

The Place and Role of Insurance in the National Economy

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Abstract: Insurance social relations in the historical category is one. It is the society of construction of the early period from arising, gradually has become an integral companion of the social production. Primary insurance of the phrase meaning "fear" the word is associated with. Production property owners into relationship with each other unless they are entered in the property to maintain, natural disasters, fire, theft and the other set of economic life, not keeping risk as a result.

Keywords: social relations, risk character, easy distribution, economy conditions, economic policy-making.

The social production of risk character – the owner of the property and the goods that the manufacturer's material welfare have to be the main reason. The same on the basis of the material damage concerned to property owners between shared cover of the idea they came in.

Insurance covered the damage seen in the natural form is much more common. Grain, fodder and other easy distribution of particular types of financial assistance at the expense of the peasant farms products seen term indicated. Such insurance is, of course, limited in number, and, later, the commodity-money relations development with their position money in the form of insurance gave.

All forms of insurance ownership in the context of a developed society, enterprises, organizations, citizens income and other interests of the protection of the main means to become.

Market economy conditions and work out constantly ensuring and the population of trouble from landing protection in insurance to self with specific an important role in it. Insurance work out the necessary items as one of the important tools of economic policy-making from the transition to a market economy. Of the insurance market of ownership in almost all forms of natural disasters in keeping diverse falokatlar as a result of the people caused damage to the cover material respects in to help will.

In the republic is carried out and implemented reforms to the economy, to finance their impact on the circulation of money causes the formation of economic look at the shown positive thoughts. Now every household objects of the organizers at their disposal for the effective use of the property limited to the selfless act that remain, despite the fact that the deficit can be delivered as a result of accidental damage emergency and the recovery of their prevention of the event to see too clearly. So in a market economy as a result of the insurance requirements and strengthen began.

A direct link with the market economy of the production network. So it can work out the dimensions of market economy was unable to bypassing showing the effects of natural disasters.

Many insurance diversified economic property in storage and in the restoration of particular importance professional is.

Human and natural disasters between conflict-the karshi with based social work out of the character of the risk in the first place, and avoid the negative consequences of natural disasters with due regard to eliminate and to localize the damage and cover the relationship between the occurrence of the men on suzsizbrings. This objective is achieved, which is to save the life of the human relationship to the level of real and existing union reflects the needs. This distinguishes the particular features of social work and their relationship to sug'urtaviy protection of the economic category of the organization is.

Market economy transition and the independence requirements on the basis of insurance in the field of the following quality changes occur.

First of all, of insurance in the management centralized procedure instead of centralized I order introduced has been.

The system was the construction of independent insurance. At the level of the republic of insurance management is performed. They uzbekistan ministry of finance of the content out, is the head of state in the first case "Uzagrosugurta", "Guarantee" such as state joint-stock insurance company was transformed into. "Madad" insurance agency "Uzbekinvest" neii of established was. Currently the republic of 30 units the insurance company are there.

Secondly, the particular adopted the law on insurance, and the specific features of our republic into account were taken.

Third, insurance organizations in foreign countries to strengthen cooperation with them, joint insurance companies were founded. The world of insurance organizations of the republic from a number of insurance organizations place took.

Fourth. Insurance funds investment purposes on the basis of the use of them financial condition will improve. Foreign countries funds for investment purposes in the use of insurance organizations, intermediary role into being came.

Fifth, insurance organizations with credit institutions, cooperation, strengthen. Enterprises directed by the bank debt to return on time from expanding the insurance business, it is in the rural economy of the enterprises in relation also introduced has been.

Sixth, previous to the year compared to the compulsory insurance of the scope has been reduced. Voluntary insurance in the event of expanded. The rural economy of mandatory insurance re - construction and insurance in the credit role to strengthen.

The first seven of the insurance started to give special importance to the role in the improvement of people's welfare The same attitude with indexed event was held. Voluntary personal insurance terms in many cases re-considered, lodging, home-household, recreational, retirement, insurance, household insurance and other of the sort of changed and a new introduction was.

Eight, special attention to the important role of entrepreneurship in the implementation of market economy ,or insurance of a new kind of out increasing access has been.

Nine, independence in the years of liability insurance of some sort of introduction has been, as well as mortgage and put property insurance about a particular program actions accept did not.

