

OPINION

by

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**member of the scientific jury according to Order No. 213/ 26.08.2022 of
the Rector of Higher School of Insurance and Finance (VUZF)**

regarding procedure for academic position "Associate professor" in

Field of higher education: 3. Social, Economic and Legal Sciences

Professional Field: 3.6. Law

Scientific specialty: Commercial and Insurance Law

announced in the "State Gazette", No. 43/10.06.2022

DEAR MEMBERS OF THE SCIENTIFIC JURY,

Grounds for providing this Opinion is Order No. 213/ 26.08.2022 of the Rector of Higher School of Insurance and Finance (VUZF) in connection to the procedure for the occupation of the academic position of "Associate professor" in field of higher education 3. Social, Economic and Legal Sciences - Professional field: 3.6. Law, scientific specialty: Commercial and insurance law, published in the "State Gazette", no. 43/10.06.2022. This Opinion reflects the requirements of the Law on the Development of Academic Staff in the Republic of Bulgaria (ZRASRB) and the Regulations for its implementation, as well as the specific requirements established in the Regulations on the terms and conditions for holding academic position at the Higher School of insurance and finance (VUZF).

In the current procedure only one candidate takes part – Assist. Prof. Hristina Todorova Atanasova, PhD.

According to the requirements of the Law on the Development of the Academic Members in the Republic of Bulgaria and the regulations for its implementation, in accordance to requirements of the Procedure code for development of the Academic Members at the Higher School of Insurance and Finance (VUZF), the candidate has submitted the following documents: curriculum vitae, diploma for the acquired PhD (doctoral) degree, monographic book and scientific publications - conducted and published after obtaining the PhD degree, Reference for the contributions in the candidate's scientific publications, summaries of the scientific papers (in Bulgarian and

in English language) and other documents relevant to the current procedure, including medical certificate, criminal record certificate, evidence on participation in scientific projects, reference to the fulfilment of National minimum requirements for occupying the academic position of "Associate professor".

The candidate is a Doctor of Law (civil law and family law), obtained educational and scientific degree awarded by "Angel Kanchev" University of Ruse in 2012 - based on defending a dissertation on the topic of "Legal status of merchant branches". She holds a Master degree in "Law" from the University of Ruse and a Master degree in Insurance from the Academy of Economics "D.A.Tsenov" - Svishtov.

The is impressive the rich scientific and practical (teaching) experience obtained by the candidate. Assistant prof. Dr. Atanasova has professional experience as she has been involved in teaching and training students since 2004 onwards, working consecutively at the Academy of Economics "D.A.Tsenov" - Svishtov. at the University of National and World Economy and at the Higher School of Insurance and Finance (VUZF).

1. Analyses of the materials provided within the procedure

Hristina Atanasova, PhD is author of more than 20 scientific publications, published after acquiring a PhD (Doctoral) degree. In the current procedure, she presents scientific production materials including 18 scientific papers, out of which one monographic book, publications of 2 scientific studies, 3 articles, she has participated at scientific forums presenting total of 12 reports. Her experience includes participations in 4 scientific projects

The monographic book presented by the candidate at the current procedure titled "**Conflict of Interest in Insurance**" (ISBN number 978-619-7329-14-8), is published in 2017, including total of 241 pages. The content is divided into three chapters, presenting an important aspect of the topic of conflict of interest, additionally including content on aspects of legal regulation in insurance and performance of insurance activities.

Main focus in the monographic book presents remains the topic of distinguishing the conflict of interests from similar phenomena, such as corruption and bribery. The analysis of the manifestation of conflict of interest in the performance of public procurement procedures, developed and presented by the candidate, can be characterized as one of contributing nature. The author pays special attention to the prevention and detection of conflicts of interest in regards to governing bodies of insurers.

The book is the first monographic study on the topic of Conflict of interest in private law insurance theory. This emphasizes its significance and originality. scientific monography is the first comprehensive study on the conflict of interest legislation in the insurance sector. It presents comments on legal regulation, both in the public sector and in the private field.

