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ON THE FORMATION OF THE CONCEPT OF DEVELOPMENT OF THE INSURANCE MARKET

Statement of the problem. At present, in the face of Russia's integration into the world economy when joining the WTO, there is an urgent need for a theoretical justification of the insurance market, based on the study of the principles of its operation, the existing relationships and regularities. Without a proper guide the development of the insurance market, study goals and objectives of its operation, determine ways to solve existing problems, it is impossible to stand the competition with foreign insurers, the admission of which the Russian insurance market is planned for 2020. The problem of maintaining the competitiveness of Russian insurers and increase public confidence in the institution of insurance in general is a key at the current stage of development of the Russian insurance market .

Analysis of recent research and publications. The works of many local researchers are devoted to the formation of different kinds of concepts. Thus Serebrovskiy formulated the concept of the insurance contract, which consists in recognizing the need for a unified design a civil liability insurance, which draws relations associated with insurance payments for property insurance [4].

Holnova summarizes the basic concepts used in financial management, applicable also for insurance companies [9]. The legal concept of insurance as an economic category covered in the writings of Krutik, Nikitina, who offer their own understanding of ownership in insurance, the legal status of the insurer, the nature of the legal obligation arising between insurers and so on. [3] However, it should be noted that at the present time among academic economists no attempt was made to form the concept of development of the insurance market. Moreover, the analysis of numerous theoretical sources confirms that the scientific tools to establish the concept do not exist.

Statement of the problem. On the basis of the problem formulated in the absence of methodological support of its solutions, we can formulate the problem of this study, which are to develop the structure of the concept of evidence-based development of the insurance market and the disclosure of its laws on the basis of a system- evolutionary analysis.

The main material of the study. The need to develop the concept of sustainable development of the insurance market is bound, including the following prerequisites:

- First, the imperfection of the legislative framework governing the insurance relations;

- Second, a slight increase of the insurance market during the last decade, despite a substantial increase in insurance premiums by type of insurance;

- Third, the exposure of the insurance market crises is not associated with the insurance protection of property interests of individuals and legal entities;

- Fourth, in anticipation of the arrival of 2020 on the Russian insurance market for foreign insurers in the framework of the agreements adopted in the WTO accession

- Fifth, a significant share of insurance fraud, both on the part of insurers, and on the part of insureds, etc.

Of course, the prerequisites listed, determine the

need for a new concept of sustainable development of the insurance market is far from exhaustive, to the same concept can only provide a theoretical organization of the process that displays the possible trends of the object. The latter assumes a reflection of the most essential aspects of the facility and maintain the system of beliefs about it, allowing to set the scientific picture of reality.

According to the definition of Freidin, the concept is identified with the idea of scientific (or scientific conception), or set of ideas, a new theoretical framework for understanding the study of phenomena and processes in nature and society. With the concept is based on the use of scientific laws, and the laws of scientific generalizations. It should be noted that the concept may in some cases predetermine pattern and confirms it. [6]

Development of the concept requires a fundamental knowledge of the study area and is the result of scientific research. However, there are scientific advice on its content, which we shall discuss in more detail. Thus, the concept should include the following elements : a statement of the current state of the system under study or area of activity and analysis of the ways to change the ultimate objective as integrated delivery of the results of the change; expected development path that leads to the goal, a theoretical proposal for the management of both the impact on the region of interest for the implementation of trajectory.

Above said allows us to define the place of the concept of sustainable development of the insurance market in the categorical field and specify its content, which is proposed to consider the theoretical justification of the ordered sequence of actions that underpin the trends and patterns of development of the insurance market and are able to maintain its output within certain limits, despite the impact of various destabilizing factors.

In this article we will focus on the study of relationships and of the functioning of the insurance market through the prism of the system- evolutionary analysis. Analysis itself is based on qualitative methods of economic research, namely, the method of historicism, which allows to know the reality of the insurance market in accordance with the change of events in time and method of abstraction, is to use accumulated by mankind, not only economic, but also the philosophical knowledge to assess the facts and identify patterns .

