

## **OPINION**

**from**

**Assoc. Prof. Radostin Vazov, PhD**

Graduate School of Insurance and Finance

of the materials submitted for participation in the competition  
for occupying the academic position "associate professor"  
of the Graduate School of Insurance and Finance

by field of higher education by field of higher education 3. Social, economic and legal sciences, professional direction 3.6. Law (Commercial and Insurance Law)

In the competition for "docent", announced in the State Gazette, No. 43 of 10.06.2022. and on the website of the Higher School of Insurance and Finance, Assistant Professor Hristina Todorova Atanasova from the Higher School of Insurance and Finance - Sofia participated as a candidate.

### **1. General presentation of the procedure and the candidate.**

By order No. 213 of 26.08.2022. of the Rector of the Higher School of Insurance and Finance, I have been appointed as a member of the scientific jury of competition for the academic position of "associate professor" at VUZF in the field of higher education 3. Social, economic and legal sciences, professional direction 3.6. Law (Commercial and Insurance Law).

Only one candidate has submitted documents to participate in the announced competition: assistant professor Dr. Hristina Todorova Atanasova from VUZF.

The set of paper/electronic materials presented by Assistant Professor Dr. Hristina Atanasova is in accordance with the Regulations for the Development of the Academic Staff of VUZF and includes the following documents: Autobiography; Copy of diploma for acquired Educational and Scientific Degree "PhD"; Monographic work with summary; List of publications after the defense of ONS "doctor" and their copies; Summaries in Bulgarian and English of the publications after the defense of the doctoral dissertation; Medical certificate; Criminal record certificate; Certificate of required experience; Evidence of participation in scientific projects; Certificate of fulfillment of the minimum national requirements for occupying the academic position "associate professor"; Reference for the original scientific contributions in the works and for the citations; Consent form for the processing of personal data in connection with participation in the contest.

Assistant Professor Atanasova is the author of more than 20 scientific publications after acquiring the Educational and Scientific Degree "PhD". For the purposes of this competition, she participated

with and submitted a total of 18 scientific papers, of which 1 monograph entitled "The Conflict of Interest in Insurance", 2 co-authored studies: "Modern forms of joint business" and "Compulsory insurance under market conditions", 3 articles: Specificity of the mutual insurance cooperative; "Compulsory tour operator liability insurance" and "Modernisation of copyright with the latest directive on the protection of copyright in the digital single market 2019/790"; as well as 12 reports from scientific conferences.

All publications are in Bulgarian and published in Bulgarian publications.

All scientific works that are outside the topic of the dissertation are accepted for review.

It is evident from the presented CV that Dr. Hristina Atanasova has an enviable teaching experience as a lecturer in the field of civil, commercial and insurance law. From 2004 to 2018, she was a teacher at the "D.A. Tsenov" Academy of Economics - Svishtov, and over the years she held the following academic positions hierarchically - "assistant", "senior assistant" and "principal assistant". She obtained a master's degree and then a doctorate degree at the University of Ruse in the field of Law. Her research interests are in commercial law, insurance law and intellectual property law. In 2018, her academic internship continued at the Faculty of Law at UNSS, where she held the academic position of "assistant" until 2021. From February 2022, he is an assistant in legal disciplines at VUZF. Her total professional experience is over 17 years.

I know the candidate personally and have direct impressions of her teaching work.

## **2. General characteristics of the applicant's activity.**

### *Assessment of educational and pedagogical activity*

Currently, the candidate holds an academic position as an assistant at VUZF. He is over 17 years old. professional experience in the academic field. He is a member of the "Accounting and Auditing" department and the Academic Council. Her academic load corresponds to the norms adopted by the university, as well as to the requirements of ZRASRB for occupying the academic position of "associate professor".

### *Evaluation of the candidate's scientific and scientific-applied activity*

Based on the documentation presented by Assistant Professor Hristina Atanasova, the following findings can be made: the candidate's research, both in terms of volume and quality, is in accordance with ZRASRB, the Regulations for its implementation and the Regulations of VUZF for occupying academic positions.

