, trends of capital concentration in the financial sector of the economy determines the need to improve the methodical support of the functioning of the risk management system in insurance companies, taking into account world experience and military aggression from the Russian Federation.

**Aim and tasks.** The purpose of the article is to contribute to the formation of fundamental knowledge regarding the peculiarities of conducting international insurance business and the functioning of the military risk insurance institute, its problems and modern trends, organizational-legal and financial-economic bases of activity and peculiarities of the implementation of international types of insurance and reinsurance for financing military risks, international experience of using financial instruments, forms of interaction between the insurance market and the capital market, the foundations of banking and insurance groups as institutions of the international insurance market.

**Research results.** The implementation of the norms of international law covers various spheres of activity, starting from the adoption of legislative measures and ending with practical issues, for example, the implementation of certain methods and means of compensation for damages.

The War Insurance Institute traces its origins to World War I legislation that created the agency to supplement the inadequate war insurance then available in the commercial insurance market. This agency, the Bureau of War Risk Insurance, had the authority to insure American vessels, freight, cargo, and crew against loss or damage caused by the risks of war. This agency was later abolished and its merchant shipping functions were taken over by the Maritime Administration, Department of Commerce.

Risk is a concept that is universal in everyday use. It is simply an expression of the potential of a certain action to result in a certain loss. Risk is a combination of the probability of an event and its consequences. awareness of the consequences of various actions or events is clearly necessary to make informed decisions about public safety. If the core of a nuclear reactor melts down, there will be a massive release of radioactivity. Even if it were contained to a nuclear plant, the public trauma would cause pressure to shut down the nuclear industry, as happened in Japan. This key paradigm, which has been highlighted in the risk literature for more than half a century, shows that awareness of the probability of an adverse event should also be important to decision makers.

War risk insurance is an insurance policy that provides financial protection to the policyholder against losses due to events such as invasions, insurrections, riots, strikes, revolutions, military coups and terrorism.

**Conclusion.** The possibilities of insurance companies are also limited in the context of compensation for losses from hostilities. The Government of Ukraine should work on this complex issue. Carry out work on the assessment of losses that have

already been caused or may be caused in the future in order to have grounds for bringing the aggressor to justice. The Russian Federation must pay. Also, the mechanism needs to attract international assistance to create a Fund from which compensation will be paid. The creation of such a Fund guarantees the coverage of losses of vehicles - wagons, planes, barges, etc.

The Institute of Military Risk Insurance needs to focus on the following conclusions: military risk insurance is the coverage of losses arising from such events as war, invasion, insurrection, riots, strikes and terrorism; military risk insurance is offered as a separate policy, as it is excluded from standard insurance policies due to high risks; companies operating in high-risk countries are good candidates for military risk insurance; military risk insurance is often excluded from standard policies due to the inability of insurance companies to accurately predict losses and, therefore, charge appropriate premiums.

**Keywords:** aggression, occupation, the hybrid war, the insurance institute, military risk insurance, insurance market.

**Problem statement and its connection with important scientific and practical tasks.** In almost all historical eras there have been attempts to reduce the misery caused by armed conflicts. The armed aggression of the Russian Federation against Ukraine, which began with the occupation of Crimea in February-March 2014, the hybrid war in Donbas since April 2014, and the open full-scale armed invasion on February 24, 2022, is not an exception, and is accompanied by an unprecedented destruction of the Ukrainian civilian population. , including children, the destruction of Ukrainian cities, cultural and spiritual values forces the leadership of the country and ordinary people, in search of international protection, justice and punishment of the aggressor, to appeal to the norms of international law, regarding the search for compensation mechanisms for damages caused by using the possibilities of the insurance institute.

This definitely requires an increase in the effectiveness of the practical application of the norms that form its basis. In other words, proper implementation of European legislation into the national legal system should be ensured. Mainly, the implementation of the norms of international law is the prerogative of sovereign states, which use the internal organizational and legal mechanism for this. At the same time, the field of international legal regulation often covers issues that cannot be resolved by national measures. The presence of these two components forms the mechanism of implementation of norms of international law.

**Analysis of recent publications on the problem.** Scientific works by M. Aleksandrova, V. Bazilevich, O. Zaruby, S. Osadets, V. Plysi, B.V. Burkynskyi, O.V. Nikishyna (1; 10, P.58, 11, P.75), R.A. Kalyuzhny and others are devoted to the study of the main aspects of determining the essence of security, in particular, in terms of the financial stability of insurance organizations and relevant threats. However, the study of the institute of military risk insurance acquires special relevance, since the negative consequences of the economic crisis in Ukraine led to destruction in the social sphere.

**Allocation of previously unsolved parts of the general problem.** Acquaintance with the foreign experience of conducting international insurance business will allow to form the prerequisites for the implementation of Ukraine's strategic course for integration into the global economic space. After all, the functioning of the insurance market of Ukraine in conditions of strengthening globalization and integration processes, trends of capital concentration in the financial sector of the economy determines the need to improve the methodical support of the functioning of the risk management system in insurance companies, taking into account world experience and military aggression from the Russian Federation.

**Formulation of research objectives (problem statement).** The purpose of the article is to contribute to the formation of fundamental knowledge regarding the peculiarities of conducting international insurance business and the functioning of the military risk insurance institute, its problems and modern trends, organizational-legal and financial-economic bases of activity and peculiarities of the implementation of international types of insurance and reinsurance for financing military risks, international experience of using financial instruments, forms of interaction between the insurance market and the capital market, the foundations of banking and insurance groups as institutions of the international insurance market.

