

SUMMARY
of the publications,
related to participation in a competition
for the academic position of “professor”
of assoc. prof. Irena Markova, DSc

I. Monograph

Маркова, Ир. Космическо застраховане (предизвикателства, практики и решения). София, Издателство на ВУЗФ Св. Григорий Богослов, 2025, ISBN 978-619-7622-69-0, 165 с., <https://vuzf.bg/uploads/files/8431/irenamarkova.pdf>.

The relevance of the issues raised in the monograph motivates the author to explore a wide range of issues related to the economics and organization of space insurance. In the context of a broad topic, the possibilities for the development of space insurance are analysed in parallel with the progress of the space industry.

The object of the study is space risk insurance as a mechanism for enhancing the sustainable development of the space industry. *The subject* of the study is the theoretical and applied aspects of space risk insurance and their impact on the demand and supply of insurance products in space activities. The monograph defines the purpose of the study and specifies the research tasks. The limitations of the study are justified. Its information and methodological basis of the study is presented.

The first chapter analyses the state and development of the space industry on a global scale. The evolutionary changes of the space industry on a universal scale are traced. The emphasis is placed on the legislative foundations and regulations of space entrepreneurship at the international level. The territorial and sectoral dimensions of the space industry are presented.

The second chapter specifies the prerequisites for the integration of insurance coverage of space risks in business companies. The mechanism of insurance protection and the features of space insurance are substantiated. The author puts the question of the profile and significance of space risks in the context of insurance at the forefront. The author's scientific interest is directed to the issue of expert assessment and pricing in the insurance of space risks. In this regard, a general conceptual model for forming the price of insurance protection in space insurance is proposed.

The focus in *the third chapter* is on the economic effects and significance of insurance products for the space industry. A systematized classification of types of insurance products is presented according to the diversity of space activities, risks, objects and subjects in the space sector. Innovative solutions are proposed and strategic orientations are derived regarding the future development and challenges facing space insurers. The impacts of space insurance in the corporate risk management of space companies are substantiated. A survey was carried out, which allows the author to validate to a certain extent the formulated research theses and subtheses in the monograph.

In *the conclusion*, generalizations are made and three groups of conclusions are formed regarding the three chapters, separated in the monograph. The hindering factors in the application of space risks are derived. Based on the results of the analyses in the monographic work, the author outlines and presents several areas for future scientific research in the subject under consideration.

II. Articles and reports published in scientific journals, referenced and indexed in world-renowned databases of scientific information (Scopus, Web of science)

Markova, I. Space insurance – innovations and challenges for the insurance business. – *Business management*, 1/2025, ISSN: 0861-6604-print, ISSN: 2534-8396-online, <https://bm.uni-svishtov.bg/title.asp?title=3097>, pp. 102 – 118.

The study focuses on the theoretical and applied aspects of insurance in the aerospace industry. The author's aspiration is to substantiate the role of space insurance as one of the main methods of increasing corporate security in space companies. The increased insurance needs and interests in the space sector in recent years have stimulated innovations in insurance activity and posed new challenges for insurers. The harmonious combination of insurance with the prevention and limitation of the impact of space risks is a prerequisite for effective corporate risk management in the space sector.

The article proposes a model of the space insurance market and analyses the relationships between its entities. The interrelationships between the space industry and the insurance business are substantiated.

III. Articles and reports published in non-refereed peer-reviewed journals or published in edited collective volumes

Маркова, Ир. Влияние на застрахователната култура върху потребителското търсене. – *Пари и култура*, No4, 2020, ISSN 2683-0965, <https://drive.google.com/file/d/1oGF4Qy1K5jWQ1T1eefT-sixyeQPHNHmw/view>, с. 17– 41.

The article „Influence of insurance culture on consumer demand“ deals with the influence of the insurance culture on the consumer demand of insurance products.

The study is focused on three aspects of the problem. Firstly, the term insurance culture is presented as an economic category and the interrelations with other types of cultures are discussed on that basis. Secondary, the elements of the insurance culture are pointed out and the influence of the insurance culture on the demand of insurance protection. Thirdly, the role of the insurance marketing for increasing the insurance culture is studied and the indicators for measuring the level of the insurance culture are presented.

Мишева, Ир. Здравните застрахователни продукти – фактор за здравната реформа у нас. – *Банки, инвестиции, пари*, 2008, бр. 7-8, ISSN 1311-7947, с. 28 – 31.

The paper focuses on the specifics of health insurance products and health insurance relationship involving medical staff, patients, insured customers, health institutions, insurers, etc. The initiation of the health reform in Bulgaria is related with occurrence of new requirements with respect to the actors in the health care. These requirements are resulting basically from the changes in the health insurance system and from the overall objective for acquiring of an European type health care system.

