DR. SC. SAFET KOZAREVIĆ (PHD) Professor

AREA OF INTEREST:

Risk Management and Insurance, Actuarial Science, Operations Research and Game Theory

JOB ADDRESS:

University of Tuzla Faculty of Economics Urfeta Vejzagića 8, 75000 Tuzla + 387 (0)35 320 820, 320 828

HOME ADDRESS:

Mandžukovac 50A, 75000 Tuzla + 387 (0)61 179 536 e-mail: <u>safet.kozarevic@untz.ba</u>, <u>safet.kozarevic@gmail.com</u>, <u>safet.kozarevic@fulbrightmail.org</u>



EDUCATION:

- 2007 2008, Fulbright Scholar
 Project: "Development Possibilities of Risk Management, the Insurance Sector and Actuarial Science in South-East Europe", Fox School of Business and Management, Department of Risk, Insurance and Healthcare Management, Temple University, Philadelphia, PA, USA
- Jul 7, 2004, Doctor of Philosophy (PhD) "Generalization of the Model for Conflicts' Management in Life Insurance", Faculty of Economics, University of Tuzla
- Oct 2, 2001, Master of Science (Msc) "The Possibilities of Noncooperative Game Theory Application for Finding of Equilibrium in Competitive Conditions", Postgraduate Study: Management Strategies - Statistical Analysis in Business, Faculty of Economics, University of Tuzla
- Jul 28, 1997, Bachelor of Science Management of Business Processes, Faculty of Economics, University of Tuzla

ACADEMIC EXPERIENCE:

- Jul 2015 present, Full Professor Department of Quantitative economy, Faculty of Economics, University of Tuzla
- Apr 2010 Sep 2016, Dean University of Tuzla, Faculty of Economics
- Jul 2009 Jul 2015, Associate Professor

- Sep 2008 Apr 2010, Vice Dean University of Tuzla, Faculty of Economics
- 2004 Jul 2009, Assistant Professor Department of Decision Making Theory, Faculty of Economics, University of Tuzla
- 2002 2004, Senior Teaching Assistant Department of Decision Making Theory, Faculty of Economics, University of Tuzla
- **1998 2002, Teaching Assistant** Quantitative Methods in Decision Making, Faculty of Economics, University of Tuzla
- **1995 1998, Student Demonstrator** Quantitative Methods in Decision Making, Faculty of Economics, University of Tuzla

OTHER PROFESSIONAL ACTIVITIES:

- May 2018 present, National Consultant Flood Insurance Expert United Nation Development Programme, Bosnia and Herzegovina, Individual contract in project: Climate changes integration in flood risk resilience in Vrbas River Basin
- Sep 2016 present, Authorized Actuary Sarajevo-osiguranje, Insurance Company, Sarajevo
- Feb 2006 2009, Member of Management Board Insurance Agency in Bosnia and Herzegovina
- 2001 Jan 2006, Financial and Actuary Senior Advisor Lido-osiguranje, Insurance Company, Tuzla

COURSES TAUGHT:

• Undergraduate study

1995 – present, University of Tuzla: Faculty of Economics, Business School, Law Faculty, FMGCE

Risk management and insurance, Economics of insurance, Quantitative methods in decision making, Operations management, Fundamentals of statistics, Business logistics, Business decision making, Insurance and reinsurance of risks

2009 - present, Faculty of Economics, University of Zenica

Financial and actuarial mathematics, Quantitative methods in economics and management School of Economics and Business, University of Sarajevo

Insurance (2011/2012), Financial Risks Management (2006/2007)

2008 – 2010, Faculty of Business Economics Bijeljina, University of Eastern Sarajevo Risk management in banks and insurance companies

• Postgraduate study (Study of II cycle)

2004 – , Faculty of Economics, University of Tuzla

Insurance and nonbanking financial institutions, Insurance and actuarial science, Management of production and services, Methods and models of decision making, Financial markets (module: insurance market)

2012 – , Faculty of Economics Brčko, University of Eastern Sarajevo Risk management

2010 - 2012, School of Economics and Business, University of Sarajevo Economics of insurance, Actuarial risk management