**An outline of the main results and their justification.** The implementation of the norms of international law covers various spheres of activity, starting from the adoption of legislative measures and ending with practical issues, for example, the implementation of certain methods and means of compensation for damages. It should be noted that the mechanism of implementation of norms of international law has a number of features that are determined by factors such as legal (the legal nature of obligations arising from the specifics of the subject of legal regulation of international law, as well as its differences from the point of view of the material scope of application in time and in

relation to the circle persons), and of an economic nature, which significantly affect the effectiveness of legal regulation, and therefore the protection of the rights and freedoms of a person during an armed conflict [2, P. 62].

That is why, from the moment of its emergence, international law has been looking for mechanisms that would make it possible to ensure the maximum effectiveness of the implementation of its norms into national legislation. In part, it borrowed implementation mechanisms characteristic of international law in general. Thus, at the basis of the existing mechanism of implementation of the norms of international law is the principle "pacta sunt servanda" – (from the Latin "agreements must be observed") - the principle allows to ensure predictability, which, in the end, is beneficial to the participants of the agreement, as it allows clearly planning actions and spending a minimum of effort for insurance. In international law, the principle was enshrined in the UN Charter [5], the Vienna Convention on the Law of International Treaties [6; 7] and is known as the Principle of conscientious fulfillment of obligations under international law.

The events of February 24, 2022 raised awareness of the vulnerability of modern society to attacks from sources previously unanticipated. Now more than ever, trade is the lifeblood of the global economy. Goods produced in Europe are presented on store shelves throughout Ukraine. Medicines produced in Europe are available in pharmacies in every region of Ukraine. As recent price fluctuations have shown, diesel and gasoline prices are based on the cost of imported oil. If war or the threat of war prevails, international trade still continues, albeit at a somewhat reduced rate, and shippers need some form of protection for their goods in transit.

The War Insurance Institute traces its origins to World War I legislation that created the agency to supplement the inadequate war insurance then available in the commercial insurance market. This agency, the Bureau of War Risk Insurance, had the authority to insure American vessels, freight, cargo, and crew against loss or damage caused by the risks of war. This agency was later abolished and its merchant shipping functions were taken over by the Maritime Administration, Department of Commerce.

Because of the heavy losses suffered by American marine insurers in the early stages of World War II, the US Federal Government established the War Risk Indemnity Program in 1942 to prevent the disruption of waterborne

commerce by providing protection to ship owners and preventing unwarranted increases in insurance rates. This indemnity program ended after World War II hostilities ceased, and commercial insurers returned to the field of war risks [3].

Prior to the September 11, 2001 attacks on the World Trade Center and the Pentagon, terrorism coverage was typically included in general insurance policies at no additional cost to policyholders. After the terrorist attacks, lighting became prohibitively expensive, if offered at all. In response, the US Congress passed the Terrorism Risk Insurance Act (TRIA) in 2002. TRIA was originally created as a temporary three-year federal program that allows the federal government to share monetary losses with insurers for commercial property/casualty (P/C) losses resulting from a terrorist attack. Since then, it has been extended four times: in 2005, 2007, 2015 and 2019. The current reauthorization expires on December 31, 2027. TRIA requires insurers to provide terrorism insurance to commercial policyholders, but does not require policyholders to purchase it.

Risk is a concept that is universal in everyday use. It is simply an expression of the potential of a certain action to result in a certain loss. But risk also has a specific and precise technical definition among professional risk analysts. Risk is a combination of the probability of an event and its consequences. awareness of the consequences of various actions or events is clearly necessary to make informed decisions about public safety. If the core of a nuclear reactor melts down, there will be a massive release of radioactivity. Even if it were contained to a nuclear plant, the public trauma would cause pressure to shut down the nuclear industry, as happened in Japan. This key paradigm, which has been highlighted in the risk literature for more than half a century, shows that awareness of the probability of an adverse event should also be important to decision makers (9).

War risk insurance is an insurance policy that provides financial protection to the policyholder against losses due to events such as invasions, insurrections, riots, strikes, revolutions, military coups and terrorism.

Those organizations exposed to the risk of possible sudden and violent political upheavals are good clients for military risk insurance. For example, companies operating in politically unstable parts of the world are exposed to an increased risk of losses as a result of military operations. Military risk insurance can cover such perils as kidnapping and ransom, sabotage,

emergency evacuation, worker injuries, long-term disability, and loss or damage to property and cargo [8,12]. Auto, homeowners, renters, commercial real estate, fire, and life insurance policies often have war exclusions. With these exceptions, the policy will not cover losses from war-related events. As a standard insurance policy may exclude military risk, it is sometimes possible

to purchase a separate insurance policy.

In addition, some policies may cover cancellations due to war. There are war insurance policies that include acts of terrorism, but others treat terrorism and war as two separate perils. Some countries may require airlines to insure themselves against military risks before they can operate in their airspace or use airports.

