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MOTIV OSIGURANJA U NEMAČKOM POLITIČKOM DISKURSU O EVROPSKIM INTEGRACIJAMA

ORIGINALNI NAUČNI RAD

Apstrakt

Od eskalacije ukrajinske krize 2013. godine, u nekoliko navrata zabeležene su izjave zvaničnika i političara Savezne Republike Nemačke o tome kako saradnja unutar struktura Evropske unije predstavlja neku vrstu polise osiguranja za tu zemlju. Autor navodi da je takva terminologija korišćena u političkoj retorici u prenesenom značenju kako bi se ilustrovala prednost članstva u Evropskoj uniji u kontekstu spolj-nopolitičkih i bezbednosnih izazova. U tom smislu, Evropska unija je prikazivana kao zaštitna mreža za svoje članice u okviru pogoršanih odnosa s Rusijom, zbog uloge te zemlje u izazivanju i dinamici krize u Ukrajini (i izvan nje). Pored toga, predmet analize je i izmenjena percepcija u vezi s politikom proširenja Evropske unije, odnosno način na koji se ta politika sagledava kao sredstvo za unapređenje evropskih bezbednosnih i drugih političkih interesa. Nakon kratkog osvrta na geopolitičku prirodu rizika od rata u Ukrajini, autor analizira izjave državnih zvaničnika SR Nemačke, pokušavajući da ih razjasni kroz teorijske pristupe u domenu međunarodnih odnosa, s jedne strane (npr. konstruktivizam, liberalni međuvladin pristup, realizam), kao i kroz tehničko-konceptualna određenja pojma „osiguranje“ i s tim povezane elemente, s druge strane.

Ključne reči: *polisa, Nemačka, Evropska unija, članstvo, rat, sigurnost, Rusija*

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I. Uvod

„Naše jedinstvo je naše životno osiguranje.“
Analena Berбок, ministarka spoljnih poslova
Savezne Republike Nemačke²

Od 2022. godine, evropski kontinent pogođen je geostrateškom krizom koju je izazvao napad na Ukrajinu. Ta kriza je ishodovala sveobuhvatnom „sekuritizacijom“ različitih evropskih politika, od napetosti na području energetike (gde je već godina uočljiva),³ preko odbrane, do politike proširenja Evropske unije. Kad se govori o sekuritizaciji, govorimo zapravo o procesu utvrđivanja pretnje po nacionalnu ili nadnacionalnu bezbednost na osnovu subjektivnih pre negoli objektivnih procena ili percepcije opasnosti, koja se uočava u vojno-bezbednosnom, političkom, ekonomskom, društvenom segmentu i segmentu životne sredine.⁴ U toku pandemije kovid 19 uočena je još jedna dodatna dimenzija ovog fenomena – segment javnog zdravlja i izazovi u međunarodnoj saradnji u tom pogledu.⁵ Zapravo, ceo taj proces može se pratiti u najmanju ruku od Majdanske revolucije 2013/2014. godine naovamo, od kada su odnosi između Rusije i Evropske unije obeleženi velikim napetostima, sankcijama i sve većim ograničenjima u saradnji. Sekuritizacija sve većeg broja politika i segmenata Evropske unije predstavlja širi tematski okvir za razumevanje istraživačkog problema: način i razlozi za korišćenje termina „osiguranje“ u političkom diskursu u Nemačkoj.

Radi se o najuticajnijoj državi članici Evropske unije i zemlji koja je u svojim odnosima s Rusijom napravila kopernikanski obrt koji se u literaturi naziva „Zeitenwende“ (smena epohe).⁶ Ta prekretnica u odnosima usledila je nakon decenije dozirane saradnje Moskve i Berlina koja je, tokom mandata kancelarke Angele Merkel, bila obeležena ekonomskim pragmatizmom, uprkos narušenim političkim odnosima. Pojedini autori su razvoj odnosa dve strane u protekloj deceniji slikovito nazvali sintagmom „od istočne politike do mrazne politike“.⁷ Naime, dok su političke relacije

² Auswärtiges Amt, Videogrußwort von Außenministerin Annalena Baerbock zur 32. Ostseeparlamentarierkonferenz (BSPC), 2023, <https://www.auswaertiges-amt.de/en/newsroom/news/baerbock-baltic-sea-parliamentary-conference/2613958>, pristupljeno: 30. 11. 2023.

³ Marco Siddi, „Identities and Vulnerabilities: The Ukraine Crisis and the Securitisation of the EU-Russia Gas Trade“, *Energy Security in Europe. Energy, Climate and the Environment* (editor Kacper Szulecki), Cham, 2018, str. 251–273.

⁴ Richard J. Kilroy, „Securitization“, *Handbook of Security Science*, (editor Anthony Masys), Cham, 2018, str. 1–19.

⁵ Konsultovati zbornik: *Razvojni pravci Evropske unije nakon pandemije KOVID-19* (urednici Nevena Stanković, Dragana Dabić i Goran Bandov), Beograd, 2020.

⁶ Marina Kostić, „Zeitenwende and the German National Security Policy: Analysis of the First National Security Strategy“, *The Review of International Affairs*, 1188, LXXIV/2023, str. 79–105.

⁷ Tuomas Forsberg, „From Ostpolitik to ‘frostpolitik’? Merkel, Putin and German foreign policy towards Russia“, *International Affairs* 92: 1, (2016), str. 21–42.

s Rusijom svakako neprestano podvrgavane sve većim ograničenjima (npr. ciljane sankcije spram pojedinaca koji se povezuju sa štetnim aktivnostima po ukrajinski teritorijalni integritet, zamrzavanje njihove imovine i sl.), energetska saradnja, kao važan segment za funkcionisanje najrazvijenije evropske privrede, nastavljena je razvojem megaprojekta Severni tok 2, kao i izgradnjom drugih gasovoda.⁸ Energetska zavisnost evropskih zemalja od Moskve predstavljala je, te i dalje verovatno predstavlja, ključni ekonomski izazov u narušenim odnosima dve strane.

Autor navodi da upotrebu termina „osiguranje“ u političkom diskursu nemačkih zvaničnika ne treba tumačiti doslovno, u kontekstu osiguravajuće delatnosti, već u prenesenom značenju, kao metaforu za zaštitu i privilegije koje pruža članstvo u Evropskoj uniji. To je jasnije tim pre što u kontekstu osiguravajuće delatnosti ne postoji koncept osiguranja koji bi se odnosio na čitavu zemlju. U daljem toku rada autor će se osvrnuti na konceptualna određenja termina „osiguranje“, njegovu primenu u političkoj retorici, geopolitičke rizike, kao i teorijska pojašnjenja iz kog razloga je taj termin adekvatan za upotrebu u nastupima državnih zvaničnika.

II. Geopolitički rizici u kontekstu osiguranja: kratak osvrt

Pre prelaska na razmatranje upotrebe termina „osiguranje“ u prenesenom značenju kao osnovnog motiva u ovom istraživanju, u ovom delu autor će pružiti kratak osvrt i na geopolitičku prirodu rizika koji se povezuje s ratom u Ukrajini. Rat se percipira kao posebna vrsta geopolitičkog rizika – negativnog fenomena koji se manifestuje u svim granama privredne delatnosti, uključujući i oblast osiguranja. Geopolitički rizik ratnog sukoba je važan za razumevanje uloge i konteksta osiguranja, kako u prenesenom, tako i u privrednom smislu te reči.

Geopolitički rizici podrazumevaju širok spektar događaja koji nije ograničen samo na terorističke napade, političke nemire i druge nepovoljne fenomene, već je primenljiv i na kontekst rata kao najnepovoljnijeg fenomena koji prožima sve oblasti društvenog i ekonomskog života, oblikujući kako unutrašnje tako i prekogranične prilike.⁹ Ahmed i ostali navode da napad na Ukrajinu ishoduje udarom na finansijska tržišta koji predstavlja presedan, tim pre što se radi o dve velike zemlje koje su globalni proizvođači hrane i energije.¹⁰ Pored direktnih tragičnih posledica po živote i imovinu u Ukrajini, postoji i niz posrednih ishoda koji mogu opstati više godina,

⁸ Andreas Umland, „Germany’s Russia Policy in Light of the Ukraine Conflict: Interdependence Theory and Ostpolitik“, *Orbis*, 66, 1/2022, str. 78–94.

⁹ Wael Hemrita, Mohamed Sahbi Nakhlic, Insurance and geopolitical risk: Fresh empirical evidence, *The Quarterly Review of Economics and Finance* 82 (2021) 320–334.

