

2. Ваш гид в законодательстве Казахстана - https://kodeksy-kz.com/ka/ob_obrazovanii/61.htm
3. Бюро национальной статистики АСПиР РК

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FINANCIAL AND ECONOMIC STABILITY OF INSURANCE COMPANIES

The financial stability of an insurance company is the most important component of its activity and characterizes the ability to pay for its obligations on time and in full.

Analysis of financial stability is defined as an independent object of assessment, which examines the structure of the formation and use of capital.

Assessment of the financial stability of insurance companies should be carried out by analyzing financial indicators, as well as indicators characterizing the structure of the insurance portfolio.

Insurance is a strategic sector of the economy. At the stage of development of market Relations, an entrepreneur has the opportunity to devote all his attention to market problems and competition. Insurance allows you to increase investment potential and increase national wealth. The development of the market economy of the Republic of Kazakhstan does not make sense without the creation and approval of insurance as an indivisible structural part of market relations.

The economic category of insurance is a constituent part of the financial category. But, if finances are generally related to the distribution of income and funds, then insurance covers the areas of relations. Taking into account the specifics of insurance, the following definition can be given:

Insurance is a set of redistributions created at the expense of cash deposits of the target insurance fund, designed to compensate for possible risks caused by the subjects of insurance or to correct the loss of family income. In the conditions of the planned economy, the financial and economic activities of state-owned enterprises were considered independent-risk-free, compensation for damage caused by fire, natural, man-made disasters, etc. was carried out on the basis of state accounting. Therefore, in the mechanism of compensation for damage, insurance institutions took the second place. Insurance was considered as a category of financial origin and was applied on the basis of the method of mobilization of funds to the financial fund of the state.

Like many developing countries, the Republic of Kazakhstan has a large number of small insurance companies. This, in turn, increases the instability of the national insurance market and makes it dependent on the Russian and international insurance markets. At the same time, another serious problem is the lack of opportunities for insurers to effectively place temporarily free funds in the investment policy. For investment programs of insurance companies, the set of financial instruments is limited. Currency restrictions applied to developing countries hinder the development of national insurance markets, do not allow national insurance companies to successfully compete with Western insurers.

In insurance, an analysis of the impact of factors of the marketing environment on the activities of the firm occupies a more important place than in any other type of entrepreneurial activity. Working with such a specific object of entrepreneurial activity as the provision of insurance services, their nature and behavior are determined primarily by the randomness of insured events, where insurance companies, like market entities and investors, feel the influence of the environment.

The impact of economic factors on the sphere of Insurance Services is conditioned by the cycle of business activity, the General Dynamics of GDP, changes in the supply of consumer and investment goods, the state of income and income levels of the population, as well as a number of important macroeconomic indicators, such as the state budget deficit, inflation, savings, etc. In Kazakhstan, the indicator of insurance payments in GDP remains low, growing from 0.4% in 1994 to 0.33% in 2000.

A special place in the totality of economic factors is occupied by the influence of hyperinflation. No insurance system can stand on the verge of hyperinflation. Strong self-preservation from inflation will allow attracting investment in production. In countries where the insurance market is strong and well developed, the fight against inflation is often successful. A developed insurance system can be a strong factor in ensuring price transparency. Inflation is accompanied by the emergence of various types of spending, which is one of the signs of instability of society. For example, with limited funding for road and car repairs, the deterioration of criminogenic equipment leads to autocatastrophe, an increase in

random conditions.

The fall in the tenge exchange rate negatively affects the functionality of insurance companies. First of all, this is determined by the depreciation of monetary assets that are deposited in the national currency. In order to reduce losses caused by exchange rate fluctuations, insurance companies have the right to place 50% of all their reserves — in currency accounting, 20 % — in real estate, and 30 % — in government securities.

Literature:

1 Blazhevich Oleg Georgievich ASSESSMENT OF THE FINANCIAL STABILITY OF AN INSURANCE ORGANIZATION // Scientific Bulletin: Finance , Banks, Investments. 2020. No. 2 (51). URL :<https://cyberleninka.en/>

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ОЦЕНКА МОЛОДЕЖНОЙ БЕЗРАБОТИЦЫ В РЕСПУБЛИКЕ КАЗАХСТАН

Одной из глобальных проблем современной экономики является безработица, которая препятствует экономическому развитию современного Казахстана. Безработица приводит к дисбалансу во многих сферах жизни казахстанцев, в частности, большой удар приходится по экономике страны, который выражается в недопроизводстве ВВП, а также вызывает напряженность в социальной сфере – бедность, преступные деяния, народные волнения. В статье мы рассмотрим безработицу среди молодежи.

Молодежь наиболее уязвима для трудоустройства, поскольку множество факторов влияет на их конкурентоспособность, а именно: финансовое положение семьи, отсутствие хорошего образования, неумение применять приобретенные знания в жизни на практике. Однако, стоит обратить внимание на тот факт, что уровень молодежной безработицы, среди получивших среднее специальное образование, ниже, чем у тех, кто получил высшее специальное образование. Это объясняется тем, что выпускники ВУЗов более щепетильны в поиске работы с достаточным уровнем зарплаты, отсюда у них сужается круг сфер, в которых они могли бы найти работу [1].

В соответствии со статистическими данными, уровень безработицы страны за период с 2012 по 2021 год колеблется от 3,6% до 3,9% (Рисунок 1)

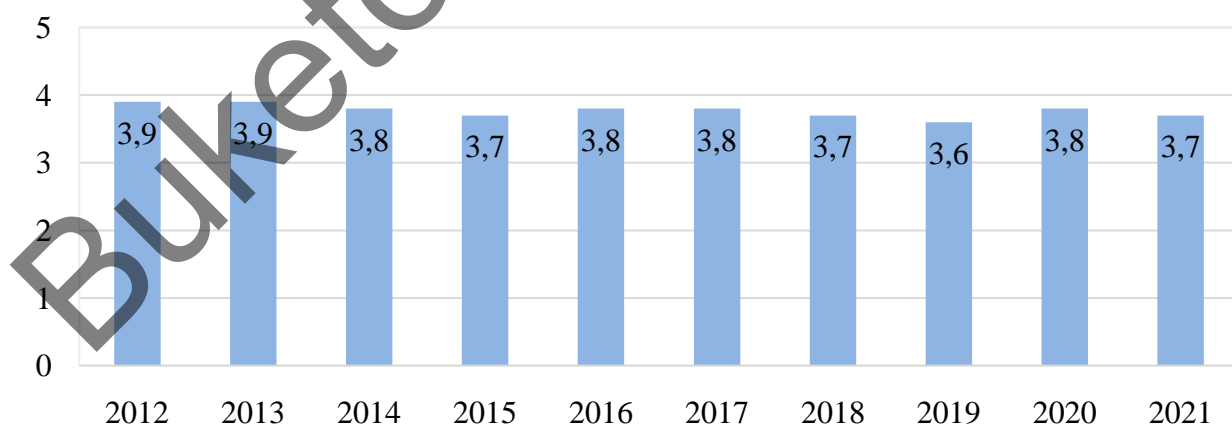


Рисунок 1. Динамика уровня безработицы среди молодежи (15-24 лет)(2012-2021), %

Примечание – Составлено автором по источнику [2]

В последнее время наблюдается положительная динамика уровня занятости за счёт того, что государство внедрило программы, которые помогли молодым людям с поиском работы: «Занятость-2020», «Дорожная карта бизнеса», «Молодежный кадровый резерв», «С дипломом в село» и другие.