Ten, will establish the appropriate relationship between the insurance business with

equity. Insurance organizations also have the right to distribute their securities law, the rights of shareholders and on this basis were defined, their offices to methods will identify.

Insurance – production is a necessary element of the relationship. It is social in the production process and material damage cover with associated. Normal again work production process is an important condition for its continuous and without any interruption of it. Work out constantly renewed the men of all socio-economic formatsiya also available to meet your needs, including in developed society is necessary.

The process of social production in the event of natural disaster or other emergency you (fire, explosion, epidemics, etc.) if they break or stop in negative effects, it is primarily to avoid various society without the implementation of measures to take, if they mabodo doesn't give the intended result without the damage caused material to cover, working power once again work out of normal conditions are re - restore will be forced.

Human and natural disasters between contradiction with based social work out of the character of the risk in the first place, and avoid the negative consequences of other natural disasters, to eliminate the occurrence of the damage and the relationship between the men on the cover of unconditional brings. This objective is achieved to maintain the level of human relation that reflects the needs and existing real life. This relationship to the particular features separated are , and their sum social work to **Insurance protection of the economic category of the organization is.**

Insurance is part of the economic category as the category of finance. However, the finance of the scan of the income distribution, with associated if there is insurance while only re - distribution munosabatlarinigina cover will.

The characteristics of insurance which reveal signs as follows :a

1. Suddenly in insurance, pre-reflexes and circumstances which could not be overcome, or the condition of the possibility of availability with accordance re - distribution of money of a relationship, the likelihood is coming.

2. Insurance, damage insurance seen in participants, i.e. the insured ones out between cover carried. Such a method of constantly seeing the number of farms damage insurance cover the damage is less than the number of participants being the probability of the fact ,is based on particular participants , the number of rather large when.

Focused insurance fund to cover up to make this kind of damage is established. This fund shall be formed at the expense of the contributions of the participants of the insurance. It up insurance fund of funds only those who make between is used insurance contributions size while each one of the participants to the damage covered and the complexity share means. This is the reason for the insurance of participants of the circle and how wide is insurance contributions size so little and insurance is also effective. Insured ones you millions in insurance involved and etsy hundred millions insured objects, then the minimum contributions to the account appear to cover the maximum damage will be.

3. Insurance cover the damage to the unity and territorial stipulate the implementation for a certain time. Thus, the year during the to be insured of the farm in the middle of the insurance fund of the territory on effective re - distribution and much more only large enough for the objects relevant to the territory of insurance is required. Only with this condition only cover the damage that caused the disaster of covering large areas to comply with to be able will be.

Damage insurance using to cover certain time during is done because the optional insurances always the term with is limited.

Insurance – this insurance is designed to cover the damage that can be seen of the fund targeted its participants between contributions at the expense of the formation with associated , which is the re - distribution of the relationship summary.

Uzbekistan, republic of "Insurance activity on the law in article 3 insurance , the following definition is given:

"Insurance is about legal or physical persons that pay insurance premiums to fund the form of money, at the expense of a certain event (accident insurance) when this happens to the person in accordance with the insurance contract of insurance compensation (insurance money) to pay by way of their interests to protect , to be understood".

Insurance economic significance to its functions to fit comes. They have the financial and insurance system, an element as the properties both obvious external form is.

Insurance four function there is:

1. Risks
2. Avoid get
3. Fund
4. Control

The main thing is a function of the probability of risks because the risk of damage sug'urtaviy talofat as is seen directly associated with the main direction of the paid insurance for assistance to farms. Exactly the risk function to apply to the framework of insurance respondents between the be can which insurance of accidents consequences with associated money in the form of the value of re - distribution take place in.

Avoid to get function insurance fund of the assets of a part at the expense of insurance of risk reduction measures on financing focused.

Credit life insurance life insurance category with certain category during the period of insurance contracts in accumulating funds are much closer. Life insurance funds through the accumulation of sug'urtaviy conditions associated with the need to protect family. This insurance with accumulation function both perform can.

The control function of the form of strictly targeted insurance insurance fund of funds and its use is on. The function and this function arises from the above three spetsifik konkret insurance with them along in the relationship appears. Respectively to the control function and the legislative instruktiv documents on the basis of insurance for their activities on the implementation over financial insurance of control out carried.

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