

ANALYSIS OF INSURANCE ORGANIZATIONS BY INSURANCE CLASSES

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Abstract

In the article, collected insurance premiums of insurance organizations operating in Uzbekistan, insurance premiums paid by insurance organizations, and insurance obtained by concluding insurance contracts analysis of obligations by insurance classes, increasing the competitiveness of organizations engaged in insurance activities, as well as in Uzbekistan insurance activities improvement ways seeing will be released.

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Introduction. Uzbekistan Republic President's "Insurance the market digitization and life water field development according to additional measure - measures on" on October 23, 2021 PQ -5265- number decision performance to provide and insurance activity classifier expand and that's it through life insurance field and personal insurance in the market insurance services types popularization, population and of the economy needs service who does insurance products work exit in order to, Ministers " Uzbekistan Republic of the government some decisions changes input as well as some own strength gone that count on " No. 323 decision acceptance done.

To the decision according to, Ministers No. 80 of February 21, 2022 decision with approved " Special electron system through some activity types licensing order about " the only one to Annex 6 of the regulation basically approved Water activity to the classifier additional insurance classes add swelling through expanded .

Including life insurance to do to the field Class V " Obligations to provide for life insurance ", class VI " Long term optional pension water " and Class VII " Capital repetition with life " insurance " classes included if so, general insurance 18th grade to the field " Medical " insurance " class entered .

Water to the classifier included this additions our country insurance in the market services type expansion and population marriage level to increase service does.

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

Analysis and results. In the financial market of the Republic of Uzbekistan, the volume of insurance operations and the investment activity of insurance companies is increasing day by day, and this is serving our economy. In 2022, 41 insurance companies are operating in our republic, of which 8 are in life insurance and 33 are in general insurance. We see the analysis of the collected insurance premiums of insurance companies, insurance payments paid by insurance organizations and insurance obligations obtained by concluding insurance contracts by insurance classes . Before proceeding, let's provide a little information about some terms.

Insurance - coverage of possible losses between interested individuals and legal entities.

Insurance class - a set of insurance types united by certain common characteristics.

Type of insurance - a specific insurance service developed by the insurer and provided to the policyholder within one or more classes of insurance.

Compulsory insurance is one of the forms of insurance, in which the insurance relationship between the insurer and the insured is established by law.

Voluntary insurance is an insurance relationship carried out according to the will of the parties.

Sum insured is the monetary value of the insured part of the object of insurance.

Insurance contract is an agreement (legal contract) between the insurer and the insured that regulates their mutual obligations in accordance with the terms of the type of insurance.

Insurance limit is the maximum amount of money that can be insured against material assets and insurance liabilities.

Insurance protection is a relationship on the elimination or compensation of damage caused by a concrete object.

Insurer is a specialized organization providing insurance.

Insured - a natural or legal person who pays insurance premiums and participates in

concrete insurance relations.

Insurance certificate (policy) is a document confirming that the insurance has been carried out

Information about insurance classes. (Table 1)

Class order number	The name of the class	Requirements for content and conditions of insurance
1st class	Provisional insurance against accidents	In the following cases: a) severe health damage as a result of an accident or a certain type of accident, or; b) in case of death as a result of an accident or a certain type of accident, or; c) loss of working capacity as a result of a disease or a certain type of disease, including industrial injuries and occupational diseases, but with the exception of insurance contracts under class 2 and class IV, the insured person is covered by insurance. the total amount of insurance types that ensure the payment of a specified amount of money or monetary compensation
2nd class	Preventive health insurance	Types of insurance that provide the payment of a specified amount of insurance coverage or monetary compensation of the policyholder (or a combination of both) in connection with illness or health failure, in total, but excluding Class IV contracts of life insurance networks
3rd class	Insurance of ground vehicles	Types of insurance that provide insurance coverage in case of loss or damage, except for transport vehicles, self-propelled machines and mechanisms, rolling stock
4th grade	Insurance of rolling stock	Total types of insurance that provide coverage for loss or damage to rolling stock
5th grade	Aviation insurance	Total types of insurance that provide insurance coverage in case of loss or damage to aircraft, aircraft machinery, equipment, inventory, spare parts

