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### ФОРМУВАННЯ ІНТЕЛЕКТУАЛЬНОГО КАПІТАЛУ ПІДПРИЄМСТВА У КОНТЕКСТІ РЕСУРНОЇ ТЕОРІЇ

*Досліджено основний зміст та етапи еволюції ресурсної теорії. Узагальнено ознаки стійких конкурентних переваг і типи економічних рент, що виникають на ресурсній основі. Охарактеризовано сутність та інтелектуальні витoki ключових компетенцій, динамічних організаційних здатностей і рутин як визначальних елементів ресурсного підходу до управління підприємствами, і запропоновано їх вважати елементами інтелектуального капіталу.*

*Ключові слова: ресурсна теорія, ключова компетенція, динамічна організаційна здатність, інтелектуальні ресурси, інтелектуальний капітал, стійка конкурентна перевага.*

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### ФОРМИРОВАНИЕ ИНТЕЛЕКТУАЛЬНОГО КАПИТАЛА ПРЕДПРИЯТИЯ В КОНТЕКСТЕ РЕСУРНОЙ ТЕОРИИ

*Рассмотрено основное содержание и этапы эволюции ресурсной теории. Обобщены признаки конкурентных преимуществ и типы экономических рент, возникающие на ресурсной основе. Охарактеризованы сущность и интеллектуальные истоки ключевых компетенций, динамических организационных способностей и рутин как определяющих частей ресурсного подхода к управлению предприятиями, и предложено их рассматривать как элементы интеллектуального капитала.*

*Ключевые слова: ресурсная теория, ключевая компетенция, динамическая организационная способность, интеллектуальные ресурсы, интеллектуальный капитал, устойчивое конкурентное преимущество.*

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## NATIONAL INSURANCE MARKETS IN FORMATION OF EURASIAN ECONOMIC SPACE

*The article considers some of the problems of national insurance markets of Kazakhstan, Belarus and the Russian Federation in terms of integration associations of the Customs Union, the Eurasian Economic Community, activities of the Eurasian Economic commission for future of EES. Presented the analysis of general indicators of the insurance markets that characterize the level of development. Based on a comparative analysis concluded conclusions and recommendations in order to ensure the competitiveness of the insurance market in Kazakhstan.*

*Keywords: insurance, the Eurasian Economic Space, the competitiveness, the national insurance market, insurance companies.*

**Statement of the problem.** Integration processes of national economic systems of the three countries, Russia, Belarus and Kazakhstan, in the functioning of the EurAsEC, Customs Union, activities of the Eurasian Economic Commission begin to form an active insurance relationship. Accordingly, there is a need for harmonization of market relations in the range of integration created a single insurance space. Harmonization of legal insurance will not be easy, because the level of each national insurance market is not the same, the legal basis, the regulatory environment, the factors of the functioning of markets differ substantially. The insurance market of a developing country's economy has always interacts with the external reinsurance market, it's a real inevitability of market mechanisms. Together with those of each national insurance market can not tolerate excessive openness to foreign insurers and abroad, which could reduce the competitiveness of national insurers.

**Analysis of the latest researches and publications.** Integration processes occurring in different parts of the world to facilitate the movement of goods and services that are relevant to the world of reality. Zone created by the integration of trade in various parts of the world economic territory, whether it is the countries of Eurasia, or the North Atlantic area of trade in Western Europe and the United States, or the ASEAN countries of Southeast Asia, will focus on creating trade advantages compared to other participating countries world trade, the conquest of markets for goods and services.

Research questions in the theory and practice of integration processes in the financial sector, including insurance and paid a lot of attention lately in the works of

Adamchuk N.G. [2] Golysheva E.Y. [5] Lukinov A.I. [10] Sabitova G.M. [17] Kebekpaeva ZH. [9] Fayzullaev D.A. [23] Sarkisov S.E. [3.18], and others. In their researches, the authors, noting the positive role of integration, the need for harmonization in the field of insurance, do not take into account the inevitability of market competition, do not specify the forms and methods of approach to the organization of insurance business of the tariff policy, the uniform requirements of prudential standards and the capitalization of insurance companies, etc.

