

## Analysis of Collected Insurance Premiums, Insurance Payments, and Insurance Liabilities of Insurance Organizations Operating in the Republic of Uzbekistan

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### Annotation

This article analyzes collected insurance premiums, insurance premiums paid by insurance organizations, and insurance obtained by concluding liability insurance contracts in Uzbekistan. It also examines voluntary and compulsory insurance types, market development directions, increasing competitiveness of organizations engaged in insurance activities, and ways to improve insurance activities in Uzbekistan.

### Аннотация:

В данной статье проведен анализ собранных страховых премий, страховых премий, уплаченных страховыми организациями, а также полученного страхования путем заключения договоров страхования ответственности в Узбекистане. Также рассматриваются добровольные и обязательные виды страхования, направления развития рынка, повышение конкурентоспособности организаций, осуществляющих страховую деятельность, пути совершенствования страховой деятельности в Узбекистане.

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**Introduction:** Quantitative indicators describing the absolute dimensions of the insurance market include the number of insurers and agents, the amount of authorized capital and sums of contributions and payments. Using relative and average indicators can describe the efficiency of the market as well as income and expenses.

The study uses typical processes such as premiums, loadings and payments as well as tariff rates. A separate group is made up of summarizing indicators describing interdependence between general indicators for different factors. The index system is calculated for the entire country including economic regions. Grouping methods are widely used to classify organizations by forms of ownership or type of service provided.

The size of authorized capital is used to classify companies into large medium or small types. Combined grouping can be used to study multiple factors such as premiums or payments by sector or region. This analysis provides insight into various aspects of Uzbekistan's insurance market including development directions for improving competitiveness among organizations engaged in these activities.

**Research methodology.** Systematic approach, logical thinking, grouping, comparison, and statistical observation methods were used in the research process.

**Analysis and results.** Analyzing data on the volume of insurance operations and insurance sectors in the financial market of the Republic of Uzbekistan, we can once again be sure that insurance activity is an important sector for the financial market. In 2022, 41 insurance companies are operating in our republic, of which 8 are in life insurance and 33 are in general insurance.

Naturally, the insurance premiums collected by these companies are significantly higher, and the profits of the companies, the insurance compensation paid to the natural and legal entities that have been damaged by them, and the unexpected situations that occur to natural and legal entities are eliminated. and contributes not only to private and social persons, but also to the economy of our country. Before we analyze the data of the insurance companies on the insurance sectors, if we provide a little information about the information on the insurance sectors.

**Insurance** - is related to the organization and use of targeted funds for the compensation of losses, compensations and other payments in the event of a certain event (incident), of individuals and legal entities. relations to protect interests;

**Insurance premium** - a part of the insurance premium paid in the national currency or in foreign currency within the terms, amounts and conditions stipulated in the insurance contract;

**Insurance premium** - payment for insurance paid by the policyholder to the insurer in the order and terms specified in the insurance contract in national currency or foreign currency.

**The insurance sum** is a specific sum, and the insurer undertakes to pay the insurance compensation (insurance payment) within this sum under the insurance contract.

**Insurance risk** is an assumed event, in case of occurrence of this event, the insurance is carried out;

**Insurance tariff** - the rate of insurance premium, which is determined taking into account the object of insurance and the nature of the insurance risk, as well as the rate of insurance premium charged from the unit of the insurance sum in accordance with the insurance conditions;

**Insurance indemnity** (insurance payment) is the amount of money paid by the insurer to the policyholder/beneficiary in the event of an insurance event provided for in the insurance contract.

**The insurance value** is the value of the property to be insured, which is determined by the agreement of the parties during the conclusion of the insurance contract, unless otherwise provided by law.

Based on the data (Table 1), we present information about the general insurance premiums of insurance companies operating in the Republic of Uzbekistan, i.e. insurers.

Table from the data shows that in the network of insurance organizations, the mandatory insurance is 476,333 million sum in 2021 and 491,276 million sum in 2022, with a difference of +3.1% increase. The optional insurance is 2,538,650 million sum in 2021 and 4,215,771 million sum in 2022, with a difference of +66.1% increase. This indicates that there is an increasing trend in insurance activity for natural and social persons as well as enterprises.

#### General insurance awards:

(Table 1)

million

soum m

Indicators	31.12.2021	31.12.2022	Change ,
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	million _ in sum	in total in % relative to	million _ in sum	in total in % relati ve to	%
<b>Total</b>	<b>3 732 024</b>	<b>100%</b>	<b>6 231 726</b>	<b>10 0 %</b>	<b>+67.0%</b>
General insurance _ in the network insurance organization s , that's it including :	3,01 4,98 3	81%	4,707, 047	76 %	+56.1%
- <i>mandatory insurance</i>	476 333	13%	491 276	8 %	+3.1%
- <i>optional insurance</i>	2,53 8,65 0	68%	4 215 771	68 %	+66.1%
Life insurance _ to do in the network insurance organization s , that's it including :	717 041	19%	1 524 679	24 %	+112.6%
- <i>mandatory insurance</i>	25,6 96	1%	26,766	0 %	+4.2%
- <i>optional insurance</i>	691 344	19%	1 497 912	24 %	+116.7%

Regarding life insurance in the network of insurance organizations, an increase in premiums has been observed. The mandatory insurance is 25,696 million sum in 2021 and 26,766 million sum in 2022, with a difference of +4.2% increase. The optional insurance is 691,344 million sum in 2021 and 1,497,912

million sum in 2022, with a difference of +116.7% increase.

