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Legal Significance of Insurance of Honor, Dignity and Business Reputation from the Position of Civil Law of the Republic of Kazakhstan and its Place in the System of Legal Education

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ABSTRACT

Today the protection of non-property rights, adjacent with property rights, have the highest relevance with progressively developing market for each territorial unit of the state with a social-democratic regime. After analyzing the components of such personal non-property rights we can come to the conclusion that the beginnings of these elements are expressed directly by the Constitution as the basic law. So honor, dignity and business reputation are the basics of complex non-property rights of every citizen in a social-democratic secular society in the state. Considering the nature of such non-property asset it is necessary to describe the notion of a private individual as a citizen possessing exceptional complex non-property rights with direct objects properties, expressed in material values. Honor, dignity and business reputation in accordance with the civil legislation of the Republic of Kazakhstan in some way is associated with transaction, according to it any actions or inactions of individuals and entities who establish, change and terminate civil rights and obligations can be called transactions. So, considering the relationship with elements of honor, dignity and business reputation in terms of impact we also can assume the concept of the impact on the assets, expressed in infliction of emotional distress, as the deprivation or impairment of psychological state, expressed as anxiety, anger, resentment, discomfort and other unpleasant states and lost profits in the form in which the subject could make some money in the financial equivalent without oppression of honor, dignity and business reputation. Thus, the aim of this study is the analysis of the situations, in which we can hypothetically introduce protection of honor, dignity and business reputation as the object of insurance law. Accordingly, the results suggest a comparison between the creation of innovative certificates of insurance or the application of protection contract for honor, dignity and business reputation.

Keywords: Honor, dignity, business reputation, special certificate of insurance, author's contract, non-property asset, tangible asset, material damage, lost profits, transaction.

1. INTRODUCTION

1.1. Significance of the Study

Dynamically developing market of insurance industry today is focused, basically, on the tangible assets, excluding intangible assets as inappropriate. Logically, this is not valid, and modern development of legal science puts forward the properties of the intangible assets for their effective functioning in the market. In fact, intangible assets may be much more important than the tangible assets [1]. According to the majority of the accepted norms all property relations have been already formed and adapted by means of legal documents [2]. But intangible assets are not classified, leaving judges to resolve any disputes, in accordance with their personal beliefs [3]. Given the fact that in many regulations such personal values are moral damages, which have a direct relation to the components of honor, dignity and business reputation expressed and compensated in financial terms. This study highlights the existing problem of unstated legal system relating to the protection of non-property complex of citizen rights. At the same time considering tangible impact of intangible assets on the household and professional relationship of citizens for issues of honor, dignity and business reputation insurance once again proves the importance of this problem in modern society.

1.2. Main Difference of this Legal Study from Previous Studies

Up to this date, intangible assets of personal non-property character as honor, dignity and business reputation have been studied from the perspective of citizen rights scope. Research questions were focused empirically on how citizens exercise their rights and how they are protected by the state. This study distinguishes between theory and practice, suggesting and giving the will for most citizens. Accordingly, today, every citizen is free to use his right or not [4]. That is why the present study examines the practical aspects of protection application for such intangible asset as honor, dignity and business reputation via three alternative ways of insurance.

1.2.1. *Insurance of Honor, Dignity and Business Reputation through the Development of Specialized Certificates of Insurance for Honor, Dignity and Business Reputation*

Insurance legislation of the Republic of Kazakhstan considers objects of insurance other aspects, which are specially provided for the introduction of new insurance products. Honor, dignity and business reputation are the new insurance products that can potentially be innovative on the insurance market of state territorial unit [5]. Speaking of insurance products, recently life and health insurance have been introduced that have not previously practiced in CIS.

1.2.2. *Insurance of Honor, Dignity and Business Reputation through the Modernization of Existing Insurance Policies on Life and Health Insurance*

On the market of insurance products in the last decade we have been formulated innovative new insurance products, life and health insurance [6]. It should be noted that the legislation of the Republic of Kazakhstan on public health, health was classified as physical health and psychological health, which implies protection of psychological health on par with physical. Accordingly, some victims of moral sufferings in the infringement of his intangible rights the compensation for moral damage is not only have high validity, but

also constitutionally protected [7]. This raises the issue of implementation in the existing life and health certificate of insurance for honor, dignity and business reputation as a set of non-property assets on the current stage of evolution of Kazakhstan legislation.

