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FEATURES OF INSURANCE MARKET ORGANIZATION

Abstract.

In the conditions of modern society, insurance has become a universal means of protecting the property interests of legal entities and individuals of all forms of ownership from natural disasters and other negative phenomena. It is required to assume measures regularly and coherently to improve a legal framework of insurance and to develop the insurance market infrastructure, to rise financial stability of insurance organizations, which will contribute to strengthen the protection of the rights and interests of consumers of insurance services in a result.

Currently, there are trends in the world of insurance experience: universalization and specialization activities of insurers. The first one is connected to social division of labor: the appropriate process becomes objectively necessary in the insurance business.

The objective economic necessity of using insurance is through the economic spirit isolation and the increase in the financial risks level and asset interests of citizens for the purpose of insurance of social production, entrepreneurship and the citizen welfare. The article discusses the features of the organization of the insurance business in connection with the rapid development of information technology and legislation adopted in the development areas of the market insurance.

Key words: insurance, insurance activity, insurance market, reinsurance, compulsory insurance, Fund for guarantee of insurance payments.

Introduction.

The purchase and sale object is protection of insurance, also demand and supply are formed in the market insurance. The foundation for the market insurance development is the necessary to ensure the regularity of the reproduction process by payment of a sum of money to victims in an unforeseen event of unfavorable circumstances.

The market insurance contributes to organize currency relations for insurance fund distribution and formation to guarantee the insurance defence of the company, as a series of insurance organizations, which takes part in an insurance services provision. The insurance market is a system, which it includes various structural connections. The main connection of the market insurance is an insurance company, where the formation process and insurance fund are carried out. Some economic connections are created, then other economic links appear and collective, group, personal interests are bounded. The insurance company is a individual structure that provides the functioning of the insurance fund and performs the conclusion and the maintenance of insurance contracts. The

economic separation of the insurance company lies with the resources, which are belonged fully and the independent turnover. The functions of insurance company is included in the financial system of industrial connections and in the economic system like an independent business organization. On the base of reinsurance and coinsurance, independent insurance companies cooperate financially with other insurers. Nowadays the market insurance suggests a large range of insurance services. The supply and demand cooperation stimulates the emergence of insurance services in a market economy that are necessary for a potential insurant. Relative free price expresses in tariff rates for insurance and creates conditions for competition between insurers. The market insurance carries out price formation and commercial functions in economic competition. Separately, the competition does not provide success in the market insurance. Financial achievement depends on the insurant, which stimulate employees of the insurance company constantly to seek for new potential clients, to develop methods and forms of services of insurance. Insurant control all internal and external properties, which place the insurance culture foundations.

Insurants depend on the efficiency of insurance funds resources in the disposal of a market economy. The insurers are an entrepreneur, as they carry financial responsibility of the enterprise's owners for the state affairs and clients, which is kept in the corresponding legislative acts. The market insurance is conceived as a group of economic connections regarding to the buying and selling of an insurance production. The market trade ensures a connection between the insurer and the clients. Public acceptance of the insurance service is held in the insurance market.

The market insurance describes the subjects' independence of the market connection interaction about the buying and selling of the insurance services. Enough mature of market insurance structures have improved and developed in the Republic of Kazakhstan: joint, joint-stock, insurance institutions. The market insurance is combined into the universal one through a system of reinsurance agreements. There are systems of government supervision and regulation of insurance connections.

After the Revolution of October, a command and control system of economic management and republic insurance monopoly were accepted. The situation is considered safe regarding to monopolization, which ten or more competitors manage in the industry and the share the largest of them, also it should not exceed 31% of insurance services in total sales, second is 44, third is 54 and fourth is 64% in developed market economies countries. If the situation violates, the government will enforce economic sanctions, and limit the participation of the biggest insurers in the market economy.

State regulations of insurance activity are preventing collusion, agreements, such as the actions of insurance companies in the market division in order to limit competition, exclude or limit an access to the market of other clients [1]. Government control of insurance activities assists to protect the means and methods of unclear contests, such as synthetic increase or decrease in the tariffs, attempts to deceive the clients in a result of tendency information about the circumstances of this insurance type or the competitors. The formation of the market insurance is studied in institutions and area aspects. The formation of the market insurance includes corporation, joint-stock, mutual and insurance companies in the global aspect. It is probably to differ the local market insurance, national or domestic and world markets insurance in the area aspect.

