

DEVELOPMENT OF INSURANCE SERVICES IN THE DIGITAL ECONOMY

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Abstract: The article reveals the problems in the provision of insurance services in the digital economy and directions for their solution.

Keywords: digital economy, insurance services, insurance activity, insurance market, insurance premium, insurance technologies.

In the conditions of the digital economy, the role of the insurance activity subjects in the development of small and private business and creation of favorable conditions for business entities should be significantly greater. In other words, the process of further liberalization of the economy cannot be carried out without the development of the appropriate market infrastructure, that is, the banking and financial system, leasing, auditing, insurance, engineering and other structures.

Insurance services are one of the tools that protect the economy from various financial risks. However, the role of these services in the financial market of our country is not enough.

According to statistics, more than 30 insurance companies are operating in our country. The improvement of legislation related to the field is also helped by the analysis of achievements and shortcomings in this regard at large conferences, exhibitions, organized seminars and training sessions. In them, experts from our country and abroad exchange experience and opinions on issues related to industry news, industry development prospects, strengthening the importance of the insurance market in investing in our country's economy, development of the life insurance market, and issues related to finance, entrepreneurship and banking activities in our country are discussed.

In our country, large-scale work is being carried out to develop the insurance market, create legal, organizational and technical conditions for the effective operation of insurance organizations, and establish insurance service branches in places and regions convenient for residents and customers. As a result, the number of local companies is increasing year by year, and this helps to create a healthy competitive environment in the insurance market and increase the quality of services provided. Currently, 27 insurance companies are registered in the fields of general insurance and life insurance in our country. Today, about ten thousand specialists offer various insurance services in the regions.

In six months of 2019, insurance premiums collected by insurance organizations increased by 1.5 times compared to the same period last year, but the insurance income per capita was 50,000 soums.

The share of this sector in the gross domestic product of our country is only 0.4 percent. Comparison for , this indicator South 11 percent in Korea , 6 percent in Germany , 1.5 percent in Russia organize is enough

Of this main reasons one is insurance services enough level attractive that it is not An example for , past six in the month common insurance 887 billion soums in the network insurance award assembled although this _ period to customers paid insurance of the coating volume of the award to only 11 percent right came _ In the world while this indicator average is 50-60 percent .

In order to develop insurance services in the digital economy, it is necessary to pay attention to the following issues.

➤ Case A and of entrepreneurs to insurance confidence increase necessary _ The Ministry of Finance and the Anti-Monopoly Committee should reduce the time and documents for considering insurance claims, introduce a system of fair assessment of the insurance event and prompt payment of payments.

➤ Expansion of mechanisms for supporting investment activities of insurance organizations is the demand of the times. In particular, it is necessary to encourage insurance companies to engage in leasing activities and to improve the taxation system for leasing services.

➤ Coverage of economic sectors with insurance services is one of the important issues. The Ministry of Finance and the Ministry of Investments and Foreign Trade need to introduce mechanisms for state subsidization of a part of the costs of insurance of the export of agricultural products.

➤ It is necessary to develop specific tasks to ensure the access of national insurance companies to the international financial markets, to obtain international ratings through the introduction of an advanced corporate management system.

➤ In the field of insurance, it is necessary to train modern personnel, train specialists in prestigious foreign universities and improve their qualifications in leading companies.

➤ The introduction of the mandatory medical insurance system in our country is the demand of the times, it is necessary to prepare carefully for this, to form a minimum social package of medical services.

Insurance companies should pay attention to the following:

- ❖ insurance of protection price and quality proportionate harmony ;
- ❖ to obligations strictly compliance reach and of actions quickness ;
- ❖ each one of the client demand and wishes separately approach ;
- ❖ modern insurance technologies and different kind of insurance programs ;
- ❖ international quality standards according to service show and flexible tariff rates .

In the future development strategy - corporate and private insurance in the market own position strengthening export-import insurance acceleration , in insurance innovative technologies development , customers with contact to install separately approach , in which to insurance about issues solution at _ each one To the insurer high level attention to give

We believe that the above suggestions and recommendations will contribute to the development of insurance services in the digital economy.

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