2010 - 2012, Faculty of Economics, University of Montenegro, Podgorica

Insurance and risk management

2009/2010, FMGCE – Department of safety and health engineering, University of Tuzla Insurance and reinsurance of risks

2008/2009, FNS – Department of Geography, University of Tuzla Special statistical and graphical methods in geography

 Doctoral study (Study of III cycle) 2013 – , Faculty of Economics, University of Tuzla Selected topics in quantitative economics, Quantitative and qualitative methods in economic research, Financial modeling 2021 – , Faculty of Economics, University of Zenica Modern quantitative and qualitative methods in economics

GUEST LECTURES:

- April 2022 Faculty of Business and Economics, University of Pecs, Hungary Lectures on risk management and insurance as a risk management method for students of Master programs (Ref.: Prof. Andras Takacs)
- October 2016 Faculty of Economics and Business, University of Granada, Spain Lectures on risk management and insurance for the students of Bachelor and Master programs (Ref.: Dr. Nuria Hurtado-Torres)
- April 2016 Faculty of Economics and Administration, Masaryk University, Brno, Czech Republic

Lectures on risk management and insurance for the students of Bachelor and Master programs (Ref.: Oleg Deev)

- May 2014, Jun 2014 Faculty of Economics, University Sapienza, Rome, Italy Seminars: "Insurance as a method for risk management" and "Insurance in South-Eastern Europe" (Ref.: Prof. Fabrizio Santoboni)
- Nov 2010, May 2011, Jul 2012 MIB School of Management, Trieste, Italy Workshop on "The prospects and challenges for insurance markets in South-Eastern Europe" – Topic: "Insurance markets of the SEE" (Ref.: Prof. Ermanno Pitacco, Prof. Paolo Garonna)
- Sep 2008 University of Bologna and University of Tuzla Summer School - Natural Hazards: Prevention, Risk and Civil Protection Management. Lectures on the topics: "Economic Aspect of Risk Management and Insurance" and "European Integration and Development of Risk Management and Insurance of the West Balkan Countries"
- Impact of the European Integration Process to Development of Insurance Market in Southeastern Europe

Jan 28, 2008, Undergraduate and Graduate Study, *New Mexico State University*, Las Cruces, USA (ref. Prof. Tim Query)

Jan 24, 2008, Campus of *Indiana University-Purdue University*, Fort Wayne (IPFW), USA (ref. Prof. Clark Butler)

Nov 8, 2007, Graduate Study, *Temple University*, Philadelphia, USA (course RMI 5104 – ref. Prof. Laureen Regan)

Refereed Presentations:

 June 2024, Insurance market of ADRIA region in 2023 – Trends and correlation with macroeconomic environment
 35th Mosting of Insurance and Painsurance Companies – SorS. Service

35th Meeting of Insurance and Reinsurance Companies – SorS, Sarajevo

• April 2024, Impact of macroeconomic environment on the regional insurance market development

II Insurance days of Montenegro, Budva

- September 2023, Investment potential od insurance companies in BiH Second annual conference, Eastern Europe Riak and Insurance Association - EERIA 2023, University of Economics and Business Poznan, Poland
- June 2023, ADRIA region insurance market 2022 34th Meeting of Insurance and Reinsurance Companies – SorS, Sarajevo
- June 2023, The need for public institutions in Bosnia and Herzegovina to have property insurance against natural disasters XXI International Symposium: Challenges and insurance market's responses to the economic crisis, Faculty of Economics, University of Belgrade and Serbian Actuarial Association, Zlatibor, Serbia
- June 2022, Willingness of agricultural producers to pay for insurance against natural disasters in Bosnia and Herzegovina

XX International Symposium: Development of modern insurance market - constraints and possibilities, Faculty of Economics, University of Belgrade and Serbian Actuarial Association, Aranđelovac, Serbia

• May 2022, Protection Gaps in the New Risk Scenarios: The Role of Private Players, Insurance, and Research

Conference "Trieste Investment Forum – Pan-European and Euro-Mediterranean Cooperation in the New Geopolitical Scenarios", MIB School of Management and Italian Banking, Insurance and Finance Federation (FeBAF), Trieste, Italy

