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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 her 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, *Berбок: 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>, 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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