**The main goals of research** are the analysis of national insurance markets of the participating countries of integration associations, comparison of general indicators of market development in order to develop recommendations for the competitiveness of the Kazakhstan's national insurance market for the long term.

**The main results of the study.** The formation of the Common Economic Space (CES) to promote goods, services, capital and labor should create equal conditions and opportunities for the implementation of the national insurance market participating countries. However, the association itself insurance markets into a single space should enable national insurance market of Kazakhstan to gain specific benefits, both in terms of promotion of insurance products, as well as in the expansion of the insurance business. The acquisition only promote freedom of insurance services in the Russian Federation and Belarus should not be considered as a criterion of success of Kazakhstan's participation in the insurance space CES. Must take into account the negative experience of the functioning of the Customs Union for the 2011 – 2012 years, when

the economic advantages of neighboring countries in promoting their own products were more effective. Problems of competitiveness of national security will be strengthened in the aspect of Kazakhstan's accession to the World Trade Organization (WTO), and the forthcoming entry into the Eurasian Economic Space (CES), created by Belarus, Kazakhstan and Russia. Begun preparatory work for the establishment of a common insurance market. The President of the Republic of Kazakhstan Nursultan Nazarbayev on October 17, 2012 signed the Law "On Ratification of the Protocol on the establishment of common insurance market of the EurAsEC countries", provides for the establishment in the capital of Kazakhstan and Russian missions to promote the expansion of integration ties.

However, the arrival of new insurers from the national market will create some difficulties for the operation of local insurance companies because of increased competition for market services for the client. However, it should be noted that, for any integration associations fully open national insurance markets do not exist. For example, there is a practice that in all the countries – members of the WTO established legislative rules that determine the conditions of foreign insurers and organizations with foreign capital. As a rule, foreign insurers receive in the national market conditions equal to that which appears to the local companies, providing them with equal terms with domestic insurers doing insurance business.

The processes of integration of markets will force each country to implement the state policy of insurance market development, taking into account national circumstances, the existing methods and machinery insurance. How will this happen in the integration of the Eurasian Economic Community, the Customs Union, the EEA is difficult to foresee, but to know the current state of the insurance market, the terms of insurance and regulation will be useful for specialists and experts.

On this basis, it is necessary to compare the state of the insurance markets of Russia, Belarus and Kazakhstan to form the conditions for the competitiveness of the national insurance market in the future.

**The insurance market of Kazakhstan.** As of January 1, 2013 in the insurance market of the country are 35 insurance companies, of which, 7 life insurance companies. The insurance market of Kazakhstan is developing steadily, demonstrating growth in key indicators over the past years. For almost 20 years of existence of the insurance market has formed quite an effective legal framework of national security, which is based on the European experience of insurance. Requirements for the organization of insurance activities, adherence to prudential standards and the level of capitalization of insurance companies, the organization of risk management consistent with the principles of European standards. Kazakh regulator is currently studying the possibility of introducing risk management as a method of Solvency II, the introduction of which the European supervision on insurance refused, because to postpone until better times in connection with the crisis in the economies of the European countries.

The Kazakhstan insurance market during 2012 saw further consolidation of the market, the number of insurers has decreased to 35. The total assets of insurance companies amounted to 2.95 billion USD, an increase of 14.2% compared with the data of 2011. Thus, the ratio of premiums to GDP increased slightly, to 0.67% [13]. Can be considered a positive growth of insurance premium per capita by 18.8%, to 83.03 USD. Total volume of insurance premiums in 2012 amounted to 1.41 billion USD compared to the amount of insurance premiums 1.17 billion USD in 2011 [7.20].

### **The insurance market of the Republic of Belarus.**

Main indicators of the insurance market in the Republic of Belarus for 2011 – 2012 years characterized as follows (Table 2). In the insurance market of the Republic of Belarus are 25 insurance companies, including 4 companies *pozhizni*. In Belarus, as well as in Kazakhstan, there is a division in the insurance 2 industry – insurance on risk species and a major life insurance company. Mostly Belarus is the state-owned *Belgosstrakh*. According to 2011 she collected almost half of the volume of insurance (49.2%), is licensed under a compulsory and voluntary insurance. A distinctive feature of the market is that companies besides *Belgosstrakh*, no one has insurance licenses required species, making the state-owned monopoly insurance market in Belarus. In the Republic of Belarus dominated by state insurance with a minimum of liberalization of the market in terms of the admission of foreign insurers shareholders of local companies. The Ministry of Finance of Belarus as a state organ regulates relations in the field of insurance, shall pursue the policy of insurance activities.

