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## THE SOCIAL INSURANCE IN THE SYSTEM OF THE SOCIAL RISKS REGULATION

**Introduction.** The social insurance system is based on the principles of solidarity insurance – in a market economy the government cannot take responsibility for the majority of the social risks providing. Therefore their funding should be based on attracting the greatest possible number of participants. The state nature of the social insurance does not mean that the state has to finance the cost of the social security in all cases. It could mean the obligation of this mechanism, the obligation of the insurance premium, the obligation of the grounds application, conditions of the social security and juridical responsibility. The state insurance guarantees the necessary standard of living. It is obligatory and its source is mandatory contributions of employees and employers. The basic principle of the state social insurance is solidarity. It means the distribution of assistance depending on the needs, regardless the size of contributions and taxes paid. The group insurance guarantees the usual standard of living. It is implemented both as compulsory and voluntary. Its source payments are insurance contributions of employers and workers. The basic principle of this form is subsidiarity. It means assistance depending on the needs, but accordingly taking into account the size of the payments. The personal insurance guarantees the current level of prosperity. It is carried out voluntarily on account of the citizens' insurance contributions. The basic principle of life insurance is equivalence. It means assistance which is proportional to the insurance contributions.

### **Analysis of recent publications and unsolved part of the problem.**

P. Nadash investigating social insurance problems in Taiwan, comes to conclusion that Taiwan will shortly complete its comprehensive social safety net, which includes national health insurance, retirement security, and unemployment insurance, by introducing long-term care (LTC) insurance – putting it ahead of the many countries that rely on a patchwork of policies to address the need for LTC. The program, to be implemented in 3 to 5 years, will cover all citizens on a primarily social insurance basis. The range of LTC policy options considered is discussed, particularly how to structure the program, how to finance and regulate it, and how to develop its inadequate LTC infrastructure and workforce. Particularly thorny issues include the

choice of social insurance, the feasibility of cash benefits, and how to address Taiwan's heavy reliance on foreign workers [1].

T. Laun, studied the role of social insurance, namely old-age pensions, disability insurance and healthcare, in accounting for the differing labor supply patterns of older individuals across OECD countries. To this end, we develop a life cycle model of labor supply and health with heterogeneous agents. The key features of the framework are: (1) people choose when to stop working, and when/if to apply for disability and pension benefits, (2) the awarding of disability insurance benefits is imperfectly correlated with health, and (3) people can partially insure against health shocks by investing in health, the cost of which is dependent on health insurance coverage. We find that the incentives faced by older workers differ hugely across countries. In fact, based solely on differences in social insurance programs, the model predicts even more cross-country variation in the employment rates of people aged 55-64 than we observe in the data [2].

Virginia P. Reno writes, that currently, 8.8 million disabled workers (and nearly 2 million of their children) receive Social Security Disability Insurance (DI) benefits. For many, DI benefits are nearly all the income they have. The DI trust fund reserves are projected to be depleted in 2016, after which tax revenues coming into DI would cover only about 80% of scheduled benefits. Congress has never permitted such a drop in Social Security benefits to occur. A temporary reallocation of part of Social Security's 6.2% tax rate from the Old-Age and Survivors Insurance (OASI) trust fund to the DI trust fund would ensure that both funds can pay full benefits until 2033, after which scheduled taxes would cover about 75% of scheduled benefits. Congress has reallocated the tax rate 11 times in the past, making it what one expert has called "a traditional and noncontroversial action." Alternatively, a 0.2% increase in the tax rate for DI would make DI solvent for the next 75 years [3].

O. Volska considers that the current legislation of Ukraine does not regulate the minimum list of social services that would provide the most important needs of those people who find themselves in trouble, the social services which would be guaranteed by the state in any economic situation, regardless of the area of

citizens' residence. Normalization range of services for the certain categories of people will help to provide social services to those who are in need in sufficient amount [4].

The current unresolved part of the problem is the development of scientific and methodological approaches to assessing the effectiveness of social insurance in Ukraine as a part of the social policy and the main compensatory mechanism of the social risks. Its solution will make it possible to offer directions for improvement of the development of the social insurance system strategy in Ukraine.