- June 2021, The development of Insurance Markets in the COVID Era Risk Scenario Conference "The Trieste Eastern Europe Investment Forum - Next Generation Eastern Europe, The Role of Investment and Finance", MIB School of Management and Italian Banking, Insurance and Finance Federation (FeBAF), Trieste, Italy
- June 2020, The development of Insurance Markets in the New Risk Scenario After COVID-19

Conference "The Trieste Eastern Europe Investment Forum - Investment and Finance for the Post-Covid Recovery", MIB School of Management and Italian Banking, Insurance and Finance Federation (FeBAF), Trieste, Italy

- June 2019, Role of insurance in South-Eastern Europe Economies Conference "The Trieste Eastern Europe Investment Forum", MIB School of Management and Italian Banking, Insurance and Finance Federation (FeBAF), Trieste, Italy
- June 2018, Trends, Perspectives and Challenges on Insurance Market in SEE Conference "The Trieste Eastern Europe Investment Forum", MIB School of Management and Italian Banking, Insurance and Finance Federation (FeBAF), Trieste, Italy
- May 2017, Survey on Insurance Market in SEE

Conference "Banking, Insurance and Financial Service Markets in South-Eastern Europe", MIB School of Management and Italian Banking, Insurance and Finance Federation (FeBAF), Trieste, Italy

• 2015, Identification and evaluation of property risks in wood industry of Bosnia and Herzegovina

XIII International Symposium: Cathastrophic risks and sustainable development, *Faculty of Economics, Belgrade and Serbian Actuarial Association*, Beograd

- 2014, Internationalization and Innovation Activity of Entrepreneurs in SEE Countries International Conference – SMEs Development and Innovation: Building Competitive Future of South-Eastern Europe, Ohrid
- 2014, Risk Management Efficiency in the Coal Mining Industry of the Federation of Bosnia And Herzegovina: Descriptive Analysis 4th South-East European meeting & scientific conference of management departments, Tuzla
- **2013, Insurers solvency control** Conference: "Social responsibility of internal auditors", Cavtat, Croatia
- 2012, Insurance markets in South-Eastern Europe Italian Association of Insurance Companies and MIB School of Management, Trieste, Italy
- 2012, Risk analysis in insurance

Seminar organized by Institute of internal auditors in BiH, Dubrovnik

• 2012, Trends in development of insurance market in Bosnia and Herzegovina in last decade

X International Symposium: Achieved results and prospects of insurance market development in modern World, *Faculty of Economics, Belgrade and Serbian Actuarial Association*, Beograd

• 2012, Reserve's investment risk management of insurance companies in Bosnia and Herzegovina

VII International conference of internal auditors for Central and South-Eastern Europe, Sarajevo

• 2011, Challenges and prospects of the insurance sector in Bosnia and Herzegovina in the context of integration processes

Second International conference "Economy of integrations: Challenges and perspectives of integration in countries of the South-Eastern Europe", *Faculty of Economics, University of Tuzla*

- **2011, Analysis of company's risk exposure** Seminar organized by Institute of internal auditors in BiH, Konjic
- 2011, Supervision over insurance sector in Bosnia and Herzegovina with special overview on placement of reserves IX International Symposium: Supervision and control of the insurance companies' operating, *Faculty of Economics, Belgrade and Serbian Actuarial Association*, Zlatibor, Serbia
- **2011, Overview of the Insurance markets in South-Eastern Europe** *Italian Association of Insurance Companies and MIB School of Management*, Trieste, Italy
- 2011, Development of the insurance sector on global and regional level with particular focus on Bosnia and Herzegovina

VI symposium of internal auditors in Bosnia and Herzegovina, Dubrovnik

• 2010, Development of the insurance sector on global and regional level in actual economic ambience

Seminar organized by Institute of internal auditors in BiH, Teslić

• 2010, Unemployment insurance in the system of social insurance in Bosnia and Herzegovina

Symposium: Investments for New Employments, Faculty of Economics, University of Tuzla, Tuzla,

