

Artificial Intelligence is becoming more able-minded and dexterous. This thought is fascinating and terrifying at the same time. What happens when we lose control over super intelligence? Is it possible?

Nowadays a few famous scientists such as Elon Musk and Stephen Hawking have impact on the evolution of intelligent machines. Elon Musk has believes that technology development is excellent in the area of artificial intelligence,” it is growing at a pace close to exponential”. But nobody can say that this mental power will be friendly with regard to human beings. Also, professor of Cambridge University Stephen Hawking says that the creation of powerful artificial intelligence will be “either the best, or the worst thing, ever to happen to humanity”.

To my mind, Artificial Intelligence has lately been the central problem of contemporary society because electronic circuits inside robots are millions times faster and more efficient than the human brain, so it’s obvious that machine can think and perform faster than its creator.

Computers can learn how to do things that humans sometimes do not know how to do – they can build complex algorithms, analyze in advance hundreds of operations to be carried out. For instance, neural network can get experience analyzing past mistakes and fix them to never make them again.

There exist some particular areas in which computers outperform humans. For example, the best chess player was defeated by artificial intelligence. Another fact is that a computer has never lost in a game of crosses and toes. Being better in games is just the beginning. But what if Artificial Intelligence becomes more competent in other fields? How will AI affect your job, will it make up your work obsolete? What functions will be left to us, people?

I think that we should come up with some solution to the problem of controlling Artificial Intelligence since with fast growth of super intelligence we will hardly be able to keep up with our rival – Artificial Intelligence.

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DEVELOPMENT CONDITIONS OF UKRAINIAN INSURANCE WITH ORIENTATION ON THE USA AND CANADA

According to my previous research, where I referred to European countries and compared features of insurance system, I concluded that Ukraine has its own advantages and disadvantages in such area. In this research, I decided to consider and find the sufficient methods, which would be necessary and most efficient for implementation in Ukraine.

European countries are developed enough in the area, because governments of these counties have realized an importance of health and social security in forming a happy

society. In Ukraine just small part (0,00098 per cent) of state budget goes for Social Security. Moreover, our legislation doesn't allow neither residents, nor non-residents to provide opportunities for existence and funding of such institutions.

At the beginning of this year, America for the first time in a while has experienced a shutdown, when democrats and republicans didn't find a common ground with regard to budget allocation. So, for few days state enterprises were working with no money. In economics, it means America hasn't account for billions. Every "ideal" system has improvement destinations.

To understand structure of medical insurance, we should understand that there are almost all hospitals are private, unlike Ukrainians. Patient payments forms with different sources, like own charges, private insurance or state. There is also some differentiation of family income. If it's bigger than average, family loses its right to social insurance and have to pay approximately 500 \$ monthly. In this way United States federal budget gain significant incomes. Insurance and medicine in the USA are almost the same definitions. Therefore, if you don't have your insurance in case of illness you have to pay a small fortune. Insurance firstly was implemented for additional income and to provide safety in the second place. The USA follows this rule.

Insurance system in Canada is less complicated. There are 2 main kinds of life insurance. The first one is called as "Term". That is unreturned transfers for death insurance, which must be paid monthly. In case of cessation, insurance also cancels. When a person reaches 75 years, this insurance also automatically stops. If a person does not die before this age, then all the money paid to them irretrievably passes to the property of the insurance company. Accordingly, if a person dies before reaching this age, then the insurance premium in the assigned amount is paid to the survivors.

The second type of insurance is called as "Whole life". That means that charges go to the policy account, accumulate there, and in the case of a person's death they are given to survivors together with interest (on average, it is 6-8% per annum) and the insurance amount. The peculiarity of this type of insurance is that the value of the monthly payment is determined once when the contract was concluded, depending on the amount of insurance and the age of the person, and subsequently does not change. In addition, with this insurance, after 10 years of payment, a person can continue to make payments (for the growth of savings), and either cut them off for a certain period, or even stop it.

Unfortunately, both variants don't take into account risks, like crisis, inflation or other economic terms, which can devalue these investments. That is matter only in case of strong country, which can provide wealth of country by other measures. In Ukraine, it doesn't seem to be relevant approximately for the next 7 years.

In general, Ukrainians don't see an urgent need to provide the compulsory medical insurance. Researching and analyzing foreign practices, we can see an importance of implementation of such mechanism. We already are moving in facilitation of bureaucratic procedure. So, it's time to build a strong base for our future. The necessary instruments of comparative advantage in different countries' insurance system are the driving force and key elements of that.

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