Based on this data, it can be seen that insurance organizations have increased their awards by +67% from 2021 to 2022. This shows that there is an improvement in the quality of services provided by developing insurance organizations and citizens' confidence towards them is increasing.

Based on the information in Table 2, we present information about insurance payments made by insurance organizations operating in the Republic of Uzbekistan.

#### Insurance fees:

(Table 2)

Indicators	31.12.2021		31.12.2022		Change, %
	million _ in sum	in total in % relative to	million _ in sum	in total in % relative to	
<b>Total</b>	<b>1 235 061</b>	<b>100%</b>	<b>2,596,9 26</b>	<b>100 %</b>	<b>+110.3 %</b>
General insurance _ in the network insurance organizations , that's it including :	618 761	50%	1 098 782	42%	+77.6 %
- mandatory insurance	182 399	15%	232 813	9%	+27.6 %
- optional insurance	436 362	35%	865 969	33%	+98.5 %
Life insurance _ to do in the network insurance organizations , that's it including :	616 300	50%	1 498 144	58%	+143.1 %
- mandatory insurance	8 565	1%	9 332	0%	+9.0%
- optional insurance	607 735	49%	1 488 812	57%	+145.0 %

Table from the data shows that, as is common in insurance networks, mandatory insurance was 182,399 million sum in 2021. In 2022, it increased to 232,813 million sum, a difference of +27.6%. Possible optional insurance for damages covered by insurance organizations was 436,362 million sum in

2021 and increased to 865,969 million sum in 2022, a difference of +98.5%. This increase in optional insurance indicates that insurance organizations are actively taking steps to provide coverage for damages to individuals in different districts.

Life insurance premiums also observed an increase within the network insurance organizations. Mandatory life insurance was 8,565 million sum in 2021 and increased to 9,332 million sum in 2022 with a difference of +9.0%. Possible optional life insurance premiums were 607,735 million sum in 2021 and increased to 1,488,812 million sum in 2022 with a difference of +145.0%.

Based on this data, it is possible that insurance organizations will see an increase of +110.3% in their assembled insurance awards from 2021 to 2022. This increase can be attributed to the development of services and an improvement in the quality of service provided by these organizations. Citizens' confidence in these organizations has also contributed significantly to this growth.

Based on the information in Table 3, we are able to provide information about the insurance obligations of insurance organizations that operate within the Republic of Uzbekistan.

### Insurance responsibilities:

(Table  
3)  
million  
soum m

Indicators	31.12.2021		31.12.2022		Change , %
	million _ in sum	in total in % relative to	million _ in sum	in total in % relative to	
<b>Total</b>	<b>1 236 985 344</b>	<b>100%</b>	<b>2 103 037 634</b>	<b>100%</b>	<b>+70.0%</b>
General insurance _ in the network insurance organizations , that's it including :	1 235 480 885	100%	2 101 749 487	100%	+70.1%
- mandatory insurance	349 871 669	28%	382 807 327	18%	+9.4%
- optional insurance	885 609 216	72%	1 718 942 160	82%	+94.1%

Life insurance _ to do in the network insurance organizations , that's it including :	1 504 459	0%	1 288 147	0%	-14.4%
- mandatory insurance	79 642	0%	94 793	0%	+19.0%
- optional insurance	1 424 817	0%	1 193 355	0%	-16.2%

Table from the data shows that insurance organizations' obligations in 2021 will be 1,236,985,344 million sums and 2,103,037,634 million sums in 2022, which indicates a +70.0% increase. Based on this information, we can see that insurance organizations are looking to build insurance contracts with high liability levels.

They are receiving a high number of liability claims due to harmful events. Statistics observation and analysis are necessary to ensure constancy and accuracy in determining the possibility of harm and measuring distribution lines. Insurance companies and insurance control organs work hard to accumulate data based on circumstances delivered by the quantity of harm. This helps determine the loss deliverer of events and give laws accordingly.

The main document involved in economic and legal relationships between water collector and insured is the insurance contract. It outlines the consequences of an event happening as well as the release fund for losses incurred by physical persons or enterprises.

The determination of insurance risks depends on liability size calculations for necessary increase brought into the contract. This includes information such as insurance amount payable, contributions ratio and time, responsibility limit of contract action period, place duration among others.

The main part of the contract focuses on the insured obligations while property insurance requires payment according to a known amount already agreed upon with the insurer. If an insured property is damaged or lost due to reasons covered in the contract, compensation is given to cover one part of their losses. In some cases, compensation may cover the full value of lost or damaged property according to the amount specified in the contract.

**Conclusions and suggestions.** Insurance is a type of financial activity, the purpose of which is to compensate enterprises, organizations and private individuals for their losses in the event of an insurance risk from the insurance fund established at the expense of money paid by them. Insurance risk is an occurrence regardless of the conscious activity of people (crash, road tragedy, accident, flood, earthquake, drought, death, crisis and other natural and social disasters). are events that have a probability and chance.

Insurance objects include:

- 1) on compensation for damage from damaged property material interests;
- 2) risks related to personal life, health, work ability;
- 3) liability risks, that is, potential losses related to unpaid debts of the insurer, failure to deliver products on time, damage to third parties, etc.

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