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**ВЕСТНИК**

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Адрес типографии: ИП «Аруна», г. Алматы, ул. Муратбаева, 75.

E d i t o r i n c h i e f

doctor of chemistry, professor, academician of NAS RK

**M.Zh. Zhurinov**

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**G. B. Akhmejanova, N. M. Mussabekova, T. E. Voronova,  
A. Batay, R. V. Grigorieva**

Non-Profitable Joint-Stock Company Toraigyrov University, Pavlodar, Kazakhstan.

E-mail: [ahmedzhanovag@mail.ru](mailto:ahmedzhanovag@mail.ru)

## **ESSENCE OF SOCIAL INSURANCE, ITS ROLE AND PLACE IN THE SYSTEM OF SOCIAL PROTECTION OF THE POPULATION**

**Abstract.** This article discusses the formation of the social protection system in the Republic of Kazakhstan and its component such as social insurance, the place and role of the Head of State - the Leader of the Nation in the implementation of these reforms in Kazakhstan. The essence, goals, principles of social insurance were determined in this article. The points of view of the scientists and experts were studied. The interpretation of the social insurance, comparative analysis of the concepts of social security, social assistance, benefits and compensation was researched. The state could not stay out of this complex process and began to actively participate in it. Moreover, this participation has been carried out in two directions. The first is the creation of the state insurance system, which either protects the states', mainly property interests, or protects certain socially vulnerable groups of the population. The second is the creation of the mechanism for legal regulation of insurance relations as the special group of the public relations. In the legislation of any country extensive block called legislation on insurance. In the market economy, based on the private property, the main driver of insurance is the desire of the owner to protect his property. At the same time, the growth of welfare causes the individual to take care of himself, which expands the scope of personal insurance.

**Key words:** social insurance, social security, quality of life, social benefits, economy, public administration, social risks, benefits, compensation, social protection of the population.

**The relevance of the topic.** The level of the development of insurance is an indicator of the civilization of the society. Knowledge of insurance law is an indicator of the legal culture of the members of any society. The development of the insurance business always corresponds to the level of economy and life. In each country, insurance bears the imprint of characteristic features of public life. Insurance as the system of the protection of the property interests of the citizens, organizations and the state as the necessary element of the modern society. It provides guarantees for the restoration of violated property interests in the event of natural and man-made disasters and other unforeseen events. Insurance allows not only compensating for losses incurred, but also is one of the stable sources of the financial resources for investment. All this determines the strategic position of insurance in the countries with the market economy. In the sovereign state, an important task is to establish the civilized insurance market. The latter is unthinkable without the presence in insurance organizations of highly qualified specialists with deep knowledge of the theory and practice of insurance, but also potential clients of insurance companies, policyholders must have at least the general idea of the basics of insurance, the conditions for its individual types, and the specifics of insurance contracts [1, P.11].

In the Message of the President of the Republic of Kazakhstan N.A. Nazarbayev to the people of Kazakhstan dated January 29, 2010 “New decade – new economic growth – new opportunities of Kazakhstan”, was noted: “The most important task of the coming decade is to improve the quality and standard of life of all citizens of Kazakhstan, strengthen social stability and security” [2]. In the recent Address of the ex-Head of the State, dated January 10, 2018, along with summing up the results of the implementation of the “Nurly Zhol” Program in the social sphere, ex-President N.A. Nazarbayev set new tasks in the terms of improving the quality of life of Kazakhstanis, in particular, involving the citizens in full-fledged economic

life through the legalization of their work, and in the social insurance system-strengthening the relationship between work experience and the amount of the payments. For disabled citizens, the social support measures should be significantly improved.