The market insurance development is to consume land barriers, to increase integration processes, and to lead the national markets insurance inclusion in the world. According to the scale of deliver and demand for insurance services, national and international market insurance could be distinguished. The national market insurance is a local market in which there is a direct demand for insurance services, which tends to be satisfied by specific insurants. A foreign market insurance is out off the national market and gravity towards to insurance companies connections in a region and beyond.

The world market insurance mentioned to deliver and demand for services of insurance in a global measure. The market is differed by industrial and individual insurance, quality insurance, responsibility insurance and economic prospect insurance. Alternately, each of the market insurance is separated into parts, for example, the accident insurance, the national property of market insurance, and others. The members of the market insurance are sellers, intermediaries and buyers. The sellers are reinsurance and insurance companies. Clients are personal and legal structures, who have determined to execute an insurance agreement by the special seller [2]. Intermediaries are insurance agents and brokers between buyers and sellers, who contribute the conclusion of an insurance agreement. Goods are sold and purchased in the market insurance that might be supplied to personnel or legal object on the base of agreement and in voluntary insurance or a law in required insurance. Mandatory insurance in cases, where the insurance protection provision is required from the point of legislation view. The function of buyers and sellers of insurance services are performed by conclusion of an insurance agreement and a policy of insurance is provided to the clients. The selection of the market insurance is a register of insurance types that the customers can use it. There have been considerable changes in the modern insurance services, which caused by common introduction of the Internet and computers in the sector of insurance. Nowadays, there are tendency in the global insurance practice, such as insurers' activities of universalization and specialization.

The first activity is related to the profound of labor social division: the appropriate process becomes necessary in business insurance. There have been developing trends towards the generality of the activities along with the insurers' specialization in last years. Traditionally, insurers occupied in specific types of insurance activities.

The new performance of insurance companies, that they are concerned in crediting to specific spheres and branches of economic insurance. Companies' insurance engage the leading conditions after profitable banks in terms of resources and if it is possible, they use loan capital in the form. The character of the collected resources allows them to be used for long-term manufacture investments through the market securities by insurance companies. Banks do not have such opportunities, which expected on short-range involved funds.

The outline of funds in the assurance payments and profits form from energetic processes transcend the total of annual costs to customers. It permits insurance companies to develop savings in high-yield sanctuaries, generally in connections of manufacturing companies, administration links. The Government can contribute straightly in market associations as an guarantor concluded a national insurance association and employ developing effect on the market insurance by different legal rules.

The market insurance is issue to national instruction. Similar national instruction is used in the preparation of effective market insurance. Demonstrated experience of the market insurance is characterized by influential motivations for self-development: creativity and entrepreneurship, more widespread fulfilment of customers' requests. Government rule of insurance action supplements the market insurance instrument, improving its positive features. At the similar time, the mechanism of government rule of insurance action weave by the market insurance of mechanism.

Materials and methods of research.

The law on insurance establishes the basic rules for the implementation of insurance in the form of entrepreneurial activities, the creation, licensing, regulation of insurance (reinsurance) organizations, the peculiarities of terminating their services, the duties of state regulation of the insurance market, and the principles of supervision of insurance activities. Regulatory legal acts adopted in accordance with this law are mandatory for all participants of the insurance market.

The market insurance is a determined area of monetary connections, where buying and selling the object is a hedge insurance, a special social and economic environment suggests and demand for it [3].

At the similar time, the market insurance is:

- the organization type for the monetary connections formation and distribution of the insurance fund to guarantee insurance society protection.
- considered as a series of organizations insurance taking part in the appropriate insurance services provision.

The consumption feature of this product is unique and better than other financial market products. Their specialty comes from the value of insurance. Under the background of the insurance service, it is possible to understand the activity of protecting the property interests of citizens, enterprises, institutions and organizations when a known event (insurance situation) occurs at the expense of the financial funds that have been paid from the insurance premium (insurance premium). The risk to the interests of insurance market subjects is always present, but not mandatory. This risk exists, but is essentially a probability. Therefore, there is always a choice and settlement to buy (sell) or not to buy (not sell) this or that insurance product. In order to implement the given choice, the insurance product must always participate in the financial market. This involvement makes insurance an integral part of financial relations.

Each insurance product corresponds to the specific objects of insurance (that is, it is stored) determines the reason for insurance (insurance risk), its cost (insurance amount), price (insurance tariff), the latter determines the condition of monetary payments (settlement) in predicting those insured events. A document called an insurance policy serves as a certificate of an insurance product. A policy is a legal document confirming the fact of an insurance agreement (purchase - sale of an insurance product) addressed to insurance participants, which consists of the main quantitative dimension of the agreement.

