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UNIVERSITATEA DE STAT DIN COMRAT
MOLDOVA RESPUBLİKASI ÜÜRETİM HEM AARAŞTIRMALAR MİNİSTERLİİ
KOMRAT DEVLET UNİVERSİTETİ

Conferința științifico-practică internațională
«Știință. Educație. Cultură»

«Bilim. Üüretim. Kultura» halklararası bilim-praktika konferenţiyası

35-a ANIVERSARE A UNIVERSITĂȚII DE STAT DIN COMRAT CULEGERE DE ARTICOLE

VOLUMUL I

Științe economice
Tehnologii informaționale, matematică și fizică
Agricultură și industria alimentară
Drept și științe politice

KOMRAT DEVLET UNİVERSİTETİNİN 35-üncü YIL DÖNÜMÜ BİLİM YAZILARI TOPLUMU

TOM I

Ekonomika bilimneri
İnformaţiya tehnologiyaları, matematika hem fizika
Küü çorbacılıı hem işletmä industriyası
Hak hem politika bilimneri

KOMRAT, 2026

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INSURANCE PROTECTION FOR MOTOR TOURISTS AS A FACTOR IN THE SUSTAINABILITY OF THE INTERNATIONAL TOURISM MARKET

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Abstract The article substantiates the role of insurance protection for motor tourists as one of the key factors in ensuring the sustainable development of the international tourism market. Particular attention is paid to motor third-party liability insurance within the international 'Green Card' system as a tool for the financial, legal, and social protection of international road traffic participants. It is proven that the 'Green Card' system performs not only compensatory but also regulatory and behavioural functions, influencing the responsibility of motor tourists and confidence in international travel. The study identifies a high concentration in the insurance services market and the growing role of digital and service-based solutions in enhancing the effectiveness of insurance protection. It is argued that the development of innovative insurance products and the alignment of Ukrainian legislation with European standards create the necessary prerequisites for the sustainable development of international motor tourism.

Keywords: insurance in tourism, motor insurance, liability, risk, travel management, tourism.

In the current conditions of the global tourism market development, international tourism remains one of the most dynamic components of the global economy. International transport plays a crucial role in its functioning, with motor transport gaining increasing importance as a means of ensuring mobility, flexibility, and accessibility of travel.

The transformation of tourism demand is accompanied by a growing consumer preference for independent travel planning, driven by the development of digital booking services, navigation, and information support. As a result, an increasing number of travellers undertake international journeys using their own motor vehicles, which highlights the issues of risk management and the provision of adequate insurance protection during cross-border movements.

For Ukraine, these processes have a particular specificity in the context of full-scale war, which has significantly altered the structure of tourism flows, population mobility, and travel patterns. On the one hand, the role of motor tourism has grown as the most accessible and controlled method of movement; on the other hand, there has been an increase in risks associated with road safety, differences in the legal requirements of states, and the financial liability of international traffic participants.

Under such conditions, motor third-party liability insurance for tourists acquires particular importance as a fundamental element of the safety and sustainability of the international tourism market. The international 'Green Card' insurance system serves as a vital tool for the legal and financial protection of drivers outside their country of vehicle registration, ensuring compensation for

damages in the event of road traffic accidents and compliance with the legislative norms of the host countries.

Compulsory motor third-party liability insurance (CMTPL) is a specific type of insurance aimed at protecting the pecuniary interests of entities (both individuals and legal entities) who own land vehicles in the event of their liability for damage caused to the life, health, and property of third parties as a result of a road traffic accident [1].