The importance of the social insurance for the social stability and protection of the citizens of our state is to provide the legal, economic, socio-psychological, organizational and technical means and levers to support the groups of the population and individual citizens. Social insurance is designed to protect the population in the cases of the social risks: illness, unemployment, old age, labor injury, occupational disease, pregnancy, childbirth, loss of breadwinner, child care. The term "social insurance" consists of two components: social security and insurance. The first component sets the main social guidelines for the development of the society, the second-forms the organizational and economic mechanism for achieving the goals. The need to improve social insurance of the population of Kazakhstan is caused by the transition to the civilized market relations in the society.

The main prerequisites for its development are changes in ownership forms; changes in the system of distribution of the material goods and services and the formation of new relations between the members of the society; the need to solve the number of the social problems (unemployment, guarantees of the social protection in old age, the necessary level of the social protection of the citizens, medical care, etc.), social stratification of the society, as well as ensuring the legal framework for the social protection of human rights and freedoms. The main goals of social insurance of the citizens are to compensate for the loss of labor income as the result of the certain type of the social risk, to provide the material assistance to the population in times of the social and material instability, and to help for the socially vulnerable groups to adapt to the conditions of the market economy. There are the following basic principles of the social insurance:

- universality of adherence and enforcement of the legislation, setting forth standards for the social insurance;
- guarantee by the government of the measures to ensure the social benefits;
- mandatory participation of the population in the social insurance system;
- targeted use of the social contributions for the social payments;
- mandatory social payments;
- differentiation of the sizes of the social payments;
- transparency in the activities of the state body, working in this area [3].

The main goal is to achieve the solution of the specific socio-economic tasks and performed the various functions. First of all, the social insurance performs economic functions are:

- accumulation of funds in the special Fund for providing the social assistance to the population;
- mandatory deductions of part of the wages and individual income for the public consumption, caused by the social risks;
- distribution and redistribution of income of the population at the onset of adverse events that reduce individual labor incomes of citizens;
- investment in the financial assets temporarily free from the liabilities of the financial resources in the national economy and receiving the investment income that strengthens the financial stability and solvency of the social insurance fund. Second, the social insurance performs purely social functions, since compensation for the loss or decrease in income of the citizens is important in the context of maintaining the social status of each person.

In this regard, the social insurance:

- implements the most important rights of the citizens to work, health care, child rearing, secure old age, and others;
- implements the principles of the social equity in the distribution of the social assistance, based on individual previous labor contributions, as opposed to the social solidarity, which generates the social dependency;
- conducts preventive measures to reduce the level of the social risk, reduce its manifestations, and prevent potential damage. Third, the mechanism for managing the social risks, social insurance performs, organizational and regulatory functions includes:
  - regulation and coordination of the financial participation of the citizens, employers and the state in the implementation of the principles of the social partnership in the provision of the social assistance;

- development and implementation of the special social programs for the population groups that have critical indicators of the level of the social risk or specific forms of its manifestation;

- formation and development of the public control by policyholders and insured persons over the implementation of the tasks for the social protection of the population. Social insurance has the following characteristics;

- contributions are centralized revenues of the state, since extra-budgetary funds belong to the state form of ownership and the procedure for establishing and paying contributions is regulated by the state;

- insurance premiums, accumulated in the special funds are used specifically for the social deductions, when the social risks occur;

- insurance premiums are repayable in the nature, but the repay ability is not adequate to the paid amounts;

- attracted insurance premiums are depersonalized, there is no personification;

- temporarily available funds can be invested to the generate additional income and finance the activities of the social insurance funds. It should be noted, that the material basis of the social insurance is specialized funds of money. The process of forming social insurance funds is carried out, in accordance with the requirements of the legislative and regulatory framework for extended reproduction.