¹⁰ Shamima Ahmed, Rima Assaf, Molla Ramizur Rahman, Fariha Tabassum, „Is geopolitical risk interconnected? Evidence from Russian-Ukraine crisis“, *The Journal of Economic Asymmetries*, Volume 28, 2023, e00306, ISSN 1703-4949, <https://doi.org/10.1016/j.jeca.2023.e00306>.

počevši od onih povezanih s pooštavanjem ekonomskih, finansijskih i trgovinskih ograničenja, preko međunarodnih posledica usled smanjene dostupnosti ključne robe (energenata, đubriva, žitarica), do velikih odštetnih zahteva po različitim osnovama.¹¹

Primarne brige kompanija u pogledu budućnosti njihovog poslovanja u datom geografskom regionu tiču se onih oko obima šteta, kao i razmatranja mogućnosti (ili nemogućnosti) daljeg poslovanja u dotadašnjem obliku. U jednom međunarodnom izveštaju o političkim rizicima za 2022. godinu, u kontekstu napada na Ukrajinu, čak 56% ispitanih kompanija izrazilo je bojazan od toga da njihovo poslovanje bude podvrgnuto diplomatskim sporovima.¹² U kontekstu sve obuhvatnijeg distanciranja od Rusije, ali i trgovinskih sporova između Sjedinjenih Američkih Država i Kine, geopolitička zabrinutost zauzima sve prominentnije mesto u proceni adekvatnosti poslovanja, što nije zaobišlo ni osiguravajuću delatnost.

Kako se navodi u analizi *Financial Times*-a (Fajnenšal Tajms), sukob u Ukrajini višestruko će promeniti pristup upravljanju rizicima: (1) dubinsko znanje raznorodnih, složenih i eskalirajućih geopolitičkih rizika postaje suštinski bitno kako bi se izazovi prepoznali pre negoli prerastu u probleme; (2) poimanje najgorih scenarija zahteva ponovno razmatranje, naročito imajući u vidu nedostatak uzimanja u obzir nekog oblika poraza Ukrajine (i zapadnih saveznika), što ima veze i sa višedecenijskim mirnodopskim komformizmom u Evropi; (3) lideri moraju da sagledaju stvari iz što više uglova, budući da je u upravljanju rizicima suštinski važno razmotriti što više scenarija i aktivnosti za predupređivanje štete; (4) stare tehnike upravljanja rizikom postaju relevantnije nego ranije, pogotovo u kontekstu lanaca snabdevanja.¹³

Rastući geopolitički rizici, uključujući i one na istoku Evrope, doprineli su jačanju firmi koje su fokusirane na osiguranje u kriznom kontekstu. Imajući u vidu značaj Ukrajine na svetskom poljoprivrednom tržištu, nakon prvobitne nemogućnosti plasiranja robe usled blokade ukrajinskog dela Crnog mora, došlo je do međunarodnih inicijativa pod pokroviteljstvom Ujedinjenih nacija u nastojanju da se na neki način iznađe barem delimično i privremeno rešenje. To je ishodovalo inicijativom za bezbedni transport žita i namirnica iz ukrajinskih luka, koja je omogućila makar delimično plasiranje poljoprivrednih proizvoda koji su bili zarobljeni u ratnoj zoni.¹⁴ Nakon povlačenja Rusije iz sporazuma 2023. godine, na scenu su stupile firme poput „Marsh McLennan“ (Marš Mek Lenan), s kojima je ukrajinska vlada sklopila javno-privatni

¹¹ Nick Robson, „How the Russia–Ukraine Conflict Is Impacting Insurance Across Industries“, *BrinkNews*, <https://www.brinknews.com/how-the-russia-ukraine-conflict-is-impacting-industries/>, pristupljeno: 29. 1. 2024.

¹² Sam Wilkin, „2022 Political Risk Survey Report“, 2022, <https://www.wtco.com/en-au/insight-s/2022/03/2022-political-risk-survey-report>, pristupljeno: 27. 1. 2024.

¹³ Bigger Picture (Financial Times Partner Content), Four ways the conflict in Ukraine will change the approach to risk management, 2023, <https://biggerpicture.ft.com/global-risks/article/four-ways-war-in-ukraine-will-change-approach-to-risk-management>, pristupljeno: 27. 1. 2024.

¹⁴ Videti: Miloš Petrović, Multidimenzionalna priroda rizika u kontekstu rata u Ukrajini, *Tokovi osiguranja* 1/2023, str. 43–58.

sporazum o pružanju velikog osiguravajućeg pokrića po osnovu ratnih rizika, za brodove koji izvoze poljoprivredne proizvode iz ukrajinskih luka.¹⁵ Takvi primeri pokazuju da, naročito u slučaju prolongiranih konflikata poput onog u Ukrajini, i kompanije koje se bave osiguranjem pokazuju veću spremnost za poslovanje u rizičnim okolnostima, što s druge strane doprinosi makar delimičnoj amortizaciji posledica po snabdevanje i lance poslovanja.

III. Percepcija članstva kao polise osiguranja u nemačkom političkom diskursu

Spoljna politika Nemačke već dugo vremena oblikovana je u kontekstu dva šira procesa: transatlantski kontekst (bliski odnosi s Vašingtonom, uključujući i članstvo u Severnoatlantskoj alijansi) i evropski kontekst (uloga Nemačke u evropskom povezivanju, u koordinaciji s najvećim i najuticajnijim susedom, Francuskom).¹⁶ Pored toga, kao ekonomski najdominantnija evropska privreda, Nemačka je dugo godina gradila i odnose sa Rusijom kao energetsom silom. U širem pogledu, ta dimenzija se naziva i „Ostpolitik“ (istočna politika), a ogledala se u tome da su Berlin i Moskva pragmatično saradivali prethodnih decenija na energetske projekte koji su, na ovaj ili onaj način, snižavali značaj Ukrajine kao tranzitne zemlje za energente iz Rusije.¹⁷ Ti antagonizmi su u političkom smislu postali naročito očigledni pre desetak godina.

Dok u kontekstu napada na Ukrajinu bezbednosni aspekt predstavlja važan segment u razumevanju članstva u Uniji kao okvira za osiguranje blagostanja zemlje (o čemu će više reći biti u narednom poglavlju), motiv osiguranja je i ranije bio korišćen u političkom etru kako bi se istakla prednost članstva u EU. Tako je Mihael Rot (Michael Roth), poslanik u Bundestagu, još 2016. godine izjavio: „Evropa – to nije samo igralište za tehokrate opsednute detaljima. Evropa – to nije ludilo uniformnosti i poravnavanje razlika. Naprotiv: Evropa je naš ostvareni san o raznolikosti, garant naših pojedinačnih životnih planova i naše osiguranje života u burnim vremenima krize! To bi trebalo mnogo češće imati na umu kad ponovo dođemo u sumnju u smisao i vrednost Evrope.“¹⁸

¹⁵ Ian Smith, Isobel Koshiw, Ukraine reaches deal with insurers for grain shipments, 2023, <https://www.ft.com/content/1b29860d-763d-4157-a816-4eacb868ef23>, pristupljeno: 29. 1. 2024.

¹⁶ Miloš Petrović, „Political relations between Germany and the United States during the Trump presidency“, *Europe in changes: the old continent at a new crossroads* (editors Katarina Zakić and Birgül Demirtaş), Belgrade, 2020, str. 278.

¹⁷ Andreas Umland, „Germany's Russia Policy in Light of the Ukraine Conflict: Interdependence Theory and Ostpolitik“, *Orbis*, 66, 1/2022, str. 78–94.

¹⁸ Michael Roth, Gastbeitrag von staatsminister michael roth: europa – unsere lebensversicherung in stürmischen krisenzeiten, 2016, <https://www.treffpunkteuropa.de/gastartikel-von-staatsminister-michael-roth-europa-unsere?lang=fr>, pristupljeno: 10. 12. 2023.

Od početka ukrajinske krize 2013. godine naovamo, politički odnosi između Rusije i Evropske unije, pa i Nemačke kao njene najuticajnije članice, nazaduju. To nazadovanje treba sagledati u kontekstu sposobnosti političkog međunarodnog uticaja koji svaka od strana poseduje. S jedne strane, Rusija sebe smatra zasebnom silom u međunarodnim odnosima, a njena pozicija mahom počiva na tzv. „tvrdoj moći“ (vojno-bezbednosnim kapacitetima), velikim energetske potencijalima, kao i zajedničkoj istoriji, tradiciji i kulturološkoj bliskosti s ostatkom postsovjetskog prostora. S druge strane, moć Evropske unije je „meka“ – ona počiva na „sposobnosti da svoje susede privoli da žele ono što ona želi“.¹⁹ Susedi žele što bliže političke i ekonomske veze sa Unijom, što Brisel uslovljava reformskim procesima; to se odnosi kako na politiku proširenja, odnosno na zemlje koje preduzimaju reforme radi ispunjavanja uslova za pristupanje EU, tako i za najbliže partnere, s kojima Unija saraduje na brojnim političkim, ekonomskim, bezbednosnim i drugim pitanjima, čak i izvan članstva (npr. sa Norveškom). Promovisanjem vrednosti, normi i standarda u svom susedstvu, Evropska unija jača i svoju moć.