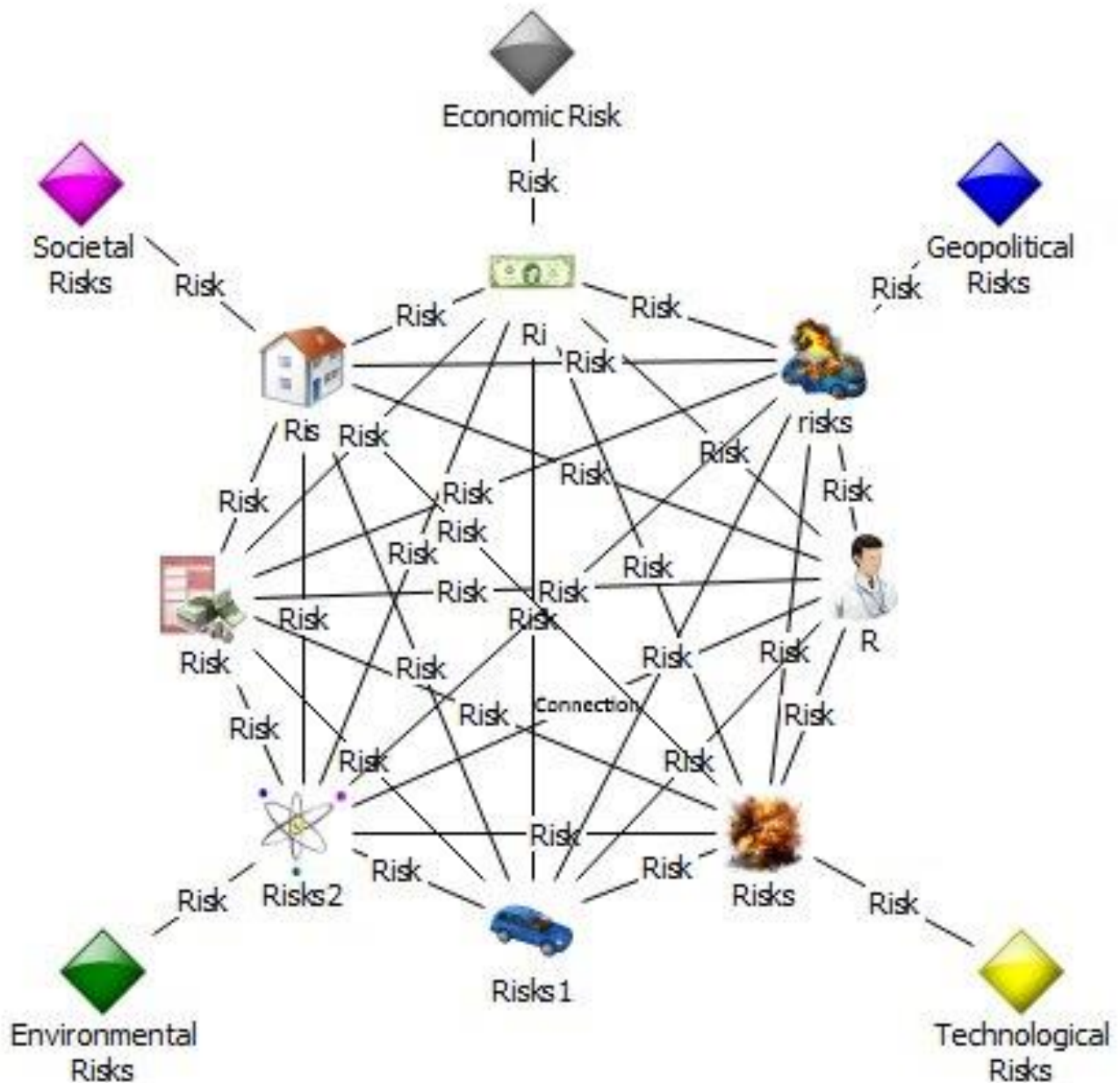


Fig. 1. Model of insurance risks

Aviation and marine industries may have more specific military insurance options tailored to their specific needs. For example, military risk insurance can compensate a ship owner for the full value of the ship in cases where the government seizes the ship. If military action causes a vessel to be temporarily delayed, war risk

insurance can cover this loss of time.

The difficulty with military risk insurance lies in the inability of the insurance company to accurately assess the possible outcome of losses and, therefore, calculate the appropriate insurance premiums. In addition, damage from war or related activities can be so enormous and

unpredictable that even high premiums may not be enough to cover the damage for which insurance companies are responsible. This makes

military insurance an unknown quantity for insurance companies with a high risk that a military insurance policy could lead to insolvency.



Fig. 2 The scheme of risk management

Risks identified in relation to war include direct underwriting losses, rapid price increases, slowing economic growth, financial market volatility and the potential for asset shocks. But these results are similar to the effects of other recent crises, such as the COVID-19 pandemic and the financial crisis, from which the international reinsurance market emerged "relatively unscathed."

Looking primarily at direct risks, underwriting and investment risks related to the war in Ukraine are currently contained and appear manageable. Even for global property and liability insurers operating in Ukraine, local asset and liability risk assessments are less than 2% of total adjusted capital, and less than 1% for reinsurers. Insurance benefits will be limited mainly to the specialist market, with open lines including political violence, political risk, cyber risk, military risk cover, aviation and marine/cargo industries, energy and trade credit, most of which are largely concentrated in the Lloyd's market (13).

Another area of concern is inflation, which is expected to rise due to high energy prices, meaning rising costs could exacerbate heavy losses and reduce profits in already affected areas of the market.