Relations, concerning the formation and use of the social insurance funds mediate the distribution of the national income and the accumulation of its parts in the specialized funds. The subjects of the relations are the state, enterprises and organizations of various forms of ownership, and the population. In addition, there are approaches to the interpretation of the social insurance. The first approach, the classic one, defines the social insurance as the mechanism, which provides for receiving the social benefits, when the certain events occur in exchange for periodically made deductions from the employee's earnings. This direction was described by most fully and fully by W. Beveridge in his famous work "Social Insurance and Allied Services". He wrote, that "social insurance means the providing cash payments due to mandatory contributions, made fully or partially insured, regardless of the individual's resources at the time of the damage" [4, P.120]. As the main principles, on which the entire social insurance system should be based, he identified the following:

- contributions, correspond to the degree of the protection of the citizens;

- contributions are determined by the amount and terms of payment of the insurance premiums;

- right to receive the payments is determined only by the obligation to pay the contributions and social risk without any verification of income need;

- social insurance is introduced by the state and is mandatory for all citizens [4, P.11-12]. In addition, the main ideas of W. Beveridge, regarding social insurance, became the basis for the Convention of the International Labor Organization (ILO) and were developed in the works of such western scientists, as A.B. Atkinson, J.A. Brittain, P. Larocque, E.D. Berkowitz, R.M. Ball. The second approach, which is considered by L.I. Pronin, is characterized by the concept, which denies any significant difference between the social insurance and direct budget, financing and offers the single system, called either social security or social insurance. Some equate insurance premiums to indirect taxes, for example, they point out that social security funds were formed "by concentrating indirect taxes (insurance premiums of enterprises), which are immediately distributed in the impersonal form (according to the type of transfer system), among disabled citizens" [5, P.25].

The latter believe that the real effect of insurance premiums and taxes is the same for the cost of labor and the amount of the social benefits [6, P.100]. Still others explain the identity of the social security and social insurance by the fact that the first represents payments ex post risks (after the onset of risk), and the second – ex ante risks (before the onset of risk), and the mechanism for distributing damage from the risks is still the same: from those, who do not have risk – to those who have it [7, P.18]. And finally, the third approach defends the insurance principles of the social insurance. Its representatives associate the concept of "social" not so much with the social significance and social regulation of the development of the society – "social risk".

Therefore, all systems that use the insurance tool to protect against the effects of the social risks are combined in the concept of "social insurance". The emergence of such interpretations is explained by the modern two-way process of reducing state social programs and prioritizing the development of additional



corporate forms of employee protection. As the result, social insurance from the sphere of mandatory extends to the sphere of voluntary insurance [8, P.81]. In this regard, “the concept of the social insurance, therefore, covers various forms of the public insurance of the population against various types of the social risks, associated with the loss of work, ability to work and income”.

Social insurance is the form of the social protection of the economically active population from various risks, associated with loss of work, ability to work and income on the basis of collective solidarity of compensation for damage [9, P.91]. In turn, Duisembayeva N.B. gives the social insurance the following definition: “It is the system of the institutions that allow citizens to fully or partially compensate for the changes in their financial situation due to loss of work, disability, illness, injury, occupational disease, pregnancy and childbirth, loss of working capacity” [9, P.92]. She believes, that “social insurance is the mechanism for implementing social policy of the state, the basis of the social protection system of the population” [9, P. 93].

**Materials and methods of research.** The research methodology is based on the dialectical method, freed from materialistic or idealistic monism and based on the pluralistic, multilinear interdependence of all social phenomena. We also used the method of dialectical interdependence and interaction of methods: theoretical and empirical, historical and logical, induction and deduction in the study of the formation and development of social insurance in our country. The theoretical basis is based on existing theoretical and empirical publications on social insurance and social security. The study was comprehensive and based on available sources of information on the adaptation and integration of social insurance. This study is based on statistical data published by official statistical agencies of the Republic of Kazakhstan, the World Bank and the International organization for social insurance, as well as data from international research centers and institutes that publish the results of sociological surveys.

The paper uses descriptive-analytical and historical research methods, the method of observations and analysis of documents. The research methodology consists of two stages: the first stage uses official statistical data to analyze the current social insurance situation in the Republic of Kazakhstan. At the second stage, the measures taken by the Government of the Republic of Kazakhstan to provide social insurance and social security.