Upravo u sukobu između „tvrde“ i „meke moći“ leži i razumevanje specifične pozicije Evropske unije (i njene najuticajnije zemlje, Nemačke) u okolnostima koje su otpočele 2013. godine, a doživele svoj vrhunac sveobuhvatnim napadom na Ukrajinu 2022. godine, koji je ishodio zauzimanjem i pripajanjem brojnih teritorija na istoku te zemlje od strane Rusije. S jedne strane, rat ponovo bukta na evropskom kontinentu, velikih je razmera i odvija se nedaleko od samog centra Evrope, duž granica Evropske unije. Rat je zapravo takvih razmera da su usledile tektonske promene u nemačkoj spoljnoj politici (zaustavljanje izgradnje i puštanja u pogon gasovoda Severni tok II, izdvajanje stotinu milijardi evra za naoružavanje, isporuke vojne pomoći Ukrajini i sankcije Rusiji „koje predstavljaju presedan“).²⁰ Takođe, rat se podudario i sa smenom vlasti u Nemačkoj, tj. okončanjem dugogodišnje vladavine Angele Merkel i samim početkom mandata Olafa Šolca, što je bio delikatan trenutak za tu zemlju u kontekstu preispitivanja odnosa s Moskvom.

„Zajedno smo jači nego ovaj rat“, navela je ministarka spoljnih poslova Nemačke, Analena Berбок, na forumu u Berlinu u oktobru 2022. godine.²¹ U istom govoru je navedeno: „Danas, u ovoj situaciji, većina ljudi u Evropi, u Nemačkoj, zna šta je važno. U ovoj situaciji, naša najveća snaga je suštinska: naša evropska kohezija, naša solidarnost s onima kojima je potrebna naša podrška. Solidarnost nije cilj sama po sebi. Ona je osnov naše kolektivne bezbednosti. Ova evropska solidarnost je naše životno osiguranje“.²²

¹⁹ Joseph Nye, „Soft Power“, *Foreign Policy* 80, 1990, str. 153–171.

²⁰ Miloš Petrović, Maja Kovačević, Ivana Radić Milosavljević, *Srbija i Evropska unija dve decenije nakon Soluskog samita*, Beograd, 2013, str. 196.

²¹ „Deutsche Botschaft Tallinn, Zusammen sind wir stärker als dieser Krieg“ – Außenministerin Baerbock beim Berliner Forum Außenpolitik – Auswärtiges Amt, 2023, <https://tallinn.diplo.de/ee-de/themen/politik/baerbock-berliner-forum/2559528>, pristupljeno: 10. 12. 2023.

²² • Podvukao autor ovog rada.

Ova izjava može se tumačiti iz više uglova. Najpre, govori se o značaju Evropske unije kao zaštitnom mehanizmu u kontekstu invazije na Ukrajinu. Radi se o političkoj zajednici koja je i sigurnosnog karaktera, u smislu da su njene granice podložne odbrani od strane svih članica. To je naročito važna stvar za istočne članice, poput Poljske, baltičkih država i Rumunije, koje se nalaze u neposrednom susedstvu velikog evropskog rata. Članstvo u Evropskoj uniji predstavlja njihovu bezbednosnu garanciju da se sukob neće preliti preko njihovih granica. Činjenica da su navedene države i članice NATO-a pruža dodatnu garanciju u tom pogledu. U kontekstu izjave nemačke ministarke, članstvo u Evropskoj uniji treba tumačiti u kontekstu privilegija koje se odnose na njihove građane, ali i na obaveze u pogledu solidarnosti.

Osiguranje života vezuje se za osiguranje osobe u kontekstu ugovorenog događaja i vremena važenja polise, pri čemu je, u slučaju nastupanja tog događaja, osiguravač u obavezi da nadoknadi nastalu štetu.²³ Imajući u vidu gorenavedenu izjavu, osiguranje se može izjednačiti s klauzulom o međusobnoj odbrani, kao i drugim privilegijama članstva, dok se pod osiguravačem, odnosno pokroviteljem usluge osiguranja, podrazumeva da se radi o Evropskoj uniji. Evropska unija je garant blagostanja država članica, a države članice su dužne da se pridržavaju svojih obaveza u pogledu harmonizacije s evropskim normama i standardima, kako u političkom, ekonomskom i spoljnopoličkom smislu, tako i u finansijskom. Dodatno simbolično može poslužiti paralela o polisi osiguranja; kao što ugovarači osiguranja zaključivanjem i plaćanjem polise obezbeđuju sebi određeni nivo zaštite, tako i države članice Unije putem godišnjih kontribucija budžetu Evropske unije osiguravaju svoj set privilegija koje proističu iz članstva.

Nemačka ministarka diplomatije ponovo je, u sličnom kontekstu u toku posete Sloveniji u decembru 2023. godine, govorila o bezbednosti. Ističući potrebu da se politika proširenja Evropske unije načini delotvornijom, Berbokova je istakla da je „svima potrebna EU koja će ostati 'bezbednosno sidro' Evrope“, dodavši da su Slovenija i Nemačka ujedinjene u tome da ojačaju zajedničku Evropu, da je učine prikladnom za budućnost i uključe zemlje Zapadnog Balkana u tu sredinu. „Za nas je jaka Evropska unija, baš kao i NATO, nezamenljivo životno osiguranje u neizvesnim vremenima“, rekla je Analena Berbok naglasivši i da zemlje Zapadnog Balkana „potpuno i apsolutno“ pripadaju Evropskoj uniji, te da je njihovo priključenje u bezbednosnom interesu svih.²⁴

Imajući u vidu navedeno, može se konstatovati da se primena termina „osiguranje“ u retorici nemačkih političara primarno povezuje s kriznim trenucima, gde se Evropska unija posmatra kao neka vrsta zaštitne mreže u slučaju nepredviđenih

²³ Mile Bijelić, *Osiguranje i reosiguranje*, Zagreb, 2002, str. 292–293.

²⁴ Tanjug, Berbok: Zemlje Zapadnog Balkana „apsolutno i potpuno“ pripadaju EU, 2022, <https://www.rts.rs/lat/vesti/politika/5322303/berbok-zemlje-zapadnog-balkana-apsolutno-i-potpuno-pripadaju-eu.html>, pristupljeno: 10. 12. 2023.

i nepovoljnih situacija. Dodatno, ne samo da se članstvo aktuelnih država članica percipira kao prednost (kako u bezbednosnom tako i u drugom pogledu, npr. u pogledu uživanja pojedinačnih sloboda i privilegija), već se i učlanjenje drugih evropskih država posmatra kao unapređenje prednosti čitavog evropskog prostora. U tom smislu, politika proširenja Evropske unije, čiji je Srbija deo, sagledava se u izmenjenom kontekstu, što pokazuje i širenje njenog opsega na istočnoevropske zemlje poput Moldavije, Gruzije i Ukrajine. U prenesenom značenju, članstvo u Evropskoj uniji se za Nemačku pokazalo kao adekvatna osiguravajuća polisa, pogotovo u aktuelnim geostrateškim prilikama, te se pristupanje novih zemalja posmatra kao rešenje za adekvatan razvoj, stabilnost i prosperitet i tih zemalja.

IV. Teorijsko-konceptualni aspekti

Konstruktivistički pristup polazi od premise da funkcija teorije nije (samo) da analizira društvene procese, već i da učestvuje u njihovom samom kreiranju i dinamici.²⁵ Osvrćući se na istraživanja verovatno najjemenitnijeg zastupnika tog pristupa, Aleksandra Venta, Koplend (Dave C. Copeland) navodi da se konstruktivizam izdvaja po tri osnova u odnosu na druge teorijske pristupe.²⁶ Prvo: na tokove globalne politike i ponašanje aktera međunarodnih odnosa utiču ideje, norme i vrednosti (a ne samo sila i interesi, kao što navode pobornici realizma, prim. aut.); drugo, taj ideacijski aspekt ima suštinski značaj na oblikovanje ponašanja i identiteta različitih aktera, koji su podložni promenama; treće, interakcija između skupa ideja i raznih aktera vodi menjanju društvene realnosti, budući da svaka strana na neki način reaguje u međunarodnim odnosima, i na taj način ostavlja svoj trag u njima.²⁷ Navedeni aspekti vrlo su značajni za razumevanje ne samo država kao osnovnih aktera međunarodnih odnosa već i međunarodnih organizacija, kao i same Evropske unije kao nadnacionalnog entiteta koji je u mnogo čemu jedinstven u svetskoj politici.