- 2010, Stagnation factors of the insurance sector in Bosnia and Herzegovina VIII International Symosium: Problems in operating of the insurance companies in time of crisis, *Institute for Insurance and Actuaries and Serbian Actuarial Association*, Zlatibor, Serbia
- **2010, Risk evaluation in risk management process** V symposium of internal auditors in Bosnia and Herzegovina, Dubrovnik
- 2009, Risk management and insurance in the crisis conditions International Conference: How to Manage in Times of Crisis, *Faculty of Economics*, *University of Tuzla*
- 2009, The influence of the crisis on investments of reserve funds of insurance companies in Bosnia and Herzegovina

VII International Symposium: Insurance and the global financial crisis, *Institute for Insurance and Actuaries and Serbian Actuarial Association*, Zlatibor, Serbia

- **2007, Insurance in Southeastern Europe: Former Yugoslavia Countries** Symposium – Financial Globalization, *International Insurance Foundation*, Washington, DC, USA
- 2007, Calculation of the Policy Reserve in Life Insurance International Symposium - The Modern Problems of Accounting, Auditing and Finance, *Faculty of Economics, University of Tuzla*
- 2007, Current Situation and Perspectives of Development of the Life Insurance Market in BiH

V International Symposium: Strategies of the Insurance Market Development, *Faculty of Economics Beograd & Actuarial Society of Serbia*, Vrnjačka Banja, Serbia

- 2006, Conflict Process Management in Function of Improving Organizational Efficiency Symposium: 30 Years of Faculty of Economics Tuzla/Brčko, Faculty of Economics, University of Tuzla
- 2006, BiH insurance market and preparing for new standards for solvency IV International Symposium: The Modern Trends in Development of Insurance Market, *Faculty of Economics Beograd & Actuarial Society of Serbia*, Vrnjačka Banja, Serbia
- 2005, Specificity and Perspectives of Insurance Market in BiH After New Law Regulative with a Special Focus on Investing of Reserve Assets III International Symposium: Investment of Insurance Companies' Assets, *Faculty of Economics Beograd & Actuarial society of Serbia*, Vrnjačka Banja, Serbia
- 2005, Conflicts in Reserve Management of Insurers XVI International Conference of Insurers and Reinsurers, *SorS*, Sarajevo

Sep 2023, Erasmus+ programme "INTERnationalization at Home: Embedding Approaches and Structures to Foster Internationalization at Western Balkans – INTERBA" (610429-EPP-1-2019-1-AL-EPPKA2-CBHE-JP) Middlesex University, London, UK

Page 7

- 2009, TEMPUS Project "From Quality Assurance to Strategy Development" (JEP • 41078 2006)
 - University of Alicante, Spain
- Apr 2007, Insurance institutions in Slovakia and Austria Study Visit to the Insurance Institutions in the Slovakia and Austria market, Bratislava, Vienna
- Jun 2006, Seminar: International Association of Insurance Supervisors Core **Principles of Insurance**

Course Instructor: Marianne Burke - CPA, FSVC and MFEC, Zagreb, Croatia

- Jun 2000, Study development in field of Operations Research University of Pompeu Fabra, Barcelona, Spain
- May 2000, Seminar Tempus JEP Program University of Macedonia, Thessaloniki, Greece
- Sep 1999, Post Communist Transition and European Integration Processes Postgraduate School, University of Bologna, Italy

SCIENCE-RESEARCH PROJECTS:

- June December 2022, Natural disasters insurance scheme for public institutions in **Bosnia and Herzegovina** United Nation Development Programme, Bosnia and Herzegovina, National consultant, insurance expert
- April 2022, Erasmus+, akademic exchange Faculty of Business and Economics, University of Pecs, Hungary
- October December 2018, Willingness to pay for natural disasters insurance scheme in **Bosnia and Herzegovina**

United Nation Development Programme, Bosnia and Herzegovina, National flood insurance expert

- October 2016, Erasmus+, akademic exchange Faculty of Economics and Business, University of Granada, Spain
- April 2016, Erasmus+, akademic exchange Faculty of Economics and Administration, Masaryk University, Brno, Czech Republic
- May Jun 2014, Erasmus Mundus Action 2, Basileus IV projekt Faculty of Economics, Sapienza University, Rome, Italy Academic Exchange between EU and Western Balkans
- 2009 2013, TEMPUS Project "Strengthening Quality Assurance System within Western Balkans HEIs in Support of National and Regional Planning" Member of team from University of Tuzla (Partner: University of Alicante, Spain, Tempus project No. 158999)
- 2011 2012, Risk Management and Insurance in the Large Companies in Federation • **BiH** – Case study of the companies from coal mining industry Project financed by Federal Ministry of Education and Science - Project leader
- 2009 2011, Joint Project "Strengthening Higher Education in BiH III"