1.2.3. Development of Specialized Author's Contracts on Protection of Honor, Dignity and Business Reputation

Contract production of each territorial unit of state undoubtedly is developing with each passing day with more and more dynamic pace [8]. Insurance contract for protection of non-property assets such as a personal honor, dignity and business reputation, is no exception too. Even today, the corporate entities of the business sector are widely practice protection of business reputation by provisions of employment contract [9]. However, limited by subjectivity in legal relations, this protection does not have a broad-spectrum [10]. Thus the implementation of insurance for honor, dignity and business reputation of individuals, regardless of their employment is a very important issue to resolve.

1.3. Hypothesis

1.3.1. Primary Hypothesis

During development of insurance certificate for honor, dignity and business reputation the general negative impact of some minor types of offenses will fall to a minimum as citizens will trust non-property rights to insurance companies.

1.3.2. Secondary Hypothesis

With introduction of author's contracts on protection of honor, dignity and business reputation the level of legal nihilism will drop to a minimum since the contract is the simplest, flexible and mobile form of insurance relations in the sphere of protection and security of honor, dignity and business reputation.

1.4. Interdependence of Hypothesis with Study Design

The study design was chosen as the descriptive due to the lack of statistical data. For the individual components of the study the statistics from 2000 people in one region of the state of the territorial unit were used. Results were processed using StatIN program. However, because of the low validity of survey data it was not included in the article. That is why descriptive design was chosen as the most appropriate for these studies. Study design firmly linked to the results, because the results can be viewed in combination to achieve the general goals or steps, which involves the dynamics of one result comes from the other result according to the numbering from the first result. In the end, the last result meets the general goals through specialized tasks, where each section is responsible for a specific task. It forms a hypothesis, which is connected with the design of the study through the results.

1.5. Theoretical and Practical Significance of the Study

1.5.1. Theoretical Significance

Theoretical significance of this research is to review the new insurance law projections of teaching through the use of elements of civil law connected with private non-property rights in addition to the property.

Traditionally, insurance law basically considers as objects the property relations related to property damage [11]. These studies suggest that complex of private non-property rights related to the protection of honor, dignity and business reputation are expedient as property.

1.5.2. Practical Significance

As a practical significance this study suggests the modernization of the legal system in the sphere of insurance services, and in the sphere of insurance products sale. At the same time along with the new insurance products the study considering new certificates of insurance for honor, dignity and business reputation, the existing life and health certificates of insurance with the provision of honor, dignity and business reputation with clause of psychological health and innovative new contracts on the protection of honor, dignity and business reputation.

2. METHODOLOGY

Methodology of Legal Studies on protection and insurance of honor, dignity and business reputation involves a comprehensive analysis of the methodological tools, that have not only legal, but also sociological and economic nature.