However, the insurance market has traditionally performed better during times of high inflation driven by higher prices and returns on investments. And despite a very volatile macroeconomic situation, the insurance sector will continue to benefit from rising premiums.

Despite the loss of premium income at the local or individual business level, this trend will continue in 2022, even if economic growth is on hold.

The possibilities of insurance companies are also limited in the context of compensation for losses from hostilities. The Government of Ukraine should work on this complex issue. Carry out work on the assessment of losses that have already been caused or may be caused in the future in order to have grounds for bringing the aggressor to justice. The Russian Federation must

pay. Also, the mechanism needs to attract international aid to create a Fund from which compensation will be paid. The creation of such a Fund guarantees the coverage of losses of vehicles - wagons, planes, barges, etc.

On the need for government investment insurance programs that would cover military risks and their importance for business. The creation of a trust fund with the involvement of international organizations can be such a program and mechanism for compensation of losses. As for compensation for damages already caused by military aggression, there is currently no single method that would be effective for every case of inflicting such damage. However, some mechanisms should be used already, in particular, we are talking about an appeal to the European Court of Human Rights. The ECHR has a limited deadline for submitting an appeal, so citizens should already prepare the necessary package of documents if they intend to use this mechanism.

**Conclusions and perspectives of further research** So, summing up the results of the

research of the Institute of Military Risk Insurance, it is necessary to focus on the following conclusions:

- military risk insurance is the coverage of losses arising from such events as war, invasion, insurrection, riots, strikes and terrorism;

- military risk insurance is offered as a separate policy, as it is excluded from standard insurance policies due to high risks;

- companies operating in high-risk countries are good candidates for military risk insurance;

- military risk insurance is often excluded from standard policies due to the inability of insurance companies to accurately predict losses and, therefore, charge appropriate premiums.

Summing up, it should be noted that international law has developed a special mechanism for implementing the norms of this field. At the same time, this mechanism covers both national and international levels, and includes regulatory and institutional components.

#### REFERENCES:

1. Burkynskyi B.V., Nikishyna O.V. (2020) *Metodychni rekomendatsii do kompleksnoi otsinky dominant investytsiino-innovatsiinoi polityky pryrodokorystuvannia natsionalnoi ekonomiky: nauk. dopovid* [Methodological recommendations for a comprehensive assessment of the dominant investment and innovation policy of nature use of the national economy: Science. report]. *NAN Ukrainy, In-t probl. rynku ta ekon.-ekol. doslidzh* [National Academy of Sciences of Ukraine, Institute of Prob. market and economic-ecological research]. Odesa : IPREED NANU, 2020. 192 p. (In Ukrainian)
2. Haverdovskyi A.S. (1980) *Ymplementatsiia norm mezhdunarodnoho prava* [Implementation of the norms of international law]. Kiyv, 1980. P. 62. (In Ukrainian)
3. Laternzer Hans. *Vtoraia myrovaia voina y pravo* [The Second World War and Law]. URL: [http://warrax.net/53/war\\_law.htm](http://warrax.net/53/war_law.htm) (In Russian)
4. Zaiets O.M. (2014) *Strakhove pravo Ukrainy: navchalnyi posibnyk* [Insurance law of Ukraine: study guide]. *MVS Ukrainy, Luhan. derzh. un-t vnutr. sprav im. E.O. Didorenka* [Ministry of Internal Affairs of Ukraine, Luhan. state University of Internal Affairs affairs named after E.O. Didorenko]. Luhansk: RVV LDUVS im. E.O. Didorenka, 2014. 288 p. (In Ukrainian)
5. *Statut Orhanizatsii Obiednanykh Natsii vid 26 chervnia 1945 r.* [Charter of the United Nations of June 26, 1945] URL: <http://www.un.org/ru/documents/charter/> (In Ukrainian)
6. *Videnska konventsia pro pravo mizhnarodnykh dohovoriv vid 23 travnia 1969 r.* [Vienna Convention on the Law of International Treaties of May 23, 1969]. *Vidomosti Verkhovnoi Rady Ukrainiskoi RSR* [Information of the Verkhovna Rada of the Ukrainian SSR]. 1986. № 17. St. 343. (In Ukrainian)
7. *Zakon Ukrainy "Pro mizhnarodni dohovory" vid 29 chervnia 2004 r.* [Law of Ukraine "On International Treaties" dated June 29, 2004]. *Vidomosti Verkhovnoi Rady Ukrainy* [Information of the Verkhovna Rada of Ukraine]. 2004. № 50. St. 540. (In Ukrainian)
8. *Dodatkovyi protokol do Zhenevskykh konventsii vid 12 serpnia 1949 roku, shcho stosuietsia zakhystu zhertv zbroinykh konfliktiv nemizhnarodnoho kharakteru (Protokol II), vid 8 chervnia 1977 roku* [Additional Protocol to the Geneva Conventions of August 12, 1949, relating to the Protection of Victims of Armed Conflicts of a Non-International Character (Protocol II), dated June 8, 1977]. URL: [https://zakon.rada.gov.ua/laws/show/995\\_200#Text](https://zakon.rada.gov.ua/laws/show/995_200#Text) (In Ukrainian)
9. Burkynskyi B.V., Kharichkov S.K., Umanets T.V. etc. *Ekonomichne onovlennya rehionu: analiz sytuatsiy ta rishennya*: [Economic renewal of the region: analysis of situations and solutions]: monograph. Under general ed. B.V. Burkynskyi