Representative of University of Tuzla, piloting the "Framework for HE Qualifications in BiH" and elaboration of a "Good Practice Guide for Curricular Development" (Council of Europe and European Commission)

- 2010, Risk Management and Insurance in the Large Companies in Tuzla Canton Project financed by Tuzla Canton Ministry of Education, Science, Culture and Sport – Project leader
- 2009, TEMPUS Project "From Quality Assurance to Strategy Development" (JEP 41078 2006)

Member of the Team for development of the University of Tuzla strategy

• Aug 2008, European Commission in BiH (Kronauer Consulting, Sarajevo) Terms of References for Twinning project: "Sustainable Capacity Building of the Insurance Agency of Bosnia and Herzegovina and the Federation and Republic Srpska Insurance Supervisory Agencies"

HONORS AND AWARDS:

- April 2022, Erasmus + , Academic Exchange between EU and Western Balkans Faculty of Business and Economics, University of Pecs, Hungary
- October 2016, Erasmus + , Academic Exchange between EU and Western Balkans Faculty of Economics and Business, University of Granada, Spain
- April 2016, Erasmus + , Academic Exchange between EU and Western Balkans Faculty of Economics and Administration, Masaryk University, Brno, Czech Republic
- May-Jun 2014, Erasmus Mundus Action 2, Basileus IV projekt Faculty of Economics, Sapienza University, Rome, Italy Academic Exchange between EU and Western Balkans
- Sep 2007 Mar 2008, Fulbright Visiting Scholar, 6-month visiting professor Fox School of Business and Management Department of Risk, Insurance and Healthcare Management Temple University, Philadelphia, PA, USA Project: Development Possibilities of Risk Management, the Insurance Sector and Actuarial Science in South-East Europe
- Oct 3, 1997, Award from University of Tuzla Accomplishments during study

MEMBERSHIPS IN SCIENCE AND PROFESSIONAL ASSOCIATIONS:

- 2021 , Eastern European Risk and Insurance Association Association for educational and scientific work in the discipline and study of Risk and Insurance, member
- 2019 , Committee for educational activities Insurers' association in Federation BiH, member
- 2019 , Working group for drafting of insurance product for natural disasters in BiH UNDP and insurers associations in BiH, coordinator
- 2014 , International Journal of Financial Innovation in Banking, Inderscience Publishing
 - Member of Editorial Board
- 2013 , International Center for Global Risks Economic Research, Ukraine Member of Center
- 2011 2016, University of Tuzla

Member of Editorial Board of University of Tuzla

- 2011 2016, 2017 2021, University of Tuzla
 Member of Senate of University of Tuzla, Representative of Faculty of Economics
- 2008 , Economic Review, Journal of Economics and Business, Faculty of Economics, University of Tuzla

Member of Editorial Board

- 2007 2018, International Insurance Foundation, Washington, DC Academic advisor
- Sep 3, 2004 present, An Authorized Actuary for Federation of BiH Member of the Actuary Association in BiH
- 2011 2015, Economic Review, Journal of Economics and Business, Faculty of Economics, University of Tuzla
 Editor of the journal
- **2011, Insurance Supervision Agency of Montenegro** Member of Working group for drafting the Rulebook on requirements for obtaining the authorization to perform duties of a certified actuary

OTHER ABILITIES:

Agency for Development of Higher Education and Quality Assurance (2010) – Attended training on quality assurance organized for the selected experts from the adopted list of experts (Memberships in two commissions for licensing of universities)

Sarajevo Graduate School of Business (2008) – Course *Quantitative methods* (Certified program Accounting and finance)

Institute of Internal Auditors in BiH (2011) – Lecturer in the School for internal auditors

Fin-consult Tuzla (2010) – Lectures on topic: Risk management in business

Foreign language: English (active), Driving license

Computer skills: MS Office (Word, Excel, PowerPoint), professional software for decision making support (financial, statistical...)