The article draws the conclusion that some of the problems in healthcare can be solved by implementing adequate insurance protection, offered through health insurance and Professional Liability Insurance for medical personnel.

Мишева, Ир. Маркетингова ориентация на застрахователните дружества в процеса на евроинтеграция. – *Банки, инвестиции, пари*, 2006, бр. 9 – 10, ISSN 1311-7947, с. 25 –29.

With Bulgaria's membership in the EU, new requirements are placed on the activities and financial stability of insurers. The article focuses on the need to update and innovate in terms of the marketing policy instruments of insurers in the new market conditions. The development of the national within the European insurance market determines the processes of unification and harmonization of insurance activities on a global scale. With the entry of foreign insurers into the national insurance market, Bulgarian insurers are faced with the challenge of operating in a changing competitive environment.

Based on the analysed statistical information on the practice of developed European countries, such as France, Germany, Spain, Great Britain, the author finds that insurers use various placement bodies in the pursuit of improving marketing relationships with customers. The article emphasizes the importance of marketing research in terms of the behavior of insured persons, insurance intermediaries and other participants in the insurance market.

Мишева, Ир. Пласментната политика на българските застрахователи в европейския застрахователен пазар. – *Банки, инвестиции, пари*, 2007, бр. 10, ISSN 1311-7947, с. 4 – 8.

The globalization in insurance and the integration of the Bulgarian insurance market into the European market determine the directions in the development of insurance activity in our country.

Competition in the insurance market requires making adequate marketing decisions related to the placement activity of Bulgarian insurers. The study of the process of forming the placement policy in insurance is a key factor in the implementation of the large-scale marketing policy of companies.

The article justifies the process of building and implementing the placement policy in insurance. The components, interrelationships and dependencies between the individual stages (levels) in the studied process are analysed.

Markova. Ir. Insurance culture and consumer demand in the personal insurance market in Bulgaria – *Money&Culture*, 3/2024, ISSN 2683-0965, pp. 3 – 16, https://drive.google.com/file/d/10u_SDcKQHO9MfXQ58TTFV667glWJiiR_/view

The article raises the question of the influence of the insurance culture of the population on consumer demand in the personal insurance market in Bulgaria. The

emphasis is placed on the process of forming the insurance culture as an economic category, which underlies the manifestation of consumer behavior in the insurance market.

The study uses generally accepted statistical methods and indicators to measure the level of insurance culture in the “Personal Insurance” industry in the country.

The factors that hold back consumer demand for insurance in the “Personal Insurance” industry on the national insurance market are identified. The main guidelines for increasing the insurance culture and stimulating demand in the personal insurance market in our country are outlined.

Markova, Ir. Innovations in the insurance business – implementation and economic effects. – *International Journal of Education and Social Science*, Vol. 12 No. 1, Feb., 2025. ISSN 2410-5171 (Online), ISSN 2451-1246 (Print), published by Research Institute for Progression of Knowledge, <https://ijessnet.com/2025/03/04/vol-12-no-1/>, pp. 17 – 22.

The article emphasizes the importance of innovation for the sustainable development of insurance companies. Growing threats from cyber risks, rapid technological progress, increased consumer demands are the main factors that determine the need for innovation in the insurance business. To stimulate innovation, the insurance industry is increasingly investing in modern technologies such as Artificial Intelligence (AI), blockchain technologies, cloud technologies and big data analysis.

The article analyses the prerequisites and effects of implementing innovations in the insurance business. The process of implementing innovations and choosing an innovation strategy in insurance activities is presented and justified.

Маркова, Ир. Арт застраховане – иновационни решения и тенденции за развитие на застрахователния пазар. Трудът и социалната защита в условията на глобални обществени, икономически и социални промени. *Сборник с доклади от Юбилейна научна конференция*. София, ИК – УНСС, 2023, ISBN 978-619-232-731-6, <https://www.cceol.com/search/book-detail?id=1199767>, с. 195 – 202.

The research focuses on bringing out the specific features of the insurance of works of art. In the context of the two elements of the insurance market – demand

and supply – the complicating factors in the placement and consumption of art insurance are justified.

The author's scientific interest is oriented towards substantiating the need for innovations in the insurance business and formulating basic guidelines for the development of art insurance.

