

It is worth noting that Kazakhstan is the leader in the Central Asian region in terms of foreign capital invested in the country's economy. According to the latest data from UNCTAD, Kazakhstan ranks 33rd in the world in terms of net FDI inflows, while it ranks 2nd among countries with economies in transition and 1st among landlocked countries.

The main problem and threat to the preservation of the raw material national economy of Kazakhstan is the reluctance of major investors to invest in long-term and less profitable projects, in particular, in the manufacturing industry, in the sphere of high technologies and others. On the one hand, the desire of foreign investors is quite justified, since the oil industry brings the greatest dividends at the lowest cost. On the other hand, the state needs to create favorable conditions for doing business in all sectors of the economy of Kazakhstan and increase the country's investment attractiveness on the world stage.

Analysis of the structure of Kazakhstan's foreign trade activity indicates the need to review and improve approaches to attracting foreign capital to the Kazakh economy. Various government strategies, programs and concepts are being implemented today taking into account the direction of investment in the real economy. Most of the newly created industrial enterprises in Kazakhstan, including the transfer of existing production facilities from other regions of the world, are aimed at developing the real sector.

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Мұқаш Ұ.Т., 2 курс (академик Е.А.Бөкетов атындағы ҚарМУ)
Ғылыми жетекші - э.ғ.м, аға оқытушы Кожабатчина Г. М.

DEVELOPMENT OF ONLINE INSURANCE IN KAZAKHSTAN

In Kazakhstan, this market is just beginning to develop. Online sales are gaining momentum. About 50% of the gross non-cash turnover on Bank cards in Kazakhstan is made up of online payments, which is an increase of 27% compared to last year....

As a reminder, since January 1 of last year, electronic insurance has been in effect in Kazakhstan, and the possibility of purchasing an insurance policy completely online on the insurance company's website has been introduced.

According to preliminary data, about 1 million e-policies were sold in the first quarter, which is about 20% of the average annual volume. At the same time, the share of policies purchased through the websites of insurance companies is minuscule. As of March 1, 2019, the level of penetration in the market of electronic policies for mandatory motor insurance (OS GPO PTS) is about 0.6%.

It's like they say: Every advantage has its disadvantage. So, let's start from the advantages of online insurance, they are obvious:

Convenience. The system of issuing an electronic compulsory car insurance policy is primarily convenient for motorists who previously had to carry a paper copy of the contract. Under the new rules, police officers will check for insurance by sending a request to a single insurance database. All information on insurance policies is stored in the information system of the insurance company and the Unified insurance database.

Speed of registration. You can apply for a policy over the Internet around the clock, it's fast and easy, just use a payment card. You don't have to spend time visiting the insurer, you just need to go online – and in a short time you can visit the virtual offices of different insurance companies.

The absence of intermediaries. One of the advantages of online insurance is that there are no intermediaries when making a purchase. This means direct contact without an agent, which is convenient for many clients and insurance companies.

Security. Fraudulent actions for falsifying insurance policies are excluded. When choosing online insurance in reliable companies, You can be sure that third parties will not get access to your personal data....

But also the start of e-insurance in Kazakhstan was not quite easy: insurers are still solving integration problems with state databases and are faced with a lack of understanding of customers who continue to require doc

And if, on the one hand, insurers claim that this situation was expected, since the financial, and even more so the insurance market is quite conservative, on the other hand, insurers from the beginning of the year are faced with inaccuracies in state databases, which creates problems for car owners themselves who want to buy insurance without visiting the company's office or without the help of insurance agents.

Despite the fact that data on concluded contracts is stored in the Unified insurance database (esbd), which is now available to traffic police officers, clients of insurance companies have not yet adapted to the "electronic insurance reality" and many require paper confirmation of the policy from insurance companies.

According to managing Director of the center of development of stock and insurance sector the Association of financiers of Kazakhstan ErlanBurabaev, after the insurance market were connected to public databases, a number of problems associated in particular with the purity information in gosbasic. Of course, this allows state organizations to correct erroneous information. But does this discourage policyholders from using the online policy registration service on their own? After all, the main task of an online policy is to simplify the registration and receipt of an insurance policy, and not Vice versa.

Trick

Oleg Khanin, Chairman of the Board of the insurance company Kommesk-Omir, said that technical difficulties are mainly related to integration processes with state databases. "For example, when state databases are temporarily unavailable or there is a discrepancy between the database data and the documents specified by the client. In such situations, the company sends requests to the State credit Bureau-the operator of the Unified insurance database, after which the client explains his further actions, " he said.

