

ception of the need for and benefits of compulsory insurance of civil liability of vehicle owners;

Second, the improvement of living standards, thus increase the level of solvency of citizens.

Thirdly, to reduce social tension and increase trust in insurance companies through the implementation of insurance liabilities.

An important feature of the European insurance market is the presence of direct claims settlement by compulsory insurance of civil liability of owners of vehicles. Such a system exists in many developed insurance markets, including in Belgium, Italy, France, Belarus, the Russian Federation. Feature of direct claims settlement is that unlike usual for Ukrainian insurance market process, compulsory civil liability insurance policy holders as the victim turns to «own» the insurer who sold it to the service. The

insurer also receives compensation from the insurer's liability culprit in the event.

Therefore, it is the priority of the developed insurance market in Ukraine on compulsory insurance of civil liability of owners of land transport is an important means of insurance protection as the socio-economic and political significance and necessity reality with the development of the national economy. Ukraine – an important state for European road traffic. The state of economic relations, market transformation of the national economy of Ukraine's accession to international markets necessitate the development of the insurance industry, taking into account international experience and national characteristics. Moreover, given the current situation, the harmonization of national legislation with European standards settlement of this type of insurance is one of the areas of integration into the European space.

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PERSPECTIVES FOR PRIVATE SEZS INTRODUCTION IN UKRAINE

Perhaps the most notable trend of the special economic zones (SEZs) development worldwide has been the growing number of privately owned, developed, and operated zones. The key factor behind the rise of private zones is the realization that such facilities can be profitably operated on the part of developers, and that the burden such SEZs place on government resources can be reduced.

The entry of the private sector into zone development has also changed the range of facilities, services, and amenities available within zones. Recent trends tied to the increase in private zone development include the development of SEZs and industrial estates on an integrated rather than stand-alone basis, increased specialization of facilities catering to the unique needs of target industries and the

provision of a greater range of business support services and specialized facilities.

The article examines the legal framework for the establishment and operation of industrial parks in Ukraine, which are seen as the most probable format for private SEZs in the country. By the letter of law, any natural or legal person can initiate the establishment of an industrial park, but in practice their creation exclusively by the state is envisaged (as industrial parks are part of the “national projects” program). Moreover, analysis shows that present legal regime of industrial parks has inherited major shortcomings of the former special economic zones regimes, namely, selective approach to picking beneficiaries of the

special treatment and principal reliance on incentives, which are likely to prove economically inefficient.

International experience suggests that the recommended approach is to adopt an industrial park model that incorporates, inter alia, following principles: a) promotion of private rather than public development of parks, as the former appear to be better economic performers; b) simplified regulatory environment within an industrial park, including a «single window» for obtaining all necessary governmental authorizations and permits; c) encouraging parks to compete on the basis of facilitation, facilities, and services rather than on the provision of incentives.

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RIGHT OF DEFENSE OF DEBTOR IN MORTGAGE LEGAL RELATIONSHIP (CIVIL LEGAL ASPECT)

The article is devoted researching conceptions of protection of civil rights and interests in the civil law of Ukraine, and also necessity of researching of protection of rights for a debtor in mortgage legal relationships.

Author analyses present scientific sources, and make conclusion that research of protection of rights for a debtor in mortgage legal relationships was not conducted, however it is actual.

In the article paid attention that traditionally in most researches an accent is done on the protection of rights for a creditor in obligation from violation by

the debtor. In fact, the main problem in the previous periods of development of mortgage relations was that principal reason of failure to return of credit was an unwillingness of debtor to return it, because he did unconscientiously. At present day a debtor economically does not can execute his obligation.

Author analyses two basic conceptions of protection of civil rights and interests, which are presented in literature. By first conception right of defense is a part of equitable civil right, and realized at violation of other parts of civil right. From the point of view of other research-