



METHODOLOGICAL BASIS OF INSURANCE SYSTEM RESEARCH

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Annotation

The urgency of improving the methodological methods of researching the insurance system is that the perfection and thoroughness of the system serves as the basis for the development of the entire field. This article describes the analysis of ways to improve the system, the opinions and comments of scientists, and statistical data.

Key words

Insurance system, stability, social protection, quality of insurance services, insurance companies, economic relations, technological products, insurance market, insurance market.

Introduction

In our republic, various reforms are being carried out in order to improve the insurance system, provide the population with quality insurance services, and strengthen economic and social protection throughout the country. In particular, Decree No. PF-60 "On the Development Strategy of New Uzbekistan for 2022-2026" approved by the President of the Republic of Uzbekistan on January 22, 2022 emphasizes the importance of the insurance system in the development of New Uzbekistan, that is: "Improving the quality of medical services provided to the population, the budget effective use of funds, centralization of medical services and implementation of medical insurance of the population" is indicated as the 56th goal. This decision shows that the development of insurance in our country requires the introduction of new insurance networks and the development of new insurance products.[1]

Insurance has a long history, from its initial non-commercial form, during its development, a non-commercial form also appeared and developed. Insurance is the oldest type of socio-economic relations between people, and during its long development has become an integral part of production relations. The primary meaning of insurance is related to the word "fear". In particular, the term "insurance" is sometimes used in the sense of support, guarantee, etc. Currently, this term is increasingly used in the sense of a mechanism for protecting the property interests of individuals and legal entities.

The development of insurance is primarily for the economic and social interests of the people of our country, serving to further strengthen their lifestyles, especially in increasing the number of entrepreneurs and reducing risks. Insurance consists of economic relations consisting of protection of the property interests of individuals and legal entities at the expense of funds formed at the expense of insurance contributions (insurance premiums) paid by them when certain events (insurance events) occur. The interaction of parties interested in concluding insurance contracts and achieving the



efficiency of insurance operations takes place in the insurance market. But unfortunately, the insurance market of Uzbekistan has not been formed to the level of demand. Insurance companies are also known to have low quality levels in terms of providing services. One of the problems is the small number of insurance products, as well as the fact that the population is not aware of some types of insurance.

Review of literature

The emergence and stages of development of insurance go back to a long history. In this regard, many scientists have expressed opinions and comments. They discovered new ideas during their research. One of them is V.V. Shakhov defines the insurance system as the sum of the relations between the insurance companies operating in this economic environment and the state regulatory body[2]. That is, the scientist explains with his own opinion the alternative of state control in the development of insurance companies in a specially defined manner. Of course, it is a guarantee that the population will be attracted to the insurance sector and that they will be able to take full advantage of this benefit.

S.L. Efimov defines the insurance system as a state-legal form of organization of insurance legal relations, which can be expressed through a state insurance monopoly or a free insurance market[3].

S.V. Ermasov, N.B. According to Ermasova, among the main principles of insurance, it is necessary to distinguish between the economic principles of the insurance system and the principles of the implementation of legal relations of insurance [4]. Among the economic principles of the operation of the insurance system, the authors distinguish the principle of insurance interest, the principle of riskiness of insurance, and the principle of equivalence. The insurance system takes an intermediate position between the budget and bank credit systems. According to the branch line, the insurance system is divided into the following branches: social insurance, personal insurance, property insurance, liability insurance, business risk insurance.

E.F. According to Dyuzhikov, the structure of the national insurance system includes the formation of a legal framework, the organization of state control over insurance activities, the provision of incentive tax benefits to policyholders, and the gradual integration of the national insurance system into the international insurance market [5].

O.A. Tarakutsyak studies the insurance system through the insurance market and notes that it is a complex, multifactorial, dynamic, appropriately structured, open system that depends on the general economic situation and policy in the country[6].

Research methodology

In this scientific article, the methodological methods of researching the insurance system, relying on the world experience, to improve it in our country, Uzbekistan, as well as the benefits, benefits and advantages for the economy of our country, in order to think about the difficulties and problems that can be expected in this way. tasks have been determined. In the course of the research, methods of empirical research observation, induction, deduction, summation and determination of connections between data sources, and methods of analysis and synthesis of theoretical research were used.



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Analysis and results

Depending on the mandatory and voluntary structure of the contract with the insurance company, the insurance will be mandatory and voluntary, respectively. Mandatory types include five types: civil liability insurance of employers, carriers, owners of vehicles, liability for damage to the life, health, property, and environment of other persons in the event of an accident in hazardous production. 'urta. Optional insurance includes more types, including property, health, life, automobile, legal liability, medical facilities liability. Large companies of Uzbekistan: Gross Insurance, New Life Insurance, Euroasia Insurance, Universal Insurance, Uzbekinvest Hayot, IShONCh, Alskom. Most of them have been operating for more than 10 years, so customers use the services of these companies because they trust their reliability and experience. All organizations have a high reliability rating, new insurance offers, round-the-clock support service, many qualified employees, branches in the regions of the Republic, good reputation, online insurance. Main goals: protection of the population and foreign citizens, assistance to them, development of cooperation with international companies.

The Law of the Republic of Uzbekistan "On Appeals of Natural and Legal Entities" and the President of the Republic of Uzbekistan of December 28, 2016 "On Measures to Fundamentally Improve the System of Working with Appeals of Natural and Legal Entities" According to the plan of measures approved by the Agency for the implementation of Decree No. PF-4904, relevant works are being carried out. During 2022, a total of 1,897 donations were received from all regions of the country, of which 76 were contributed by legal entities and 1,821 by individuals. It was determined that 670 of the appeals are related to voluntary insurance, 1144 to mandatory insurance, and 83 to other issues. Applications of 15 individuals and 14 legal entities were considered during the mobile admission process, and a total of 87.2 million were received in 7 cases where insurance payments were delayed by insurance companies for various reasons. m insurance coverage was paid. In the remaining 19 cases, legal explanations were given in the appropriate order.[7]

The number of applications received in 2022 by region

Regions	Number of appeals()	Percentage indicator
Tashkent city	543	28.6%
Tashkent region	301	15.9%
Navoiy	112	5.9%
Surxandaryo	111	5.9%
Farg'ona	104	5.5%
Jizzax	97	5.1%
Samarkand	96	5.1%
Qoraqalpog'iston Republic	94	5.0%
Sirdaryo	91	4.8%
Qashqadaryo	88	4.6%
Andijon	83	4.4%
Buxoro	76	4.0%
Namangan	58	3.1%



Khorazm	43	2.3%
Total	1897	100.0%

Source: <https://imda.uz/oz/>

Summary

To sum up, it is recommended to rely on foreign experience, gain experience from countries with suitable economic levels, and compare methods of the development stage in the issue of expanding the ways of improving the insurance system. Also, in order to improve the system and ensure its stability, it is necessary to update the legal documents and fill in the errors and shortcomings. Reviewing the issues of qualified personnel, training them, improving the retraining system, applying modernity in the education system in the insurance sector, encouraging young people who are studying in this field. It is necessary to improve the quality of online services in insurance, as the share of techniques and technologies is increasing in every field. One of the main tasks is to expand the insurance literacy of the population, to study in depth the insurance events with exceptions, and to increase the number of practical works on paying the population with the specified coverage.

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