

THEORETICAL ASPECTS OF THE SOCIAL INSURANCE SYSTEM FUNCTIONING

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The aim of this article is to investigate theoretical aspects of the social insurance institute functioning.

It is pointed out at the fact that the appearance and the formation of the social insurance system as a component of the social defence took place in the XIV century and is connected with the activity of shop floors. The sophistication of social and economic relations caused transformation of the essence of social insurance.

The main scientific approaches towards the determination of the essence of social insurance are generalized.

A lot of scientists emphasize on the social insurance as the system, which, in our opinion, narrows the realization of this scientific category in some way. We can observe a similar approach also in the effective regulatory acts. At the same time, different interpretations are given there.

We propose to interpret the term "social insurance" as a combination of legal, social,

and economic relations, in the result of which realization of the principles of population's social defence with the delivery of specific social services for the insured people is assured.

The main forms of the social insurance are the following: compulsory and optional. The first form, which existed historically, was an optional one. The comparison of social insurance forms is determined by the level of social development in a certain country. It is noted that social insurance is an important social institution. It is aimed at the realization of the principle of social justice when an insurance event occurs. An important direction of the social insurance system development in Ukraine is taking into account the interests of all social partners, such as the state, employers, and labour unions. The perspectives of further researches in this sphere could be the investigation of the efficiency of social insurance functioning in Ukraine.