- <http://catalog.odnb.odessa.ua/opac/index.php?url=/auteurs/view/94539/source:default> S.K. Kharichkov <http://catalog.odnb.odessa.ua/opac/index.php?url=/auteurs/view/74265/source:default>  
Odesa: IPREED of the National Academy of Sciences of Ukraine, 2008. 494 p. [in Ukrainian].
10. *Stratehiya rozvytku promyslovoho kompleksu rehionu (oriyentyry, resursy, obmezheniya)* [Strategy for the development of the industrial complex of the region (landmarks, resources, limitations)]: monograph. Under the editorship B. V. Burkynskyi, V. M. Lysyuk. Odesa: IPREED NAS of Ukraine, 2008. 410p. [in Ukrainian].
11. Burkynskyi B.V., Laiko O.I., Andreeva N.M. etc. *Dominanty staloho rozvytku rehioniv Ukrayiny* [Dominants of stable development of the regions of Ukraine]: monograph. Under the editorship Burkynskyi B.V., Laiko O.I., Andreeva N.M. Odesa: IPREED NAS of Ukraine, 2020. 620p. [in Ukrainian].
12. Burkynskyi B.V., Laiko O.I., Horyachuk V.F. etc. *Rehional'nyy ekonomichnyy rozvytok ta spivrobotnytstvo v umovakh reformuvannya mistsevoho samovryaduvannya*. [Regional economic development and cooperation in the context of local reform self-government]: monograph. For science ed. B.V. Burkynskyi. Odesa: IPREED NAS of Ukraine, 2021. 491p. [in Ukrainian].
13. Burkynskyi B.V., Andreeva N.M. etc. *Monitorynh ekonomiko-ekolohichnykh indykatoriv «zelenoyi» ekonomiky Ukrayiny* [Monitoring of economic and environmental indicators of the "green" economy of Ukraine]: monograph. Editor's note B.V. Burkynskyi. Odesa: IPREED NAS of Ukraine, 2018. 223p. [in Ukrainian].

ІНСТИТУТ ПРОБЛЕМ РИНКУ ТА ЕКОНОМІКО-ЕКОЛОГІЧНИХ ДОСЛІДЖЕНЬ НАЦІОНАЛЬНОЇ АКАДЕМІЇ НАУК  
УКРАЇНИ

INSTITUTE OF MARKET PROBLEMS AND ECONOMIC & ECOLOGICAL RESEARCH OF  
NATIONAL ACADEMY OF SCIENCES OF UKRAINE

# ЕКОНОМІЧНІ ІННОВАЦІЇ

## ECONOMIC INNOVATIONS

ЗБІРНИК НАУКОВИХ ПРАЦЬ  
COLLECTION OF SCIENTIFIC WORKS

Засновано у жовтні 1998 року  
Series founded in October, 1998

За наук. редакцією  
академіка НАН України, д.е.н., проф. Буркинського Б.В.

*Том 24, Випуск 3(84)*  
*Volume 24, Issue 3(84)*

*Одеса*  
*2022*



### **Засновник і видавець:**

Інститут проблем ринку та економіко-екологічних досліджень  
НАН України

*Рекомендовано до друку та публікації у мережі Інтернет Вченою Радою Інституту проблем  
ринку  
та економіко-екологічних досліджень НАН України  
(протокол № 12 від 08.09.2022 р.)*

### **Редакційна колегія:**

Головний редактор: **Буркинський Б.В.**, акад. НАН України, д-р екон. наук, проф.

Заступник головного редактора: **Лайко О.І.**, д-р екон. наук, проф.

Відповідальний секретар редколегії: **Хумарова Н.І.**, д-р екон. наук, проф.

### **Члени редакційної колегії:**

**Андрєєва Н.М.**, д-р екон. наук, проф.; **Бадрі Г.**, д-р екон. наук, доц. (Грузія); **Басюркіна Н.Й.**, д-р екон. наук, проф.; **Голетіані Кетеван**, д-р бізнес-адміністрування, канд. техн. наук, проф.(Грузія), **Дан Маріус Воїцілас**, д-р екон. наук, доц., асоційований професор, старший дослідник (Румунія); **Єрмакова О.А.** д-р екон. наук, проф.; **Жихарєва В.В.**, д-р екон. наук, проф.; **Зверяков М.І.**, чл.-кор. НАН України, д-р екон. наук, проф.; **Ігоне Порто Гомез**, PhD з інженерного менеджменту, асистент-проф. (Іспанія); **Ільченко С.В.** д-р екон. наук, проф.; **Ковальов А.І.**, д-р екон. наук, проф.; **Купінець Л.С.**, д-р екон. наук, проф.; **Людміла Ліпкова**, почесний доктор, проф. (Словакія); **Маріана Петрова**, д-р фізико-математичних наук, проф. (Болгарія); **Марзанна Ламент**, докт. габіліт., проф. (Польща); **Манцуров І.Г.**, чл.-кор. НАН України, д-р екон. наук, проф.; **Прокопюк А.**, докт. габіліт. (м. Белосток, Польща); **Петрушенко М.М.** д-р екон. наук, доц.; **Рубель О.Є.** д-р екон. наук, проф.; **Руденко Л.Г.** акад. НАН України, д-р геог. наук, проф.; **Сатанова А.**, проф. надзв., к.е.н. (м. Пряшів, Словаччина); **Симоненко В.К.**, чл.-кор. НАН України, д-р екон. наук, проф.; **Степанов В.М.**, д-р екон. наук, проф.; **Уманець Т.В.**, д-р екон. наук, проф.; **Філіппова С.В.**, д-р екон. наук, проф.; **Черчик Л.М.**, д-р екон. наук, проф.; **Шевченко Г.М.** д-р екон. наук, доц.