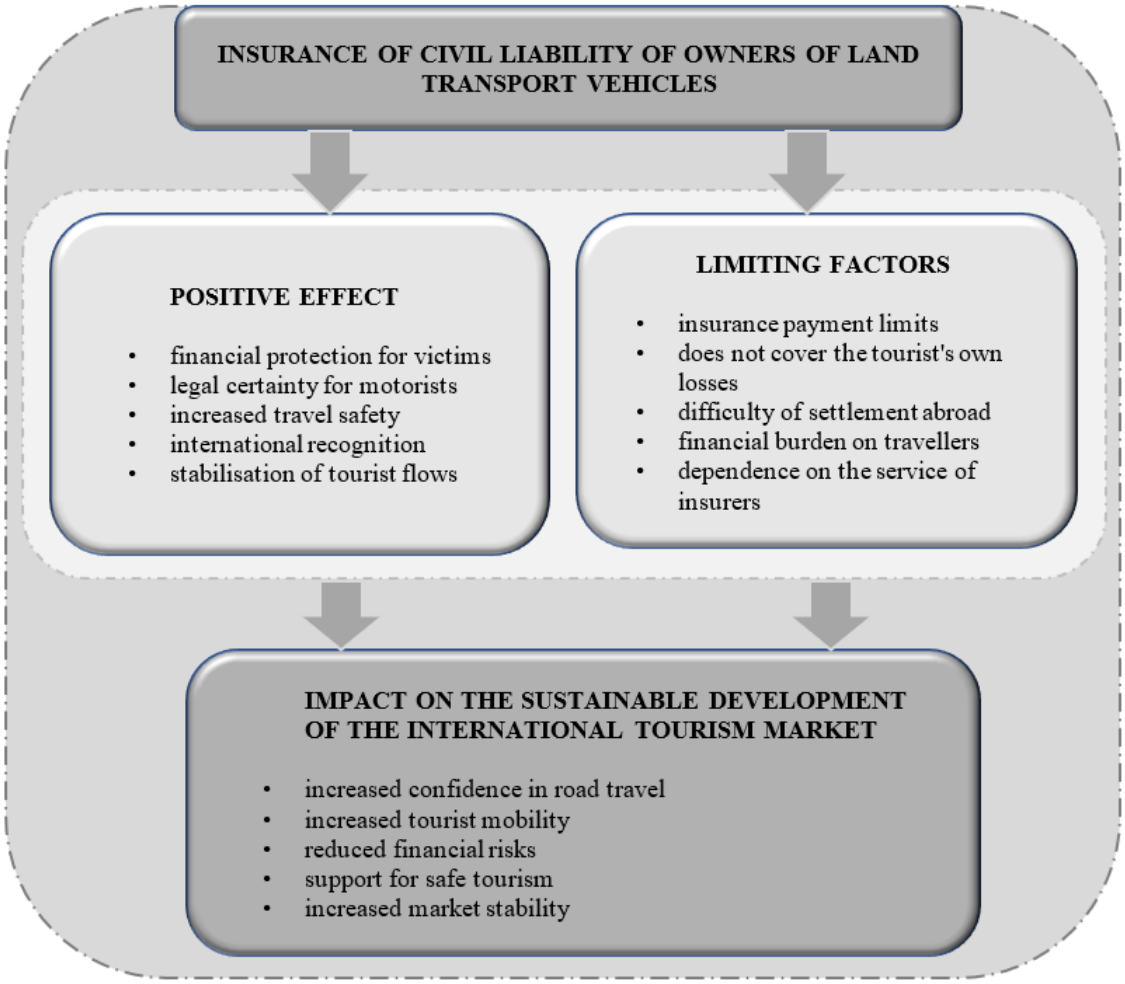


Figure 1. The role of motor third-party liability insurance in ensuring the sustainable development of the international tourism market

Sources: developed by the authors

Motor third-party liability insurance for tourists performs not only a compensatory function but also comprehensive financial, social, and legal functions within the international tourism system. This instrument provides financial protection for victims, establishes legal certainty for international traffic participants, influences tourists' behavioural patterns regarding safe movement, and facilitates the integration of national tourism markets into the international space. The combination of these effects determines the impact of insurance on the stability of tourist flows and market development in the long term. The generalised role of civil liability insurance in the context of international tourism market sustainability is presented in Fig. 1.

The implementation of these functions in Ukrainian practice is based on a clear legislative distinction between types of insurance protection. According to current legislation, two main types of insurance contracts exist in Ukraine: a domestic compulsory motor third-party liability insurance contract, which is valid exclusively within the territory of Ukraine, and an international contract – a

compulsory motor third-party liability insurance contract valid within the territories of the member states of the 'Green Card' international motor insurance system [2].