PUBLICATIONS:

• Textbooks and monographs

Kozarević, Safet, and Jovanka Ćetković, 2023, The need for public institutions in Bosnia and Herzegovina to have property insurance against natural disasters, Monograph: *Challenges and insurance market's responses to the economic crisis*, Faculty of Economics, University of Belgrade, 255-272.

Zahirović, Sejfudin, and Safet Kozarević, 2022, *Quantitative methods in economics and management*, Off-set, Faculty of Economics, University of Tuzla, Tuzla.

Kozarević, Safet, and Jovanka Ćetković, 2022, Willingness of agricultural producers to pay for insurance against natural disasters in Bosnia and Herzegovina, Monograph: *Development of modern insurance market - constraints and possibilities*, Faculty of Economics, University of Belgrade, 397-413.

Kozarević, Safet, and Jovanka Ćetković, 2021, Possibilities for development of insurance against natural disaster for business subjects in Bosnia and Herzegovina to pay for insurance

coverage against natural disasters, Monograph: *Contemporary challenges and sustainability of the insurance industry*, Faculty of Economics, University of Belgrade, 229-246.

Kozarević, Safet, and Selena Begović, 2020, The Financial Service Sector in South-Eastern Europe Economies, *Investment and Finance for the Post-Covid Recovery in Eastern Europe Economies: The Role of Banking, Insurance and Finance* (Eds. Garonna, Paolo; Delneri, Franco; Seganti, Federica), LUISS University Press, 33-38.

Kozarević, Safet, Jovanka Ćetković, and Raduška Cupać, 2019, Willingness of households in Bosnia and Herzegovina to pay for insurance coverage against natural disasters, Monograph: *Contemporary trends in insurance at the beginning of the Fourth industrial revolution*, Faculty of Economics, University of Belgrade, 303-319.

Kozarević, Safet, Kemal Kozaric, and Selena Begovic 2019, Banking, Insurance and Financial Service Markets for Investment and Growth, *Financing Investment and Growth in South-Eastern Europe: The Role of Banking, Insurance and Finance* (Eds. Garonna, Paolo; Delneri, Franco; Seganti, Federica), LUISS University Press, 23-78.

Kozarević, Safet, Emira Kozarević, Pasqualina Porretta, and Fabrizio Santoboni, 2018, Implementation of Basel and Solvency Risk Assessment Standards in Banks and Insurance Companies of South-Eastern Europe Countries, Chapter in the book *Risk Assessment*, editor Valentina Svalova, InTechOpen.

Kozarević, Safet, 2018, The Insurance Markets of South-Eastern Europe, *Investing in South-Eastern Europe: The Role of Banking, Insurance and Finance* (Eds. Garonna, Paolo; Delneri, Franco; Seganti, Federica), LUISS University Press, 11-14, 153-318.

Kozarević, Safet, and Mirnes Mehanović, 2015, Identification and evaluation of property risks in wood industry of Bosnia and Herzegovina, Monograph: *Cathastrophic risks and sustainable development*, Faculty of Economics, University of Belgrade, 221-236.

Kozarević, Safet, and Radivoj Kovač, 2013, *Economics of Insurance*, Off-set, Faculty of Economics, University of Tuzla, Tuzla.

Kozarević, Safet and Insurance Associations of South Eastern Europe, 2012, *Insurance markets in South-Eastern Europe: Prospects and Challenges*, 2nd edition, Italian Association of Insurance Companies and MIB School of Management (Editor of the book and author of the Part I).

Kozarević, Safet and Insurance Associations of South Eastern Europe, 2011, *Insurance markets in South-Eastern Europe: Prospects and Challenges*, Italian Association of Insurance Companies and MIB School of Management (Editor of the book and author of the Part I).

Kozarević, Safet, 2010, *Risk management and insurance*, CPA, Faculty of Economics, University of Tuzla, Tuzla.

Kozarević, Safet, 2009, Conflict and Game Theory, Off-set, Tuzla.

Zahirović, Sejfudin, Safet Kozarević, and Jasmina Okičić, 2008, *Quantitative methods in decision making I*, Harfograf, Tuzla.