### **Журнал індексується та реферується:**

Національна бібліотека України ім. В.І. Вернадського, Google Scholar, ROAD (Directory of Open Access scholarly Resources), URAN, Crossref, Ulrichsweb, Index Copernicus, Наукова електронна бібліотека періодичних видань НАН України, WorldCat, SciLit, ERIH PLUS, DOAJ.

Свідоцтво про державну реєстрацію друкованого засобу масової інформації:  
серія КВ №24242-14082 ПР від 02.12.2019 р.

Відповідно до наказу МОН України від 02.07.2020 р. № 886 «Економічні інновації» включено до переліку наукових фахових видань і присвоєно категорію Б. Спеціальності: 051, 071, 072, 073, 075, 076, 281, 292.



## Publishers and founders:

Institute of Market Problems and Economic&Ecological Research of NAS of Ukraine

*Approved for publishing and Internet publications*

*by the Scientific Council of the Institute of Market Problems and Economic&Ecological Research, NAS of Ukraine*

*(September 08, 2022, protocol № 12)*

### Editorial Board:

Editor-in-Chief: **Burkynskiy B.V.**, Academician of National Academy of Sciences of Ukraine, Dr. Sci. (Econ.), Prof.

Deputy Editor: **Laiko O.I.**, Dr. Sci. (Econ.), Prof.;

Assistant editor: **Khumarova N.I.**, Dr. Sci. (Econ.), Prof.

### Editorial Board Members:

**Andryeyeva N.M.**, Dr. Sci. (Econ.), Prof.; **Badri G.** Dr. Sci. (Econ.) Assoc. Prof. (Georgia); **Basiurkina N.Y.**, Dr. Sci. (Econ.) Prof.; **Goletiani Ketevan**, Dr. of Business Administration, Candidate of technical science, Prof. (Georgia); **Dan Marius Voicilas**, Dr. Sci. (Econ.) Assoc. Prof., Senior researcher (Romania); **Yermakova O. A.** Dr. Sci. (Econ.), Prof.; **Zhikhareva V.V.**, Dr. Sci. (Econ.) Prof.; **Zveryakov M.I.**, Corresponding Member of the NAS of Ukraine, Dr. Sci. (Econ.), Prof.; **Igone Porto Gomez**, Management Engineering PhD, Assistant Prof. (Spain); **Ilchenko S. V.** Dr. Sci. (Econ.) Prof.; **Kovalev A.I.** Dr. Sci. (Econ.), Prof.; **Kupynets L.E.**, Dr. Sci. (Econ.), Prof.; **Ludmila Lipkova**, Dr.h.c., Prof.; **Mariana Petrova**, Dr. of Physics and Mathematics, Prof. (Bulgaria); **Marzanna Lament**, Dr. hab., Prof. (Poland); **Mantsurov I.G.**, Corresponding Member of the NAS of Ukraine, Dr. Sci. (Econ.), Prof.; **Prokopiuk A.**, Prof. nadzw. dr. hab., (Poland); **Petrushenko M.M.** Dr. Sci. (Econ.) Assoc. Prof.; **Rubel O. Y.** Dr. Sci. (Econ.) Prof.; **Rudenko L.G.** Academician of National Academy of Sciences of Ukraine, Dr. Sci. (Geog.), Prof.; **Satanova A.**, Prof. nadzw. dr. (Slovakia); **Simonenko V.K.**, Corresponding Member of the NAS of Ukraine, Dr. Sci. (Econ.), Prof.; **Stepanov V.M.**, Dr. Sci. (Econ.) Prof.; **Umanets T.V.**, Dr. Sci. (Econ.), Prof.; **Filippova S.V.**, Dr. Sci. (Econ.), Prof.; **Cherchyk L.M.**, Dr. Sci. (Econ.), Prof.; **Shevchenko G. M.** Dr. Sci. (Econ.) Assoc. Prof.

### The journal is indexed and referenced:

Vernadsky National Library of Ukraine, Google Scholar, ROAD (Directory of Open Access scholarly Resources), URAN, Crossref, Ulrichsweb, Index Copernicus, Scientific electronic library of periodicals of NAS of Ukraine, WorldCat, SciLit, ERIH PLUS, DOAJ.

Registration Certificate: KB №24242-14082 PIP of December 02, 2019.

By order of MES of Ukraine № 886 dated 02.07.2020 «Economic Innovations» is included to the list of scientific professional editions (category B). Specialties: 051, 071, 072, 073, 075, 076, 281, 292.