Мишева, Ир. Застраховането в туризма – проблеми и насоки за развитие. Девета национална конференция „Глобални, национални и корпоративни процеси и политики през посткризисния период: очаквания, предизвикателства, решения в застраховането и осигуряването”, Свищов, 7-8 октомври 2010 г. *Сборник с доклади и презентации*, Свищов, АИ „Ценов”, 2010, ISBN 978-954-23-0499-9, с. 120 – 133.

The tourism industry is one of the main drivers of the country's economy. Tourism is a broad sector that includes a wide variety of tourism activities. However, the wide range of activities in the tourism sector is accompanied by numerous risks, the manifestation of which leads to a number of adverse consequences.

The article focuses on the wide range of types of insurance intended for the tourism sector. The factors that determine the specificity of insurance in tourism are derived and analysed. In this regard, the article presents a classification of the types of tourism and justifies the prerequisites that influence the development of tourism activity in the country. Based on current statistical information, the visits of tourists to the country and Bulgarian citizens traveling abroad are analysed. The need and the state of insurance of the tourism sector in Bulgaria are presented in an argumentative manner. The guidelines for the development of insurance in tourism are formulated.

The relevance of the questions raised in the article is associated with the requirement for flexibility of the insurance service and the offering of appropriate insurance products that meet the increased consumer evaluation criteria, respectively the insurance interests of both tourists and tourism operators and organisations.

Мишева, Ир. Застрахователната култура – индикатор за състоянието на застрахователния бизнес в България. Десета национална конференция „Застрахователният и осигурителният пазар: реалности, визия, очаквания и приоритети за управление на промяната”, София, 3-4 ноември 2011 г. *Сборник с доклади и презентации*, София, изд. „Авангард Прима”, 2012, ISSN 978-954-323-994-8, с. 189 – 195.

The report states that there is a wide variety of author's interpretations of the concept of “culture”. A large number of publications are devoted to organizational, respectively corporate or company culture. However, the subject of insurance culture is still poorly represented in scientific research. The need for a comprehensive study of the level of insurance culture as an element of people's consumer behavior is outlined.

The topicality of the issues related to insurance culture requires the study of the specifics of its manifestation in a theoretical aspect, on the one hand. On the other hand, an analysis of the indicators by which the level of insurance culture in our country could be measured is required.

The report presents and calculates the indicators “insurance density” and “insurance penetration” for a seven-year observation period in the “Property Insurance” and “Personal Insurance” branches. The values of the indicator “gross premium income growth rate” from property insurance and from personal insurance have been calculated and analysed. Based on the calculated values of the indicator “premium income elasticity coefficient” in the two insurance branches, the author's conclusions about the state and level of the insurance culture in Bulgaria have been highlighted.

Мишева, Ир. Иновации в пласментната политика на застрахователното дружество. *Сборник научни доклади*. Научен форум „Иновациите: двигател за икономическия растеж – 2015”, 26 октомври 2015 г. (организира от ВУЗФ във връзка с изпълнението на проект BG051PO001-3.3.06-0053/13.08.2013 „Повишаване качеството на образованието и на научните изследвания в областта на бизнесинженерството за изграждане на икономика, основана на знанието (иновациите) и финансите”, финансиран от Оперативна програма „Човешки ресурси”и осъществен в партньорство с ИИИ към БАН). София, Издателство Св. Григорий Богослов, ISBN: 978-954-8590-32-7, с. 101 – 117.

Competition in the insurance market determines the insurers' tendency to introduce innovations in all business processes in insurance. Innovations related to the placement activity of insurance companies are one of the strongest competitive advantages. The functioning of insurers in a dynamically changing environment forces insurers to improve their placement policy. Effective placement activity based

on innovations in insurance is a guarantee for increasing the competitiveness and prosperity of companies in the long term.

The article substantiates the prerequisites for introducing innovations in the placement activity of the insurance company. Guidelines for implementing innovations in the placement policy of the insurer are formulated.

Мишева, Ир. и Кр. Славева. Информираност на потребителите на здравни услуги за застраховка „Професионлна отговорност” на медицинския персонал. Юбилейна пета национална конференция „Актуални проблеми на застраховането и осигуряването – 2006”, Свищов, 5-6 юни 2006 г. *Сборник с доклади и изказвания*, Свищов, АИ „Ценов”, 2006, ISBN-10: 954-9737-05-5, ISBN-13: 978-954-0737-05-9, с. 80 – 98.

The report raises the issue of the awareness of health service users about the Professional Liability Insurance of medical personnel. The relevance of the issue provoked the decision of the authors to conduct a survey of consumer awareness about this type of insurance. In the context of the main goal, two sub-goals have been formulated: first, to study the awareness of health service users about the availability of Professional Liability Insurance of their personal physician; second, to study the awareness of the respondents about the rights of patients and the possibilities for proving medical error, omission or negligence.

Based on the results of the empirical study, the authors draw reasoned conclusions. The conclusion summarizes that the topic of the awareness of health service users about the rights of patients and the benefits of Professional Liability Insurance of medical personnel should be considered from different perspectives, namely: from the perspective of the patient, the medical personnel, the insurer and the Bulgarian Medical Union. This would be a prerequisite for increasing the legal, health and insurance culture of people, on the one hand, and on the other – for improving the mechanism of Professional Liability Insurance for medical personnel.

IV. Studies published in non-refereed peer-reviewed journals or published in edited collective volumes

Маркова, Ир. Застраховане на космически рискове в контекста на опазването на околната среда. – *Бизнес и право*, София, Издателски комплекс – УНСС, 2025, ISSN (print): 2603-3437, ISSN (online): 2603-3445, <https://business-law.unwe.bg/bg/journalissues/article/11667>, бр. 2 (22)/2023, с. 32 – 66.

The study describes the insurance as a mechanism for increasing national security in the state policy on environmental protection against space risks. Their wide range figures out the scientific relevance of our analysis. On the one hand, these risks affect the development of the space industry, and on the other, the development of the international space insurance market. So, we could classify them considering the insurance point of view. The results emphasise the importance of space risk insurance, considering environmental protection at the micro and macro levels.

Маркова, Ир. Контролингът в застрахователната дейност – прилагане и възможности. – *Годишник на ВУЗФ*, София, изд. „Св. Григорий Богослов”, 2018, том XII, ISSN 1312-7918, с. 124 – 161.

The study examines issues related to the strategic management of the insurance company. The emphasis is on the need to implement controlling on the insurance activity and the use of its ability to enhance the competitiveness of insurers. In this regard, the need for innovation in the management of companies is underlined as important for the successful functioning of the national insurance market.

The structure of the study consists of an introduction, two parts, conclusion and bibliography.

The introduction specifies the target, argument, object and purpose of the study. The purpose of this study is to present the characteristics of controlling as an element of the strategic management of the business unit and on this basis to explain its specificity in its use in the insurance company.

The first part presents the main characteristics of controlling in the business unit. It outlines the number of definitions and author's views on the nature of the term in question. Furthermore it outlines the characteristics of controlling that are reflected in its goals and objectives, functions and role in the activities of enterprises and companies.

It is concluded that the characteristic of the controlling management system is its focus on studying the components of the market environment and adapting the activity of the companies and the organizations to the conditions of change. Building a controlling management system means giving priority to company activities such as planning, control, reporting. The creation an information system for collecting, processing and transmitting information about the company business environment is

a factor for the adequate implementation of the planning and control, respectively for the achievement of the company goals.

The second part presents the preconditions that define the need for controlling in insurance sector. It is concluded that the implementation of targeted adaptive management in the comprehensive insurance activity require the establishment of a business process management system in the companies. A condition for achieving positive financial performance in the insurance business is the implementation of innovation in management by senior management. The construction of a controlling system in the insurance company is seen as a new management approach in the insurance business.

The author also analyses the tools and types of controlling applied by insurance companies. According to the author, the use of strategic and operational control tools makes it possible to quantify the processes and actions of the insurance company order to achieve the objectives and results.

The conclusion summaries the main argument that the controlling system is a necessary element in the management structure of the insurance company. Its functioning is related to forecasting and analysis of future events that affect insurance business. It is based on the introduction of new information technologies, the introduction of new management approaches, analysis of insurance interests, the motivation of insurance specialists, as well as taking into account factors such as: market, demographic and cultural environment, socio-economic and political environment in the country.

Therefore, controlling in insurance can be defined as a management process, an element of general insurance management, related to the fulfilment of economic and managerial functions and the solving of strategic and operational tasks in order to achieve the market and financial goals of the company. Effective insurance management, implemented in a highly competitive environment, will be increasingly determined by the successful application of the control system in the structure of an insurance company.

Мишева, Ир. Контролинг в управлението на застрахователното дружество. – *Научни трудове*, София, Издателски комплекс – УНСС, том 2/2014, ISSN 0861-9344, <https://unwe-research-papers.org/bg/journalissues/article/5986>, с. 63 – 96.

This survey deals with questions concerning the application of controlling in insurance. The emphasis is on the specific characteristics of strategic and effective

controlling as elements of insurance management. The attention is drawn to their basic tools and their significance for the insurance practice. Examines are the ABC-analysis and analysis of the costs of business processes in the insurance company. The survey presents the potentialities of the financial results analysis of insurance and the analysis of the competitiveness of the insurance company.

In the introduction the aims, the thesis, the object and the tasks of the survey are formulated.

The main part of the survey emphasizes on the positioning of “Controlling” in the structure of the company. This part presents the connection of controlling with the other types of management in the structure of the insurance company. The research outlines the role of controlling in the realization of insurance business processes. The survey reveals some impeding factors in the application of controlling in insurance and specifies some methods for overcoming them.

In the final part the author makes the conclusion that the potentialities of controlling will provoke the insurers to use its tools in the future to increase the effectiveness of insurance. Controlling has become a philosophy related to the strategic thinking of the managers of insurance companies, aiming at stable and successful development of insurance business in the future.

Маркова, Ир., Поповянски, Г. и Н. Денчев. Социалното предприемачество в застрахователния бизнес – синергия към устойчиво развитие на икономиката. – *Годишник на ВУЗФ*, том XVI, 2024, София, Издателство на ВУЗФ Св. Григорий Богослов, 2025, ISSN 1312-7918, с. 99 – 118, <https://vuzf.bg/uploads/files/8432/%D0%93%D0%9E%D0%94%D0%98%D0%A8%D0%9D%D0%98%D0%9A16.pdf> (<https://vuzf.bg/godishnitsi>).

The study examines the specifics of social entrepreneurship in insurance activity and proposes an approach to defining this term from an insurance perspective. The emphasis is on the role of social entrepreneurship in the insurance sector in stimulating demand and supply in the insurance market, on the one hand. On the other hand, the emphasis is placed on the role of insurance companies in implementing social initiatives and solving social problems in the pursuit of sustainable economic development. The importance of social entrepreneurship as an element in the strategic management of the insurance company is highlighted. The need to propose a model for social entrepreneurship in combination with insurance activity is justified. The relationships between participants in social entrepreneurship

and the insurance business are analysed. The foreign experience of leading insurance companies in the field of social entrepreneurship is presented.

Misheva, Ir. Le risque “piraterie” dans de champs de l'assurance maritime – problèmes et perspectives. *ANNUAIRE de droit maritime et océanique*, TOME XXXVI – 2018, Université de Nantes, France, ISSN: 1259-4962, p. 497 – 519.

The study analyses the status and trends in the development of piracy risk insurance in marine insurance. The essence and features of piracy risk from an insurance perspective are analysed. The focus is on the specifics of insurance products that cover piracy risk and that are offered on the market by marine insurers.

The study identifies and justifies the price factors when assuming piracy risk as the insurer's responsibility.

In the conclusion of the study, the author concludes that companies that can afford to assume piracy risk as their responsibility must improve the management of insurance-technical risk, use innovative risk management methodologies and apply a flexible pricing policy. In addition, insurers should participate in preventive activities and cooperate with international organizations and governments of countries whose coastal waters are threatened by the risk of “piracy”, as well as assist in international legal regulation and reduction of pirate activity.

V. Published university textbook or textbook used in the school network

Драганов, Хр. и **Ир. Мишева**. Имуществено и лично застраховане. София, Унив. изд. „Стопанство”, 2008, ISBN: 978-954-494-904-4 (Chapter XIV in co-authorship, Chapter XV, item 2.1., pp. 265 – 268; item 3, pp. 272 – 291).

The textbook examines the specifics of accident insurance. The concept of “accident” in the context of insurance is characterized. The specifics of the insurance contract in accident insurance are presented. The types of “Accident” insurance are presented.

The textbook examines the specifics of the health insurance contract. The types of health insurance products are presented and a characteristic of the health insurance offered on the national insurance market is made.

After examining the topic, questions for self-training of students are posed and key concepts and terms used in the researched topic are derived.

Драганов, Хр., Илиев, Б., **Мишева, Ир.** и В. Василев. Анализ на дейността на застрахователното дружество. София, Унив. изд. „Стопанство”, 2008, ISBN 978-954-494-928-0 (Chapter XV, pp. 278 – 288).

The textbook discusses the topic “Analysis of the financial activities of the insurance company”. The author systematises the types of financial relations that arise when carrying out insurance activities. The structure of the financial resources of the insurance company is clarified. The movement of cash flows of the insurance company is analysed. The emphasis is on the specificity of the types of financial operations in insurance. The mechanism for the formation of the funds and reserves of the insurance company is explained.

After examining the topic, questions are posed for self-training of students and key concepts and terms used in the topic are highlighted.

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Sofia

Signature: /s/
(assoc. prof. Irena Markova, DSc)