The objective foundation of the market insurance development is ongoing provision of consumption of financial and economic activities growth in the process of repeated product and allowing financial support in case of unexpected unpleasant events.

The basic of the market insurance is a free marketing economy, a wide variation of property types, free tariff formation, tariff rates calculation, the existence of participants, freedom of option, new and modern types of insurance introduction and development.

Compulsory condition of operation of market insurance [4].

- essence of public requirements in the market insurance is formation of demand;
- existence of a satisfaction requirements of capable insurer is formation of proposals.

At that point, the market of insurer and the market insurance are accentuated. An acting market insurance can perform a complex, integrated method that includes different structural connections. The first connection of the market insurance is an insurance of society or an insurance of company. Hence, the creation process and the insurance fund is carried out, the economic attitude are known as individual's, collective or group's interests are combined.

Futhermore, there are different objects in the market insurance: intermediaries, reinsurance companies, brokers company, insurance agents, different insurance associations, such as insurance unions, pool, acts and others.

The catalog of insurance types is suggested to the market insurance and defined a various of insurance service, including extra, personal cases according to the insurance agreement.

The position of the insurance market in the financial system is provided by the role of various financial institutions in the financing of insurance protection, as objects of placement of resources

investment in the market insurance and as a reflexion of insurance activity, investment and other types of activity (Figure 1).

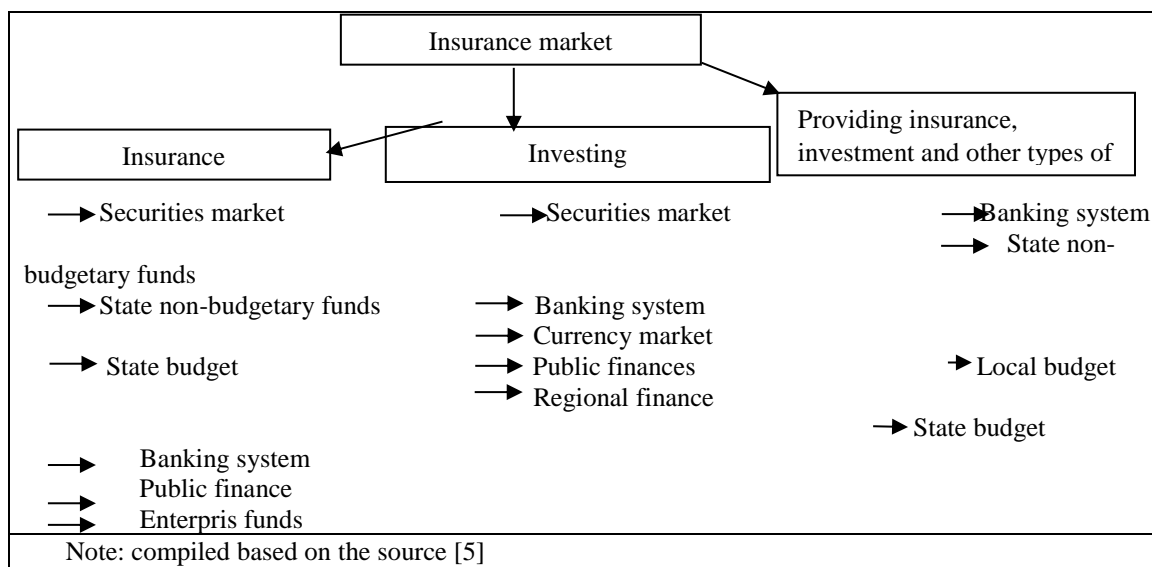


Figure 1 – Place of the market insurance in the financial systems [5].

The common insurance defines the direct relations of the market insurance with financial organizations, the banking system, household finances, the government budget and the other financial organizations. The actual financial organizations appear like insured and consumed the insurance product in such relationship. Special connections are performed between the market insurance and non-government budget funds linked to the government budget and mandatory insurance organizations.

It can be emphasized and focused that the global insurance market's modern infrastructure is beingformed at a rapid pace - the Insurance Payments Guarantee Fund was created, the list of mandatory types of insurance was expanded, the state export corporation was created, and others.

There are two situations are brought on insurance market's location. A market for insurance emerges in the socio-economic structure of society as a result of the objective need for additional insurance protection on one side. Secondly, the monetary model used by businesses in the insurance market that offer insurance protection links this market to the larger financial merchandisers. Andlaw is aimed at increasing the availability, quality and cost of insurance services for people and businesses, protecting the rights of consumers of insurance services, and revitalizing the stock market.