Maners (Ian Manners) predstavlja jednog od najuticajnijih istraživača na polju istraživanja dometa i uticaja Evropske unije. Pomoću koncepta „normativne sile“, Maners pojašnjava da regulatorni aspekt ne predstavlja samo puki osnov za povezivanje unutar Unije i rad njenih institucija, već otelotvoruje i način na koji EU deluje kao uticajni akter u međunarodnim odnosima.²⁸ U kontekstu ovog rada, Mannersova stanovišta mogu biti posmatrana kao dopunjujuća u odnosu na konstruk-

²⁵ Videti: Alexander Wendt, „Anarchy is what States Make of it: The Social Construction of Power Politics“, *International Organization* 46, 2/1992, str. 391–425.

²⁶ Dale Copeland, „The Constructivist Challenge to Structural Realism“, *International Security* 25, 2/2000, str. 189–190.

²⁷ Ibid.

²⁸ Ian Manners, „Normative Power Europe: A Contradiction in Terms?“ *Journal of Common Market Studies* 40, 2/2002, str. 252–253.

tivističke elemente pojašnjene u prethodnom delu. Po njegovom mišljenju, pored toga što je važno šta EU zapravo *radi*²⁹ u međunarodnim odnosima, kao i kako se po određenim pitanjima izjašnjava, zapravo je još važnije ono što ta organizacija *jeste*,³⁰ te prepoznaje tri karakteristike: (1) Unija može biti sagledavana kao stvaralac pravila u međunarodnim odnosima; (2) ona postupa tako da menja međunarodne norme i (3) EU i treba da radi tako da svoje norme proširi izvan svojih granica.³¹

Taj pristup ne samo da je koristan u prikazivanju potencijala Evropske unije da utiče na oblikovanje pravno-političkih sistema u susednim regionima, poput Zapadnog Balkana i istočnog susedstva koji su uključeni u politiku proširenja, već ilustruje i činjenicu da metod integracije koji je ona patentirala beleži velike uspehe i na unutrašnjem planu, u stvaranju veće kohezije među državama članicama. Među najuspešnije aspekte Evropske unije tako treba izdvojiti jedinstveno tržište – najveće na svetu, sa svojim rigoroznim i dalekosežnim pravilima i standardima; činjenicu da se radi o najvećoj svetskoj privredi, gde za oko 440.000.000 stanovnika prosečan BDP po glavi iznosi 25.000 evra. Ali tih aspekata ima i u drugim domenima – Šengensko područje, evrozona, kao i činjenica da je jedinstveni razvoj EU kao mirovnog projekta doprineo mnogodecenijskoj stabilizaciji prilika u velikom delu kontinenta.³²

Dodatnu povoljnost u političkoj i ekonomskoj integraciji koju sprovodi Evropska unija čini činjenica da je jedan važan aspekt povezivanja među članicama i sigurnost koja proističe iz tzv. klauzule o međusobnoj odbrani. Član 47 st. 7 Ugovora o Evropskoj uniji kaže da ukoliko je država članica žrtva vojne agresije na svojoj teritoriji, druge države članice imaju *obavezu*³³ da joj pomognu i podrže je svim mogućim sredstvima u svojoj moći, a u skladu (i) sa članom 51 Povelje Ujedinjenih nacija.³⁴ Ta klauzula počiva na ideji o solidarnosti među državama članicama Unije, gde napad na jednu od njih sa sobom povlači zajednički odgovor čitave EU, što predstavlja značajan element odvratanja u kontekstu mogućih napada na najambiciozniju svetsku organizaciju. Pored toga, ta odredba je dopunjena i klauzulom o solidarnosti (član 222 Ugovora o funkcionisanju Evropske unije), koja kaže i da su države članice u obavezi da zajednički delaju u situacijama kada je druga članica pogođena terorističkim napadom ili katastrofama izazvanim od strane čoveka (pre negoli prirodnim katastrofama, prim. aut).³⁵

²⁹ • Podvukao autor ovog rada.

³⁰ • Podvukao autor ovog rada.

³¹ Ian Manners, *Ibid.*

³² European Commission, EU position in world trade, 2023, https://policy.trade.ec.europa.eu/eu-trade-relationships-country-and-region/eu-position-world-trade_en, pristupljeno: 10. 12. 2023.

³³ • Podvukao autor ovog rada.

³⁴ EUR-Lex, Mutual defence clause, 2023, [https://eur-lex.europa.eu/EN/legal-content/glossary/mutual-defence-clause.html#:~:text=The%20Treaty%20of%20Lisbon%20strengthens,the%20Treaty%20on%20European%20Union\)](https://eur-lex.europa.eu/EN/legal-content/glossary/mutual-defence-clause.html#:~:text=The%20Treaty%20of%20Lisbon%20strengthens,the%20Treaty%20on%20European%20Union),), pristupljeno: 10. 12. 2023.

³⁵ *Ibid.*

Bezbednosna argumentacija može biti tumačena i kroz prizmu neoliberalnog institucionalizma, koji produblјivanje saradnje u Evropskoj uniji posmatra kao način za dugoročnu stabilizaciju prilika na evropskom kontinentu.³⁶ Širenjem domena i granica Evropske unije, uključujući i njene bezbednosne garancije, mir i prosperitet može da zavlada i u onim delovima Evrope gde pre toga mira nije bilo. Nekadašnja konfliktna područja, poput irskog ostrva, Kipra i zapadnih delova bivše Jugoslavije danas spadaju u mirna područja kontinenta, što može biti slučaj i u drugim regionima pogođenim nestabilnostima. Međutim, prostor Evropske unije nije jedno od najuređenijih ekonomsko-političkih podneblja na svetu na bazi spontane političke saglasnosti i koordinacije, već je rezultat mnogogodišnje političko-ekonomske i druge harmonizacije i produblјivanja integracija u mnogobrojnim oblastima. To usklađivanje ne samo da ne može biti sprovedeno preko noći, budući da je sveobuhvatno, već je i izuzetno skupo, kako u ekonomskom tako i u političkom smislu, jer ishodi nisu uvek vidljivi u kratkom roku. Pored činjenice da pristupanje Evropskoj uniji podrazumeva ispunјavanje Kopenhaških, Madridskih uslova i uslova koji se odnose na postkonfliktna područja u slučaju Zapadnog Balkana, ono takođe zavisi i od političke volje rukovodilaca zemlje, ali i rukovodstava u samoj Uniji (kako evropskih institucija, tako i svih država članica). Kriza proširenja Evropske unije traje barem jednu deceniju i nije izvesno da će u kratkom roku ta nepovoljna tendencija biti prevaziđena, budući da zahteva i ozbiljno korigovanje mehanizama odlučivanja i funkcionisanja unutar evropskih institucija.

Međutim, činjenica da je politika proširenja Evropske unije u krizi (tj. da se već jednu deceniju EU ne širi u geografskom smislu) ne implicira da je čitav sistem u krizi, kao ni to da je nefunkcionalan (kao ni da se integracija na unutrašnjem planu ne produblјuje). Ono što predstavlja izazov u aktuelnom geopolitičkom momentu jeste činjenica da EU želi da postupa kao normativna sila, koja odlučujuće oblikuje okolnosti i sisteme svog geografskog susedstva, ali da taj oblik „meke moći“ u kontekstu duboke bezbednosne krize nije dovoljan kako bi se stvari u tim regionima u kratkom roku preokrenule. To, uostalom, pokazuje i činjenica da se u Srbiji, kao jednom od vodećih kandidata za članstvo, nivo pripremljenosti za pristupanje nije izmenio još od 2016. godine³⁷ (što je rezultat mahom unutrašnjih okolnosti, ali i odraz manjka volje Unije da proces načini verodostojnijim i dinamičnijim). Pored toga, od Unije se očekuje da paralelno radi i na korigovanju svojih unutrašnjih mehanizama funkcionisanja (npr. pojednostavlјivanju donošenja odluka na osnovu kvalifikovane većine pre negoli jednoglasnosti u domenima od nacionalnog interesa), kao i na

³⁶ Mladen Bajagić, „Neoliberalni institucionalizam u međunarodnim odnosima i studijama bezbednosti“, *Srpska politička misao* 39, 1/2013, str. 136.

³⁷ Strahinja Subotić, Anesa Omeragić, Đorđe Dimitrov, Marko Todorović, „Spremnost i napredak Srbije ka članstvu u EU 2023“, 2023, <https://cep.org.rs/publikacije/spremnost-i-napredak-srbije-ka-clanstvu-u-eu-2023/>, pristupljeno: 10. 12. 2023.

njenoj međunarodnoj ulozi, kako u susednim regionima gde još uvek postoje brojne države koje naginju punopravnom članstvu, tako i izvan tih regiona, s kojima EU tesno saraduje. Kombinacija reformi koja bi istovremeno poboljšala i unutrašnje funkcionisanje i razvila spoljnopoličke kapacitete Unije predstavlja veliki izazov, tim pre što ni u prethodnoj deceniji to nije bilo naročito uspešno, barem iz ovog drugog ugla.