Insurance companies in Belarus in 2012 the volume of premiums collected a total of \$ 501.7 million compared to the year 2011 – 290.0 million. The share of insurance in the country's GDP for 2012 was 0.82%, in 2011 – 0.86%. The growth of premiums in comparison to the year 2011 amounted to 83.1%. [22] / For the 2012 payment of insurance for the whole country amounted to 29.3 million USD. The level of insurance payments in the total amount of insurance premiums for 2012 was 47.4% (in 2011 – 56.6%) [22]. The minimum size of the insurance companies in accordance with the Belarusian insurance legislation is set at 1.0 million euros for insurers on risk insurance, for life insurers – 2.0 million euros for reinsurers – 5 million euros. [1] In addition, the Decree of the President of the Republic of Belarus "On insurance activity" from August 25, 2006 number 530 was established reinsurance company "BelarusRe", which had a net worth of 116.0 million euros as of October 1, 2009, which significantly strengthens the market insurance and reinsurance Belarus [14]. In Kazakhstan, there is no state reinsurance company and, accordingly, each year financial resources of Kazakhstan's reinsurance premiums go abroad.

In order to develop the financial sector, the Resolution of the Government of Belarus on February 18, 2011 № 216 "On approval of the Programme of the Government of the Republic of Belarus for 2011-2015", whose main purpose is to create a competitive insurance market, including tasks which bring the level of the ratio of assets of the insurance sector to 2-2.5 percent of GDP in 2015 to liberalize the insurance market, creating a competitive environment, etc.

### **The insurance market of the Russian Federation.**

According to the Federal Service of Supervision of Financial Markets Service (FFMS), on December 31, 2012 in the Unified State Register of insurance entities of the Russian Federation registered 484 insurers, a year ago in the registry was 579.

During 2012 the volume of collected insurance premiums amounted to 26,877.1 million, compared with 2011 growth of 21%, the payments – \$ 12.3 billion U.S., excluding premiums for compulsory health insurance, and an increase of 21%. The share of the insurance market in the country's GDP in 2012 was 1.3% (previous year 1.22%). The average insurance premium per capita increased by 21.7% – up to 5.6 thousand rubles. or 186.4 USD. [12] One of the trends of insurance in Russia is the fact that in recent years the bulk of total insurance premiums insurers formed due to the volume of mandatory health insurance (MHI). For example, in 2011 the total share of total premiums premiums OMC was 47.7% in total. The situation is similar

on insurance payments, the share of insurance premiums OMC in total insurance premium equal to 46.1%.

Insurance Supervisory Authority of the Russian Federation has been making strenuous efforts to tighten requirements for the regulation of the insurance market. In particular, since October 1, 2012 the supervisory authority of the Russian Federation establishes requirements to improve the equity of insurance companies from 30 million rubles to 120 million rubles. The measures taken by the Russian insurance market to increase the capitalization resulted in a reduction of existing insurers, one in 2012 with 96 companies left the market. Russian reinsurance market represented 12 special reinsurance companies as the "Capital Reinsurance", "National Reinsurance Company", Moscow Re "Russian Reinsurance Company," "Transsiberian Re", "Megaruss Re", etc. For example, the reinsurer "Moscow Re" 19 of march of 2007 had its own capital in the amount of 807.8 million rubles., or 26.9 million USD. [14]

To evaluate the efficiency of insurance markets, the level of competitiveness should now analyze the degree

of influence of insurance at the macroeconomic state of the economy. In the Russian market with growth of the main indicators of the insurance companies on the basis of the payout ratio in 2012 remained at the level of 46%, as a year earlier. This was noted with concern the head of the FFMS of Russia Dmitry Pankin said: "Why insurance is such a small percentage of the country's GDP? If a person has made the ruble insurer and got back 46 cents, all this shows that the industry must realign it to start paying customer "[12]. From the point of view of the supervisor Russian insurance business does not perform effectively its social mission.

