

SCIENTIFIC OPINION

from prof. PhD Stanislav Dimitrov,

professor in Higher School of Insurance and Finance –

Sofia (VUZF University)

of a dissertation for awarding the educational and scientific degree "**doctor**"

in Higher Education Field 3. Social, economic and legal sciences

Professional field 3.8. Economics

Author: Dilyana Atanasova

Topic: „Managing the trust rating of insurance broker”

1. General description of the presented materials

By order No. 163 of 13.05.2024 of the Rector of the Higher School of Insurance and Finance - Sofia, Prof. Doctor of Judicial Sciences Boris Velchev, I have been appointed as a member of the scientific jury to ensure a procedure for the defense of a dissertation on the topic "Management of the trust rating in an insurance broker" for the acquisition of the educational and scientific degree "doctor" in the Higher Education Field 3. Social, economic and legal sciences, Professional field 3.8. Economics, PhD program "Finance, Insurance and Assurance". The author of the dissertation is Dilyana Metodieva Atanasova. Scientific supervisor is Assoc. Professor Dr. Zhelio Hristozov.

By decision of the scientific jury dated 18.07.2024, I have been appointed to prepare an opinion on the candidate's works within the framework of the present procedure.

The materials submitted by the candidate Dilyana Atanasova include the following:

1. dissertation work;
2. abstract of the dissertation - in Bulgarian and English;
3. reference on the fulfillment of the minimum national requirements for obtaining the educational and scientific degree "doctor" in the professional field 3.8. "Economics";
4. list of publications;
5. summaries of publications;
6. declaration of originality and authenticity;
7. brief biographical data.

The doctoral student did not present an independent reference to the contributions. The author indicates the contributions in the abstract on pages 50-51.

2. Brief biographical data about the candidate

Doctoral student Dilyana Atanasova holds a master's degree in Economics, IER., from UNSS, Sofia. The candidate holds a master's degree in Insurance and Social Affairs from UNSS, Sofia.

Dilyana Atanasova has considerable experience in practice. For approximately 30 years, she held various positions in companies from the financial sector. Since 2015, he has been the managing owner of an insurance broker.

3. Analysis and evaluation of the dissertation work

In the presented dissertation, the author has correctly and clearly justified the topicality and importance of the topic.

The dissertation has a volume of 351 pages. The work is structured in Contents, Introduction, Three Chapters, Conclusion, References and Appendices. List of tables and List of figures are missing.

The doctoral student has fully complied with the technical requirements for preparing a dissertation.

In the Introduction, the author introduces the problem. Relevance, object, subject, goals, tasks, thesis and limiting framework of the research are clearly and correctly described.

Chapter One is entitled "The Essence of Brokerage in Insurance". The volume of the First Chapter is 96 pages. This part of the study is structured in three points. The role of insurance brokers in insurance is examined. The trust in the relationship insurance broker - user of insurance services is analyzed. The legal nature of the insurance broker is investigated. At the end of the chapter, conclusions from the analysis in this part of the study are formulated.

The second chapter is entitled "Analysis of the activity of insurance brokers in the Republic of Bulgaria". The volume of the Second Chapter is 121 pages. This part of the study is structured in four points. The legal regulation of the activity of the insurance broker in Bulgaria was examined. The classification of insurance brokers in the country is analyzed. An analysis of the insurance market in Bulgaria is being carried out. The results of the activity of the insurance brokers in the country are studied.

Chapter Three is titled "Managing Insurance Broker Trust Rating". The volume of the Third Chapter is 80 pages. This part of the study is structured in seven points. Digitization and types of information technologies in the activity of the insurance broker were considered. An analysis of ratings and rating agencies was performed. A system of expert evaluations is being studied to determine the trust rating of an insurance broker. A trust rating scale is formulated. A practical test of the trust rating is carried out. The management of the trust rating is under analysis.

The study ends with a Conclusion. The conclusion fully corresponds to the research carried out.

Based on the dissertation thus presented, I can assume that the research represents a significant development of the chosen topic.

The dissertation thus presented gives me reasons to assume that the dissertation of the candidate Dilyana Atanasova contains scientific and scientific-applied results that represent an original contribution to science.

The dissertation shows that the candidate has in-depth theoretical knowledge and practical experience in the relevant scientific field and abilities for independent scientific research.

4. Contributions and significance of the dissertation for science and practice

Doctoral student Dilyana Atanasova has not submitted an independent report on the contributions to science and practice of the dissertation work. In the abstract on pages 50-51, 4 contributions are listed. I fully accept the author's stated contributions to the dissertation work.

5. Assessment of dissertation publications

Doctoral student Dilyana Atanasova has submitted a reference for 3 scientific publications. The scientific publications fully correspond to the researched issues in the dissertation work.

A recommendation to the doctoral student Dilyana Atanasova is to carry out research and, accordingly, publications in co-authorship and in English.

The publications fulfill the requirements for awarding the educational and scientific degree "Doctor", enshrined in the Law on the Development of the Academic Staff in the Republic of Bulgaria (ZRASRB) and the Regulations for its implementation.

At the time of preparation of this review, there is no information that would give grounds for doubting the authenticity of the candidate's dissertation and scientific publications.

6. Assessment of compliance with minimum national requirements

According to the presented materials, I can conclude that the doctoral student Dilyana Atanasova fulfills the minimum national requirements for obtaining the educational and scientific degree "doctor" in the professional field 3.8. Economics.

7. Abstract

The abstract is 52 pages long. The abstract contains a description of the main characteristics of the dissertation work, structure and content of the work, summary presentation of the dissertation, publications on the topic of the dissertation. Like the dissertation, the volume of the auto-reference could be shorter.

The abstract of the dissertation work was prepared in accordance with the requirements adopted for similar scientific works.

8. Critical remarks and recommendations

I have no significant critical remarks and recommendations regarding the dissertation work and the presented materials of the doctoral student Dilyana Atanasova.

It is recommended that the PhD student strives to summarize and look for highlights in his research.

In addition, it would be positive to work with more literature sources.

I have the following question for the PhD student: What are the three most important factors that determine the future development of insurance intermediaries in Bulgaria?

CONCLUSION

The dissertation *contains scientific, scientific-applied and applied results, which represent an original contribution to science and meets all the requirements* of the Law on the Development of the Academic Staff in the Republic of Bulgaria (ZRASRB) and the Regulations for the Implementation of ZRASRB. The presented materials and dissertation results fully comply with the specific requirements of the Regulations for admission and training of doctoral students in the Higher School of Insurance and Finance.

The dissertation shows that the doctoral student Dilyana Atanasova **possesses** in-depth theoretical knowledge and professional skills in Professional direction 3. 8. Economics, **demonstrating** qualities and skills for independent conduct of scientific research.

Due to the above, I *confidently give my positive assessment* of the conducted research, presented by the above-reviewed dissertation work, abstract, achieved results and contributions, and **I propose to the honorable scientific jury to award the educational and scientific degree "doctor"** to Dilyana Metodieva Atanasova in the Field of higher education 3. Social, economic and legal sciences; Professional field 3. 8. Economics.

31.07.2024

Reviewer:

(Prof. PhD Stanislav Dimitrov)