Ipak, pojedini autori naglašavaju da su krize u funkcionisanju zapravo inherentne procesu evropskih integracija.³⁸ Osim toga, geopolitika je mnogo godina predstavljala važan element u donošenju tih odluka i pravljenju strateških planova, a to je možda još i više očekivano u mandatu Evropske komisije koji se naziva „geopolitičkim“.³⁹ Kad govorimo o politici proširenja kao načinu da se na srednjeročnom planu unaprede sposobnosti Evropske unije u bezbednosnom i spoljnopoličkom smislu, treba imati u vidu da su sve prethodne runde pristupnih ciklusa u manjoj ili većoj meri imale sigurnosnu konotaciju, te da su u izvesnoj meri uticale i na obezbeđivanje evropskih granica u vojnom pogledu, iako EU u tom pogledu nije uticajan bezbednosni akter. U okolnostima kada besni rat u Ukrajini, susedi poput Rumunije i Poljske, uprkos zabrinutostima, računaju na zaštitnu ulogu članstva u Evropskoj uniji kao faktora odvratanja od bilo kakvih vojnih intervencija, dok sama Unija, s druge strane, svojim mehanizmima funkcionisanja, ma koliko oni delovali tromo i neprivlačno, osigurava da čitav njen ekonomski i politički prostor funkcioniše kao celina, na bezbednoj udaljenosti od sukoba. Jedina zemlja koja je istupila iz članstva – Ujedinjeno Kraljevstvo (UK) – suočena je sa činjenicom da, prema nalazima ankete YouGov, u oktobru 2023. godine blizu dve trećine ispitanika (62%) smatra da Bregzit predstavlja neuspeh.⁴⁰

Imajući u vidu da se radi o velikom ratu u jednoj od najvećih zemalja kontinenta, ta činjenica nije zanemarljiva, i govori u prilog tome da članstvo u Uniji zaista predstavlja polisu osiguranja za države članice, koje očekuju da i u slučaju nezamislivih i nepredvidivih situacija (poput eventualnih napada s istoka) imaju pokriće i podršku svog matičnog bloka kao nadnacionalnog osiguravača bezbednosti.

V. Zaključak

Nakon prikazivanja geopolitičkog karaktera rizika u Ukrajini, u ovom radu analizirane su političke izjave nemačkih zvaničnika u kojima je koncept evropskih

³⁸ Frank Schimmelfennig, „European Integration (Theory) in Times of Crisis“, <https://www.eui.eu/Documents/RSCAS/JMF-25-Presentation/Schimmelfennig-European-Integration-in-Crisis-RSC.pdf>, pristupljeno: 7. 12. 2023.

³⁹ Ioannis Armakolas, Srdjan Cvijic, Judy Dempsey and Teresa Reiter, „The geopolitics of EU enlargement and democracy“, The geopolitics of EU enlargement and democracy, The State of the Union Conference, 2021, <https://hdl.handle.net/1814/71531>, pristupljeno: 7. 12. 2023.

⁴⁰ Shona Murray, „Brits regret Brexit but rejoining the EU is unlikely“, 2023, <https://www.euronews.com/my-europe/2023/09/29/brits-regret-brexit-but-rejoining-the-eu-is-unlikely>, pristupljeno: 7. 12. 2023.

integracija povezivan sa terminom osiguranje. Ta reč se upotrebljava metaforički, kako bi se prikazao izuzetan značaj i prednost članstva u Evropskoj uniji, ne samo u mirnodopskim uslovima, već naročito u okolnostima kada na istoku kontinenta bukti veliki rat. Jedan od ključnih aspekata te povezanosti ogleda se u članu 47 Ugovora o Evropskoj uniji, koji reguliše obavezu drugih država članica da u slučaju napada na jednu od njih stupe u odbranu napadnutog partnera. Ta klauzula predstavlja bezbednosnu garanciju da će u slučaju preliivanja sukoba država članica EU, ma o kojoj zemlji se radilo, ta zemlja imati pomoć drugih članica. Ta „evropska solidarnost“, kako je navela nemačka ministarka spoljnih poslova, predstavlja „životno osiguranje“ država članica. Pored toga, radi se i o izuzetnom sredstvu odvratanja od mogućih napada bilo kog aktera, što uostalom pokazuje i činjenica da u dosadašnjoj istoriji nije bilo direktnih napada bilo koje druge zemlje na jednu državu članicu EU.

U tom pogledu, analogija članstva u EU i osiguranja poseduje dvostruki značaj u aktuelnim geopolitičkim prilikama. S jedne strane, države članice poput Nemačke, koje su svoj politički i ekonomski razvoj ugradile u evropske okvire i od njih izuzetno zavise, poistovećuju članstvo s privilegijama blagostanja i bezbednosti. S druge strane, učlanjenje novih zemalja, a sadašnjih kandidata za članstvo u Evropskoj uniji, posmatra se kao blagotvorno, budući da se taj čin povezuje sa širenjem zone mira i bezbednosti na kontinentu koji je pogođen velikim ratom u svom istočnom delu. S jedne strane se može konstatovati da koncept širenja Unije u bezbednosno-političkom i drugom pogledu ima smisao, što pokazuje i dugogodišnja evolucija EU i njeno prerastanje u najrelevantnijeg aktera na Starom kontinentu. S druge strane, pristupanja novih zemalja zavise i od sposobnosti njih samih, kao i od kapaciteta druge strane, da se u vrlo ograničenom roku izvrše brojne, dubinske i zahtevne reforme (pravne harmonizacije, poboljšanje performansi institucija, načina odlučivanja, koncipiranja budžeta itd), što predstavlja ozbiljan izazov i u mirnodopskim uslovima.

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INSURANCE METAPHORE IN GERMAN POLITICAL DISCOURSE ON EUROPEAN INTEGRATION

ORIGINAL SCIENTIFIC PAPER

Abstract

Since the escalation of the Ukrainian crisis in 2013, there have been repeated statements by officials and politicians of the Federal Republic of Germany highlighting cooperation within the structures of the European Union as a kind of “insurance policy” for each member state. This paper examines the use of this term as a metaphor within political rhetoric to illustrate the perceived benefits of EU membership in the context of foreign policy and security challenges. In this sense, the European Union is portrayed as a safety net for its members amidst strained relations with Russia, given that country’s role in triggering and shaping the dynamics of the Ukrainian crisis (and beyond). Additionally, the analysis explores the changing perception regarding EU enlargement policy, specifically how it is increasingly viewed as a tool for advancing European security and other political interests. Following a brief overview of the geopolitical nature of the war risk in Ukraine, the paper analyzes statements by German officials, seeking to clarify them through theoretical approaches in international relations (e.g., constructivism, liberal intergovernmentalism, realism) on the one hand, and through technical-conceptual definitions of the term “insurance” and related elements on the other hand.

Keywords: *policy, Germany, European Union, membership, war, security, Russia*

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I. Introduction

“Our unity is our life insurance.”
Annalena Baerbock, Minister of Foreign Affairs
of the Federal Republic of Germany²

Since 2022, the European continent has been struck by a geostrategic crisis triggered by the attack on Ukraine. This crisis has resulted in the comprehensive “securitization” of various European policies, ranging from the long-standing tensions in the energy sector,³ to defense and the EU’s enlargement policy. When we talk about securitization, we are essentially talking about the process of identifying a threat to national or supranational security based on subjective rather than objective assessments or perceptions of danger. These threats can be perceived in the military-security, political, economic, social, and environmental spheres.⁴ During the COVID-19 pandemic, another additional dimension of this phenomenon emerged – the public health sector and the challenges of international cooperation in this regard.⁵ In fact, this entire process can be traced back at least to the Maidan Revolution of 2013/2014, since when relations between Russia and the European Union have been marked by high tensions, sanctions, and ever-increasing limitations on cooperation. The securitization of an ever-increasing number of EU policies and sectors provides a broader thematic framework for understanding the research problem: the manner and reasons for the use of the term “insurance” in the German political discourse.

This paper focuses on the most influential member state of the European Union, Germany, and its dramatic shift in relations with Russia, often referred to as a “Zeitenwende” (turning point) in literature.⁶ This turning point followed a decade of cautious cooperation between Moscow and Berlin, characterized by economic pragmatism under Chancellor Angela Merkel despite deteriorating political relations. Some authors vividly describe the evolution of their relationship in the past

² Auswärtiges Amt, Videogrußwort von Außenministerin Annalena Baerbock zur 32. Ostsee-parlamentarierkonferenz (BSPC), 2023, <https://www.auswaertiges-amt.de/en/newsroom/news/baerbock-baltic-sea-parliamentary-conference/2613958>, accessed on: November 30, 2023.

³ Marco Siddi, „Identities and Vulnerabilities: The Ukraine Crisis and the Securitisation of the EU-Russia Gas Trade“, *Energy Security in Europe. Energy, Climate and the Environment* (editor Kacper Szulecki), Cham, 2018, pp. 251–273.