The scientific interests and consistent research activities shown by Assistant professor Dr. Hristina Atanasova related to issues of insurance law are distinguishably visible over the years, with a specific contribution to the establishment, analysis and development of important aspects of theory and practice. This is also evident from the documents presented in the current procedure, including visible multidisciplinary nature of the reports established and announced as part of participation in scientific forums and conferences. Including topics such as: "*The Green Card*" system - a challenge to the law", Challenges to the law, Scientific readings in memory of Christian Takov, NBU, ISBN 978-619-233-181-8, p.359-368; "*The new rules in collective management of copyrights*"; "*Impact of international and EU law on the Bulgarian legal system*"; 2018, UNWE, pp. 285-292, ISBN 978-619-232-226-7; "*The rules for conflicts of interest among insurers, according to the new Insurance Code*", Scientific conference "Law and business - improvement of the regulatory framework" on the occasion of 25 years of Federal Law of the UNWE, 2016, Volume I, ISBN 978-954-644 -991-7; "*The contract for public-private partnership*", Collection of reports from scientific conference "Actual problems on protection of the population and infrastructure" at the National Military University - Veliko Tarnovo, 2012, item 1, pp. 94 - 101, ISBN 978-954 -753-104-8.

Among the scientific and publication activities of the candidate, those distinguishing includes two publications of scientific studies presented and a number of articles focusing on essential, important aspects of legal regulation of insurance sector and insurance activity, as well as on copyright and intellectual property rights.

In the publication titled "Compulsory insurance under market conditions" published in 2016 (in Almanac scientific studies - SA"D.A. Tsenov", item 23, 2016, ISSN 1312-3815, pp. 153 - 177) the focus is on basic organizational principles in implementing compulsory insurance activities, as well as practical aspects characterizing compulsory insurance as essential part in insurance activity.

The compulsory professional insurance is topic of separate study conducted, results from which Assist. prof. Atanasova has presented in her scientific publication titled "Compulsory professional insurance". She analysis two important terms - that of "Free profession" and that of "Regulated profession". The author also formulated specific proposals "de lege ferenda" related to the legal regulation and regulatory framework of compulsory professional insurance.

In the field of intellectual property law, the candidate Hristina Atanasova, PhD has conducted research and has presented results on aspects of insurance as context of her scientific publication titled "Insurance of Intellectual Property" (included in collection of reports, 2015, SA"D.A.Tsenov", pp. 29-33). The comprehensive presentation of the topic through the scope of Bulgarian insurance market is outstanding especially with regard to the mechanisms and actions for protection in case of violation of intellectual property rights.

2. Analyses of the scientific achievements of the candidate

Assist. prof. Dr. Hristina Todorova Atanasova participates in procedure presenting significant scientific and publication portfolio. She presents for analysis and assessment within the current procedure 1 monographic book, 2 publications of scientific studies - in co-authorship, as well as numerous publications, including articles in specialized scientific magazines and reports presented to scientific forums. It is distinguished that the candidate has introduced and published the articles and reports included into the procedure as individual author.

In the framework of the scientific production developed by Assist. prof. Atanasova, PhD has to be noted and it can be distinguished based on the references presented, as she is the author of a textbook and study book in the field of insurance law. In 2015 the author developed and published scientific textbook and study book titled "Insurance Law". Two years earlier - in 2013 Assist. prof. Atanasova, PhD has also published a study book on "Insurance law" (course lectures, case studies, tests and legislative material). Due to the fact that these specialized textbook and study books are not included into the documents presented for evaluation in the scope of this current procedure, I will not make reference on them, but I would like to note the importance and significance of these scientific publications and the overall activities based on the performance of the candidate.

I believe that the candidate's participation in achieving scientific and scientifically applied results in the field of law (especially Commercial and Insurance Law) are major. The publications and activities presented comprehensively cover the scope of the current assessment procedure.

The candidate's activities and scientific production are of interdisciplinary nature.

Main specific legal problems in the field of insurance have been systematically analysed, with focus to the relation to less scientifically developed and researches topic of practical and applied importance. Such topics include the field of Conflict of interests, as well as the specific features of mutual insurance corporation.