2.1. Multidimensional Subjective S.W.O.T. Analysis of Legal Relation Elements

Multidimensional subjective S.W.O.T. analysis of legal relation elements is quite relevant methodological tool to assess the strengths, weaknesses, risks and opportunities of subjects, protecting intangible assets such as honor, dignity and business reputation in the alternative of objective values, subjective variables, constants, and level of inversion with respect to properties of subject that defend honor, dignity and business reputation, and oppressing subjects. In this analysis, considering the organizations for protection and insurance of honor, dignity and business reputation we can distinguish several variables constructed with the help of mathematical operations. These variables include mobility, elasticity, flexibility, agility, dependence, rigidity, bureaucracy, liquidity, innovation, PR skills, prevalence, projection, loss of time, slow growth, reputation and disloyalty. This analysis helps to predict and anticipate the success of organizations that insure honor, dignity and business reputation as the main object of insurance in certificate. In this analysis, even in applied production insured person can navigate the alleged success of an organization directly before the conclusion of the contract or purchasing specialized certificate of insurance. As a rule, commercial organizations are found in the form of business partnerships and joint stock companies in the territorial unit of the state. This analysis helps to consider the variable components of the properties for each of the commercial organizations with the help of mathematical symbols denoting the above variables, and color markers denoting the addition of four groups of variables. These four groups of color markers indicate objective values and subjective values, constants and inversion level are applied in proportion to strengths, weaknesses, risks and opportunities of the organization. Today, in line with this analysis four mathematical formula has been formulated considering such legal relations in the progression. The present study is recognized quite relevant because the specified multidimensional subjective S.W.O.T. analysis of legal relation elements focused exclusively on commercial types of legal entities. It should be noted that in the insurance sector only commercial enterprises are functioning as the main statutory objective pursuing profit. Registered in the territory of the state non-profit enterprises are not relevant in the present legal relationship.

2.2. Distribution System of Comparative Claims

It is also possible to apply distribution system of comparative claims to the procedural legal relations on protection of honor, dignity and business reputation, where you can easily keep track of legal maneuvering level on the full implementation of standard elements and level of substantiation evidence in the protection of intangible assets such as honor, dignity and business reputation. Today, distribution system of comparative claims analysis is quite relevant tool for the consideration of procedural legal protection of honor, dignity and business reputation. Distribution system of comparative claims is three-dimensional projection of the local procedural space, and this system focused on certain procedural flexibility to keep track of how full the parties use the appropriate legal mechanisms. One of the components of honor, dignity and business reputation protection is the institution of compensation for moral damage, which is currently not well understood in legal systems of many countries. Using legal instruments, in accordance with which the moral damage is compensated in financial terms, many judges are not oriented in compensation, leaving the prerogative to inner convictions, which in itself is not valid. The distribution system of comparative claims analyzes the variable components of mental suffering, expressed in deprivation or impairment of the psychological health of individual. This system involves a tangible expression of intangible assets deprivation according to damage. In this case commercial service for psychological care in private health centers is highly relevant. Consequently, receiving some damage to honor, dignity and business reputation a citizen consults to professional therapist with the appropriate license on purchasing the course sessions of psychological diagnosis, psychological analysis and psychological treatment, receives a specific document with the cost of those services. Citizen is entitled to demand check with the sum for course of psychological rehabilitation, consisting of two or more sessions directly from the defendant. It is possible on the legal basis for material damage compensation, expressed as a payment for therapist services. However, this legal basis for material damage compensation is based on non-property rights of the citizen. It is this system justifies the above.

2.3. Maslow's Hierarchy of Needs

Maslow's hierarchy of needs can be called a useful tool in terms of readiness for a citizen in a particular territorial unit of the state to defend and protect honor, dignity and business reputation. It is primarily connected with the level of legal culture of the population in a particular territorial unit of the state. For the most part, the level of legal culture depends primarily on the well-being of the population. Only if certain factors such as housing, food and clothing is available, people tend to protect their rights. Otherwise, population is not able to adequately defend their honor, dignity and business reputation, not to mention the purchase of specialized certificate of insurance. In this case, the material interests are above personal non-property rights. It is believed that the honor, dignity and business reputation are relative phenomenon, in most cases for the affluent citizens. However, such results provided only by marketing research. Being close to the sociological studies, legal research cannot ignore the results of market research as well as the right is directed primarily to the citizens. Or rather to improve the socio-democratic conditions for the existence of citizens in a particular territorial unit. The principle of constitutional law is relevant to use in legal studies. Today, modern legal science in civil direction is closely connected with many elements of marketing and sociological sciences. These are determined by the single concept of the market and the welfare of the population. Recognizing the functioning of society on the market level, and appearance of such certificates is quite acceptable, since the consideration of the population in line with Maslow's hierarchy

of needs. Almost everybody has food, housing and clothing. The majority forms demand for the protection of private non-property rights in accordance with the civil law, guaranteed by the Constitution itself. Thus, speaking about the level of legal culture in line with Maslow's hierarchy of needs, you can safely assume the hypothesis according to which the State fails to ensure the security of honor, dignity and business reputation among the population of a territorial unit of the state. On such territory it is quite possible the appearance of such phenomenon as legal nihilism.