**Results.** In current scientific literature social insurance is largely interpreted as an organizational and financial system, which activity is aimed to prevent from social risks of income loss or having to pay for the certain services, or other costs connected with the health loss, disability or unemployment on account of special funds that are formed on the contribution payment of workers, employers and the state. The object of compulsory state social insurance relations is the coverage of social risks. The last one is actualized for a person under a system of interconnected relationships. Its participants are the insurance carrier, the insurer and the insured. The purpose of these mentioned relationships is to provide insurance protection of the economically active population in the event of the social-risk situation, its prevention and effects compensation. Insurance risk function is transformed into a fee insurer liability for the consequences of the risk caused by the events which are preappointed by current legislation. In the case of an insurance event the insured imposes to the insurer the requirement for indemnification (payment of insurance premiums). Materializes of the insurance categories coverage is an appropriate fund. This is a set of distinguished and reserved inventories of goods intended for insurance protection implementation – not only compensation but also to overcome the social risks effects.

The social risks in this approach include the probability of financial distress due to the lack of earnings because of objective socially significant reasons and due to the additional costs of the children or other family members' allowance, as well as to meet the needs of health and social services.

They can be characterized by the following features:

- exceptionally objective in nature, because they cannot be caused by the internal reasons;
- significantly restrict human activity, resulting in its social insecurity;
- vested properly in national law as the circumstances due to the occurrence of which a person may pretend to the state or society help;
- potentially legitimate for every person, they come due or necessarily defined circumstances;

- the main function is to prevent potential financial difficulties of a person or his / her family members.

Based on the mentioned characteristics, the social risks can be classified as insurance ones, that are provided through the social insurance (public or private), and non insurance, which are provided by the government programs of social support.

The state social insurance performs a lot of functions. The main one is compensation that is to reimburse the insured damages. This system of rights, responsibilities and guarantees that provides the social protection in case of illness or temporary partial disability, unemployment and in other cases stipulated by the legislation of Ukraine. The social insurance also performs preventive function, i.e. financing from the certain insurance fund some preventive measures for preventing the harmful effects of the elemental forces of nature and other adverse effects. Control function means that insurance funds are purpose-oriented: insurance premium are accumulated on the planned purpose. They are used in strictly defined cases and clearly defined range of people. The function of economic development promotion has an important place, because collecting for mandatory social insurance against unemployment is included into income of the special fund of the State Budget of Ukraine. Other functions are incidental. They are likely to arise during execution of the main functions. Therefore, we consider the social insurance system as the system of relationships between the insured, the insurer and the insurance carrier. These relationships provide the insured on account of social insurance funds, which are formed by the payment of insurance premiums, financial security in case of disease, full, partial or temporary disability, breadwinner loss, unemployment due to circumstances regardless of the person, old age, and in other cases provided by the law.

The concept of the social insurance, which is established by the legislation, defines it through the system of rights, responsibilities and guarantees that provides social protection, based on the citizens' material support in case of disease, full, partial or temporary disability, breadwinner loss, unemployment due to circumstances regardless of the person, old age, and in other cases provided by the law, on account of money funds, which are formed by the payment of insurance premiums by the owner or authorized entity (employer), citizens as well as budgetary and other sources which are provided by the law. Thus, the Basic Law of Ukraine on compulsory social insurance [ 5 ], provides the following types of the obligatory state social insurance: pension insurance, insurance in case of temporary disability and expenses related to funerals, medical insurance, insurance against accidents at work and occupational diseases, which caused disability, unem-

ployment insurance, and other types of insurance under the laws of Ukraine.

Organizational and administrative support of the social insurance function (except health insurance) is performed by the following funds:

- Pension Fund of Ukraine;
- Social Insurance Fund for Temporary Disability;
- Fund of the social insurance of Ukraine against industrial accidents and occupational diseases;
- Fund of obligatory state social insurance of Ukraine in case of unemployment.

The functioning of these funds is specified by a single insurance principle and provides social assistance to citizens who for some reason find themselves in difficult living conditions due to loss of earnings.

The basic principles of social insurance are: commitment, a clear dependence between participation in the financing system and the size of pensions and benefits, provision of payments, comparable with the income of the insured person during his / her working life, facilities isolation and participation of the social

partners in governance. The most important document of the ILO in the sphere of the social security is the Convention on Minimum Standards of Social Security. It examines the state social insurance as a part of the social protection system of workers (insured). It also establishes the basic social benefits at the expense of social insurance which include: medical care (diseases and in case of pregnancy, childbirth and their consequences ); assistance due to diseases, old age, assistance in case of industrial injury or occupational diseases, family assistance, assistance in case of pregnancy and childbirth, disability assistance, assistance in case of breadwinner loss. [6].