6th grade	Marine insurance	Total types of insurance that provide insurance coverage in case of loss or damage to marine and inland river ships, ship machinery, equipment, inventory, spare parts
7th grade	Road property insurance	Total types of insurance that provide insurance coverage in case of loss or damage of cargo, luggage and other property during transportation by various types of transport
8th grade	Property insurance against fire and natural disasters	Property as a result of fire, explosion, storm, hurricane, hail, avalanche, soil subsidence, erosion, underground water, flood, lightning strike, earthquake, nuclear energy (3 and 7 (excluding those specified in classes) total types of insurance that provide coverage for loss or damage
9th grade	Property damage insurance	Loss of property (other than those specified in classes 3 and 7) as a result of hail, heavy snowfall or severe frost, burglary or other events not specified in class 8, or The types of insurance that provide coverage in case of damage are total
10th grade	Automobile liability insurance	The total number of types of insurance that provide insurance coverage in case of damage to third parties (individuals and legal entities) caused by the use of ground vehicles and other self-propelled machines and mechanisms.
11th grade	Liability insurance under aviation insurance	As a result of the use of the aircraft, the liability of the air carriers is also included, the total types of insurance that provide insurance coverage in case of damage to third parties (individuals and legal entities)
12th grade	Liability insurance under marine insurance	Types of insurance that provide insurance coverage in case of damage to third parties (individuals and legal entities) as a result of the use of sea and inland vessels, including the liability of the sea carrier
13th grade	General liability insurance	Types of insurance that ensure payment of insurance coverage in case of civil liability to third parties (individuals and legal entities) as a result of risks not specified in classes 10, 11 and 12

14th grade	Credit insurance	Types of insurance that ensure payment of insurance coverage in the event of damage to the insured as a result of the insolvency of the insured's debtor (bankruptcy) or failure of the debtor to repay debts to the insured (except for insolvency)
15th grade	Insurance of guarantee(s).	Total types of insurance that ensure payment of insurance coverage when the insured suffers damage as a result of the obligation of the insured to fulfill the guarantee given to him
16th grade	Insurance against other financial risks	In the following cases: a) when the policyholder suffers a loss as a result of the interruption of the policyholder's business (economic activity) or a decrease in the scale of business (economic activity) carried out by the policyholder; b) when the policyholder suffers losses as a result of unforeseen costs (except for those specified in class 17); c) the total number of types of insurance that ensure payment of insurance coverage in case of failures other than those specified in clauses a) and b) of this level as a result of activities related to the conclusion and execution of contracts
17th grade	Insurance for costs related to legal protection	Types of insurance that provide payment of insurance coverage in the event of damage to the insured as a result of costs incurred in connection with court proceedings
18th grade	Medical insurance	Additional insurance classes to the insurance activity classifier approved on the basis of Appendix 6 of the unified regulation "On the procedure for licensing certain types of activities through a special electronic system" approved by the decision of the Cabinet of Ministers No. 80 dated February 21, 2022 expanded by adding

Collected **insurance premiums of insurance organizations conducting insurance activities in Uzbekistan**, insurance premiums **paid by**

insurance organizations **and insurance** of insurance **obligations obtained by concluding** insurance contracts. Analysis by **classes (Table 2)**

million soums

Types of insurance	General insurance premiums			Insurance payments			Insurance obligations		
	31.12.2021 million in sum	31.12.2022 million in sum	Change, %	31.12.2021 million in sum	31.12.2022 million in sum	Change, %	31.12.2021 million in sum	31.12.2022 million in sum	Change, %
Total including:	3 732 024	6 231 726	+67.0%	1 235 061	2,596,926	+110.3%	1 236 985 344	2 103 037 634	+70.0%
Compulsory insurance, including:	502 029	518 042	+3.2%	190 964	242 146	+26.8%	349 951 311	382 902 119	+9.4%
employer's civil liability (annuity)	25,696	26,766	+4.2%	8 565	9 332	+9.0%	79 642	94 793	+19.0%
civil liability of the employer	165 509	156 756	-5.3%	56,087	65,086	+16.0%	100 412 247	126,595,596	+26.1%
civil liability of vehicle owners	229 124	234 084	+2.2%	118 491	158 660	+33.9%	173 458 030	172 383 471	-0.6%
civil liability of carriers	6 319	4 028	-36.2%	176	134	-23.9%	22,731,257	12 107 206	-46.7%
hazardous production facilities	18 443	21 204	+15.0%	32	-	-100.0%	30 177 856	43 594 420	+44.5%
construction and assembly errors	41 875	58 793	+40.4%	70	607	+769.8%	19,783,447	26 028 001	+31.6%
others	15,063	16 411	+8.9%	7 544	8 327	+10.4%	3,308,832	2 098 632	-36.6%
Voluntary insurance	2,538,650	4 215 771	+66.1%	436 362	865 969	+98.5%	885 609 216	1 718 942	+94.1%