We proceed to conduct a system- evolutionary analysis of the insurance market, and we note that, in accordance with the ideas of Bakirova outlined in the monograph « The formation and development of the insurance market ,» the essence of the system, its properties, structure, and behavior are concentrated expression in the principles of the system, which act as a set of assumptions [1].

At the same time, as noted by the same author, the basic principles of system- evolutionary approach, according to which the statement made in this article are the principles of purpose, integrity, tectonics and multi-dimensional determination, as well as the principles of historicism and the bifurcation.



According to the first principle (the principle of goal), the study of the insurance market, in our opinion, should be based on a clear statement of purpose operation of the latter, which we see as the creation of conditions of sale of insurance services that protect the proprietary interests of individuals and legal entities.

However, the purpose of the insurance market should relate to the objectives of other holistic system object subsystem.

In allocating the main element in the system that defines the purpose and focus of its development, is an important principle of the system analysis, marked Grjaznova [8].

It is known that the insurance market is part of the financial market, including money market, capital market, gold market, the banking market, etc. We do not claim indisputability set out the structure of the financial market, which is regarded by researchers from different positions, however, believe it is necessary to note that all of the scholars and practitioners considering this perspective agree, in accordance with which the insurance market is part of the financial market. Therefore, it can be argued that the development of the insurance market should be consistent with the objectives of the financial market, which in turn is characterized by the following principle of system- evolutionary approach - the principle of integrity. Grjaznova notes this principle as a review of the interaction of the system with other systems and external contradictions in the development of each system [8].

The third principle we are discussing the approach is in keeping tectonics (Greek tektonikys - related to construction), according to which the insurance market should be seen as a combination of macro and micro level. Separation of the concept of the insurance market levels is more methodological aspect, because in practice, they have a close relationship, so further analysis this principle will not be considered. However, such separation is justified due to the fact that the study of development of each level, the various indicators and criteria. Also, agreeing with the opinion of Bakirova, specify that the macro-level defines the specific peculiarities of the insurance market, and the micro level - generic [1].

Using the principle that a multi-dimensional determination (determination of the place of an event, object, on conditional parameters) in order to study the insurance market, allows to select and organize the periodization of the stages of origin, formation, development and maturity. It is necessary to make a clarification because of the recovery of the insurance market after a period of nationalization (which will be discussed below) the latest to date is in the process of development. However, the study of the development of the insurance market has allowed the nationalization of insurance include the stage of the insurance market to the decline or absence of market relations as a result of changes in the state structure of the economy.

Thus, due to the principle of a multi-dimensional determination in the development of the Russian insurance market were isolated periods of origin, formation, and development of decline, which is typical stages of its evolution and characteristics of the operation .

The principle of bifurcation (split in two directions), inherent in the system- evolutionary approach, in which we conduct an analysis of the insurance market, can identify patterns and trends inherent in the process of historical development in key areas. Thus, in the initial phase of the insurance market there was division of insurance in accordance with the principle of the personal and property, and later - in the risky and cumulative .

Due to the principle of historicism realized the opportunity to study the genesis of the insurance market, the analysis of historical facts. This allows you to set the distinctive criteria and factors that characterize its development in a certain time interval .

The principle of historicism in relation to the Russian market of insurance services allowed to highlight the stages of development of the insurance market. According to the proposed periodization, the birth of insurance meets the primitive method of creating insurance products, which is expressed in the self-insurance, which originated in the era of dominance of subsistence farming .

Wealth fund, whose assets were intended to compensate for the loss of a business entity could be a stockpile of certain values. Formation of such a fund was based on the agreement between the parties to create the community. [4] That is the beginnings of insurance, which took place during ancient times due to lack of participants in the insurance relationship, as they are implemented in the form of self-insurance does not allow us to speak about the birth of the insurance market .

In the Middle Ages there wasn't insurance market because of the lack of a closed joint and several layouts of damage for which insurance funds are used solely for the purposes of compensation for damage caused to insured event that is random in nature.

Gradually Text selection of business entities, the subject of which was the formation of just the insurance fund, the organization and conduct of insurance payments. [7] For example, the origin of friendly societies date back to the medieval guilds and shops .