In most European countries the social insurance system is typical. Its peculiarities are only in the organization and functioning of the insurance systems – it is the amount of compulsory social payments for pensions and health insurance, the method of levying such payments and the tax burden distribution between employees and employers (Table 1).

Table 1

**Types of benefits and services for social insurance in the EU**

<b>Types of insurance</b>	<b>Types of benefits and services</b>
<b>Pension insurance.</b> Compulsory pension insurance of employees.	Old-age pension. Professional ineptitude or disablement pension. Pensions for relatives of the deceased.
<b>Compulsory health insurance</b> for all categories of the population.	Partial payment of the costs of treatment and medication Payment in sick voucher.
<b>Compulsory insurance against accidents</b> of all categories of the populations.	Payment rehabilitation. Pensions in cases of industrial accidents. Pensions for relatives of the deceased. Funeral assistance.
<b>Compulsory unemployment insurance</b> of all employees.	Unemployment assistance. Part-time employment assistance. Payment of fees for medical and pension insurance
<b>Assistance for families with children.</b>	Help for the birth of a child. The monthly pension for each child.
<b>Social assistance</b> to individuals who are not able to ensure their existence on account of their own labor income and property and do not use other types of social services.	Help to maintain an acceptable standard of living. Assistance in special situations.

Source: [7].

Having taken into consideration the fact that the national legislations which govern the relations of social insurance in the member states of the European Union are slightly different, it has been developed the common rules of the social insurance coordination for all countries. They were approved by the Resolution of the Council of the European Union № 1408/71, “On the application of social security schemes for workers and entrepreneurs-individuals who move within the European Union and their family members”. They are applied to the citizens of member states of the European Union nationals, stateless persons and refugees. The

Rules of coordination do not establish which compensations must be paid by this or that state. They do not define pensions and benefits. At the same time, the government must ensure that a person who moves from one member state of the European Union to another, does not get into a worse position than those who worked and lived all there life in the particular country. Moreover on May 1, 2010 the new regulations of the European Union (№ 883/2004 and number 987/2009), aimed at the coordination of the social security systems in the EU came into effect.

The general trend for the member states of the European Union is also a striving for optimization of the social contributions. Thus, based on projections over the next fifty years, they expect an increase by only 5 % of GDP. In contradiction to Ukraine, forecasts (table 2) takes into account the expected effects of reforms in the social security that have already been legislated and done (including new aid schemes and conditions of pensions), and the expected increase of labor share in total population and employment levels. The European Union has taken measures to actively counter the impact of population aging on social security and the economy generally.

Table 2

**Predictive assessment of the dynamics of social expenditure in EU Member States (2007-2060)**

Level	% of GDP	Changes since 2007 in percentage points of GDP	
	2007	2035	2060
Pensions	10,2	+1,7	+2,4
Health care	6,7	+1,0	+1,5
Long-term care	1,2	+0,6	+1,1
Unemployment benefits	0,8	-0,2	-0,2
Education	4,3	-0,3	-0,2
Total	23,2	+2,8	+4,6

Source: [8].

In general, Ukraine introduced a system of social insurance that meets the European one. The interest payments to the funds are fully consistent with European rates (table 3).

Table 3

**Major taxable rate in some European countries and Ukraine**

Country	Standard (basic VAT rate, %)	Individual income tax, %	Corporate income tax, %	Social insurance contributions, %
Austria	20	10-50	34	41,8
UK	18	20-40	33	15,6
Germany	16	25,9-53	45	38,2
Spain	16	30-56	35	38,7
Italy	20	10-51	53	57,9
France	19,6	12-54	33	56,3
Switzerland	6,5	11,5	10	22,8
On the average	18,7	20,4-46,2	33,7	37,7
Ukraine	20	10-40	21	39,55

Source: [9].

For 12 months in 2013 insured persons were paid 25 840.4 million by the social insurance funds, it is 3 891.0 million insurance compensations more than in the same period in 2012. From 1 March 2013 the monthly insurance payments for job-related injured and their families has been increased by 14.9%. As a result, the average monthly insurance premium per capita in

Ukraine is 1390 USD. It is obvious, that it is incorrect to compare its absolute value with European data. Ukraine has about 20 million people employed, but according to the Ministry of Social Policy only 13 million pay social contributions, and the rest – is an informal and shadow employment. It does not allow improving the appropriate effective mechanisms of social insurance [10].

