

TODAY'S WORLD TODAY'S SUGUPTA TAPIX: YESTERDAY AND TODAY

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Abstract: *This article reflects the history of the formation of insurance services in developed countries, development trends and the current state of the market of insurance services in Uzbekistan.*

Keywords: *insurance market, insurance premium, insurance activity, Insurance companies, insurance risks, insurance relationship.*

INTRODUCTION:

Insurance is an important form of business activity, as well as a means of financial transactions, along with protection of property interests from emergencies. "Insurance" (derived from the English word "insurance") is understood as the provision of free coverage of the possibility of occurrence of the zapap with a membership fee paid to a special organization. To put it more clearly, when a specific event (accident of an accident) occurs, it means to protect the interest of the person by paying the compensation to that person from the money fund formed from the insurance premium paid by the insurance company 194 or an individual. The first copies of Cugupta appeared in ancient Egypt, Mesopotamia and Gepetsia. Most of the ancient Greeks established trade relations with the states of the Opta-Ep Sea with ships. Demosthenes recorded in his epistle that the recovery of Kemalap from natural disasters began in the eighth-sixth century BC.

There is also information that Gladiatoplak took his own life. In case of death of gladiator, financial support is given to the family members. The suguptalapak, that is, the sugupta shaptnomalapi, which was carried out at that time, was composed in oral form. The history of the emergence and development of written sugupta shaptnomalapak is rooted in the past.

Literally, the sukupta shaptnomalapak appeared in the 13th century due to the protection of the owner of the ship from the damage that could be caused by a catastrophic accident. The first written charter was signed in Genoa, Italy in 1347, and the first charter was issued to the ship "Santa Clapa". At that time, this ship was going to the coast of Mayopka. Polyslap was created by a certain person to write his own name.

In the 14th century, a new form of sugupta opepaciyalapi appeared. It is only for profit. For example, Italy was considered the hegemon of trade relations in the Mediterranean region.

In this complex country, the sea sukupta is very fast brewing. For information, in 1393 in Italy, hap bip notapius made a sumpta policy with 80 nafap customers in a week. In Italy, due to the development of maritime piracy and related legal relations, there is a need to develop piracy legislation. Finally, in 1466, the Maritime Code was adopted in Venice.

It is also noted in the source that the first written Sugupta Shaptnama was made in England in the 16th century. At the end of this period, sugupta activities and the standardization of sugupta



shaptnomalap began to develop rapidly in the country. In 1559, Mr. N. Bacon said in a speech from the meeting of the English parliament: "Let a smart trader put his money on the boat and protect his ship".

In 1666, a terrible fire in London killed more than 70,000 people. Soon after that, the fire protection system of the sugupta will be created, and it will be improved. The increase in the number of people is inextricably linked with the structure of the society and company, and the number of people.

In the United States, the sugupta industry was built on the British model. It was in 1735 that the second mining company was established. On May 21, 1761, the first life insurance policy was closed and began to be found nationwide.

Compared to other countries, in relation to irrigation and irrigation, the situation in Poland is much slower. This was caused by the fact that the right to kpepostnoi still remained and was an obstacle to the legal capitalist economy.

In 1827, Mr. Stieglitz and other entrepreneurs from Poland founded the "Possia Fire Protection Society". In 1861, after the right of postage was restored and after the ep, property, money-kpedit system and other economic reforms in the country, the sugupta bozop began to grow even more. Agap in 1851 fire insurance totaled 282 million pounds, in 1865 it was 868 million pounds, and in 1886 it was 4 million pounds. It was at this time that the extortion syndicate signed the Tafif Agreement. In Possia, it was the second Monopoly beep.

On October 10, 1861, Emperor Aleksandp II issued a decree on the establishment of the Sugupta Society in Shahlap. Two years later, firefighting societies were established in Tula and Poltava. Later, such a society appeared in another town of Possia.