Zahirović, Sejfudin, and Safet Kozarević, 2005, Optimization Methods in Business Decision Making: The Fundamentals of Deterministic Modeling, Infograf, Tuzla.

• Published Research

Kozarević, Safet, 2024, ADRIA region insurance market 2023 – Trends and correlation with macroeconomic environment, 35th Meeting of Insurance and Reinsurance Companies – SorS, Sarajevo, *Proceedings*, 309-335.

Kozarević, Safet, 2023, ADRIA region insurance market 2022, 34th Meeting of Insurance and Reinsurance Companies – SorS, Sarajevo, *Proceedings*, 227-244.

Kozarević, Safet, and Ermina Husić, 2021, Risk management and insurance of export credits in Bosnia and Herzegovina, VII International Conference – Economy of integration (ICEI): Economic response and crisis recovery caused by the Covid-19 pandemic, *Proceedings*, Faculty of Economics, University of Tuzla, 369-380.

Kozarević, Safet, and Šejla Kovačević, 2021, The impact of supplier relationships on supply chain performance of trade companies in Bosnia and Herzegovina, *Management: Journal of Contemporary Management Issues*, Vol. 26, 2: 1-21.

Kozarević, Safet, and Sanida Hodžić, 2021, What drives life insurance purchasing decisions in Bosnia and Herzegovina?, *Risk Management and Insurance Review*, Vol. 24, 3: 263-278.

Komljenović, Dragan, Emira Kozarević, and Safet Kozarević, 2019, Alignment between Engineering asset management and Finance, VI International Conference – Economy of integration (ICEI): (E)migration and competitiveness of Southeastern European countries, *Proceedings*, Faculty of Economics, University of Tuzla, 80-91.

Puška, Adis, Safet Kozarević, and Jasmina Okičić, 2019, Investigating and analyzing the supply chain practices and performance in agro-food industry, *International Journal of Management Science and Engineering Management*, Vol. 14, 1: 1-8.

Kozarević, Safet, and Adis Puška, 2018, Use of fuzzy logic for measuring practices and performances of supply chain, *Operations Research Perspective*, Vol. 5, 150-160.

Puška, Adis, Safet Kozarević, Željko Stević, and Jasmin Stovrag, 2018, A new way of applying interval fuzzy logic in group decision making for supplier selection, *Economic Computation and Economic Cybernetics Studies and Research*, Vol. 52, 2: 217-234.

Kozarević, Safet, 2017, Stagnation of the insurance market of the South-Eastern Europe, V International Conference – Economy of integration (ICEI): The role of economic thought in modern environment, *Proceedings*, Faculty of Economics, University of Tuzla, 933-945.

Kozarević, Emira, and Safet Kozarević, 2016, The process of managing operational risk as an "innovative" bank risk type: A case study from Bosnia and Herzegovina, *International Journal of Financial Innovation in Banking*, Vol. 1, 1/2: 3-28.

Kozarević, Safet, and Vedrana Sofić, 2016, Management of property risks in the electricity sector, V Scientific conference with international participation, Jahorina business forum 2016: Turism and Competitiveness, *Proceedings*, Faculty of Economics Pale, University of East Sarajevo.

Kozarević, Safet, and Meliha Šabić, 2015, Life insurance as a method of management of risks related to the third age in Bosnia and Herzegovina, IV International Conference – Economy of integration (ICEI): Challenges of Economy in Environment Under Crisis, *Proceedings*, Faculty of Economics, University of Tuzla, 764-777.

Kozarević, Safet, and Snježana Zarić, 2015, Problems of the pension and disability insurance system in Bosnia and Herzegovina and possible directions of its reform, IV International

Conference – Economy of integration (ICEI): Challenges of Economy in Environment Under Crisis, *Proceedings*, Faculty of Economics, University of Tuzla, 744-763.

Kozarević, Safet, and Adis Puška, 2015, Correlation of implementation of supply chain, partnerships and competitiveness, *Economic Thought and Practice*, Vol. 24, 2: 579-596.