The current total amount of social insurance contributions in Ukraine is 42.03 % (38.53 % is paid by employers, 2 %, 3 %, 3.5 % (depending on salary) is paid by employers). Simple mechanical reduction of charges on payroll will cause the complete collapse of social services to insured persons, because all social subsystems are not independent in financial and fiscal terms. Fiscal space or the amount of taxes and contributions that our society is willing to pay is limited. Therefore, the money collected as fees from workers and their employers of formal economy sector cannot be re-extracted as profits or income tax to support national solidarity through social welfare programs. Contribution rates which were established within private insurance, affect the wages and the level of contributions in the public health care systems.

To reduce the load on the payroll fund it is necessary to expand the base of insurance premiums accounting, to improve the system of collecting and accounting of insurance premiums and gradually ensure parity among employees and employers to pay insurance contributions for compulsory social state insurance. Parity participation of workers and employers to pay insurance premiums complies with the Concept of reforming pay and ILO documents that allow insurance contributions redistribution between employers and employees in equal amounts. However, the insurance contributions redistribution between employers and employees can only be performed if it is possible to prevent a decline in real income of workers due to the insurance premiums increase for them and setting the minimum wage at the subsistence level. This will reduce the payroll load, expand the circle of contributors on the account of tax legalization that will eventually lead to an increase in revenues to social funds and social benefits to insured persons.

According to the Law of Ukraine “On the collection and accounting of the only contribution for obligatory state social insurance” – the only contribution to the compulsory state social insurance is a consolidated insurance premium, collection of which is performed to the system of compulsory social insurance. It is compulsory and regular. It ensures protection in cases provided by law, the rights of the insured persons and their family members to receive insurance benefits (services) according to the current types of obligatory state social insurance [11].

The size of the only contribution for each category of taxpayers specified by this Law and the proportion of its distribution according to the type of compul-

sory social insurance are established considering that they have to provide insured persons with insurance benefits and social services provided by the legislation on compulsory social insurance; financing of measures which are aimed at preventing insurance claims; creating a funds reserve to provide insurance benefits and social services to insured persons; the administrative costs coverage to provide the functioning of the compulsory social insurance system.

Social insurance contributions of employers and insured persons act as the main source that provides compensation for income loss in proportion to its size (it is in most cases has a legally restricted level) and budget funds are intended for the payments of a general nature and ensure a minimum level of insurance benefits in the event of a lack of accumulated insurance premiums.

Thus, social insurance acts as a specific institution of social risks regulation, which causes a number of its characteristics: this form of social protection, in most cases, is applied to wage earners in socially organized production, for which the main and often the only source of livelihood is the wage. Secondly, understanding of the social risk as a natural and objective mass phenomenon that affects the certain enough significant socio-demographic and professional groups of the population. Thirdly, social insurance funding, to some extent, is carried out by all the major social partners – workers, employers and the state. The costs of social insurance are socially necessary for the reproduction of labor power employed and their reference to the cost of production, which is the recognition of the costs' non-taxed nature.

**Conclusions.** The established social insurance system in Ukraine generally satisfies the market conditions and includes the major social risks that emerge in this area. The last ones are clearly distinguished between funds. The employer insurance liability dominates, even though the proportion of the insurance liability distribution is very disproportionate.

The current social insurance system in Ukraine in its content is not insurance in the classic sense, as it stores and serves the social security (benefits) functions – the insurance premiums size is inconsistent with the level of social and occupational risk, amount of rights and guarantees of insurers and the insured, the alienation from participation in the funds management is available and so on.

Social insurance is the result of social and labor relations development. It is an important tool to minimize social risks. Social security has the following features:

- this form of social protection is applied primarily to employees for whom the main source of income is wage;

- its main purpose is to regulate social risks which objectively concern to all socio-demographic and professional groups;

- social insurance financing to some extent is carried out by all the major social partners – workers, employers and the state. The costs of social insurance are socially necessary for the reproduction of labor power employed and their reference to the cost of production, which is the recognition of the costs' non-taxed nature.

Social insurance does not only perform compensation functions of social risks actualization, that is to overcome the adverse consequences of risk situation, but also the function to prevent them. This is the main difference between the social insurance and the social security, which is available only in adverse life situations.

Thus, the following important generalization can be made: the social risks are connected with adverse events and the probability of their occurrence can be predicted in advance, they can be prevented or at least we can prepare for them. It is necessary to develop a methodology that will provide an opportunity to assess the degree of occurrence probability of such events .

