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COMBATING INSURANCE FRAUD IN THE EU: ANTI-CORRUPTION STRATEGIES AND THEIR IMPLEMENTATION IN NATIONAL UKRAINIAN INSURANCE SYSTEMS

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Insurance plays a key role in ensuring the financial stability of citizens and businesses, but corruption and insurance fraud undermine the effectiveness of this system. Insurance fraud is a global problem that causes significant economic losses to insurance companies and undermines confidence in the market. In Ukraine, this problem is exacerbated by the prevalence of corrupt practices that become part of the mechanism for evading responsibility or obtaining undue benefits [1, C.114]. Corruption and fraud are often intertwined in complex schemes that involve the staging of insurance claims, such as arson or faked car accidents involving bribed experts and insurance company representatives [2, C.46]. Forgery of documents, for example, providing false information about events that allegedly occurred, involving officials, and unjustified delays in payments - insurance company employees demand bribes for speeding up payments or a positive review of the case. Therefore, to minimize the impact of corruption schemes on the regulation of insurance payments, it is necessary to strengthen control over the activities of insurance companies and create independent regulatory bodies that will have clearly defined anti-corruption powers. The digitization of processes is also important, the introduction of automated systems for reviewing insurance cases reduces the risks of human intervention. It is imperative to strengthen responsibility for insurance fraud - improve legislation that provides for strict sanctions for forgery of documents, corrupt actions and other violations. It is also important to increase transparency, introduce mechanisms for public monitoring of insurance payments and the activities of insurance companies.



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Corruption schemes in the insurance sector undermine the effectiveness of legal regulation and cause significant damage to the economy and society. Effectively combating corruption requires a comprehensive approach that includes strengthening legal regulation, digitization of processes and increased transparency. A fair system of insurance payments, free from corruption, can only be created through joint efforts of the state, the public and business.

In recent years, Ukraine has recorded a significant increase in insurance fraud, especially in the segments of auto insurance, health insurance and life insurance. This is due to both the low level of legal culture and the imperfection of control mechanisms. Criminals can influence decisions on payments by manipulating the assessment of losses or falsifying documents through corruption mechanisms. There are also situations when insurance companies refuse to make justified payments by bribing judges or experts. Insufficient transparency of regulatory authorities and weak anti-corruption measures in the insurance sector contribute to the spread of payment evasion schemes.

Insurance fraud is a serious problem for the insurance market in both the European Union and Ukraine. It leads to significant financial losses, increased insurance tariffs and reduced confidence in the insurance system. Effective mechanisms for preventing insurance fraud have been formed in EU countries, in particular through anti-corruption measures that provide for strict control, digitization of processes and cooperation between insurance companies and state authorities. Studying this experience is important for improving the national insurance market and combating corruption in the field of insurance payments.

Corruption schemes in the insurance sector have a number of negative consequences: economic losses for both insurance companies and bona fide policyholders, as abuses lead to an increase in insurance tariffs; undermining trust in the insurance system, meaning that citizens become less inclined to use insurance services due to a belief in the injustice of the system; weakening of legal regulation, this means that the prevalence of corruption makes effective control over the insurance market impossible. Corruption schemes in the insurance sector not only undermine the effectiveness of legal regulation, but also cause significant damage to the economy and society. Effectively combating corruption requires a comprehensive approach that includes strengthening legal regulation, digitalization of processes and increasing transparency. Only through joint efforts of the state, the public and business can a fair system of insurance payments be created, free from the influence of corruption [2, C.77].

In EU countries, a number of measures have been implemented to minimize the risks of insurance fraud, including the introduction of unified databases of insurance cases - for example, in France and Germany, centralized platforms are

used to exchange information between insurance companies, which makes repeated or fictitious insurance cases more difficult. Automated systems for analyzing and detecting suspicious insurance applications - the use of artificial intelligence and Big Data allows you to quickly detect fraudulent schemes and atypical operations. Strengthening criminal liability and regulation, which means that in many EU countries (e.g. Great Britain, Italy) legal mechanisms have been strengthened against insurance fraud schemes, and strict sanctions have been introduced for violators. International cooperation and information exchange means that European countries actively cooperate within organizations such as the European Insurance Federation (Insurance Europe), which contributes to effective counteraction to fraud at the international level [4]. The analysis of these approaches may be useful for Ukraine, where the problem of insurance fraud remains relevant. The introduction of similar mechanisms, adapted to local legislation, will increase the transparency of the insurance market and reduce the level of abuse.

In recent years, Ukraine has seen an increase in insurance fraud, especially in the areas of auto insurance, health insurance and life insurance. This phenomenon is due to a low level of legal awareness, imperfect control mechanisms and lack of proper regulation. The experience of the European Union shows that effective counteraction to insurance fraud is possible only with a comprehensive approach, which includes strict supervision, digitalization of processes and international cooperation [3]. In EU countries, significant attention is paid to the introduction of centralized databases of insurance cases, which complicate manipulations with the assessment of losses and falsification of documents. The use of artificial intelligence and big data analysis algorithms allows insurance companies to quickly identify suspicious transactions and avoid illegal payments. Also, many European countries have established strict liability for corruption offenses in insurance, including bribery of experts, judges and insurance agents. Insufficient transparency of regulatory authorities and weakness of anti-corruption measures in the insurance sector remain one of the main obstacles to the development of this market in Ukraine. At the same time, the EU has a system of independent control over insurance activities, which includes regular audits, public reporting and financial transparency standards. The introduction of such mechanisms in Ukraine could increase the level of public trust in insurance as an effective mechanism of financial protection. In addition, a transparent and accountable insurance market is an important factor in attracting international investors, who assess the level of corruption as a key risk. The EU has a developed regulatory framework that helps protect the rights of both consumers of insurance services and insurance companies. Therefore, it is critically important for Ukraine to introduce European



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regulatory standards, strengthen control over insurance payments and reform state supervision of insurance companies. Only a comprehensive anti-corruption approach will allow creating a competitive, stable and trusted insurance market.

European experience shows that effective prevention of insurance fraud is possible with the use of modern technologies, strengthening regulatory control and establishing international cooperation. Taking into account these practices can contribute to improving the Ukrainian insurance system and ensuring its transparency. Further research should focus on adapting European models to national legislation and assessing their effectiveness in Ukrainian realities.

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