

- Соціальні ризики є наріжним каменем соціального захисту. Від того, як змінювався перелік ризиків, котрі на законодавчому рівні визнавалися державою, можна простежити розвиток соціального захисту й оцінити його стан у конкретній державі.
- Пріоритет у цій сфері належить Німеччині, де у 1883—1889 рр. було прийнято так зване законодавство Бісмарка із соціального страхування.
- Соціальне забезпечення за Бісмарком мало на меті забезпечувати ризик втрати доходів внаслідок непрацездатності, а точніше, тих працівників, які втратили тимчасово або постійно здатність до праці, та членів сімей застрахованих осіб.

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