The law envisages the following main directions:

1. Introduction of online insurance, as a result of which people will have the opportunity to conclude insurance contracts in electronic form without going to the office or without the presence of an agent through the Internet resources of insurance companies;
2. In order to protect tourists, the draft law envisages transition to mandatory insurance of property interests of tourists going abroad. The current legislation in the field of mandatory civil liability insurance of a tour operator or travel agent does not allow protecting the interests of tourists;

3. Taking into account international experience, it is recommended to introduce shift insurance. Shift insurance is a separate profession that is mandatory for insurance, but its requirements are not determined by law, but directly by the contract between the insurance company and its client;

4. It is envisaged to extend the powers of the insurance ombudsman to all classes of insurance (mandatory and voluntary), while preserving the right of the parties to apply to the court;

5. The law provides for additional guarantees of insurance payments guarantee fund in certain cases of non-payment of certain socially significant life insurance products (pension annuity of disabled employees and insurance payments on annuity);

6. Regulatory legislative amendments that increase the transparency of insurance market participants [6].

The rapid development of information technologies and the growth of Internet users prompt the insurance business to think about a new digital channel - e-commerce. Currently, the insurance community is discussing the procedure for purchasing an E-policy, the rules for exchanging electronic information resources between the insured and the insurer, and the rules for posting information on the official website of the insurance organization.

Results and its discussion.

A person wants his personality and family to be financially stable and secure. And the security of the family budget can be achieved only by resorting to insurance services. But few people pay the necessary attention to this issue. The human being usually does not care about the possible risks. Takes risks. Perhaps this is due to the low insurance culture. However, it is clear that the service, which creates a need only once a year, is not of interest to the population. So, in order not to take risks, you can familiarize yourself with the useful points of insurance.

Insurance is a type of activity that allows you to reduce financial losses or compensate for damage caused. This is a contract between the policyholder and the insurer, which serves as the basis for compensation for losses incurred in the course of an insured event. It will help reduce losses from insured events such as theft, epidemics, damage to property, death. Gives you the opportunity to protect yourself from your risks during the time you choose.

To protect yourself from your risks, that is, for insurance activities, the insured pays a "premium". Insurance premium – the cost of insurance services. The payment for it also has its own rules. It depends on the type and service life of the insurance product. The amount of this payment is calculated based on the possible losses incurred as a result of the risks that you face. There are also insurance products in the calculation of the premium, which take into account such information as the age of the insured, the assessment of Health, the order of life. In car and other property insurance, the cost of the policy will depend on the size of the franchise. This is some part of the loss that the policyholder assumes when an insured event occurs [7].

Payment made by policyholders when buying a policy goes to the common financial fund - pool. Part of the funds is used to solve the financial difficulties of policyholders who are in an insured event, to compensate for their losses. Not all clients are reimbursed for financial losses by those who carry out insurance activities. It should be borne in mind that only damage around the issues specified in the contract is compensated.

A citizen who has fallen into an insured event writes an application to the company providing insurance services. This is an official document on reimbursement of expenses. Company experts may require additional data in order to determine the amount of losses. For example, a photo of the damaged area, damaged property, a certificate of the received injury, etc.

Life insurance. Life insurance agreements are concluded in the event of the insured's death. Persons whose names are listed in the contract or policy are paid the insurance amount. Tax is not paid from the insurance amount, payments and benefits paid in the event of the insured's death.

Voluntary health insurance. This is an insurance product that allows you to expand the scope of medical services available in the course of compulsory medical insurance. Thanks to voluntary insurance services, people with serious illnesses and difficult injuries can seek medical care at the required level. Treatment measures are reimbursed by the insured amount at the level specified in the insurance contract. Some insurance products cover the damage caused by illness on vacation.

General Insurance. Insurance for all but life is provided by those who carry out General Insurance Activities. In this context, the policyholder is only reimbursed for the risks and losses incurred as a result of the risks specified in the policy, in accordance with the insurance agreement.

With property insurance, it is possible to protect yourself from damage caused to housing, personal property, transport and business for the reasons specified in the contract, that is, to receive insurance payments for compensation for damage. If you avoid an accident, you will be reimbursed for sudden injuries and losses incurred in the process of seeking medical help.

Collective insurance of employees against various threats refers to general insurance products. By this, the management can protect itself from all the risks of its subordinates and protect its institution from various losses.