The insurance company Amanat clarified that, according to new changes in the legislation, information about customers must be verified in state databases. This applies to the identity card, passport, driver's license, certificate of registration of the client's vehicle. "If there is an error in the client's documents (for example, the last name in the license and driver's license differs by one letter), then you will not be able to issue a compulsory insurance policy. In this case, the client needs to apply to the relevant state authorities to correct errors in the documents, " the company commented.

Resilient market

Insurers say that there are no major technical problems right now. At least, there are no complaints that the insurance company's clients can't sign a contract for hours. But everything is known in comparison. "Of course, there are situations when technical work is carried out on the side of state databases, which leads to errors when comparing the client's data with the data of state databases. But the number of such cases has decreased significantly compared to January-February of this year, " Amanat noted.

According to insurers, in the absence of technical failures, the registration of an electronic policy is fast. It takes about 5-10 minutes.

"Regarding the risks, it is worth noting that low public confidence in insurance companies, coupled with distrust of online payments, can have a negative impact on the sale of policies online. In addition, only SMS messages from the insurance company and the State credit Bureau are considered to confirm the conclusion of the policy, which does not suit some customers who still require some document confirming the existence of the insurance policy," Amanat says. Subsequently, this may provoke some rejection from buying a policy online.

By what time all these inaccuracies will be resolved, insurers do not undertake to predict. By the way, the existing problems of market participants are not depressing at all, on the contrary, they are more than optimistic. "Technical problems are being solved and business processes are being improved in a working order," said one of the insurance market representatives. However, the market will not let the development of online insurance take its course.

Solve problems

According to various estimates, the share of sales of online policies through the websites of insurance companies may be from 2 to 5% by the end of the year. "The market is interested in the development of online sales of insurance policies. The widespread introduction and growth of online insurance will improve the insurance market and make it much more transparent. In the first place will reduce the cases where fraudsters sell fake insurance policies. According to the new system, the customer can be sure that they are buying a valid policy," Amanat believes.

Market participants say that in the future, the sale of online policies will grow due to boxed solutions that will offer additional products to the customer in addition to the insurance itself, and in the future will still "make the purchase of a policy no more difficult to top up the phone balance".

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Sabirova A., (Y.A. Buketov Karaganda State University)
 Scientific supervisor - Ph.D., associate professor Assanova M.K.

EXTERNAL LABOR MIGRATION OF KAZAKHSTAN: ANALYSIS OF THE STATE AND TRENDS OF DEVELOPMENT

Migration processes in the Republic of Kazakhstan are developing under the influence of various factors: socio-economic, political, ethnic, environmental and others. Since the first years of independence, the regulation of migration processes has been one of the important directions of state policy. In accordance with the dynamics of migration processes, migration legislation is also developing. In 1997, the Law "on migration" and the sectoral program of migration policy of the Republic of Kazakhstan for 2001-2010 were adopted, the main objectives of which were to ensure sustainable socio-economic and demographic development of the country, the creation of all necessary conditions for the realization of the rights of migrants, as well as strengthening the state security of the country [1].

In this article we will talk specifically about youth migration.

Let's consider the research of Analyst Darkhan Zhumashev [2]. "There is an opinion that most of the citizens leaving the country are students. To understand whether such statements correspond to the true state of Affairs, we decided to conduct an analysis of immigration flows over the past three years, " he said. According to reports, there are more people leaving the country than arriving. Thus, emigration to Russia for the period from 2012 to 2017 annually averages 22 thousand. "For the purposes of our analysis, a request was made to the COP of the MNE of Kazakhstan on a detailed age breakdown of migration.

The results of the comparison are presented in the table 1.

Table 1. Data on external migration of the population of Kazakhstan for 2015-2017 by selected age groups

criteria	2015			2016			2017		
	arrived	retired	balance	arrived	retired	balance	arrived	retired	balance
1-5 year	1104	2492	-1388	468	2244	-2379	700	3363	-2663
16-20 year	1406	1646	-240	1261	1922	-661	1573	1746	-173
25-29 year	2584	3446	-862	2237	3932	-1695	2362	3914	-1552
30-34 year	1905	3697	-1792	1655	4359	-2704	1980	4977	-2997
rest	9582	18766	-9181	8134	22443	-14309	9466	23704	-14238
in total	16581	30047	-13466	13755	3490	-21145	16081	37704	-21623

As we can see, the dropout of potential students aged 16-20 years is 1.5 times less than children aged 1-5 years, and 2.5 times less than adults aged 30-34 years. That is, the largest outflow of citizens of Kazakhstan over the past three years is not associated with training. The largest number of dropouts are young families with children.

The following were named as the determinants of migration intentions:

- deterioration of the socio-economic situation in the country;