3. RESULTS

- 3.1. A citizen of the Republic of Kazakhstan is the holder of such unique properties as honor, dignity and business reputation, not only in compliance with the civil law, but according to the Constitution. This result is the logical completion of the first section of the dissertation first chapter. In accordance with this section it was proved that the civil law, considering civil legal citizens and legal entities originates directly from the Constitution, according to which honor, dignity and business reputation are inviolable components of non-property rights of every citizen, provided to citizen from birth and guaranteed by the Constitution [12]. It is necessary to note that these rights to protect honor, dignity and business reputation are inalienable and terminated only after the death of citizen [13]. Accordingly, the level of protection of citizens tends to rise over time [14]. It should also be noted that any disregard for personal non-property properties equals to discrimination of legal rights of citizen and entails certain responsibilities in compliance with the civil, administrative and criminal legislation of the Republic of Kazakhstan. In accordance with the civil legislation of the Republic of Kazakhstan derogation, deprivation, and infliction of mental suffering which is the result of humiliation, insult, discomfort and other recognized as encroachment on honor and dignity of citizen should be compensated in financial terms similar to the non-pecuniary damage. In this case it is worth noting the unique legal status of rights owner on protection of honor, dignity and business reputation. In accordance with this, owner of such rights entitled to dispose this right for protection of honor, dignity and business reputation both within and outside the State, which guarantees the protection of those rights both within and outside the territory of the state territorial unit.
- 3.2. Honor, dignity and business reputation are both objective and subjective properties of the right of any citizen. Recognizing the right of citizens to protect honor, dignity and business reputation we can name the right as objective, since it does not depend on certain particular subject, it just attends. Speaking about objectivity the following rules of law can be distinguished: normative, universal validity, compulsory, formal definition, consistency, real applicability, dynamism and stability. Speaking of normativity, it can be said that the protection of honor, dignity and business reputation is derived from the general rules of law and the rules of behavior [15]. Universal validity implies an equal legal force for all entities on the territory of the state. Compulsory suggests the possibility of the state to force a person to perform certain rules for the benefit of society. It is a variable for discipline and it is more relevant in this issue. Formal definition suggests the behavior of person within the state's territorial unit, where all actions and inactions of persons is strictly fixed. Consistency involves the interconnection of certain norms with other norms by system of actions or inactions and consequences. This implies certain consequences for certain actions or inactions. Real applicability is an element of compliance with the norms of society

and the conditions of life within the territorial unit of the state. This confirms the adequacy of existing legal norms with respect to the level of society development in a particular territorial unit of the state. Dynamism and stability shows the relationship of law and regulated public relations. Speaking of subjective holder of honor, dignity and business reputation we can call it his own particular property, and holder is entitled to dispose the right by his own will. Thus marking the independence of honor, dignity and business reputation protection, as well as the ability of a particular person to dispose it, such right can be called objective and subjective.