## ЗМІСТ

<i>Burkynskiy B.V., Shcherbak A.V. TRENDS AND PROBLEMS OF GLOBAL DEVELOPMENT OF RETAIL NETWORKS. (Буркинський Б.В., Щербак А.В. ТЕНДЕНЦІЇ ТА ПРОБЛЕМИ ГЛОБАЛЬНОГО РОЗВИТКУ РОЗДРІБНИХ ТОРГОВЕЛЬНИХ МЕРЕЖ. Англ.)</i> .....	7
<i>Goryachuk V.F., Osipov V.M., Kutateladze V.O., Murzanovskiy G.M. EXPERIENCE OF FORMING BUDGET EQUALIZATION SYSTEMS IN THE COUNTRIES OF THE ORGANIZATION FOR ECONOMIC COOPERATION AND DEVELOPMENT. (Горячук В.Ф., Осипов В.М., Кутателадзе В.О., Мурзановський Г.М. ДОСВІД ФОРМУВАННЯ СИСТЕМ БЮДЖЕТНОГО ВИРІВНЮВАННЯ В КРАЇНАХ ОРГАНІЗАЦІЇ ЕКОНОМІЧНОГО СПІВРОБІТНИЦТВА ТА РОЗВИТКУ. Англ.)</i> .....	17
<i>Dashchenko N.M. FORMATION OF THE BUSINESS PROCESS MANAGEMENT MARKET UNDER THE, (Дашченко Н.М. ФОРМУВАННЯ РИНКУ УПРАВЛІННЯ БІЗНЕС-ПРОЦЕСАМИ ПІД ВПЛИВОМ ЦИФРОВІЗАЦІЇ. Англ.)</i> .....	28
<i>Elvin.T. Pashayev ASSESSING TAX SYSTEMS USING A BENCHMARKING METHODOLOGY IN AZERBAIJAN. (Елвін.Т. Пашаєв ОЦІНКА ПОДАТКОВОЇ СИСТЕМИ В АЗЕРБАЙДЖАНІ ЗА МЕТОДОЛОГІЄЮ БЕНЧМАРКІНГУ. Англ.)</i> .....	36
<i>Zaiets O. INSTITUTE OF MILITARY RISKS INSURANCE: IMPLEMENTATION OF NORMS OF INTERNATIONAL LEGISLATION. (Заєць О. ІНСТИТУТ СТРАХУВАННЯ ВІЙСЬКОВИХ РИЗИКІВ: ІМПЛЕМЕНТАЦІЯ НОРМ МІЖНАРОДНОГО ЗАКОНОДАВСТВА. АНГЛ.)</i> .....	43
<i>Kolodynskiy S.B., Kramskiy S.O., Zakharchenko O.V. INTERNET MARKETING INFRASTRUCTURE TO SUPPORT THE INNOVATIVE DEVELOPMENT OF THE REGION. (Колодинський С.Б., Крамський С.О., Захарченко О.В. ІНФРАСТРУКТУРА ІНТЕРНЕТ-МАРКЕТИНГУ ДЛЯ ПІДТРИМКИ ІННОВАЦІЙНОГО РОЗВИТКУ РЕГІОНУ. Англ.)</i> .....	51
<i>Kotenko S.V., Kasianova V.A., Kens A. V. FORMATION OF ECONOMIC RATIONALITY OF INTERACTION OF ELEMENTS OF THE SYSTEM OF PUBLIC GOVERNANCE OF WATER TRANSPORT IN NEW CONDITIONS. (Котенко С.В., Касьянова В.А., Кенс А.В. ФОРМУВАННЯ ЕКОНОМІЧНОЇ РАЦІОНАЛЬНОСТІ ВЗАЄМОДІЇ ЕЛЕМЕНТІВ СИСТЕМИ ДЕРЖАВНОГО УПРАВЛІННЯ ВОДНИМ ТРАНСПОРТОМ В НОВИХ УМОВАХ. Англ.)</i> .....	60
<i>Kurpayanidi K.I. INSTITUTIONAL CONDITIONS FOR THE DEVELOPMENT OF ENTREPRENEURSHIP IN THE CONTEXT OF THE TRANSFORMATION OF THE NATIONAL ECONOMY. (Курпаяніді К.І. ІНСТИТУЦІЙНІ УМОВИ РОЗВИТКУ ПІДПРИЄМНИЦТВА В КОНТЕКСТІ ТРАНСФОРМАЦІЇ НАЦІОНАЛЬНОЇ ЕКОНОМІКИ. Англ.)</i> .....	67
<i>Lysyuk V.M., Nicoliuk O.V. MECHANISMS OF STRATEGIC MANAGEMENT OF MILK MARKET DEVELOPMENT IN UKRAINE. (Лисюк В.М. Ніколиук О.В. МЕХАНІЗМИ СТРАТЕГІЧНОГО УПРАВЛІННЯ РОЗВИТКОМ РИНКУ МОЛОКА В УКРАЇНІ Англ.)</i> .....	77
<i>Lozova T.P. CONCEPTUAL-CATEGORICAL APPARATUS OF LOGISTICS DEVELOPMENT OF COMMODITY MARKET. (Лозова Т.П. ПОНЯТІЙНО-КАТЕГОРІАЛЬНИЙ АПАРАТ ЛОГІСТИЧНОГО РОЗВИТКУ ТОВАРНОГО РИНКУ. Англ.)</i> .....	86
<i>Nikishyna O.V., Bochkarov D.O., Zerkina O.O. THEORETICAL BASICS OF THE RESILIENCE OF SYSTEMS COMMODITY MARKETS IN THE COORDINATES OF NATIONAL SECURITY. (Нікішина О.В., Бочкарьов Д.О., Зеркіна О.О. ТЕОРЕТИЧНІ ОСНОВИ РЕЗИЛЬЄНТНОСТІ СИСТЕМ ТОВАРНИХ РИНКІВ У КООРДИНАТАХ НАЦІОНАЛЬНОЇ БЕЗПЕКИ. Англ.)</i> .....	92