⁴ Richard J. Kilroy, „Securitization“, *Handbook of Security Science*, (editor Anthony Masys), Cham, 2018, pp. 1–19.

⁵ Consult the Proceedings: *Development Directions of the European Union after the Covid-19 Pandemic* (editors Nevena Stanković, Dragana Dabić i Goran Bandov), Beograd, 2020.

⁶ Marina Kostić, „Zeitenwende and the German National Security Policy: Analysis of the First National Security Strategy“, *The Review of International Affairs*, 1188, LXXIV/2023, pp. 79–105.

decade as “from Ostpolitik to Frostpolitik.”⁷ While political relations with Russia have been steadily subject to ever-greater restrictions (e.g., targeted sanctions against individuals linked to activities detrimental to Ukrainian territorial integrity, freezing of their assets, etc.), energy cooperation, crucial for the functioning of the most developed European economy, continued with the development of the Nord Stream 2 megaproject and the construction of other gas pipelines.⁸ The energy dependence of European countries on Moscow has been, and likely still is, a key economic challenge in the strained relations between the two sides.

The author argues that the term “insurance” used by German officials in political discourse should not be taken literally, in the context of actual insurance services, but rather metaphorically. It refers to the protection and privileges that membership in the European Union offers. This interpretation is further supported by the lack of an insurance concept covering an entire country within the traditional realm of insurance services. The author promises to delve deeper into the conceptual definition of “insurance,” its application in political rhetoric, the geopolitical risks involved, and theoretical explanations justifying its use by state officials in their speeches.

II. Geopolitical Risks in the Context of Insurance: A Brief Overview

Before exploring the metaphorical use of “insurance” as a central theme in this research, the author dedicates this section to briefly examining the geopolitical nature of the risks associated with the war in Ukraine. This conflict is perceived as a specific type of geopolitical risk – a negative phenomenon impacting all branches of economic activity, including the insurance sector. Examining the geopolitical risk of war is crucial to understanding the role and context of “insurance,” both in its metaphorical and financial meanings.

Geopolitical risks go beyond isolated events like terrorist attacks or political unrest, encompassing a wider spectrum of impactful occurrences. War, exemplified by the ongoing conflict in Ukraine, embodies the most severe kind of geopolitical risk, deeply affecting all spheres of social and economic life, both domestically and internationally.⁹ Ahmed et al. point out that the attack on Ukraine triggered an unprecedented shock to financial markets, considering the global roles of both

⁷ Tuomas Forsberg, „From Ostpolitik to ‘frostpolitik’? Merkel, Putin and German foreign policy towards Russia“, *International Affairs* 92: 1, 2016), pp. 21–42.

⁸ Andreas Umland, „Germany’s Russia Policy in Light of the Ukraine Conflict: Interdependence Theory and Ostpolitik“, *Orbis*, 66, 1/2022, pp. 78–94.

⁹ Wael Hemrita, Mohamed Sahbi Nakhlic, Insurance and geopolitical risk: Fresh empirical evidence, *The Quarterly Review of Economics and Finance* 82 (2021) 320–334.

countries as major food and energy producers.¹⁰ Apart from the immediate tragedies of human life and property loss in Ukraine, the war also entails numerous indirect consequences with potential long-term effects. These include: intensified economic, financial, and trade restrictions, international repercussions due to limited access to essential commodities (energy, fertilizers, grains), and substantial compensation claims arising from various sources.¹¹

Companies operating in a specific geographical region face primary concerns regarding their future operations, particularly concerning potential damage and the ability (or inability) to continue business as usual. A 2022 international report on political risks, specifically within the context of the Ukraine invasion, revealed that a staggering 56% of surveyed companies expressed fear of their operations becoming entangled in diplomatic disputes.¹² As the wider trend of distancing from Russia unfolds, coupled with trade disputes between the United States and China, geopolitical anxieties are increasingly impacting business operations, including the insurance sector.

According to a Financial Times analysis, the war in Ukraine will bring about significant changes in how businesses manage risk: (1) having an intimate knowledge of these diverse, complex and developing geopolitical risks is critical to identify challenges before they become problem; (2) revisiting worst-case scenarios requires reassessment, particularly in terms of overlooking the possibility of a Ukrainian (and Western allies') defeat, considering Europe's decades of peacetime complacency; (3) leaders need to change their mindsets, as effective risk management involves considering multiple scenarios and proactive damage prevention strategies; (4) traditional risk management techniques, particularly regarding supply chains, regain relevance.¹³

Escalating geopolitical threats, particularly in Eastern Europe, have fueled the growth of firms specializing in crisis-related insurance. Considering Ukraine's critical role in the global agricultural market, the initial blockade of its Black Sea ports prevented crucial exports. To remedy this, under the auspices of the United Nations, an international initiative sought a temporary solution. This resulted in the creation of a "safe passage" for grain and foodstuff exports from Ukrainian ports, enabling the partial movement of agricultural products otherwise trapped in the war zone.¹⁴

¹⁰ Shamima Ahmed, Rima Assaf, Molla Ramizur Rahman, Fariha Tabassum, „Is geopolitical risk interconnected? Evidence from Russian-Ukraine crisis“, *The Journal of Economic Asymmetries*, Volume 28, 2023, e00306, ISSN 1703-4949, <https://doi.org/10.1016/j.jeca.2023.e00306>.

¹¹ Nick Robson, „How the Russia–Ukraine Conflict Is Impacting Insurance Across Industries“, *BrinkNews*, <https://www.brinknews.com/how-the-russia-ukraine-conflict-is-impacting-industries/>, accessed on: 29.01- 2024.

¹² Sam Wilkin, „2022 Political Risk Survey Report“, 2022, <https://www.wtcco.com/en-au/insight-s/2022/03/2022-political-risk-survey-report>, accessed on: 27-01- 2024.

¹³ Bigger Picture (Financial Times Partner Content), Four ways the conflict in Ukraine will change the approach to risk management, 2023, <https://biggerpicture.ft.com/global-risks/article/four-ways-war-in-ukraine-will-change-approach-to-risk-management>, accessed on: 27-01- 2024.

¹⁴ See: Miloš Petrović, Multidimensional Nature of Risks in the Context of War in Ukraine, *Insurance Trends* 1/2023, pp. 43–58.

Following Russia's withdrawal from the 2023 agreement, companies like Marsh McLennan stepped in. They partnered with the Ukrainian government to provide a public-private war-risk insurance scheme for ships exporting agricultural products from Ukrainian ports.¹⁵ These examples demonstrate that, especially in protracted conflicts like Ukraine's, even insurance companies are showing increased willingness to operate in high-risk environments. This, in turn, helps mitigate the impact on supply chains and business operations, at least partially.

III. The Perception of Membership as an Insurance Policy in German Political Discourse

German foreign policy has long been shaped by two broader processes: the transatlantic context (close ties with Washington, including membership in NATO), and the European context (Germany's role in European integration, often in coordination with its largest and most influential neighbor, France).¹⁶ Additionally, as Europe's economically dominant power, Germany has for many years cultivated relationships with Russia as an energy source. This broader dimension, known as "Ostpolitik" (Eastern Policy), involved pragmatic cooperation between Berlin and Moscow in previous decades on energy projects that, in one way or another, reduced the importance of Ukraine as a transit country for Russian energy.¹⁷ These opposing forces became particularly evident in the political sphere roughly a decade ago.

While the security aspect plays a crucial role in understanding EU membership as a framework for a country's well-being in the context of the Ukraine attack (discussed further in the next chapter), the notion of insurance has previously been used in political discourse to highlight the benefits of EU membership. In 2016, Michael Roth, a member of the German Bundestag, stated: "Europe is not just a playground for detail-obsessed technocrats. Europe is not the madness of uniformity and forced levelling. On the contrary: Europe is our realized dream of diversity, a guarantee for our individual life plans, and our life insurance in turbulent times of crisis! We should keep this in mind much more often when we start doubting the purpose and value of Europe."¹⁸

¹⁵ Ian Smith, Isobel Koshiw, Ukraine reaches deal with insurers for grain shipments, 2023, <https://www.ft.com/content/1b29860d-763d-4157-a816-4eacb868ef23>, accessed on: 29-01- 2024.

¹⁶ Miloš Petrović, „Political relations between Germany and the United States during the Trump presidency“, *Europe in changes: the old continent at a new crossroads* (editors Katarina Zakić and Birgül Demirtaş), Belgrade, 2020, p. 278.

¹⁷ Andreas Umland, „Germany's Russia Policy in Light of the Ukraine Conflict: Interdependence Theory and Ostpolitik“, *Orbis*, 66, 1/2022, pp. 78–94.