- 3.3. In the context of wages in marketplace honor, dignity and business reputation are directly related to the extraction of profits, there is a property component, respectively. In the era of market economy, the nature of civil relations is directly dependent on profit [16]. The basic law of marketing, connected with the norms of modern law states that the reputation determines the welfare of individual and society. This assertion is natural, since the level of reputation affects the number of customers. This applies both to legal entities and to individuals. In fact, a citizen working in any organization, has the same composition of services for an employer, as an employer for a citizen. Accordingly, if a subject has a good reputation, his/her employment opportunities are as great as career opportunities. Career development determines the level of welfare of a subject [17]. Accordingly, the artificial impact on reputation of a subject will cause damage to his/her wealth in an arithmetic progression. This even covered by law with such norms as slander, insult and forgery. Today this is better known as black PR in marketing. Unfortunately, black PR is by far one of the most common tools of artificial impact on the business reputation. Accordingly, such actions generated by a subject aimed at another subject will result in civil, administrative and criminal liability. The norms regulating such cases currently have relevance in corporate law, as the reputation of the organization as a legal entity depends on the reputation of the employee as an individual, that gives organizations the extra motivation to protect honor, dignity and business reputation of its employees. Accordingly, each organization is interested in the protection of these rights of its employees.
- 3.4. Honor, dignity and business reputation is an integral component of subjective characteristic of a citizen. On the basis of the constitutional norms of the civil legislation we can safely assume that every citizen disposes the right of honor, dignity and business reputation in its sole discretion. Thus, in corporate legal relationships we often witness cases when person itself incurs other conversations, encroaching his honor, dignity and business reputation through illegal actions aimed at belittling the merits of another person. At that in case of indirect requests, person usually makes a claim against a group of persons indirectly mentioned his/her illegal acts. Such cases are not uncommon and have a place in society. In the western conflictology there is a colloquial term hooliganism. This term was introduced by troubleshooters in the last decade [18]. In such cases, some people specifically cause negative public attention with the purpose to provoke the people around them to express a negative attitude, that in the long term can be used as manipulation on the basis of their own conversations. Most often, it is accepted as certain types of forgery. Today it is gaining momentum in enterprise development space in the countries of the former Soviet Union. Until today, there was no such issue because traditionally people used such legal forms by analogy as «slander» and «insult» which are reflected in the criminal law. However, the problem is that the criminal law is not always beneficial for citizens. Developing civil and

legal resolution of corporate disputes started to use tool for compensation of non-pecuniary damage [19]. Institute for non-pecuniary damage in the countries of the former Soviet Union is progressively developing in the last decade through the legalization of professional services of a licensed therapist. In fact, competently executed conclusion of psychotherapist is mandatory and valid for compensation.

- 3.5. Honor, dignity and business reputation is directly influenced by the level of well-being and substantiality of a citizen in the context of PR space. Psychologically speaking of honor, dignity and business reputation, we can draw conclusions about the level of population welfare. Hypothetically, psychologists have compiled a list of psychological and physical states when people resort to such unlawful criminal offence as «insult» and «slander» in cases of dissatisfaction of the current material status [20]. Accordingly, based on the number of requests, we can, in principle, form some kind of statistics resulting in conclusions about population welfare, living on one or another territorial unit of the state. Of course, in practice the majority of honor, dignity and business reputation oppression occurs in the field of so-called corporate wars, where enterprises struggle for customers. However, there are cases of such oppression due to an ordinary human factor. When considering the level of threat to the enterprise it is necessary to distinguish between such oppression with specifically oriented nature and banal dissatisfaction. The level with simple corporate management practices can maintain the level of satisfaction in the enterprise. The more satisfied employee is the less oppressed honor, dignity and reputation of others. When considering the society in the cellular structure of the welfare system, the individual forms the welfare of society, expressed in the collective, welfare of society forms the welfare of the state. In fact, the welfare is not always expressed in financial terms, suggesting a greater degree of psychological satisfaction of individual. Speaking about PR sector, we can safely assume that the more satisfied the society is the less it tends to oppress honor, dignity and business reputation of others, that provides a certain level of security for companies from black PR and a certain level of legal nihilism reduction at the state level.
- 3.6. Honor, dignity and business reputation are reflected not only in the civil legislation of the Republic of Kazakhstan, but also in the Constitution. This result can be formed differently. In fact, the main purpose of civil law is to maintain and form a proper and sufficient legal instruments to implement the provisions of the Constitution in the legal space of the territorial units of the state [21]. At the same time, it should be noted that civil law has broad mechanisms of influence on any legal relations in society, which allows to evaluate the validity of the Constitution impact on the territorial unit of the state. The norms expressed in the Constitution on the protection of honor, dignity and business reputation can be used in accordance with the norms of civil law beginning with the institute of non-pecuniary damage, ending with the norms that managing compensation for lost profits. Payment for services of specialists is also a mandatory point of compensation in civil procedure law. Thus in our days it becomes more popular to use the services of private therapists to cope with non-pecuniary damage. Properly executed documentation of potential profits also helps to formulate the evidence base for lost profits. It should be noted that the provisions of both paragraphs are closely linked with the Institute of non-pecuniary damage repayment by personal non-property right of complainant on restoration of honor, dignity and business reputation. It is also necessary to note that the level of priority in which the protection

