

SOCIAL INSURANCE AND FEATURES OF ITS FINANCIAL SUPPORT IN UKRAINE

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An analysis of social insurance funds is provided in this article, which allowed the author to highlight a number of shortcomings of the current system of social insurance.

It is proved that the functions of the insurer in the modern system of social security, on the one hand, make it too cumbersome, and the other – form the basis for misuse of funds and various abuses. However, the main drawback is the preservation not insurance principles including the existence of payments of not insurance character. It is also determined by the authors that the main items of expenditure fund of social insurance must be insurance payments that are targeted, that speak in favour of a particular insured person for whom the insurance risk materialized in an accident.

It is proved that based on the economic substance of social security, insurance case must not be the result of deterioration in the welfare of citizens related to their life, health, and disability. Therefore, the mandatory attributes of insurance payments should be targeted citizens and loss of income. Instead, signs not insurance benefits include unspecific character and lack of direct communication with the loss of the national income.

It is concluded by the author that each of the four funds on the list of uses of funds is such that some or all of the criteria are not claims: targeting and the fact of loss of income. In the context of the need to introduce final insurance principles in the social insurance, there arises a question about the feasibility of preserving these areas in the authorized activity.