A central place in evaluating the scientific output of Assistant Professor Atanasova is occupied by the habilitation thesis on the topic "Conflict of interests in insurance".

The monograph has a volume of 241 pages and is structured in an introduction, three chapters, a conclusion and references (bibliographic reference). Of these, 226 pages are essentially an exposition. The table of contents is separated into 4 pages and the bibliographic reference - from 5 pages. The introduction is 4 pages long, and the conclusion - 7 pages. Each chapter is divided

into paragraphs and each paragraph into bullet points. In the conclusion, both the author's conclusions and the proposals for improvement of the regulatory system (*de lege ferenda*) find a place. The book is the first monographic study of conflict of interest in private law insurance theory, highlighting its uniqueness and significance. This paper is the first comprehensive study of the conflict of interest legislation in the insurance sector. It includes commentary on legal regulation, both in the public sphere and in the private sphere. Based on the substantive legal grounds for the occurrence of a conflict of interest, regulated by the Civil Code, an attempt was made to give a definition of a conflict of interest in insurance. An overview of the situations in which a conflict of interest may arise in the implementation of insurance mediation was made, and the foreign regulation in the relevant field was also examined.

Special attention has been paid to the prevention and detection of conflicts of interest in the management bodies of insurers. And finally, after a comparison between the foreign legislation and the Bulgarian one, a proposal was made to adopt a Bulgarian law.

The research is in accordance with the legislation as of August 2017.

Outside of the monograph, with the other publications with which the candidate participates, an attempt is made to investigate scientific questions in the field of private law relations.

The total number of points in the reference for the scientometric indicators of assistant professor Atanasova is 305.75, which is slightly above the required amount.

Contributions (scientific, scientific-applied, applied) and citations

Contributory moments in the habilitation work:

- Specific proposals have been made to improve the regulatory framework (*de lege ferenda*);
- Definition of conflict of interest in insurance is given;
- An overview was made of the situations in which a conflict of interest may arise when carrying out insurance mediation, and the foreign regulation in the relevant field was also examined and solutions related to this issue were given;
- A comparative characteristic was made between the arrangement of foreign and Bulgarian legislation, and a proposal was made for the adoption of a Bulgarian law.

The contribution points in the presented studies, articles and reports can lead to: comparative legal analysis between national, European and non-EU countries' legislation, critical analysis of the existing regulation, formulation of recommendations for its improvement, as well as proposals *de lege ferenda*.

The candidate's citation reference shows that she has sufficient recognition in scientific circles. Evidence of fulfillment of the minimum number of 50 points of citations for holding the academic position "associate professor" has been presented.

I have not detected any forms of plagiarism. I have no doubt about the personal contribution of the candidate in the presented scientific contributions.

### 3. Critical remarks and recommendations

The candidate's desire to present as comprehensive a content as possible leads to ramifications and not always to relevant details.

I would recommend the candidate in her future scientific activity to deepen her research in the field of private commercial and insurance relations.

### CONCLUSION

The documents and materials presented by Assistant Professor Hristina Atanasova, PhD, meet all the requirements of the Law on the Development of the Academic Staff in the Republic of Bulgaria (ZRASRB), the Regulations for the Implementation of the ZRASRB and the relevant Regulations of VUZF.

The candidate in the competition has submitted a sufficient number of scientific works published after the materials used in the defense of the ONS "doctor" and meet the minimum national requirements for occupying the academic position "associate professor". The candidate's works contain original scientific contributions. Atanasova's scientific and teaching qualifications are unquestionable.

The results achieved by assistant professor Atanasova, PhD, in the educational and research activities fully correspond to the Rules of the VUZF for the application of ZRASRB.

After getting acquainted with the materials and scientific works presented in the competition, analyzing their significance and the scientific, scientific-applied and applied contributions contained in them, I find it reasonable to give my positive assessment and recommend the Scientific Jury to prepare a report-proposal to the Academic council for the selection of assistant professor Dr. Hristina Atanasova for the academic position of "associate professor" at VUZF in professional direction 3.6. Law (Commercial and Insurance Law).

..... 2022

Prepared the opinion: .....

Assoc.Prof. Radostin Vazov, PhD