¹⁸ Michael Roth, Gastbeitrag von staatsminister michael roth: europa – unsere lebensversicherung in stürmischen krisenzeiten, 2016, <https://www.treffpunkteuropa.de/gastartikel-von-staatsminister-michael-roth-europa-unsere?lang=fr>, accessed on: 10- 12- 2023

Since the onset of the Ukrainian crisis in 2013, political relations between Russia and the European Union, particularly with Germany as its most influential member, have deteriorated. This decline needs to be examined in the context of each side's capacity for international political influence. On the one hand, Russia portrays itself as a distinct force in international relations, leveraging its "hard power" assets: military and security capabilities, vast energy resources, and shared history, tradition, and cultural proximity with the post-Soviet space. The European Union's power, in contrast, is "soft," resting on its ability "to get others to want what it wants."¹⁹ Neighboring countries seek closer political and economic ties with the Union, which Brussels makes conditional upon reform processes. This applies not only to the enlargement policy, where candidates undertake reforms to meet EU accession criteria, but also to close partners like Norway, with whom the Union collaborates on various political, economic, security, and other issues, even outside of membership. By promoting its values, norms, and standards in its neighborhood, the European Union also strengthens its own power.

The ongoing clash between "hard" and "soft" power is crucial to understanding the European Union's (and particularly Germany's) unique position in the post-2013 geopolitical landscape, culminating in the full-scale Russian invasion of Ukraine in 2022 and the annexation of several eastern territories. A major war rages on the European continent, close to the EU's borders, causing dramatic shifts in German foreign policy (these include halting the Nord Stream 2 pipeline, allocating €100 billion for rearmament, sending military aid to Ukraine, and imposing unprecedented sanctions on Russia.²⁰ The conflict also coincides with a change in leadership, marking the end of Angela Merkel's long reign and the beginning of Olaf Scholz's term. This presents a delicate moment for Germany as it re-evaluates its relationship with Moscow.

In October 2022, German Foreign Minister Annalena Baerbock declared at the Berlin Forum, "Together we are stronger than this war."²¹ She further elaborated in here speech: „Today, in this situation, most people in Europe, in Germany, know what is at stake. In this situation, we need to let our greatest strength prevail: our European cohesion, our solidarity with those who need our support. After all, solidarity is not an end in itself. It is the cornerstone of our joint security. This European solidarity is our *life insurance* ²²."

¹⁹ Joseph Nye, „Soft Power“, *Foreign Policy* 80, 1990, pp. 153–171.

²⁰ Miloš Petrović, Maja Kovačević, Ivana Radić Milosavljević, *Srbija i Evropska unija dve decenije nakon Soluskog samita*, Beograd, 2013, p. 196.

²¹ „Deutsche Botschaft Tallinn, Zusammen sind wir stärker als dieser Krieg“ – Außenministerin Baerbock beim Berliner Forum Außenpolitik – Auswärtiges Amt, 2023, <https://tallinn.diplo.de/ee-de/themen/politik/baerbock-berliner-forum/2559528>, accessed on: 10. 12. 2023.

²² • Underlined by the author of this paper.

This statement can be interpreted from several perspectives. Firstly, it emphasizes the significance of the European Union as a protective mechanism in the context of the invasion of Ukraine. It functions as a political community with a security dimension, meaning its borders are subject to defense by all members. This is particularly crucial for eastern member states like Poland, the Baltic countries, and Romania, which directly neighbor a major European war. Membership in the European Union represents their security guarantee that the conflict won't spread beyond their borders. The fact that these countries are also members of NATO provides an additional layer of security in this regard. Within the context of the German minister's statement, EU membership should be interpreted not just in terms of privileges for its citizens, but also with regard to the associated obligations of solidarity.

Life assurance ties the insurance of an individual to the occurrence of a specific event within the agreed-upon policy period. Upon the occurrence of that event, the insurer is obliged to compensate the insured for the incurred loss.²³ Building on this definition, we can equate "insurance" with the mutual defence clause and other membership privileges, while the insurer, or sponsor of the insurance service, is assumed to be the European Union. The EU acts as a guarantor of member states' well-being, while member states have obligations to align themselves with European norms and standards in political, economic, foreign policy, and financial spheres. This analogy can be further extended to resemble an insurance policy. Just as policyholders secure a level of protection by purchasing and paying for insurance, member states contribute to the EU budget to ensure their access to the diverse privileges associated with membership.

German Foreign Minister Annalena Baerbock, echoing her previous statements, emphasized security during a December 2023 visit to Slovenia. Calling for a more efficient EU enlargement policy, she declared, "We need a European Union that serves as an 'anchor of security' for all of us in Europe." She further stressed both countries' commitment to strengthening and modernizing the EU and integrating Western Balkan states. Baerbock stated, "A strong European Union is, just like NATO, an irreplaceable life assurance policy in uncertain times." She reiterated that Western Balkan countries "completely and absolutely" belong in the European Union and their accession serves everyone's security interests.²⁴

Considering the above, we can observe that the use of the term "insurance" in the rhetoric of German politicians primarily aligns with moments of crisis. In these situations, the European Union is viewed as a safety net in the face of unforeseen and unfavorable circumstances. Additionally, not only is membership for current member

²³ Mile Bijelić, *Osiguranje i reosiguranje*, Zagreb, 2002, pp. 292–293.

²⁴ Tanjug, *Berlok: Zemlje Zapadnog Balkana „apsolutno i potpuno“ pripadaju EU*, 2022, <https://www.rts.rs/lat/vesti/politika/5322303/berlok-zemlje-zapadnog-balkana-apsolutno-i-potpuno-pripadaju-eu.html>, accessed on: 10-12-2023.

states perceived as advantageous (both in terms of security and other aspects such as individual freedoms and privileges), but the accession of other European states is also seen as enhancing the overall benefits for the entire European space. In this sense, the EU's enlargement policy, of which Serbia is a part, is viewed in a modified context, as evidenced by its expansion to include Eastern European countries such as Moldova, Georgia, and Ukraine. Figuratively, for Germany, EU membership has proven to be an adequate insurance policy, particularly in the current geostrategic climate. Therefore, the accession of new countries is seen as a solution for adequate development, stability, and prosperity for those countries as well.

IV. Theoretical-Conceptual Aspects

The constructivist approach assumes that the function of theory is not (only) to analyze social processes but also to participate in their creation and dynamics itself.²⁵ Referring to the research of arguably the most prominent proponent of this approach, Alexander Wendt, Dale Copeland highlights three key distinctions of constructivism compared to other theoretical approaches.²⁶ Firstly, global political trends and the behavior of international actors are influenced by ideas, norms, and values (not just power and interests, as advocated by realism proponents, *author's comment*). Secondly, this ideational aspect is of essential importance in shaping the behavior and identities of different actors, which are subject to change. Thirdly, the interaction between a set of ideas and various actors leads to changes in social reality, as each side in international relations reacts in some way, thus leaving its mark on them.²⁷ These aspects are crucial for understanding not only states as primary actors in international relations but also international organizations and the European Union itself as a supranational entity unique in many ways within world politics.

Ian Manners represents one of the most influential researchers in the field of exploring the scope and impact of the European Union. Using the concept of "normative power," Manners explains that the regulatory aspect not only serves as a basis for cohesion within the Union and the functioning of its institutions but also embodies the way in which the EU acts as an influential actor in international relations.²⁸ In the context of this paper, Ian Manners' ideas complement the constructivist elements explained in the previous section. He argues that beyond simply *what the*

²⁵ Videti: Alexander Wendt, „Anarchy is what States Make of it: The Social Construction of Power Politics“, *International Organization* 46, 2/1992, pp. 391–425.

²⁶ Dale Copeland, „The Constructivist Challenge to Structural Realism“, *International Security* 25, 2/2000, pp. 189–190.

²⁷ Ibid.

²⁸ Ian Manners, „Normative Power Europe: A Contradiction in Terms?“ *Journal of Common Market Studies* 40, 2/2002, pp. 252–253.

*EU does*²⁹ in international relations and how it positions itself on various issues, even more crucial is *what the EU actually is*.³⁰ He identifies three key characteristics: (1) The EU can be seen as a rule-maker in international relations; (2) It acts to change international norms and (3) The EU should actively spread its norms beyond its borders.³¹

Not only does this approach help showcase the EU's potential to influence the shaping of legal and political systems in neighboring regions like the Western Balkans and Eastern Partnership countries included in its enlargement policy, but it also illuminates the vast internal successes of its unique integration method in strengthening cohesion among member states. Among the most successful aspects of the European Union, we can highlight: the single market- the largest in the world, with its rigorous and far-reaching rules and standards; the largest global economy with a population of around 440 million and an average GDP per capita of €25,000. But there are successes in other domains as well: the Schengen Area, the eurozone, and the development of the EU as a peace project contributing to multi-decade stabilization efforts across a large part of the continent.³²

An additional benefit of the political and economic integration pursued by the European Union is the security aspect provided by the so-called mutual defence clause. Article 47(7) of the Treaty on European Union stipulates that if a Member State is the victim of armed aggression on its territory, the other Member States *shall have towards it an obligation*³³ of aid and assistance by all the means in their power, in accordance with Article 51 of the United Nations Charter.³⁴ This clause rests on the idea of solidarity among the member states of the Union, where an attack on one of them entails a collective response from the entire EU, which represents a significant deterrent in the context of possible attacks on the most ambitious global organization. Additionally, this provision is complemented by the solidarity clause (Article 222 of the Treaty on the Functioning of the European Union), which also states that Member States shall act jointly in a spirit of solidarity if a Member State is the object of a terrorist attack or the victim of a natural or man-made disaster (as opposed to natural disasters, author's note).³⁵

The security argument can also be interpreted through the lens of neoliberal institutionalism, which views deepening cooperation within the European Union as

²⁹ • Underlined by the author of this paper.

