

OPINION

by Assoc. Prof. Lyudmila Boykova Dikova, PhD
of a dissertation for awarding the educational and scientific degree "doctor"
in Higher Education Area 3. Social, economic and legal sciences
Professional direction 3.8. Economy

Author: Goran Kipriyanovski

Topic: INSURANCE AND THE INSURANCE MARKET IN REPUBLIC OF NORTH
MACEDONIA AND REPUBLIC OF BULGARIA

Scientific supervisor: prof. Dr. Stanislav Dimitrov

1. General description of the presented materials

By order № 401/25.10.2024 of the Rector of the Higher School of Insurance and Finance prof. Doctor of Law 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 "INSURANCE AND THE INSURANCE MARKET IN REPUBLIC OF NORTH MACEDONIA AND REPUBLIC OF BULGARIA" for acquisition of the educational and scientific degree "Doctor" in the Department of Higher Education 3. Social, economic and legal sciences, Professional direction 3.8. Economy. The author of the dissertation is Goran Kipriyanovski - PhD student at the Department of Finance, PhD program "Finance, Insurance and Assurance".

The set of electronic materials submitted by Goran Kipriyanovski are in accordance with the Regulations for the Development of the Academic Staff of VUZF (resume, copy of diplomas, dissertation, list of contributions, abstract, list of publications, order for determining the scientific jury).

The doctoral student has attached one monograph and three independent articles.

2. Brief biographical data about the candidate

Goran Kiprijanovski graduated with a Master's Degree in Economic Sciences from the International Slavic University - Saint Nicholas

The working path of the doctoral student begins in the Property Department and Claims Department in Insurance and Reinsurance Company QBE MACEDONIA-Skopje. In 2010 to 2012 The candidate is an executive director in the insurance brokerage company Legra AD Skopje. Since 2012, he has been a member of the Chamber of Appraisers of the Republic of Macedonia. In the period 2012-2017, he worked at Viner Insurance AD - Vienna Insurance Group Skopje as

Manager of assessment and liquidation of transport claims. At the same time, he worked as an appraiser at ARSO Dooel-Skopje. In 2017 he was a Manager at KIPRE CONSULTING DOOEL Skopje, and in 2019 he was an External Associate at the auditing company RSM Macedonia. From 2019 is an Insurance Broker at Insurance Brokerage Company Legra AD Skopje.

The candidate has the appropriate education and work experience to acquire the educational and scientific degree "doctor" in Higher Education Area 3. Social, Economic and Legal Sciences, Professional Direction 3.8. Economy.

3. Characterization and evaluation of the dissertation work

The structure and volume of the dissertation work are predetermined by the purpose, the set tasks and the logical sequence of conducting the research. The dissertation has a volume of 178 pages and 16 pages of appendices. It is structured in an introduction, a methodological approach in the research, an exposition in three chapters, results. The list of information sources includes 108 sources.

The dissertation thus presented gives me reasons to assume that the doctoral student's dissertation contains scientific and scientific-applied results that represent an original contribution to science. The dissertation shows that the candidate has in-depth theoretical knowledge in the relevant scientific field and abilities for independent scientific research.

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

I formulate the contributions of the dissertation work as follows:

With the scientific research, the work identifies the development of the insurance market in the Republic of North Macedonia and in the Republic of Bulgaria and gives recommendations for the application of the principle of reciprocity and solidarity and equalization and equalization of risks at an acceptable level in these two countries

Insurance is one of the key activities that identify the factors affecting the insurance market in the Republic of North Macedonia and the Republic of Bulgaria through the positive impact of capital growth, cost reduction, trade openness and financial development

Enriches understanding of the relationship between the insurance industry and changes in climate, technology, workforce and customer/societal expectations. Advocacy that insurance through the application of digitalisation, artificial intelligence and other new technologies and relevant legislative changes, combined with proactive risk management, can help minimize the occurrence of certain risks for affected individuals and communities.

5. Evaluation of publications on the dissertation work

The doctoral student has attached one monograph and three independent articles.

Publications are on the topic of the dissertation and generally allow for a precise focus on highlights of the dissertation and give the necessary publicity to the scientific contributions and to a secondary achievements and complement the development of scientific theory in this issue.

At the time of the preparation of the Review, there is no information that would give grounds to doubt the authenticity of the dissertation work and scientific publications submitted for consideration.

The review of the dissertation work shows that it is the result of personal involvement, the sources used are correctly cited and I do not detect plagiarism.

6. Assessment of compliance with minimum national requirements

Scientific publications on the topic of the dissertation research are in sufficient volume and possess undeniable research merits.

With the presented publications and with his dissertation, the candidate fulfills the national minimum requirements laid down in the Law on the Development of the Academic Staff in the Republic of Bulgaria and the Regulations for its Implementation for the acquisition of the Doctoral Doctorate in the professional field 3.8. Economy.

7. Abstract

The abstract is prepared in accordance with good academic practices and correctly reflects the essence of the dissertation in a concise form.

The author has scientific publications on the topic of the dissertation. The text of the abstract fully reflects the content and corresponds to the theses developed in the dissertation.

8. Critical remarks and recommendations

I have no critical remarks on the dissertation work, but rather a recommendation: it is possible to expand the scope of the study in the next research stage.

I recommend presentation of the results in specialized international publications with IF/IR, which will allow higher visibility of scientific results and create conditions for more intensive citation.

CONCLUSION

The dissertation work presented for consideration is an up-to-date scientific research. It fully meets the requirements for such kind of scientific developments and has indisputable scientific qualities. The publications on the subject complement the image of the candidate as a thorough specialist with serious practical knowledge, which he combines with an excellent knowledge of the currently existing theory in the field of his chosen topic.

The dissertation contains scientific and scientific-applied results, which represent an original contribution to science and meet 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 work shows that the doctoral student Goran Kipriyanovski has 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 Goran Kipriyanovski in the Department of Higher education 3. Social, economic and legal sciences; Professional direction 3. 8. Economics, doctoral program: "Finance, insurance and provision".

11/18/2024

Reviewer: Assoc. Prof. Lyudmila Dikova, PhD