Social insurance must be considered as the main form of protection against social risks, as it is applied to the economically active population, people with earned income, which is the basis for insurance premiums calculating. They are accumulated in the particular insurance fund, which is separated from the budget. This fund ensures the insured person in the insurance case.

The probability of social risk occurrence must be assessed in advance. It allows the person to be insured, and thus fall under the protection of the insurance system before the insured event occurrence. This will allow not only to prepare for the adverse events occurrence, but also to prevent it in advance.

Since the system of social insurance compensates only legitimate income from employment and equal to its activities, it can be considered as an important element of the mechanism to stimulate employment and entrepreneurial activity of citizens.

Social insurance system has a number of disadvantages and needs to be improved, in particular: to improve the mechanism of insured persons providing with benefits and social services, policies differentiated insurance rates improvement, economic stimulation of employers providing in the implementation of measures to prevent industrial risks.

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#### **Надрага В. І. Соцстрах в системі соціального регулювання ризиків**

Стаття присвячена аналізу соціального страхування в контексті його основної функції – захисту від соціальних ризиків. В результаті дослідження взаємозв'язку соціального страхування та соціального ризику, останній можна представити у вигляді ймовірності настання матеріальної скрути внаслідок відсутності заробітку за об'єктивних соціально-значимих причин та у зв'язку з додатковими витратами по утриманню дітей чи інших членів сім'ї, а також по задоволенню потреб в медичних чи соціальних послугах. Об'єктом правовідносин із загальнообов'язкового державного соціального страхування у цьому випадку виступає страховий захист від соціальних ризиків. Ризик актуалізується в рамках системи взаємопов'язаних правовідносин, учасниками яких є страхувальник, страховик і застрахована особа. Цільовим призначенням такого взаємозв'язку є забезпечення страхового захисту економічно активного населення у випадку настання соціально-ризикової ситуації, її попередження й компенсації наслідків. Ризикова функція страхування трансформується в певну плату страховикові

матеріальної відповідальності за наслідки ризику, зумовленого подіями, перелік яких передбачено чинним законодавством.

В якості базових принципів соціального страхування виділено наступні: обов'язковість, чітка залежність між участю у фінансуванні системи та розміром пенсій і допомог; забезпечення рівня виплат, зіставного з доходом застрахованої особи протягом трудового життя; відособленість засобів; участь соціальних партнерів в управлінні відповідним фондом.

Відзначається, що на відміну від України, загальною тенденцією для країн-членів ЄС є прагнення до оптимізації соціальних внесків. Так, виходячи з прогнозних оцінок для Євросоюзу, протягом наступних п'ятдесяти років передбачається їх збільшення лише на 5 % від ВВП - у відповідних оцінках враховуються очікувані наслідки реформ у сфері соціального забезпечення, які вже були законодавчо закріплені й проведені (включаючи нові схеми надання допомог та умов пенсійного забезпечення), а також очікуване зростання частки робочої сили в загальній чисельності населення й рівні зайнятості.

Сучасна система соціального страхування в Україні за своїм змістом не є страховою у класичному розумінні, оскільки зберігає і виконує функції соціального забезпечення (допомоги). Вона має ряд недоліків і потребує вдосконалення, зокрема: оптимізація механізму надання застрахованим особам матеріального забезпечення та соціальних послуг; удосконалення політики диференційованих страхових тарифів; забезпечення системи економічного стимулювання роботодавців у здійсненні заходів профілактики виробничих ризиків. Для зменшення навантаження на фонд оплати праці необхідно розширити базу нарахування страхових внесків, удосконалити систему збору та обліку страхових внесків та поетапно забезпечити паритетну участь працівників та роботодавців у сплаті страхових внесків на загальнообов'язкове державне соціальне страхування.

*Ключові слова:* соціальне страхування, соціальні ризики, страхові внески, єдиний внесок.

#### **Надрага В. И. Социальное страхование в системе социального регулирования рисков**

Статья посвящена анализу социального страхования в контексте его основной функции – защиты от социальных рисков. В результате исследования взаимосвязи социального страхования и социального риска, последний можно представить в виде вероятности наступления материальной нужды вследствие отсутствия доходов по объективным социально-экономическим причинам и в связи с дополнительными расходами по содержанию детей или других членов семьи, а также по удовлетворению потребностей в медицинских или социальных услугах. Объектом правоотношений по общеобязательному социальному страхованию в этом случае выступает страховая защита от социальных рисков.