of the non-property rights executed on par with the protection of property rights, where the focus on intangibles values in some situations may even be higher than on tangible assets. The norms of the civil legislation aimed at restoration of the non-pecuniary damage are reflected in the provisions of the Constitution, which in itself greatly enhances the validity of the institution of honor, dignity and business reputation protection.

- 3.7. Honor, dignity and business reputation as a particular object of insurance is provided in the insurance legislation of the Republic of Kazakhstan. Today, the insurance legislation of the Republic of Kazakhstan has a fairly extensive tools for operating of honor, dignity and business reputation insurance as a whole. Legislator has specifically provided the item «other» in the provisions concerning the objects of insurance. In fact, this is determined by progressively developing market segments, bordering with legal science, where new insurance products appear on a daily basis in the certificates of many insurance organizations [22]. Over fifteen years on the insurance market in Kazakhstan a dynamic direction of life and health insurance is developing, where the insured pays the insurant an annual fee for previously purchased life and health certificate of insurance. In fact, honor, dignity and business reputation is the personal non-property assets of the psychological state of an individual. At the same time, the legislation of the Republic of Kazakhstan on health population and health services provides definitions of health characteristics where such health classified into mental health and physical health. So, we can safely say that the derogation of non-property qualities is equivalent to health harm, which is reflected not only in civil law, but also in administrative and criminal law. Therefore, it can be assumed that personal injury can also be characterized as causing harm to the psychological health of citizen through the oppression of his honor, dignity and business reputation by deprivation or diminution of moral rights, as a result of which a person has experienced any negative feelings like resentment, anger, sadness, discomfort and others. The strength of the above fact is reinforced by medical studies that shown that some types of diseases appear on the psychological background of the moral decline.
- 3.8. Honor, dignity and business reputation are components on which the volume of profit depends in the market. Market and possibility of operating on it has now become not only a way of life but also a certain kind of ideology for many companies. This is quite natural, because survival is not possible without some kind of sales. That is why modern marketing describes several types of sales. The sale of personality traits to society can be considered as one of these types [23]. In accordance with this theory, an individual functioning in a particular society and territorial unit of the state shall be obliged to follow to a system of rights and obligations, in which society takes its rights in the event of certain obligations enforcement. So, this could be common courtesy obligation, in accordance with which persons is obliged to politely refer to other persons if they want the same for themselves. The real sociological theories can be classified in modern legal science by institute of transaction where a person commits some act or inaction, to establish, change or terminate civil rights and obligations. At the same time, describing the transaction we can identify the types of transactions in which one-sided, imaginary or feigned transactions are not only creating a negative attitude towards itself, expressed in oppression of honor and dignity, but also leads to the invalidity of such transaction. Accordingly, for the effective functioning of the state on the market it is necessary to interest society in need of services. Society, in turn,

makes conclusions about the quality of services provided on the basis of reputation, which is formed from the formulated system of rights and obligations. Thus, we can safely assume that the volume of income on the market is closely related to business reputation, once again confirming the need for the development of Institute and insurance protection of honor, dignity and business reputation.