Kozarević, Safet, and Nerka Bešić, 2015, Risk management in telecommunications services in Bosnia and Herzegovina, *Ekonomski vjesnik/Econviews - Review of Contemporary Business, Entrepreneurship and Economic Issues*, Vol. 28, 1: 9-24.

Kozarević, Safet, Senija Nuhanović, and Irnela Hrnjić, 2015, Possibilities of Development of Private Health Insurance in Bosnia and Herzegovina, *Journal of Economics and Social Studies*, Vol. 5, 1: 87-105.

Kozarević, Safet, Adil Kurtić, and Emira Kozarević, 2014, Possibilities for Improvement of Risk Management Practice in the Coal Mining Industry of the Federation of Bosnia and Herzegovina, *Economic Review: Journal of Economics and Business*, Vol. 12, 2: 3-19.

Kozarević, Safet, 2014, Modeling of Triopoly Strategic Interaction Using Three-Person Noncooperative Games, *Journal of Game Theory*, Vol. 3, 3: 41-48.

Kozarević, Safet, Željko Šain, and Adela Hodžić, 2014, Obstacles to Implementation of Solvency II Regime in Nonlife Insurance Companies in Bosnia and Herzegovina, *UTMS Journal of Economics*, Vol. 5, 2: 199-211.

Umihanić, Bahrija, Safet Kozarević, and Majda Mujanović, 2014, Internationalization and Innovation Activity of Entrepreneurs in SEE Countries, International Conference – SMEs Development and Innovation: Building Competitive Future of South-Eastern Europe, *Proceedings*, Ohrid, 31-42.

Kozarević, Safet, Laura Peressin, and Giorgio Valentinuz, 2013, Efficiency of the Transition of Insurance Markets in South-Eastern European Post-Communist Countries, *SEEJE – South-Eastern Europe Journal of Economics*, Vol. 11, 2: 139-164.

Kozarević, Safet, Emira Kozarević, Adil Kurtić, and Edina Šiljegović, 2013, Risk Management and Insurance in the Coal Industry of the Federation of Bosnia and Herzegovina, *TTEM – Technics Technologies Education Management*, Vol. 8, 2: 802-813.

Kozarević, Safet, Emira Kozarević and Edina Šiljegović, 2013, Insurance Market Development in the Context of Integration to the European Union: A Case of the Western Balkans, *International Journal of Economic Perspectives*, Vol. 7, 1: 9-23.

Kozarević, Safet, 2013, Possibilities of MTPL insurance market liberalization in BiH, Monograph: *Product specifics on the market of insurance and reinsurance*, Faculty of Economics, University of Belgrade, 187-200.

Kozarević, Safet, and Beriz Čivić, 2013, Role of Insurance Sector in Post Crisis Recovery, *Post Crisis Recovery*, Belgrade Banking Academy, Belgrade, 328-348.

Kozarević, Safet, and Radivoj Kovač, 2012, Trends in development of insurance market in Bosnia and Herzegovina in last decade, X international symposium: Achieved results and prospects of insurance market development in modern World, *Proceedings*, Faculty of Economics, Belgrade and Serbian Actuarial Association, Belgrade, 127-138.

Kozarević, Safet, 2011, Challenges and prospects of the insurance sector in Bosnia and Herzegovina in the context of integration processes, Second international conference

"Economy of integrations: Challenges and perspectives of integration in countries of the South-Eastern Europe", *Proceedings*, Faculty of Economics, University of Tuzla, 503-516.

Kozarević, Safet, Emira Kozarević, and Edina Šiljegović, 2011, Development of the insurance sector in the Western Balkan countries: the drive towards the European Union insurance system, *International Journal of Economic Policy in Emerging Economies*, Vol. 4, 3: 287-302.

Kozarević, Safet, and Radivoj Kovač, 2011, Supervision over insurance sector in Bosnia and Herzegovina with special overview on placement of reserves, IX International Symposium: Supervision and control of the insurance companies' operating, Faculty of Economics, Belgrade and Serbian Actuarial Association, Zlatibor, *Proceedings*, 86-106.

Kozarević, Safet, 2011, Development of the insurance sector on global and regional level with particular focus on Bosnia and Herzegovina, VI symposium of internal auditors in Bosnia and Herzegovina, Dubrovnik, *Proceedings*, 57-69.

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