by class, (general insurance field), including:								160	
Class 1 – Provisional insurance against accidents	46 794	59 345	+26.8%	5 197	4445	-14.5%	19,753,188	50 128 092	+153.8%
Class 2 – Preventive health insurance	31 467	48 527	+54.2%	35 385	32 424	-8.4%	1 101 904	359 561	-67.4%
Class 3 – Insurance of land vehicles	307 255	604 618	+96.8%	43 421	57 391	+32.2%	40 494 183	57 337 245	+41.6%
Class 4 – Insurance of rolling stock	5 777	3 247	-43.8%	2 012	2 038	+1.3%	2,568,577	7,739,285	+201.3%
Class 5 – Aviation insurance	9 666	48 903	+405.9%	1 478	2005	+35.7%	2 289 742	4 782 144	+108.9%
Class 6 – Marine Insurance	427	201	-52.9%	-	-	0%	18,055	26 479	+46.7%
Class 7 – Road property insurance	81 655	112 193	+37.4%	1 365	2 103	+54.1%	25 122 741	26,993,789	+7.4%
Class 8 – Insurance of property against fire and natural disasters	3 436	2 436	-29.1%	306	106	-65.4%	2 150 618	1 002 152	-53.4%
Class 9 – Insurance against loss of property	2 040	1 729	-15.3%	107	-	-100.0%	252 069	183 658	-27.1%
Class 10 – Motor Liability Insurance	220	363	+64.8%	84	78	-6.4%	205 934	270 548	+31.4%

Class 11 – Insurance of liability under aviation insurance	1 509	9 652	+539.7%	-	39	0%	2 632 633	80,800,074	>+1000%
Class 12 – Liability insurance under marine insurance	-	-	0%	-	-	0%	-	-	0%
Class 13 – General liability insurance	207 012	85 127	-58.9%	17 112	94 727	+453.6%	25 368 246	135 477 062	+434.0%
Class 14 – Insurance of loans	600 055	721 930	+20.3%	240 482	527 112	+119.2%	130 058 535	93 737 822	-27.9%
Class 15 – Insurance of guarantee(s).	9 269	11 274	+21.6%	175	13 302	>+1000%	2 635 539	5,968,563	+126.5%
Class 16 – Insurance against other financial risks	40,934	73 397	+79.3%	12 472	26 161	+109.7%	8 179 974	12,391,530	+51.5%
Class 17 – Legal defense expenses insurance	-	-	0%	-	-	0%	-	-	0%
Insurance for two or more classes	1 191 134	2 432 829	+104.2%	76 766	104 038	+35.5%	622 777 278	1 241 744 155	+99.4%
8,9 classes	518 867	774 938	+49.4%	49,903	54,990	+10.2%	356 875 615	639 084 074	+79.1%
8,9,16 classes	233 180	593 352	+154.5%	80	1 358	>+1000%	27,961,267	59 298 714	+112.1%
8,9,13 classes	147 434	451 870	+206.5%	637	895	+40.5%	101 878 420	134,928,825	+32.4%
8,9,13,16 classes	10 732	200 110	>+1000%	-	7 405	0%	2 048 954	20 490 583	+900.1%

5.11 classes	113 233	196 833	+73.8%	8	225	>+1000%	84 657 527	317 850 809	+275.5%
3.14 classes	42 837	64,086	+49.6%	5 250	9 192	+75.1%	4 287 458	6,885,519	+60.6%
1,3,10 classes	33 035	41 998	+27.1%	10 701	12,016	+12.3%	3 312 187	8 319 527	+151.2%
1, 2 classes	36 263	35 534	-2.0%	7 669	10 194	+32.9%	19,095,868	30,620,754	+60.4%
1,2,8,9 classes	-	20 258	0%	-	-	0%	-	7 480 434	0%
1,8,9,13 classes	14 521	17 605	+21.2%	-	24	0%	4 169 354	6 100 589	+46.3%
others	41 032	36 245	-11.7%	2 518	7 738	+207.3%	18,490,630	10,684,328	-42.2%
Voluntary insurance by class, (life insurance industry), including:	691 344	1 497 912	+116.7%	607 735	1 488 812	+145.0%	1 424 817	1 193 355	-16.2%
Class I - Life and Annuities	305 349	520 350	+70.4%	230 198	512 603	+122.7%	514 553	800 351	+55.5%
Class II – Marriage and birth	21	1	-93.4%	1	29	>+1000%	54	21	-62.0%
Class III – Long-term life insurance	385 234	976 648	+153.5%	377 536	976 179	+158.6%	205 775	290 288	+41.1%
Class IV – Health insurance	700	25	-96.5%	-	-	0%	690 050	27,000	-96.1%
Insurance for two or more classes	40	888	>+1000%	-	-	0%	14 385	75 694	+426.2%

1, I classes	34	831	>+1000%	-	-	0%	7 769	68 321	+779.4%
I, IV classes	-	57	0%	-	-	0%	2000	7 374	+268.7%
others	6	-	-100.0%	-	-	0%	4 616	-	-100.0%

Voluntary insurance premiums of insurance companies engaged in insurance activities by classes (in the field of general insurance) totaled 2,538,650 million soums in 2021, and 4,215 million in 2022. It increased by 66.1% to 771 million soums, and insurance payments increased by 98.5% to 436,362 million soums in 2021 and 865,969 million soums in 2022. 94.1% increase was observed in the debt obligations in 2021, which amounted to 885,609,216 million soums, and in 2022, to 1,718,942,160 million soums. If we look at the classes,

1st class Provisional insurance against accidents total insurance premiums increased by 26.8%, amounting to 46,794 million soums in 2021, and 59,345 million soums in 2022, and insurance payments to 5,197 million soums in 2021, and 5,197 million soums in 2022 and a -14.5% decrease was observed, amounting to 4,445 million soums , Insurance obligations in 2021 will be 19,753,188 million

soums, and in 2022 there was a 153.8 % increase of 50,128,092 million soums.