- 3.9. The specifics of the relevant certificate of insurance can be as separated, and also as an additional item in the certificate of life and health insurance, because oppression of honor, dignity and business reputation is directly linked with the non-pecuniary damage, which is also a citizen's psychological health. Today, the civil law is developed enough to transform non-property assets into property assets [24]. As previously mentioned legislation on health care system and health of population classifies and divides health on physical and psychological. At the same time, mental health has the same priority on a par with the physical health. The most popular and common position in civil law is compensation for non-pecuniary damage, which non-pecuniary damage is impairing or deprivation of personal non-property benefits and rights of citizens, including mental or physical suffering (expressed in humiliation, irritation, oppression, anger, shame, despair, physical pain, lameness, discomfort, etc.), experienced (underwent, endured) by victims of the offense committed against them. In this article we emphasize the specific variables that may be used in the applied production. Civil law is a unique instrument for resolving such disputes because of the presence of provisions on rules of interpretation. In accordance with certain rules of civil law that are treated in accordance with the literal meaning of the verbal expression. Thus, the conclusion of psychotherapist about the presence of conditions mentioned above indicates to elements of violation [25]. Certificate of insurance does not provide any expertise in contrast to the norms of the contract, which is by far more flexible legal tool. Thus, a contract on the protection of honor, dignity and business reputation, expressed in non-property assets is the most effective mechanism in this legal relationship.

4. DISCUSSION

- 4.1. **Primary hypothesis:** As primary hypothesis we can assume that hypothetically in the development of certificate of insurance development on insurance of honor, dignity and business reputation the general negative impact of some minor types of offenses will fall to a minimum as citizens will trust non-property rights to insurance companies.
- 4.2. **Secondary hypothesis:** As secondary hypothesis we can assume that with introduction of author's contracts on protection of honor, dignity and business reputation the level of legal nihilism will drop to a minimum since the contract is the simplest, flexible and mobile form insurance relations in the sphere of protection and security of honor, dignity and business reputation.
- 4.3. **Theoretical impacts:** These studies were carried out on the basis of other similar studies from SCOPUS database and Thomson Reuters End Note, which allows authentically enlarge academic tools in protection study of personal non-property rights of citizens in analogy with property rights in the context of insurance obligations.
- 4.4. **Practical impacts:** Market of insurance services today develops progressively by legal developments in the field of implementation and stabilization of new insurance products. These

studies could contribute significantly to the formation of new certificates for life and health insurance in the context of mental health similarly.

- 4.5. **The difference in the results of the present study:** The results of these studies are made in stepped form, and accordingly, have no differences. In some ways it may seem that the results in terms of the protection impact of honor, dignity and business reputation in the context of the impact on the amounts of income and wealth is diverged. However, one result considering private individuals separately, and the other result considering society as a collective.
- 4.6. **Study disadvantages:** Lack of statistical data that can increase the validity of the study is a general disadvantage of the study. However, since it is the legal study we can come to the results on the basis of other similar studies.
- 4.7. **The original difference between the results of similar studies:** For the most part many of the studies considered the development of new innovative certificates of insurance for insurance of non-property rights of the citizens expressed in the protection of honor, dignity and business reputation. In the present study we recognized risks, in accordance with which in the particular unit of state it is may not be possible. So as the analogy it was proposed the implementation in existing certificates on the life and health insurance, that recognize mental health as the object of insurance.
- 4.8. **Significance of the results:** These results are of high relevance and important both for individuals as the existence of such certificate allows citizens to fully trust any conflict to an insurance organization, and for the insurance organization, and for organization the specialized insurance certificate is a new innovative product.
- 4.9. **Survivability of the results:** The results of this study are quite applicable only when the implementation of the new provisions regarding the consideration of mental health, along with physical health, as the object of insurance in the existing insurance certificate on the life and health of citizens.

5. CONCLUSION

In conclusion, it should be noted that the introduction to the existing certificate of insurance on the life and health insurance for mental health on par with physical is a more appropriate solution than developing a new insurance product for the insurance for honor, dignity and business reputation. In addition to this more flexible methods to secure and protect honor, dignity and business reputation in the moral rights complex of a citizen is a simple contract, according to which a legal person may exercise such protection in two methods. The first method is when the insured provides warrant to organization in which he has insured honor, dignity and business reputation, by which an organization protects such moral rights independently at the request of the insured. The second method is when the organization simply buys oppressed moral rights on the basis of the assignment contract, working on the basis of changes in the obligations of persons on the principle of debt recovery organization. Both of these methods are flexible enough in the insurance services market. The introduction of such legal mechanism can reduce the level of legal nihilism, and also bring insurance companies to a new level.

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