



PROBLEMS OF DEVELOPING THE INSURANCE SYSTEM IN UZBEKISTAN

Gulistan state pedagogy institute student

Tolibova Mushtariy

Abstract: *This in the article insurance system, its personal in society importance about word Insurance in the system world experience and in our republic this process with related without being observed problems illuminating is given.*

Keywords: *Insurance, economy, international experience, economic crisis, business, personal insurance, insurance market, technology, artificial intelligence, trend, digital technologies, industry, legal, international experience, customer, service quality.*

Today fast and globalization in the time of human life, health and property various to dangers face arrival natural. Financial stability and peace of mind provide and each person and family for important importance profession It will. That's how it is. under the circumstances insurance not only to danger against financial protection, maybe reliable thrown into the future important step as manifestation is happening. Insurance is only losses cover tool not, maybe in society security culture to form service to do effective system maybe.

Insurance — specific event (occurrence) face when giving delivered of damage instead cover, heels and other payments pay for targeted money savings organization to grow and from them use with related was, physical and legal of individuals interests protection to do circle are relationships [1]. Insurance system of the economy important from parts It is international . also important in experience place Insurance especially economic crises, natural disasters or other unexpected events to the surface when it comes to business financial protection in doing important importance has.



In Uzbekistan insurance system after 1991 developed. Today every day person life (personal) insurance, property, transport and other row importance owner their things insurance to do right has.

Countries of the world including the world the most developed countries insurance from the system wide and effective for example, the United States insurance system market principles based on, large companies by managed. Personal insurance and health insurance etc. much popular. Insurance in the market competition strong and new innovations quickly current Japan insurance advanced in the system as well technologies current Especially health insurance and life to insurance big attention focused [2].

Last in years Insurance in Uzbekistan too market positive development trends showing. This to the field related law documents development and past for years relatively insurance number of companies increase is being observed. In particular, in 2017, insurance companies There were 27 in our republic. by 2025 their number 41 maturity about information cited . But, in the field done increased row to reforms regardless country insurance market still complete unformed.

Population soul per head insurance awards in the world average of \$ 874 organization does this. Some countries in the section seeing outgoing for example, in Kazakhstan it is \$92, in Belarus it is \$77, in Azerbaijan it is \$50, in Armenia it is \$ 32 organization if so, in Uzbekistan and this the figure is 15,5 dollars organization will reach.

foreign countries insurance of services quality high and technological news quickly current is provided to customers service show system much perfect improved. For example, the new technologies (e.g., artificial intelligence, blockchain and others) via insurance of services speed increase, risk analysis improve and to customers further transparent services presented to grow possible.

In Uzbekistan insurance system with related one row problems there is:

- Citizens insurance services about enough for information has not being that is insurance literacy lowness;



- Insurance of companies competitive not, less numerical companies the market occupied, this and at the market competition reduces;
- Population between insurance to organizations relatively of trust lowness;
- Digitization of processes incompleteness , from technologies correct use not to receive ;
- Staff to prepare enough attention not being addressed;
- Insurance organizations main part in Tashkent region or in cities location;
- Insurance processes delay that is of service correct undistributed such as row problems there is.

Conclusion as literally , digitally technologies implementation to grow through insurance services effective organization to increase , expenses reduction and service quality increase possible . With this together service quality improve and to customers convenience create need insurance. System according to population between this to the field related literacy increase immediately importance profession is doing , for example , insurance in the field wide comprehensive education and information to give programs working exit. Insurance companies for legal formality simplification etc. above problems for good solution to be possible.

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