2nd class preventive health insurance total insurance premiums increased by 54.2%, amounting to 31,467 million soums in 2021, and 48,527 million soums in 2022, and insurance payments increased to 35,385 million soums in 2021, and 48,527 million soums in 2022 and a decrease of -8.4% was observed, amounting to 32,424 million soums. In 2021, insurance liabilities amounted to 1,101,904 million soums, and in 2022, a -67.4% decrease was observed, which amounted to 359,561 million soums

3rd class Land vehicle insurance total insurance premiums increased by 96.8%, amounting to 307,255 million soums in 2021, and 604,618 million soums in 2022, and insurance payments to 43,421 million soums in 2021, and 604,618 million soums in 2022 and a 32.2 % increase was observed, amounting to 57,391 million soums. In 2021, insurance liabilities amounted to 40,494,183 million soums, and in 2022, a 41.6% increase was observed, amounting to 57,337,245 million soums.

for the insurance of 4th class rolling stock amounted to 5,777 million soums in 2021, and 3,247 million soums in 2022, decreased by -43.8%, insurance premiums and in 2021 there was a 1.3 % increase of 2,012 million soums, and in 2022 it was 2,038 million soums. 201.3 % increase was observed.

Class 5 Aviation insurance total insurance premiums increased by 405.9% to 9,666 million soums in 2021 and 48,903 million soums in 2022, and insurance premiums in 2021 were 1 A 35.7% increase was observed, which amounted to 478 million soums, and 2,005 million soums in 2022. Insurance liabilities amounted to 2,289,742 million soums in 2021 and 4,782,144 million soums in 2022 108.9% growth was observed.

Class 6 marine insurance total insurance premiums amounted to 427 million soums in 2021, and 201 million soums in 2022, a decrease of -52.9% was observed, insurance payments were not recorded, insurance liabilities In 2021, 18,055 million soums, and in 2022, 26,479 million soums, a 46.7% increase was observed.

7th class Road property insurance The total insurance premiums in 2021 amounted to 81,655 million soums, and in 2022 to 112,193 million soums, increased by 37.4%, insurance premiums and in 2021 there was a 54.1 % increase of 1,365 million soums, and in 2022 it was 2,103 million soums. 7.4 % growth was observed.

8th class Property insurance against fire and natural disasters, the total insurance premiums in 2021 amounted to 3,436 million soums, and in 2022 to 2,436 million soums, decreased by -29.1%, insurance total claims amounted to 306 million soums in 2021 and 106 million soums in 2022, a decrease of -65.4 % was observed a decrease of -53.4% was observed.

Based on the data of Table 2, the highest index was observed in **Class 14 Credit Insurance** and **Class 12 Liability Insurance under Marine Insurance** and **Class 17 Legal** which **had** no index at all insurance premiums, insurance payments and insurance liabilities by insurance classes of expenses **related** to protection, no indicators are shown, that is, no insurance of **this** class the contract is not signed.

Conclusions and suggestions.

Collected insurance premiums of insurance organizations conducting insurance activities in Uzbekistan, insurance payments paid by insurance organizations and insurance of insurance obligations obtained by concluding insurance contracts. When we look at the analysis by insurance classes, insurance premiums under classes 12 for liability insurance under marine insurance and class 17 for legal defense expenses insurance, insurance no indicators are shown in insurance payments and insurance obligations, i.e. no insurance contract has been signed for this class. There are indications of insurance premiums, insurance

payments and insurance liabilities for the remaining classes, and insurance contracts have been signed for the remaining classes. Class 6 Marine insurance premiums are available but have decreased by -52.9% in 2022 compared to 2021. Unpaid insurance liability increased by +46.7%. The highest rate was recorded for the 14th class Credit insurance class, i.e. 600,055 million soums in 2021 , and 721,930 million soums in 2022, an increase of 20.3% , insurance Payments increased by 119.2%, amounting to 240,482 million soums in 2021 , and 527,112 million soums in 2022. Insurance liabilities amounted to 130,058,535 million soums in 2021 , and 93,737 A -27.9% decrease was observed, amounting to 822 million soums . When analyzing by classes , we can determine exactly which types or classes are in high demand in the Republic of Uzbekistan and which classes are in low demand . we need to carry out.

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