Риск актуализируется в рамках системы взаимосвязанных правоотношений, участниками которых выступают страховщик, страховик и застрахованное лицо.

Целевое назначение такой взаимосвязи – это обеспечение страховой защиты экономически активного населения в случае наступления социально-рисковой ситуации, ее предупреждение и компенсация последствий. Рисковая функция страхования трансформируется в определенную плату страховщику материальной ответственности за последствия риска, обусловленного событиями, перечень которых закреплен в законодательстве.

В качестве базовых принципов социального страхования выделены следующие: обязательность, четкая зависимость между участием в финансировании системы и размером пенсий и пособий, обеспечение уровня выплат, сопоставимого с доходами застрахованного лица на протяжении трудовой жизни, обезличенность средств, участие социальных партнеров в управлении соответствующим фондом.

Отмечено, что в отличие от Украины, общей тенденцией для стран-членов ЕС выступает стремление к оптимизации социальных взносов. Так, исходя с прогнозных оценок для Евросоюза, на протяжении следующих пятидесяти лет предполагается их увеличение лишь на 5% от ВВП – в соответствующих оценках учитываются ожидаемые результаты реформ в сфере социального обеспечения, которые уже были законодательно закреплены и проведены (включая новые схемы предоставления помощи и условий пенсионного обеспечения), а также ожидаемое увеличение доли рабочей силы в общей численности населения и уровне занятости.

Современная система социального страхования в Украине по своему содержанию не является страховой в классическом понимании, поскольку сохраняет и выполняет функции социального обеспечения (помощи). Для нее характерны ряд недостатков, она нуждается в усовершенствовании, а именно: оптимизация механизма назначения застрахованным лицам материального обеспечения и предоставления социальных услуг; усовершенствование политики дифференцированных страховых тарифов; обеспечение системы экономического стимулирования работодателей в проведении мер профилактики производственных рисков. Для уменьшения нагрузки на фонд оплаты труда необходимо увеличить базу начисления страховых взносов, усовершенствовать систему сбора и учета страховых взносов, а также поэтапно обеспечить паритетное участие работников и работодателей в оплате страховых взносов по обязательному государственному социальному страхованию.

*Ключевые слова:* социальное страхование, социальные риски, страховые взносы, единый взнос.

**Nadraga V. I. The Social Insurance in the System of the Social Risks Regulation**

This paper analyzes the social insurance in the context of its basic function – protection against social risks. The results of the study of the social insurance and social risk relationships help propose the definition of the social risk. We consider the social risk as the probability of financial distress due to the lack of earnings because of objective socially significant reasons and due to the additional costs of the children or other family members' allowance, as well as to meet the needs of health and social services. In this case, the object of compulsory state social insurance relations is the coverage of social risk. The social risk is actualized under a system of interconnected relationships. Its participants are the insurance carrier, the insurer and the insured. The purpose of these mentioned relationships is to provide insurance protection of the economically active population in the event of the social-risk situation, its prevention and effects compensation. Insurance risk function is transformed into a fee insurer liability for the consequences of the risk caused by the events which are preappointed by current legislation.

The basic principles of social insurance are: commitment, a clear dependence between participation in the financing system and the size of pensions and benefits, provision of payments, comparable with the income of the insured person during his / her working life, facilities isolation and participation of the social partners in the governance.

It has been mentioned that in contradiction to Ukraine the general trend for the member states of the European Union is a striving for the social contributions optimization. Thus, based on projections over the next fifty years, they expect an increase by only 5 % of GDP - in the corresponding estimates, they take into account the expected effects of reforms in the social security that have already been legislated and done (including new aid schemes and conditions of pensions), and the expected increase of labor share in total population and employment levels.

The current social insurance system in Ukraine in its content is not insurance in the classic sense, as it stores and serves the social security (benefits) functions. It has a number of disadvantages and needs to be improved, in particular: to improve the mechanism of insured persons providing with benefits and social services, policies differentiated insurance rates improvement, economic stimulation of employers providing in the implementation of measures to prevent industrial risks. To reduce the load on the payroll fund it is necessary to expand the base of insurance premiums accounting, to improve the system of collecting and accounting of insurance premiums and gradually ensure parity among employees and employers to pay insurance contributions for compulsory social state insurance.

*Keywords:* social insurance, social risks, insurance premiums, single social contribution.

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