For policyholders planning cross-border trips, the use of standardised insurance products unified with the requirements of the international insurance system is provided. The validity period of such policies ranges from 15 days to one year, allowing insurance protection to be adapted to the purpose and duration of the motor tourists' stay abroad. A special role in ensuring the accessibility of these products is played by the full digitalisation of the process: according to legislative novelties, the transition to the electronic form of contracts minimises paper-based workflow and simplifies the conclusion procedure. The issuance of contracts is mandatory accompanied by the entry of information into the unified centralised database of the Motor (Transport) Insurance Bureau of Ukraine (MTIBU), which not only guarantees the transparency of operations but also ensures effective real-time control over the existence and validity of insurance coverage.

An analysis of the institutional structure of the market indicates a gradual expansion of the circle of entities: thus, as of January 2026, twelve insurers with full membership in the MTIBU operate within the international 'Green Card' system, which is one company more compared to the previous year. The results of the assessment of key performance indicators of insurers in this segment for 2024 (Table 1) indicate a high level of market concentration, where dominant positions are held by such leading companies as 'TAS' Insurance Group, 'Ukrainian Insurance Group', 'Knyazha Vienna Insurance Group', and 'PZU Ukraine'. It is their share that accounts for the bulk of written insurance premiums and the provided insurance protection.

Table 1. Rating of Insurance Companies in 'Green Card' International Insurance for the 12 Months of 2024*

Insurer	Insurance Premiums, thousand UAH	Insurance Claims, thousand UAH	Claims Ratio, %
TAS IG	1 395 984	430 816	30,86
Ukrainian Insurance Group	759 232	455 901	60,05
Knyazha	605 763	236 775	39,09
PZU Ukraine	542 573	176 273	32,49
Oranta	471 820	99 371	21,06
Persha	432 059	149 710	34,65
Guardian	371 444	286 492	77,13
INGO	368 006	136 804	37,17
UTIC (Ukrainian Transport Insurance Company)	275 039	93 649	34,05
VUSO	152 081	70 847	46,58
ARX	151 159	44 695	29,57

**Sources:* compiled by the authors based on data [3]

In terms of the number of settled insurance claims under international 'Green Card' insurance contracts in 2024 (Fig. 2), the leading positions are held by 'TAS' Insurance Group and the Ukrainian Insurance Group (USG). These companies made payments for 3,191 and 3,174 insurance cases, respectively. The market share of each of these insurers is approximately 20% of the total volume of paid claims, which indicates their pivotal role and the high concentration of this segment of the insurance market.

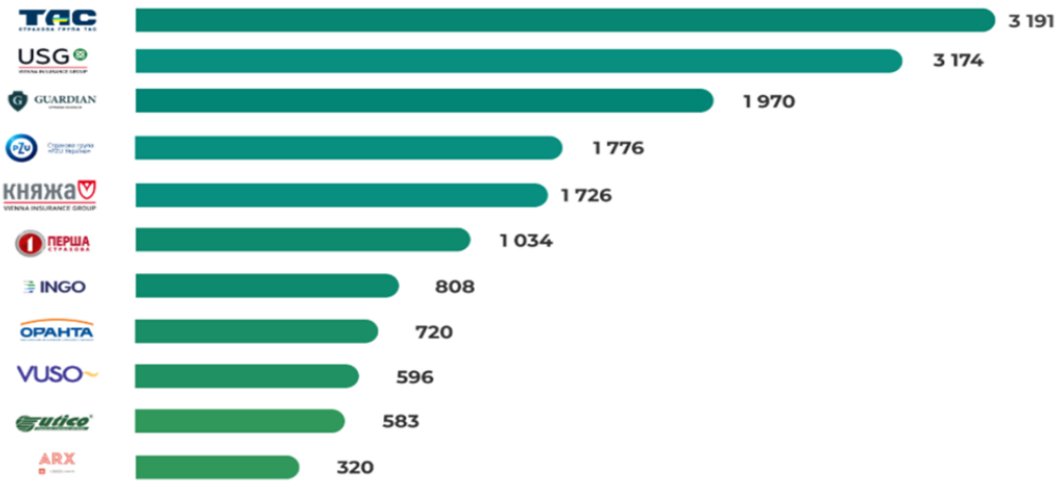


Figure 2. Rating of insurance companies by the number of paid claims under 'Green Card' contracts in 2024, units*

**Sources:* [4]

The dominance of leading insurers within the 'Green Card' system has a direct impact on the behaviour of motor tourists, as the stability of claim settlements and corporate reputation shape the level of trust in insurance protection mechanisms during international travel. The awareness of having effective financial and legal coverage reduces the subjective perception of risk, stimulates traveller mobility, and encourages the choice of motor tourism as a form of international travel. Consequently, this reinforces the sustainability of the international tourism market, as insurance acts not only as a tool for loss compensation but also as a behavioural factor ensuring the predictability, safety, and continuity of tourist flows, even in conditions of heightened uncertainty.