Positive impression has been noted regarding the selection of topics for the candidate's monographic book, where scientific achievements and knowledge have been analysed and summarized, presenting specific solutions to important practical issues and problems.

The candidate's actively teaching and research experience has to be noted as a positive characteristic.

By the personal biographical reference presented, it is visible that Assist. prof. Hristina Atanasova, PhD, has wide teaching experience in the field of civil, commercial and insurance law. She graduated from the legal faculty at "Angel Kanchev" University in Ruse in 2004 and she obtains later in 2012 a PhD degree in law in Professional field

3.6. Law (Civil and Family law) at the Faculty of Law of Ruse University "Angel Kanchev".

Her teaching and academic professional experience begins in 2004 at the Academy of Economics in Svishtov where she consecutively holds the academic position of "assistant professor", "senior assistant professor" and "chief assistant professor". She participates and conducts in seminars for students at the Academy of Economics, including disciplines such as "Fundamentals in Law", "Insurance Law" and "Legal Regulation of Intellectual Property". She has professional experience as leading academician for specialization in "Rules and procedures for conducting business", as well as experience as lecturer in the course of "Business Law". Her research interests include fields of commercial law, insurance law and intellectual property law. From 2018 to 2021, she holds the academic position of "assistant professor" at the Law Faculty of the University of National and World Economy, and since February 2022 and onwards, she holds the academic position of "assistant profession" at the Higher School of Insurance and Finance.

Based on the documents presented in the current evaluation procedure it could be concluded that the applicant has significant professional experience throughout the past several years, she presents full academic and teaching experience and activities covering the scientific field of the current evaluation procedure.

The analysis of the materials submitted to the scientific jury, established by the candidate meets the criteria and conditions for occupying the academic position of "Associate professor", including:

- possession of the educational and scientific degree of "Doctor" in the professional field of "Law" in the scientific specialty of "Civil and Family Law" - certified by diploma No. PY-HC-2012-03/19.03.2012.
- has presented original and significant scientific and scientifically applied contributions in the field of law;
- conducted significant amount of teaching activities in field related to the professional scope where the current procedure has been announced;
- for the purposes of the current evaluation procedure, the candidate has authored and published a monographic book.
- significant part of the candidate's scientific and scientifically applied achievements have been implemented in teaching and educational curriculum programmes;
- the candidate has obtained and presented significant practical experience.

3. Notes and recommendations

Based on my positive assessment of the candidate's scientific and research activities and overall scientific production, I would like to address to Assist. prof.

Hristina Atanasova a recommendation to further expand her efforts to put into practice the developed and presented by her models in the field of insurance, as well as her achievements based on the research of public-private partnerships. This will guarantee a high degree of security in both the public sphere and in the private-legal sector.

It should be emphasized that the remarks and comments presented are not of condition to decrease the value, relevance and significance to the contributions achieved by the candidate Assist. prof. Hristina Atanasova.

4. Conclusion

By the documents and materials presented, following the analyses performed, it could be evaluated that the candidate assistant professor Hristina Todorova Atanasova, PhD is an established scientist, an active and accomplishing academic and researcher.

Based on the above states, I provide a positive assessment to the documents, materials and evidences presented in the context of the current evaluation procedure on the performance and achievements of Assist. prof. Hristina Todorova Atanasova, PhD. I believe that in regards to the requirements of the Law on the Development of Academic Staff in the Republic of Bulgaria (ZRASRB) and the Regulations for its implementation, related to the established Regulations for the terms and conditions for holding academic position at the Higher School of Insurance and Finance (VUZF) **I propose to the members of the scientific jury to vote positively on providing the academic position of "Associate professor" to Hristina Todorova Atanasova,.**

I suggest to the honorable Scientific Jury to provide a proposal report to the Academic Board for the election of Assistant professor Hristina Todorova Atanasova, PhD on the academic position of "Associate Professor" in the field of higher education 3. "Social, economic and legal sciences", in professional direction 3.6. "Law" and scientific specialty "Commercial and insurance law".

23.09.2022

Member of the Scientific Jury :

/Prof. Mariela Deliverska, LL.M., Ph.D, DSc./