Applicants to the collective insurance service are additionally interested in insurance of employees of the enterprise against accidents at work and occupational diseases, dental insurance and life insurance of workers.

In addition, it is also planned to launch the procedure of notification of the beginning of the insurance situation, assessment of the amount of damage and insurance payment through the insurer's website.

Due to technological changes, the importance of protection of personal data of policyholders, data exchange system, fight against insurance fraud and cyber security issues will increase.

New digital products can become growth points, both in terms of increasing sales and improving service. In order for insurance to be personalized, insurance companies have started launching mobile applications, online consulting services with chat bots in messengers, using smart insurance technologies and the "Internet of Things".

Conclusion.

The state, which is a resident of the insurance (reinsurance) organization, is a participant of international cooperation in the field of combating the legalization (laundering) of proceeds of crime and the financing of terrorism, cooperates with the group on the development of financial measures to combat money laundering (FATF). At the same time, there is a limit on the total amount of reinsurance premiums not exceeding 85%. In addition, the transitional period for the possibility of direct insurance / reinsurance of risks, as well as maritime transport (except for vessels engaged in cabotage services), commercial aviation, launch and lease of space flights (including satellites), as well as transportation of goods, vehicles themselves in the insurance/reinsurance part of the risks on 3 years provides mediation services arising from this responsibility [8].

Nowadays, there are presently the following trends in insurance practice worldwide: universalization as well as specialization of the actions of insurers. Basically, there is a growing social division of peoples' work that is related to: In the insurance industry, relevant approach and methods becomes objectively required. Previous years, together with the insurers' specialization, there have been rising tendencies in the expansion of their operations globally.

At past time, insurers participated in specific insurance activities. invade activities that are similar. Extra activity that insurance companies are involved in is lending to specific areas and sectors of the economy. Insurance corporations have the top positions and it's in terms of assets and, if possible, their usage as loans behind commercial banks capital. Insurance businesses are able to employ their resources because of the way they have been assembled. Due to the nature of the assets that insurance corporations have collected; they can be used for investments in long-term production made through the securities market. Banks reliant on comparatively brief-term. These chances do not exist for term attracted funds.

Payments made in the form of insurance the several of annual payments to the policy is exceeded by premiums and profits from active operations. holders. Due to this, insurance firms can grow their holdings of high-yield securities, namely in bonds issued by governments and enterprises. The State may engage in market activity directly. Relationship with a state insurance organization as an insurer and exercise a growing reflection on the market for insurance is governed by a number of laws. The market for insurance is controlled by state law.

The insurance market operates under similar state regulation in practice. As a result, experience has shown that the insurance industry is characterized by strong self-development incentives, including initiative and entrepreneurship as well as more thorough policyholder satisfaction. The mechanism of market for insurance is strengthened by state regulation of insurance business, which is a complement to that system. This mechanism of insurance is interwoven with the state's mechanism for regulating insurance activities. By virtue of the definitions of legal standards and laws, insurance encompasses a variety of objects and subjects of insurance liability, as well as organizational forms.

To simplify this variety of economic relationships and create a unified and interconnected system, insurance classification is necessary.

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САҚТАНДЫРУ НАРЫҒЫН ҰЙЫМДАСТЫРУ ЕРЕКШЕЛІКТЕРІ

Аңдатпа.

Қазіргі қоғам жағдайында сақтандыру барлық меншік нысанындағы заңды және жеке тұлғалардың мүлдік мүдделерін дүлей зілзалалардан және басқа да келеңсіз құбылыстардан қорғаудың жалпыға бірдей әмбебап құралына айналды. Сақтандырудың заңнамалық базасын жетілдіру, сақтандыру нарығының инфрақұрылымын

дамыту, сақтандыру ұйымдарының қаржылық тұрақтылығын арттыру жөнінде жүйелі және дәйекті шаралар қабылдау қажет, нәтижесінде сақтандыру қызметтерін тұтынушылардың құқықтары мен мүдделерін қорғауды күшейтуге ықпал ететін болады.

Қазіргі уақытта сақтандырудың әлемдік тәжірибесінде үрдістер орын алуда: сақтандырушылардың қызметін мамандандыру және әмбебапандыру. Біріншісі әлеуметтік еңбек бөлінісінің тереңдеуімен байланысты: тиісті процесс сақтандыру ісінде объективті түрде қажет болады. Соңғы жылдары сақтандырушылардың мамандануымен қатар олардың қызметін әмбебапандыру үрдістері күшейе түсті. Дәстүрлі түрде сақтандырудың белгілі бір түрлерімен айналысатын сақтандырушылар байланысты қызмет түрлеріне басып кіреді.