Significant volumes of payments under 'Green Card' contracts confirm the high socio-economic importance of this type of insurance for Ukrainian vehicle owners, as it provides genuine financial and legal protection and effective claims settlement outside the country.

In the context of Ukraine's European integration, a priority task remains the completion of the adaptation of national insurance legislation to the requirements of Directive 2009/103/EC. A key stage of this process is Ukraine's accession to the Multilateral Agreement between national bureaux, which provides for the abolition of border controls for insurance certificates at the borders with EU countries. The implementation of this mechanism will contribute to increasing the mobility of motor tourists, simplifying international transport, and creating additional prerequisites for the recovery and development of inbound tourism.

The increasing role of insurance as an element of safe tourism is linked to the implementation of innovative and digital solutions, the development of tourism insurance infrastructure, and the enhancement of insurance product quality. The use of Artificial Intelligence, Big Data analytics, and personalised policies allows for more effective risk management, the mitigation of road traffic accident consequences, and an increase in the level of trust among motor tourists. At the same time, the development of service-oriented insurance remains a vital direction through the expansion of cooperation with assistance companies to provide prompt support for tourists abroad.

Consequently, insurance protection for motor tourists is an essential institutional element of the sustainable development of the international tourism market. The 'Green Card' system performs not only a financial compensation function but also creates the legal and behavioural prerequisites for safe tourist mobility, enhancing confidence in international travel. In the context of European integration and Ukraine's post-war recovery, the development of innovative insurance solutions, the digitalisation of services, and the harmonisation of national insurance legislation with European standards provide the foundation for increasing the competitiveness of Ukrainian motor tourism and its integration into a sustainable model of international tourism development.

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NEUROMARKETING - UNDERSTANDING THE INFLUENCE OF EMOTIONS AND MEMORY ON CONSUMER BEHAVIOR THROUGH THE MEDIATING ROLE OF ARTIFICIAL INTELLIGENCE AND DIGITAL CUSTOMER EXPERIENCE

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Abstract. Historically, companies shouted their message into a void, hoping something would stick. Today, the approach has shifted toward a more intuitive "conversation" between a brand and the human brain. By leveraging advanced data analysis, businesses have moved past guesswork; they now act as architects of Digital Experience (DX), designing virtual environments that mirror how our minds naturally process information. The process begins with Neuromarketing, which acts as the compass. It tells us that for a brand to be successful, it must first spark a positive emotional reaction and then anchor that feeling in the consumer's memory. This engagement acts as a "mediator," turning raw digital interaction into a lasting mental impression. When all these elements align, the digital experience serves as the final, persuasive bridge. It ensures that when a customer is ready to make a choice, the memory of that brand is the most vivid, positive, and trusted option available to them.
Key words: Artificial intelligence, Digital experience, Neuromarketing, Consumer behavior, Memory encoding.

Introduction

Neuromarketing is an innovative approach to marketing those studies how the brain responds to advertising and other marketing stimuli. The term was coined in 2002 by Ale Smidts, but the foundations were laid back in the 1990s. One of the pioneers was Gerald Zaltman, who developed the ZMET method to identify consumers' hidden thoughts and feelings. Companies spend more than 400 billion USD on advertising every year. However, traditional methods are often ineffective because they are based on the words of consumers themselves, who cannot always accurately explain their decisions [1, 2]. Neuromarketing allows us to directly study the brain's response and obtain more accurate data.

This approach has become particularly relevant in the digital age, especially during and after the COVID-19 pandemic. Modern technologies such as artificial intelligence, blockchain, and the Internet of Things make neuromarketing an even more powerful tool. The neuromarketing market is