**Research results.** Yuldashev A.R., Adamchuk N.G. consider the social insurance as “the form of insurance, related to the management of macroeconomic, social and demographic risks in the society”. Vigdorichik N.A. believes that social insurance is “the special form of organized mutual assistance, in which the risk of the certain misfortune is taken into account in advance, the financial burden, associated with this risk is distributed among all participants of the organization”. According to Zholdasbayev S.I. “compulsory social insurance is the mechanism for protecting against risks, associated with the social production: loss of working capacity, loss of employment, loss of breadwinner, requiring financial resources that may not be available at the right time”. Social insurance is “one of the most important levers that ensure stable employment and reduce the adverse consequences of unemployment in the market economy” [10, P.5].

**Conclusion.** In the conclusion it should be noted that the social insurance must to be the protection of the employee’s property interests, the social guarantee and protection of working citizens in the event of social risk. The legislation of the Republic of Kazakhstan uses not just the term ‘social insurance’, but “mandatory social insurance”, thereby emphasizing its state-regulated nature. The Law “On compulsory social insurance”, adopted on April, 25, 2003, establishes the legal, economic and organizational basis of the compulsory social insurance as the form of the social protection of the citizens. This law provides the following definition of social insurance: “set of measures organized, controlled and guaranteed by the state to compensate for the part of the income due to disability, loss of employment, breadwinner, pregnancy and childbirth, adoption of the newborn child, in connection with the care of the child up to the age of one year; the system of compulsory social insurance is the set of the rules and regulations, established and guaranteed by the state, regulating relations between the participants in the system of compulsory social insurance”. So the essence of the social insurance as the social institution is disclosed by using its functions. Based on the main characteristics of the social insurance in the economic literature and generalizing existing points of view, there are 3 main functions of the social insurance: guarantee, economic and regulatory. Pursuing the main goal compensation for loss of labor income as the result of the onset of the certain type of the social risk, social insurance performs its main function is to protect the human reproduction.

**Г. Б. Ахмеджанова, Н. М. Мусабекова, Т. Э. Воронова,  
А. Батай, Р. В. Григорьева**

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**ӘЛЕУМЕТТІК САҚТАНДЫРУДЫҢ МӘНІ,  
ОНЫҢ ХАЛЫҚТЫ ӘЛЕУМЕТТІК ҚОРҒАУ ЖҮЙЕСІНДЕГІ РӨЛІ МЕН ОРНЫ**

**Аннотация.** Бұл мақалада Қазақстан Республикасында халықты әлеуметтік қорғау жүйесін қалыптастыру және оның әлеуметтік сақтандыру сияқты құрамдас бөлігі, мемлекет басшысының – ұлт көшбасшысының осы реформаларды Қазақстанда жүзеге асырудағы орны мен рөлі туралы мәселелер қарастырылады. Сонымен қатар әлеуметтік сақтандырудың мәні, мақсаттары, принциптері анықталған. Ғалымдар мен сарапшылардың көзқарастары зерттелді. Әлеуметтік сақтандыру тұжырымдамасының түсіндірмесі, әлеуметтік қамсыздандыру, әлеуметтік көмек, жеңілдіктер мен өтемақылар ұғымдарының салыстырмалы талдауы зерттелді. Мемлекет бұл күрделі процестен тыс қала алмады және оған белсенді қатыса бастады. Бұл қатысу екі бағыт бойынша жүзеге асырылды. Біріншісі-мемлекеттің мүдделерін, негізінен мүліктік мүдделерін қорғайтын немесе халықтың белгілі бір әлеуметтік қорғалмаған топтарын қорғайтын мемлекеттік сақтандыру жүйесін құру. Екіншісі-әлеуметтік қатынастардың ерекше тобы ретінде сақтандыру қатынастарын құқықтық реттеу тетігін құру. Кез келген елдің заңнамасында ауқымды блок сақтандыру туралы заңнама деп аталады. Жеке меншікке негізделген нарықтық экономикада сақтандырудың негізгі қозғаушы күші-меншік иесінің өз мүлкін қорғауға деген ұмтылысы. Сонымен қатар әл-ауқаттың өсуі индивидтің өзіне қамқорлық жасауына мәжбүрлейді, бұл жеке сақтандыру саласын кеңейтеді.