For a comparative analysis of the insurance market to make the calculations of some indicators of security of Belarus, Kazakhstan and Russia for 2011-2012. (Tables 1 to 4). According to the Russian insurance market volume calculations are taken without OMS. Calculations conducted in USD on the date of January 28, 2013, based on the exchange rate, 30,045 rubles. For \$ 1, 8630 BYR. For \$ 1, 150.76 tenge per \$ 1.

**Table 1. Macroeconomic indicators of Belarus, Kazakhstan and Russia for 2011-2012**

country	Number of insurance companies		The volume of insurance premiums million		Insurance share in GDP,%	
	2011	2012	2011	2012	2011	2012
Belarus	25	25	290.0	501.7	0.86	0.82
Kazakhstan	38	35	1169.2	1409.1	0.64	0.67
Russia	579	484	22093.7	26877.1	1.22	1.3

Calculated according to [20, 13, 7, 21, 8, 19, 11, 4].

**Table 2. Indicators of insurance claims in the insurance markets of Belarus, Kazakhstan and Russia for 2011 – 2012, in%**

country	2011		2012	
	The payoff amount, \$ billion	payout rate in volume in%	The payoff amount, \$ billion	payout rate in volume in%
Belarus	0.155	38.2	0.238	47.4
Kazakhstan	0.287	23.2	1.41	31.0
Russia	10.12	45.7	12.3	46.0

Calculated according to [20, 13, 7, 21, 8, 19, 11, 4]

Analyzing the performance benefits can make the main conclusion is that insurance markets have low loss ratio compared to the developed insurance markets in which the loss ratio reaches (70-90)%. In essence, the insurance mechanism in our countries do not become part of the social protection of citizens, organizations and businesses to the fullest. Accordingly, our markets have all the reserves to reduce tariffs on socially important types of insurance, the establishment of a fair amount of commission. It is necessary to have disappeared from the market and casual those insurers that operate for quick income and corrupt practices of dumping skhem. In this aspect will require deliberate policy of supervisory authorities to tighten the requirements and standards for the conduct of civilized activities.

In the insurance markets of the Eurasian Economic Space competitive conditions are extremely difficult, because in each of these countries there is a stable system of concentration and monopoly in the insurance prostranstve. As example, in Belarus the state of Belgosstrakh, the only company that has the license for all types of mandatory and voluntary insurance. It collects nearly half of total insurance premiums in the country. Other companies do not have a license for compulsory insurance. In Belarus, at the expense of the state monopoly of the level of concentration is high, so the share of the 10 largest companies in terms of insurance premiums for 2011 is 89.4%. [8] During 2012

no significant changes in the insurance market, there is a monopoly of government company "Belgosstrakh."

In Kazakhstan, the insurers affiliated with banks, 17 of the country's companies have the exclusive right to bancassurance, independent companies under various pretexts, are not permitted for insurance to commercial banks. Also, a significant sector of the economy of Kazakhstan is in submission and management of the National Holding "Samruk Kazyna" that to the insurance of large risks of national companies allow only a select circle of insurers. However, they are required to reinsure large risks insurance reinsurance company in Bermuda offshore, affiliated with the holding "Samruk Kazyna". State reinsurance company in the country to be created, which negatively affects the efficiency of the national insurance and reinsurance market. Kazakhstan's insurance market has increased the level of concentration of insurance premiums and insurance payments. The share of the top 10 insurance companies accounted for 73.6% of total insurance premiums [7].

The concentration of the Russian insurance business is also growing. Russia's 10 largest insurers collected over 2012 508.7 bln. or 62.88%, compared with 2011 premium or 57% of total fees of all insurers. Analogically, benefits of 9 largest companies for 2012 amounted to 232 billion rubles (total payments-369 billion rubles.), representing 62.87%, there is no data on the "Alfa Insurance" [16].