From the XIV century. in parallel with the companies, the method of mutual insurance organizations began to emerge, enjoying in their activities by commercial insurance. This period should be attributed to the emergence of the insurance market. Thus, it can be argued that the initial stage of formation of the insurance market, linked to the development of entrepreneurial activity.

The evolution of the insurance market is associated with the development of science of mathematics, in particular the theory of probability. The ability to use scientific apparatus for the creation of insurance products provided the impetus for engaging in insurance organizations based on the method of commercial insurance, as there were tools for calculating insurance rates and the prospect of making a profit .

At the end of the XVII century there are insurers - joint-stock companies on the west insurance market. [2] This period is characterized by the presence of primitive insurance products due to a lack of methods for calculating the probability of occurrence of insured events and statistics on risk insurance. However, in the present stage of development of the Russian insurance accounts at the end of XVIII early XIX centuries. It should be clarified that in Russia to the XVIII century protection of the interests of policyholders carry out foreign insurers. The end of the XIX century the development of insurance in Russia is characterized by the birth of Zemsky insurance, and the beginning of XX century phase of nationalization of the insurance market is observed.

Thus, on the basis of this brief historical review, we have come to understanding that the generation of insurance as a form of economic activity dates back to ancient times. However, the formation of the insurance market can speak only with the approval of validity of the insurance relationship, so the initial stage of nucleation of the insurance market in Russia should be included in the XVIII .

Along with defined principles of system- evolutionary analysis of the insurance market, it

is proposed to allocate regulatory principle, which achieves the appropriate requirements of the historical development of the conditions of its operation. In accordance with the principle of the selected stages of regulation are the following : the establishment of validity of insurance relations, the establishment of a central financial management, the establishment of the Provincial Insurance Union, the Council for Security, the Supreme Economic Council, the People's Commissariat of the USSR, the Insurance Supervision Department, the Federal start supervision, delegation of authority for regulation and supervision of the insurance market to the Federal Service for Financial Markets in the creation of a single mega-regulator of the financial market.

Thus, identified in the study allowed the facts to determine what stages of the development of the insurance market, coinciding with the general laws of development of Russia, and later the Russian Federation, are characterized by distinctive features that affect the nature of insurance events, activities, preferences in the use of goods and services, organization of financial relations, etc.

In order to make a periodization of the development of the insurance market, we singled out the stages of its development. These criteria have been attributed bifurcation, deterministic, historicism, forms of organization of insurance funds and the level of regulation of the insurance market. In accordance with the selected criteria, the stages of development of the insurance market is proposed to consider in the form of five separate periods, characterized by the development of Russian society from the XVIII to XXI century, each of which is characterized by both quantitative and important qualitative changes (Table 1).

Along with the release of the main stages of development of the Russian insurance market, identified the main trends of its development by the treatment of this phenomenon in the context of the prevailing socio-historical conditions and relations, social institutions, fields of activity and type of potential dangers.

Trends identified by the organization of insurance relations move from sole insurers to insurance companies vary considerably depending on the types of insurance. Thus, the development of property insurance due to the increasing complexity of social production, the variety of living conditions of the population and legal entities in its historical development .

Trends in the development of types of personal insurance associated with the active development of

the science of mathematics and probability theory. The possibility of the use of reliable statistical information and methods of calculating insurance rates, stimulated the development of basic types of personal insurance .

Otherwise, insurance trends observed in the direction of liability insurance, the appearance of which is observed in the formation of insurance companies in the form of joint stock companies and sufficiently strong demand from consumers of insurance services for the products of personal and property insurance in the beginning of the XIX century.

The findings of the study. Thus, in the framework of the present article was to show the position of the concept of development of the insurance market in the system of economic categories, supplemented by the principles disclosed and system- evolutionary analysis in relation to the insurance services market and held his periodization of the following criteria: bifurcation, historicism, determinism, forms of organization and insurance funds the level of regulation of the insurance market .

Further consideration of the relationships and patterns of development of the insurance market with the chosen principles will help to define the possible behaviors of insurers and policyholders, and on the basis of the designated structure to develop a science-based development concept .

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