**Түйін сөздер:** әлеуметтік сақтандыру, әлеуметтік қамсыздандыру, өмір сапасы, әлеуметтік төлемдер, экономика, мемлекеттік басқару, әлеуметтік тәуекелдер, жеңілдіктер, өтемақылар, халықты әлеуметтік қорғау.

**Г. Б. Ахмеджанова, Н. М. Мусабекова, Т. Э. Воронова,  
А. Батай, Р. В. Григорьева**

НАО Торайғыров университет, Павлодар, Қазақстан

**СУЩНОСТЬ СОЦИАЛЬНОГО СТРАХОВАНИЯ,  
ЕГО РОЛЬ И МЕСТО В СИСТЕМЕ СОЦИАЛЬНОЙ ЗАЩИТЫ НАСЕЛЕНИЯ**

**Аннотация.** В данной статье рассматриваются вопросы формирования системы социальной защиты населения в Республике Казахстан и такой ее составляющей, как социальное страхование, место и роль Главы государства – Лидера нации в реализации этих реформ в Казахстане. В данной статье определены сущность, цели, принципы социального страхования. Были изучены точки зрения ученых и экспертов. Исследована трактовка понятия социального страхования, сравнительный анализ понятий социального обеспечения, социальной помощи, льгот и компенсаций. Государство не могло остаться в стороне от этого сложного процесса и стало активно в нем участвовать. Причем это участие осуществлялось по двум направлениям. Первый – это создание системы государственного страхования, которая либо защищает интересы государства, в основном имущественные, либо защищает определенные социально незащищенные группы населения. Второе – создание механизма правового регулирования страховых отношений как особой группы общественных отношений. В законодательстве любой страны обширный блок называется законодательством о страховании. В рыночной экономике, основанной на частной собственности, основной движущей силой страхования является стремление собственника защитить свое имущество. В то же время рост благосостояния заставляет индивида заботиться о себе, что расширяет сферу личного страхования.

**Ключевые слова:** социальное страхование, социальное обеспечение, качество жизни, социальные выплаты, экономика, государственное управление, социальные риски, льготы, компенсации, социальная защита населения.

**Information about authors:**

Akhmejanova G. B., Doctor of Law, Professor, Department of State Management, Business and Law, Chair of Jurisprudence; Non-Profitable Joint-Stock Company Toraigyrov University, Pavlodar, Kazakhstan; ahmedzhanovag@mail.ru; <https://orcid.org/0000-0001-9736-430X>

Mussabekova N. M., Candidate of sciences in the Political Sciences, Senior Lecturer, Department of State Management, Business and law, Chair of Management and Politology Non-Profitable Joint-Stock Company Toraigyrov University, Pavlodar, Kazakhstan; musabekova.1979@mail.ru; <https://orcid.org/0000-0002-1782-0836>

Voronova T. E., Candidate of sciences in the Economy, Non-Profitable Joint-Stock Company Toraigyrov University, Pavlodar, Kazakhstan; t-voronova@km.ru; <https://orcid.org/0000-0003-2483-7078>

Batay A., Teacher, Department of Economics and Law, Chair of Jurisprudence, Non-Profitable Joint-Stock Company Toraigyrov University, Pavlodar, Kazakhstan; Amangul\_83@mail.ru; <https://orcid.org/0000-0002-8172-9260>

Grigorieva R. V., Candidate of sciences in the Political Sciences, Senior Lecturer, Department of State Management, Business and law, Chair of Management and Politology Non-Profitable Joint-Stock Company Toraigyrov University, Pavlodar, Kazakhstan; roza\_grig@mail.ru; <https://orcid.org/0000-0001-7843-2100>

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