

CHARACTERISTICS OF AUDIT ORGANIZATION IN INSURANCE ORGANIZATIONS

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Abstract : In the article insurance in organizations of the audit international standards based on auditing inspections organize to achieve , transfer and him to complete stages open given.

Key words : insurance activity , insurance audit , international standard , audit stages , audit , audit sequence .

Auditing standards play an important role in the legal-normative basis of the activities of auditing organizations, and they determine certain standards for practicing this profession. For this reason, special attention is paid to the development of national audit standards in our republic.

To international standards in the development of national standards of auditing is being relied upon. The national audit standards being developed in our republic should first of all be compatible with the economic culture and business management style formed in Uzbekistan.

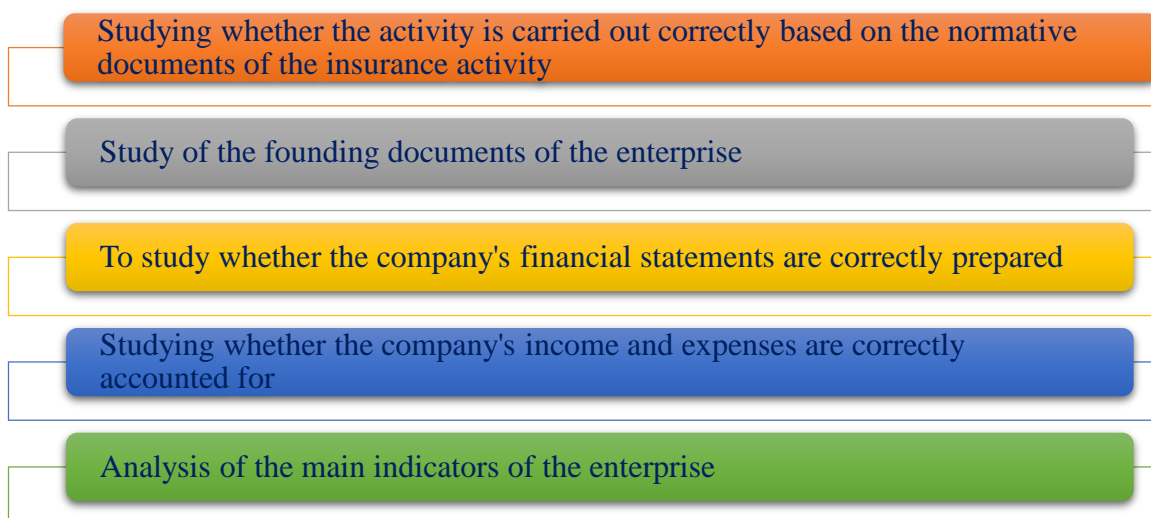
A lot of work is being done to develop the digital economy in our country. The rapid development of various sectors of the economy, in turn, increases the speed of emergence of various risks in insurance activity. After all, any development increases the emergence of new uncertainties. According to the experience of developed countries, risk insurance is considered one of the most appropriate actions for business entities. The fact is that insurance is less expensive than other methods and allows you to cover negative consequences, and it is worth noting that it is very convenient to use.

The characteristic of insurance as an activity is that it protects social subjects (individual citizens, groups, collectives, enterprises and organizations, and society in general) from property and financial damage caused to them as a result of unforeseen and negative effects of natural disasters, economic and social events. directed. For this reason, the audit of insurance activities has its own characteristics.

of insurance activities is to determine the reliability of the reporting indicators and the compliance of the method of accounting and taxation of transactions related to expenses with the legislation and regulatory documents in force in the Republic of Uzbekistan. This goal is achieved by conducting an audit of the nature of the transactions, as well as the control structure and accounting system, and assessing the risks.

The occurrence of inefficient expenses and looting of insurance organizations will ultimately lead to losses in the subjects of this field. Damage, naturally, insurance organizations it can lead to deterioration of the financial situation and, moreover, to bankruptcy. In order not to fall into this situation, managers of insurance organizations should have real information about all costs, production processes, income from them, expenses and other indicators. Such information allows managers and employees of the governing body to make appropriate decisions.

Depending on the purpose of the audit of insurance activities, we can define a number of tasks.



1 . Tasks of insurance activity audit

Insurance organizations The reality of the information about the indicators that represent the activity quantitatively and qualitatively is very important for external users. The range of external users of such information is very wide and numerous. First of all, they include foreign and domestic investors. Investors will not let their investments go to waste. State control bodies are directly interested in real information about the activities of insurance organizations . Because the results of this activity will have a direct impact on tax payments. Due to the fact that the state is responsible for foreign investments in various investment projects on the basis of a state guarantee, the rational use of funds directed to the improvement of insurance services is necessarily controlled by state authorities. All of the above are in insurance organizations Both internal and external information indicate that users are interested in using unbiased external audits.

Operational and financial activities the auditor's report of the audit is drawn up in accordance with AXS No. 700 "Forming an opinion on financial statements and giving a report (summary)".

This International Standard on Auditing (ISA) addresses the auditor's responsibility for forming an opinion on financial statements. It also describes the form and content of the auditor's report (summary) issued as a result of the audit of financial statements.

This AXS mandates consistency in the audit report (summary). Consistency in the auditor's report (summary) during an audit in accordance with AXS ensures confidence in it in the world market, provides an opportunity to easily identify an audit conducted in accordance with globally recognized standards. It also helps make it easier for the user to understand and identify unusual situations when they occur.

Auditorship in the report operational and financial activity to the audit circle all enterprise and inspection materials analytical tables in the form of worker documents with will be formalized . This tables auditing report the text inside or to

him app as is given Tables (applications) of all of them own order to the number have to be it is necessary

700 to AXS according to auditing organization Created auditing report for the law documents according to responsible is considered Also audit _ in the report information confidential is considered and him disclosed reach possible not _ This to information related persons information disclosed that he did for to legislation according to to responsibility is drawn .

Insurance in enterprises activity conduct during the following to the body coming possible has been disadvantages _ attention focus should :

- strict adherence to the procedures established by the society when concluding insurance contracts;

- to establish the use of the current (new model) form of model contracts approved in society when concluding insurance contracts;

- existing deficiencies in the preparation of insurance advertisements, i.e. complete and accurate writing of information, accurate and complete information of monitoring reports and ensuring that they contain the signatures of responsible employees ;

- maintaining collective folders for each insurance contract and ensuring that they contain a set of documents and their completeness, as well as making a list of documents (opis) in insurance work folders necessary;

- to ensure that the journals and books maintained in the general directions of insurance are kept according to established procedures;

- to establish full-fledged activities of branch insurance departments, to revitalize their work, to recruit qualified and experienced employees to their vacant positions and to ensure the proportionality of divisional income and expenses from them ;

- to ensure that the information in the reports and relevant journals in the branch is maintained in the established order in full and within the specified periods.

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