³⁰ • Underlined by the author of this paper.

³¹ Ian Manners, *Ibid.*

³² European Commission, EU position in world trade, 2023, https://policy.trade.ec.europa.eu/eu-trade-relationships-country-and-region/eu-position-world-trade_en, accessed on: 10- 12- 2023.

³³ • Underlined by the author of this paper.

³⁴ EUR-Lex, Mutual defence clause, 2023, [https://eur-lex.europa.eu/EN/legal-content/glossary/mutual-defence-clause.html#:~:text=The%20Treaty%20of%20Lisbon%20strengthens,the%20Treaty%20on%20European%20Union\),](https://eur-lex.europa.eu/EN/legal-content/glossary/mutual-defence-clause.html#:~:text=The%20Treaty%20of%20Lisbon%20strengthens,the%20Treaty%20on%20European%20Union),) accessed on: 10- 12- 2023.

³⁵ *Ibid.*

a way to achieve long-term stability on the European continent.³⁶ By expanding the reach and boundaries of the European Union, including its security guarantees, peace and prosperity can potentially spread to regions of Europe previously deprived of it. Former conflict zones such as the island of Ireland, Cyprus, and the western parts of the former Yugoslavia are now peaceful areas of the continent, suggesting a similar outcome is possible in other regions afflicted by instability. However, the European Union is not the most readily established economic-political environment in the world based solely on spontaneous political agreement and coordination. It is rather the result of years of political-economic and other harmonization and deepening integration across numerous domains. This alignment is not an overnight process; it is comprehensive and incredibly expensive, both economically and politically, as results are not always immediately visible. Joining the European Union not only requires fulfilling the Copenhagen, Madrid, and post-conflict region (for the Western Balkans) criteria, but also relies on the political will of both the aspiring nation's leadership and the leadership within the Union itself (European institutions and all member states). The expansion crisis of the European Union has persisted for at least a decade, and it's uncertain whether this unfavorable trend will be overcome in the near future, as it necessitates a substantial overhaul of decision-making mechanisms and the functioning of European institutions. expansion crisis of the European Union has persisted for at least a decade and there's no guarantee of overcoming this negative trend in the near future. The European Union enlargement crisis has been ongoing for at least a decade, and it is uncertain whether this unfavorable trend will be overcome in the short term, as it requires serious adjustments to decision-making mechanisms and functioning within European institutions.

However, the fact that the EU's enlargement policy is in crisis (meaning, geographically, the EU has not expanded in a decade) does not imply that the entire system is in crisis, dysfunctional, or lacking internal integration. The current geopolitical challenge lies in the EU's desire to act as a normative power, decisively shaping circumstances and systems of its geographic neighborhood. Yet, in the context of a profound security crisis, this "soft power" approach proves insufficient to quickly change things in these regions. This is further evidenced by Serbia, a leading candidate country, where the level of accession preparedness has not changed since 2016³⁷ (which is primarily the result of internal circumstances but also reflects the lack of Union's willingness to make the process more credible and dynamic). Additionally, the Union is expected to work simultaneously on correcting its internal functioning

³⁶ Mladen Bajagić, „Neoliberalni institucionalizam u međunarodnim odnosima i studijama bezbednosti“, *Srpska politička misao* 39, 1/2013, p. 136.

³⁷ Strahinja Subotić, Anesa Omeragić, Đorđe Dimitrov, Marko Todorović, „Spremnost i napredak Srbije ka članstvu u EU 2023“, 2023, <https://cep.org.rs/publikacije/spremnost-i-napredak-srbije-ka-clanstvu-u-eu-2023/>, accessed on: 10-12-2023.

(e.g., simplifying decision-making based on qualified majority rather than unanimity in domains of national interest) and enhancing its international role. This applies both to neighboring regions with countries aspiring for full membership and to other regions where the EU engages extensively. Implementing reforms that simultaneously improve internal functioning and develop the EU's foreign policy capacities presents a significant challenge. Especially considering that similar attempts in the previous decade were not particularly successful, at least from this external perspective.

However, some authors argue that crises in functioning are actually inherent to the process of European integration.³⁸ Additionally, geopolitics has always been a significant factor in decision-making and strategic planning, and this is perhaps even more expected during the current European Commission mandate, dubbed "geopolitical."³⁹ When considering enlargement as a way to enhance the EU's security and foreign policy capabilities in the medium term, it is crucial to understand that all previous accession rounds had, to varying degrees, a security connotation. They contributed to securing European borders militarily, even though the EU itself is not a powerful security actor. In the context of the ongoing war in Ukraine, neighbors like Romania and Poland, despite their concerns, rely on the protective role of EU membership as a deterrent factor against any military interventions. Conversely, the Union, despite its sometimes slow and cumbersome functioning, ensures that its entire economic and political space operates as a cohesive unit, at a safe distance from conflict. The only country to leave the EU, the United Kingdom, faces the reality that, according to a YouGov poll in October 2023, nearly two-thirds of respondents (62%) consider Brexit a failure.⁴⁰

Given the magnitude of the war unfolding in one of the continent's largest nations, this reality cannot be ignored and speaks further to the perception of EU membership as an insurance policy for member states. Even in unimaginable and unpredictable situations (such as potential attacks from the east), member states expect coverage and support from their parent bloc acting as a supranational insurer.

V. Conclusion

Following the presentation of the geopolitical nature of the risks in Ukraine, this paper analyzes political statements by German officials in which the concept of European integration is linked to the term "insurance." This word is used metaphorically

³⁸ Frank Schimmelfennig, "European Integration (Theory) in Times of Crisis", <https://www.eui.eu/Documents/RSCAS/JMF-25-Presentation/Schimmelfennig-European-Integration-in-Crisis-RSC.pdf>, accessed on: 07- 12- 2023.

³⁹ Ioannis Armakolas, Srdjan Cvijic, Judy Dempsey and Teresa Reiter, "The geopolitics of EU enlargement and democracy", The geopolitics of EU enlargement and democracy, The State of the Union Conference, 2021, <https://hdl.handle.net/1814/71531>, accessed on: 07- 12- 2023.

⁴⁰ Shona Murray, "Brits regret Brexit but rejoining the EU is unlikely", 2023, <https://www.euronews.com/my-europe/2023/09/29/brits-regret-brexit-but-rejoining-the-eu-is-unlikely>, accessed on: 07- 12- 2023.

to illustrate the exceptional importance and advantage of membership in the European Union, not only in peaceful conditions, but especially in circumstances where a major war rages in the east of the continent. One of the key aspects of this connection is reflected in Article 47 of the Treaty on European Union, which regulates the obligation of other member states to come to the defense of a member attacked. This clause represents a security guarantee that in the event of a spillover conflict, any EU member state, regardless of which country it is, will have the help of other members. This "European solidarity," as the German Foreign Minister stated, represents "life assurance" for member states. Furthermore, it also represents a significant deterrent against potential attacks from any actor, as evidenced by the fact that in the history of the EU, no direct attack has ever been launched by another country on an EU member state.

In this respect, the analogy of EU membership and insurance holds dual significance in the current geopolitical climate. For existing member states, like Germany, who have deeply integrated their political and economic development within the European framework and rely heavily on it, membership is equated with the privileges of well-being and security. They perceive the EU as a safe haven offering protection and prosperity. On the other hand, admitting new countries, currently aspiring to membership, is also seen as beneficial. This expansion is understood as extending the zone of peace and security across a continent already impacted by the war in its eastern region. Therefore, on one hand, the concept of EU enlargement in security, political, and other spheres seems meaningful. This is evident from the long-term evolution of the EU and its emergence as the most relevant actor on the continent. However, the accession of new members also depends on their own capabilities and the EU's capacity to handle numerous, deep, and demanding reforms within a limited timeframe. These reforms include legal harmonization, improved institutional performance, decision-making processes, budget planning, etc. Implementing such transformative changes presents a significant challenge even in peaceful times.

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