**Table 3. The concentration level of 10 large companies in terms of volume of premiums of the insurance markets of Belarus, Kazakhstan and Russia for 2011 – 2012, in %**

country	2011	2012
Belarus	89.3	-
Kazakhstan	50.5	73.6
Russia	57.0	62.92

Calculated from data in [21, 8, 16, 15]

The level of security in Belarus, Kazakhstan and Russia for 2011 – 2012 years, remains low (Table 4), a single account for 52.5 dollars to 186.7 dollars, which are much cheaper than in many countries of the world.

**Table 4. Indicators of the level of security of Belarus, Kazakhstan and Russia for 2011 – 2012**

country	Insurance share in GDP, %		The share of insurance per capita in USD	
	2011	2012	2011	2012
Belarus	0.86	0.82	30.65	52.5
Kazakhstan	0.64	0.67	71.0	83.3
Russia	1.22	1.3	146.1	186.7

Calculated according to [20, 13, 7, 21, 8, 19, 11, 4]

There are a number of reasons, both objective and subjective. Still remains an ineradicable fatalism, the mentality of citizens of post-Soviet period, the economy, ignoring the insurance mechanism. Lack of insurance culture instills a taste for not insuring risks that accompany a man and his environment throughout life, is the hope of our people, the idea for "maybe blow over by me." An important factor is the low purchasing power of the population, hence the low effective demand for insurance services. The appearance of a layer of wealthy citizens who have property interests, begins to encourage insurance, but there are still people in the Member States and EEA little, of course, do not seriously affect the level of insurance. We need to strengthen the role of supervisory authorities in the enlargement of the scope of insurance services, the formation of protective mechanisms involving insurance, do not get involved in the formation of budget funds only state structures, it is necessary to trust and encourage the use of commercial insurance schemes, it will be partially unloaded state budget. Necessary regulatory and supervisory authorities encourage the use of insurance in the economic activity of enterprises. The regulator should introduce and push insurance to the creation of new insurance products for major new risks such as catastrophic, aviation, space risks techniques, both legislative and economic incentives.

**Conclusions.** On based analysis of comparable material to the following conclusions about status of national insurance markets in the light of the integration process:

1. Insurance share in the gross domestic product GDP of Belarus and Kazakhstan are respectively 0.82% and 0.67%, which is lower than compared to Russia (1.3%), net of insurance OMS. Increase of share to 2.7% in Russia is provided by the volume of mandatory health insurance OMC in total insurance premiums which is 47.7%, almost half of the market volume.

2. Insurance coverage per capita in Belarus is 4.8 times less in Kazakhstan, 2.1 times less compared to the same period in Russia.

3. Insurance markets of the Eurasian space have low loss ratio compared to the developed insurance markets in which the loss ratio reaches (70-90)%. In essence, the insurance mechanism in the EEA does not become an integral part of the social protection of citizens and businesses to the fullest.

4. The concentration of the insurance market remains very high in Belarus, which is characterized by a state monopoly of Belgosstrakh, a large share of the concentration in Kazakhstan and Russia, which is associated with the monopoly of financial and bank holding associations.

5. Analysis of the activities of insurance companies shows that only one company in Belarus (Belgosstrakh) and 1 of Kazakhstan (company Eurasia) may be among the 25 major Russian companies in terms of collected premiums, reflecting the weak competitiveness of the national markets of these countries in case of expansion of Russian insurers in the local markets.

6. Insurance markets of national economies become more capitalized. The minimum level of equity of the insurer in the Russian Federation since October 1, 2012 is approximately 4 million USD, and the minimum level of equity Kazakh companies in the amount of nearly \$ 6.7 million in force since 2011. The level of capitalization of the Belarusian companies with a minimum share capital of (1.0-2.0) million euros, is clearly lagging behind the competition in the Eurasian space insurance.

7. Reinsurance markets of Belarus and Russia act in a professional manner, have a considerable size of capitalization. In Kazakhstan does not exist specialized reinsurers with strong financial resources, which essentially shows the lack of competitiveness of Kazakhstan's reinsurance market as a whole.

8. Common characteristic disadvantages for the national markets of the EEA are: lack of segmentation of the national insurance market, a limited set of proposed insurance services; excessive orientation insurers for mandatory insurance, a high proportion of concentration and monopoly on national insurance markets.

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### НАЦІОНАЛЬНІ СТРАХОВОГО РИНКУ В УМОВАХ ФОРМУВАННЯ ЄВРАЗІЙСЬКОГО ЕКОНОМІЧНОГО ПРОСТОРУ

У статті розглянуті деякі проблеми національних страхових ринків Казахстану, Білорусії, Російської Федерації в умовах інтеграційних об'єднань Митного Союзу, ЄвразЕС, діяльності Євразійської економічної комісії майбутнього ЄЄП. Представлено аналіз узгальнюючих показників страхових ринків, що характеризують рівень їх розвитку. На основі порівняльного аналізу зроблено висновки та рекомендації з метою забезпечення конкурентоспроможності страхового ринку Казахстану.

Ключові слова: страхування, Євразійський економічний простір, конкурентоспроможність, національний страховий ринок, страхові компанії.

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### НАЦИОНАЛЬНЫЕ СТРАХОВЫЕ РЫНКИ В УСЛОВИЯХ ФОРМИРОВАНИЯ ЕВРАЗИЙСКОГО ЭКОНОМИЧЕСКОГО ПРОСТРАНСТВА

В статье рассмотрены некоторые проблемы национальных страховых рынков Казахстана, Белоруссии, Российской Федерации в условиях интеграционных объединений Таможенного Союза, ЕвразЭС, деятельности Евразийской экономической комиссии будущего ЕЭП. Представлен анализ обобщающих показателей страховых рынков, характеризующих уровень их развития. На основе сравнительного анализа сделаны выводы и рекомендации в целях обеспечения конкурентоспособности страхового рынка Казахстана.

Ключевые слова: страхование, Евразийское экономическое пространство, конкурентоспособность, национальный страховой рынок, страховые компании.

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### METHODOLOGICAL ASPECTS OF QUALIFYING ACADEMIC PAPERS PREPARATION (IMPORTANCE OF SCIENTIFIC PROBLEMS, DEFINITIONS OF THEME, GOALS, OBJECTIVES, SUBJECT AND OBJECT OF STUDY)

Methodological aspects of qualifying academic papers preparation concerning definitions of its theme, goals, objectives, subject and object of study are analyzed with business risk serves as example. It is shown that the research should be based on the principles of modern but not postmodern methodology.

Keywords: academic paper, methodology, business risk.

**Introduction.** Economic science aims to modernize Ukrainian society with all its spheres. The Ukrainian Government put forward the goals of society modernization to rank Ukraine in the list of 20 most developed economies in the world and to achieve society cohesion on this ambitious path [1]. The fundamental processes of the capitalism-direction transformation of current socio-political system has not completed yet in Ukraine. Not only citizens but also scientists are on the search for appropriate methodological tools to get knowledge of the new society. A drastic change of methodological principles in research occurred in social science, including economics, that appeared in the rejection of the Marxist dialectical approach to study economic process. The new approaches appeared instead – with distinct characteristics of postmodernist methodology of reality understanding and illogical identifications. Russian philosopher N.Shapiro sheds light on the problem of the methodological principles of modernism and postmodernism: "If the methodology of modernism is a certain type of knowledge, a methodological standards, than postmodern methodology is a negation of the normative type of methodology and is based on pluralism and anarchist methodology principles"[2]. Implementation the

principle of "anarchist methodology and pluralism" in economic research is extremely detrimental to any branch of economics – from theory to applied disciplines. Quite disappointing picture of modern science emerges if to add to the conscious adherents to the scientific anarchism those scientists who hide their own helplessness behind the shield of postmodern methodology. It includes inability to solve the basic problem of the initial phase of preparation of any academic research paper, as doctoral thesis or scientific report.

Analyzing the connected processes of modernization of the Ukrainian economic and science, A. Chuhno (academician of the National Academy of Sciences of Ukraine) concluded that the cause of misunderstanding and distorted identifications is low scientific and theoretical level of scholars, particularly in the isolating methods of economic theory from its subject [3, p 154].

Among publications in epistemological aspects of economics there are several areas of research issues that deal with scientific problems definition, the goal of scientific research, its objectives, subject and object. First of all, there are publications that deal with the urgent problems of economic science and practice. Therefore the focus is on the problems of methodology in publications of leading econo-