<i>Stepanov V.N. NEW ECONOMIC, ECOLOGICAL AND SOCIAL ORDER - THE WAY TO A NEW CIVILIZATION. (Степанов В.М. НОВИЙ ЕКОНОМІЧНИЙ, ЕКОЛОГІЧНИЙ І СОЦІАЛЬНИЙ ПОРЯДОК ШЛЯХ ДО НОВОЇ ЦИВИЛІЗАЦІЇ Англ).....</i>	103
<i>Topalova I.A. MANAGEMENT OF BUSINESS PROCESSES UNDER THE INFLUENCE OF CYBERPHYSICAL SYSTEMS AT THE MESO LEVEL. (Топалова І.А. УПРАВЛІННЯ БІЗНЕС-ПРОЦЕСАМИ ПІД ВПЛИВОМ КІБЕРФІЗИЧНИХ СИСТЕМ НА МЕЗОРІВНІ Англ.).....</i>	111

## CONTENTS

<i>Burkynskiy B.V., Shcherbak A.V</i> TRENDS AND PROBLEMS OF GLOBAL DEVELOPMENT OF RETAIL NETWORKS.....	7
<i>Goryachuk V.F., Osipov V.M., Kutateladze V.O., Murzanovskiy G.M.</i> EXPERIENCE OF FORMING BUDGET EQUALIZATION SYSTEMS IN THE COUNTRIES OF THE ORGANIZATION FOR ECONOMIC COOPERATION AND DEVELOPMENT.....	17
<i>Dashchenko N.M.</i> FORMATION OF THE BUSINESS PROCESS MANAGEMENT MARKET UNDER THE.....	28
<i>Elvin.T. Pashayev</i> ASSESSING TAX SYSTEMS USING A BENCHMARKING METHODOLOGY IN AZERBAIJAN.....	36
<i>Zaiets O.</i> INSTITUTE OF MILITARY RISKS INSURANCE: IMPLEMENTATION OF NORMS OF INTERNATIONAL LEGISLATION.....	43
<i>Kolodynskiy S.B., Kramskiy S.O., Zakharchenko O.V.</i> INTERNET MARKETING INFRASTRUCTURE TO SUPPORT THE INNOVATIVE DEVELOPMENT OF THE REGION.....	51
<i>Kotenko S.V., Kasianova V.A., Kens A. V.</i> FORMATION OF ECONOMIC RATIONALITY OF INTERACTION OF ELEMENTS OF THE SYSTEM OF PUBLIC GOVERNANCE OF WATER TRANSPORT IN NEW CONDITIONS.....	60
<i>Kurpayanidi K.I.</i> INSTITUTIONAL CONDITIONS FOR THE DEVELOPMENT OF ENTREPRENEURSHIP IN THE CONTEXT OF THE TRANSFORMATION OF THE NATIONAL ECONOMY.....	67
<i>Lysyuk V.M., Nicoliuk O.V.</i> MECHANISMS OF STRATEGIC MANAGEMENT OF MILK MARKET DEVELOPMENT IN UKRAINE.....	77
<i>Lozova T.P.</i> CONCEPTUAL-CATEGORICAL APPARATUS OF LOGISTICS DEVELOPMENT OF COMMODITY MARKET.....	86
<i>Nikishyna O.V., Bochkarov D.O., Zerkina O.O.</i> THEORETICAL BASICS OF THE RESILIENCE OF SYSTEMS COMMODITY MARKETS IN THE COORDINATES OF NATIONAL SECURITY....	92
<i>Stepanov V.N.</i> NEW ECONOMIC, ECOLOGICAL AND SOCIAL ORDER - THE WAY TO A NEW CIVILIZATION.....	103
<i>Topalova I.A.</i> MANAGEMENT OF BUSINESS PROCESSES UNDER THE INFLUENCE OF CYBERPHYSICAL SYSTEMS AT THE MESO LEVEL.....	111

# ЕКОНОМІЧНІ ІННОВАЦІЇ

## ECONOMIC INNOVATIONS

*Том 24, Випуск 3(84)*  
*Volume 24, Issue 3(84)*

Формат.  
Гарнітура.  
Умов. друк. арк.  
Обл.-вид. арк.  
Наклад прим.  
Зам. № від

### **Адреса редакції:**

Інститут проблем ринку та економіко-екологічних досліджень НАН України  
Французький бульвар 29, м. Одеса-44, 65044, Україна  
Тел.: (048) 722-66-11, 743-89-27  
E-mail: ei.journal.impeer@gmail.com  
Сайт: <http://ei-journal.com>

### **Editorial address:**

Institute of market problems and economic & ecological research of the National Academy  
of sciences of Ukraine  
Frantsuzskiy Boulevard, 29, Odesa, Ukraine  
Tel. (048) 722-66-11, 743-89-27  
E-mail: ei.journal.impeer@gmail.com  
Site: <http://ei-journal.com>

### **Відруковано:**

Друкарня  
Тел.:  
Сайт: