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SOME PECULIARITIES OF SOCIAL INSURANCE IN EUROPE (ON THE EXAMPLE OF GREAT BRITAIN, GERMANY AND SWEDEN)

Abstract. In thisarticle we would like to research theEuropean experience in the field of regulation of the social insurance system, mechanism of ensuring interests of all sides in functioning of this system, organization of voluntary pension savings. There are some peculiarities and special characteristics of the social insurance in the different European countries, such as equal contribution, equal pension and grant. Today the pension system of Great Britain, Germany and Sweden is presented by the multilevel system of pensions, which consists from:

1. state;
2. professional;
3. additional (personal pension insurance).

The system of European pension insurance provides issue of old-age pensions, disability and occasion of loss of the supporter, sick pays, unemployment, pregnancy and childbirth, labor mutilation or occupational disease, funeral grant. Contributions to the national system of social insurance are paid by the employer and the worker, or independently by the people in case of self-employment or lack of the constant place of work. Insurance through the enterprises (production social insurance) belongs mainly to the system of provision of pensions and temporary disability benefits. The businessmen, who are carrying out production,usually receive the social insurance tax benefits.

Keywords:pension insurance, social risks, social payments, retirement age, insurers, employers, social fund, pension savings, fixed contributions, pension system.

In our article we would like to explore some peculiarities of social insurance in Europe (on the example of Great Britain, Germany and Sweden),extent to which those in need of income support, the unemployed and others not in work in particular, are both entitled to social benefits and in receipt of them as well as the adequacy of the benefits concerned in the sense of providing an acceptable level of income. The economic and financial crisis, which has now affected most parts of Europe for the past 5 years, or so and which has seen unemployment rise to high levels in many countries and attempts by governments to contain the upward pressure on social welfare expenditure has given added importance to this issue. The analysis focuses, in particular, on those of working age with income 60% of the median, which is the conventional indicator of those at risk of poverty. These are not necessarily the people to whom social support is directed in EU Member States. Even though minimum income schemes intended to prevent the income of households from falling below a particular level operate to varying degrees in all countries, the level in question is not typically the same as defined for the indicator and will tend to take account of other resources available to the household in addition to their annual income. While such resources, in the form especially of accumulated savings, are difficult to identify from the data available, it is possible to distinguish those households which appear to be materially deprived and which, accordingly, can be assumed to have limited access to other sources of purchasing power to supplement their income.

The central concern, therefore, is with those aged 18-59 with (equalized household) income the at-risk-of-poverty threshold and who live in households identified as being materially deprived, according to the indicator. It should be noted that the age group is defined to exclude those below 18, most of who are