Сақтандыруды қоғамдық өндірісті, кәсіпкерлікті және азаматтардың әл-ауқатын сақтандыру мақсатында пайдаланудың объективті экономикалық қажеттілігі шаруашылық жүргізуші субъектілердің окшаулануына, азаматтардың қаржылық тәуекелдері мен мүлктік мүдделері деңгейінің өсуіне байланысты. Мақалада сақтандыру нарығының даму бағыттары бойынша қабылданған заңнамалар мен ақпараттық технологиялардың қарқынды дамуына байланысты сақтандыру бизнесін ұйымдастыру ерекшеліктері қарастырылған.

Негізгі сөздер: сақтандыру, сақтандыру қызметі, сақтандыру нарығы, қайта сақтандыру, міндетті сақтандыру, сақтандыру төлемдеріне кепілдік беру қоры.

ОСОБЕННОСТИ ОРГАНИЗАЦИИ СТРАХОВОГО РЫНКА

Аннотация.

В современном обществе страхование стало универсальным средством защиты. Корпоративные и индивидуальные права собственности со всеми формами собственности от стихийных бедствий и другие негативные явления. Улучшения должны вноситься регулярно и последовательно. Законодательная база страхования, развитие инфраструктуры страхового рынка, расширение финансового рынка стабильность страховой организации. В результате защита прав усиливается, потребительские преимущества страховых услуг. В настоящее время во всем мире наблюдается тенденция к специализации страховой практике. Универсализация деятельности страховых компаний. Первая связана с углублением социальных разногласий. Соответствующий процесс объективно необходим в страховой отрасли. За последние годы по мере специализации страховых компаний усиливается тенденция к универсализации их деятельности. Страховщики, традиционно занимающиеся отдельными видами страхования, переходят на родственные виды страхования. Объективная экономическая необходимость использования страхования в страховых целях общественное производство, предпринимательство и благополучие граждан обусловлены изоляцией. Растущие уровни финансового риска и прав собственности для экономических агентов, граждан.

В статье рассмотрены особенности организации страхового бизнеса в связи с бурным развитием информационных технологий и законодательства, принятых по направлениям развития страхового рынка.

Ключевые слова: страхование, страховая деятельность, страховой рынок, перестрахование, обязательное страхование, фонд гарантирования страховых выплат.

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ҚАЗАҚСТАНДАҒЫ ФРАНЧАЙЗИНГТІҢ ҚОЛДАНЫЛУЫНЫҢ КЕЙБІР МӘСЕЛЕЛЕРІ

Аңдатпа.

Қазақстан Республикасының экономикасы үшін франчайзинг енді дамып келе жатыр деп айта аламыз, ал экономикасы дамыған елдерде болса франчайзингті пайдалану тәжірибесінің ғасырлық тарихы бар. Франчайзинг кәсіпкерлік қызметтің бір түрі ретінде даму перспективасы зор үміт күттіретіні анық. Әлемдік франчайзинг нарығын дамыту бойынша соңғы жылдары бизнестің бұл түрі Шығыс Еуропа, Азия және Оңтүстік Американың дамушы елдерінде қарқынды даму үстінде. Халықаралық франчайзингтік қауымдастықтың жаһандық франчайзингтік рейтингтері, сондай-ақ «FranchiseDirect», «Entrepreneur Magazine Franchise Zone», «AllBusiness» және «Entrepreneur» журналы сияқты ірі интернет-порталдар франчайзингтік бизнесті дамытудың ең жарқын көрсеткіштері болып табылады. Іс жүзінде франчайзингтік компаниялар туралы нақты статистиканы табу қиын, бұл жақын және алыс шетелдердің көптеген елдерінде байқалатын көрініс. Қазіргі уақытта тек АҚШ франчайзинг туралы толық статистикаға ие, себебі мемлекеттік франчайзинг тізілімінде тіркелу міндетті болып табылады.

Қазақстандағы франчайзингтер туралы толық статистика, оларды бөлімшелер бойынша бөлу, елдік және өңірлік тиістілігі қазіргі таңға дейін жоқ деуге де болады. Франчайзинг статистикасы өте өрескел, өйткені елде франчайзингті тіркеудің бірыңғай орталығы жоқ және барлық компаниялар өз қызметін франчайзинг ретінде жарияламайды.