By 1913, there was an increase in the number of claims related to tpsnpoft, life, accident and fire insurance. But life insurance was not so developed in Ulap Opa, and the total insurance made up half of the total amount. In fact, that time, it was carried out in order to protect the interests of the state, not of many people. The Bolsheviks who came to power due to the coup d'état of 1918-1920 were forced to abandon the coup. As a result, the life insurance and property insurance were secured, and a free reparation of the natural disaster was started. But this policy did not justify itself in practice. After the New Economic Policy (NEP) was launched in May 1921, the focus on inflation intensified again. In particular, the receipt from the State Property Fund was received. On this basis, the State Sugupta (Gosstpax) was established.

The brewing process of Sugupta Shaptnomalapi in the region of France is also unique. The Commercial Code of this country mentions only sea freight, and the Civil Code has only one article on sea freight. In the Civil Code, the risk-based application was included in the category of application. But the rule about it was very short. After all, in that article, it was stipulated that this charter, like other charters of this type, should be subject to maritime legislation. Therefore, the validity of the sugupta shaptnama is limited only to the area of the sea sugupta. Julio de la Mopendop commented on this as follows: "At the beginning of the XIX century, only a maritime charter can be issued, and this gap in the French Civil Code was filled by the adoption of the law on "Regulation of a charter" by July 13, 1930." The law also included other copyright laws that were not related to maritime copyright.

In our country, the sugupta service lap and the sugupta shaptnama came to the end of the rule of Chopism. Before 1918, a capitalistic branch and a department related to the Possia Sugupta were established in the area adjacent to the territory of the Bukhopo province.

Most of the buildings of state-owned enterprises, wholesale and retail stores, cotton and oil factories were protected from fire and other disasters. Grandfather's tsarist government closed down the collective farm in order to turn the country into a cotton base. In Shahaplap, fire protection of the fire pit was started. Later, the private sector was also banned under the former Union law.



In general, the sugupta shaptnoma, which was formed in a large asplap, rapidly matured in our davp, and new buds appeared. During the year of independence, an independent sugupta bozop was formed in our country.

Owning private property in the framework of the modern economy is represented by the economic protection of a person by ensuring that the economic interests of a person are more fully satisfied, and the amount of money increases in proportion to the increase in needs. Article 36 of our Constitution stipulates that every person has the right to own property. In articles 53 and 54, private property, like other forms of property, is inviolable and under the protection of the state, and it is specifically mentioned that it must be strictly protected. The guarantee related to sugupta can also be considered as a form of protection of private ownership.

In our country, with the development of the labor market and the service industry, the legislative framework for the sector is being strengthened and improved in accordance with the vital needs. "On insurance activities", "On compulsory personal insurance of passengers of public air, highway, inland water and motor vehicles", "On compulsory insurance of the liability of the owner of the transport vehicle", "On compulsory insurance of the employer's liability", "The banning of the law "On the state social security system" and "Tupism system" is the result of such noble efforts. The legal document adopted by our President and our government is also of great importance in legalizing the activities of Sugupta.

In order to eliminate the current problems in the insurance market of Uzbekistan, it is important to implement the following measures:

1-Establishing a unified policy of state regulation of insurance activities:

-development of new legal documents regulating insurance relations and improvement of existing ones; - improvement of the regulatory legal framework that ensures the protection of the interests of the state, organizations and citizens in the field of compulsory insurance by means of insurance.

2-By developing effective forms of investment of the collected funds of insurance organizations, placing them, creating an additional guarantee to increase the profitability of the insurance operations.

3-Improving the infrastructure of the insurance market.

4-Regulation of international cooperation in the field of insurance.

The increase in domestic demand for insurance services, the active support of insurance by the state, and the development of infrastructure provide an opportunity for the emergence of large financially stable reinsurance companies that can compete both in the domestic market and in foreign markets, especially in the CIS countries. This, in turn, creates conditions for the active penetration of Uzbekistan's insurance companies into foreign markets, and consequently, the flow of investment resources into the economy of our republic.

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