



Ways to Increase the Efficiency of Business Processes in the Activities of Insurance Organizations of Uzbekistan

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Abstract: The main effectiveness of insurance activity is determined by the ratio of production and sale of insurance services (products).

Keywords: insurance, business, business process, information, industry, insurance activity.

Accordingly, it can be noted that the definitions of the categories "insurance product" and "insurance service" are not correct to be mutually interpreted, but it should be noted that this it is appropriate to mention that categories are interrelated in business processes.

In these processes, the question of whether insurance operations belong to a service/product is controversially interpreted in insurance theory and practice.

This rule is explained by the fact that the characteristics of insurance transactions are intrinsically immaterial, that is, they do not have their material form until they are implemented.

Insurance operations can be expressed as a labor product in connection with the costs of their implementation. At the same time, the essence of insurance activity is manifested in the inherent connection with the property of probability.

Planning, sales, financial and human resources policy, information supply in terms of its functional areas, taking into account the specific characteristics of the activity of a certain organization, in particular, an insurance organization and can be interpreted as an internal environment such as activity control (Fig. 1).

The insurance business processes of an insurance organization include activities (operations) such as development of an insurance product and its sale, and these functional areas allow adding internal and external value.

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Functional directions	Content of business processes
Service	Making decisions on the underwriting of insurance contracts and the price of insurance services. Service of insurance contracts. Analysis of damage factors and combined damage factors Assessment of insurance risks and their transfer Collection of insurance premiums Making payments for insurance coverage Development of new types of insurance services
Setting the prospect	Improvement and restructuring of strategic and tactical business processes in insurance activities
Performance accounting	Cash flow planning and management Placement of insurance reserves and private capital Maintaining an accounting system.
Studying supply and demand	Formation of a system of insurance services (products). Market segmentation research aimed at increasing efficiency
Human capital	The policy of ensuring specialization in insurance activity Activities of insurance intermediaries and their award conditions
Information and communication technologies	Provision of digital services Human resource recruitment and employee training policy
Monitoring and control	The formation and functionality of the database in relation to the performance of obligations and tasks

Figure 1. Functional directions of the insurance organization, taking into account the specific characteristics of its activity¹

It should be noted here that secondary insurance business processes do not directly contribute to value addition.

Able to quickly adapt to changes in the insurance industry and adapt to trends organization of insurance activities is as follows:

- information communication and digitization, mobile insurance service introduction;
- development of electronic marketing and commerce;
- application of the modular system of insurance services and products;
- improvement of insurance management;

¹ Researcher development.

- development of business methods aimed at reliable provision of high-quality insurance services to clients and ensuring their implementation;
 - aimed at creating and developing a national insurance cluster
- new approaches are being used.

For example, in order to quickly provide insurance services and radically improve their quality, promising methods of monitoring, control and quality management of the review of received claims by insurance organizations in the functionality of the "ONLINE" AMT system are being improved and effectively implemented. is provided.

The quality management processes of insurance services provided through this system are as follows:

- the parameters of the services specified in the software documents;
- delivering information to the client,
- mechanism for implementation of defined parameters in the process of insurance product consumption (compensation of claims, advice);
- facilitation of bilateral relations;
- analysis of activity (operations) effectiveness.
- identification of risks and their assessment.
- the hypothesis of the cause of insurance events and its critical assessment;
- according to the description of business processes, developing an algorithm that describes their continuous operation in the environment of their implementation;
- development, approval and implementation of programs suitable for the classification (goal) of improving business processes;
- development of business process reengineering programs;
- improvement and radical reconstruction of activity (operation) processes aimed at providing insurance services in accordance with new quality standards is required.

Business processes in insurance activities are a set of activity (operations) processes such as marketing, increasing the scope of insurance services, sales, underwriting, ensuring the fulfillment of contract terms, compensation of established claims, and depending on their sequence ra stands out. For example, the processes for providing marketing services are as follows:

- operative sales programs;
- office activities (presentation of insurance products);
- customer relations system;
- networks of sales channels;
- drawing up and formalizing an insurance contract;
- accounting system.
- investment activity;
- monitoring and control of collection of insurance premiums;

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- formation and control of the database on insured objects;
- provision of insurance services;
- acceptance, analysis and control of insurance claims;
- it is possible to indicate that it is necessary to make a decision on the assessment of damage, payment or refusal of payment and ensuring its execution in a logical sequence.

Implementation of risk transfer in insurance activities as an institution for minimizing the negative consequences of exogenous factors in the innovative economy, in particular at the level of various entities both financially and by the specific features of business processes in a certain area are determined by their functionality.

The interdependence of the interests of the parties in the insurance activity is expressed in the mutual realization of the scope of liability established in the system of distribution relations for compensation of damages. In this case, the uniqueness of insurance activity is manifested in the closed distribution of losses.

In this process, the economic nature of the insurance market increases the importance of researching the multidimensional nature of the "risk transfer" category, which determines different approaches to the interpretation of the specific aspects of its subjects' activity.

It is worth noting that by 2030, the gross domestic product of Uzbekistan will reach 176.8 billion. USD or nearly twice as much, GDP per capita will increase by 3 times, and life expectancy will increase to 78-80 years. From this point of view, it is necessary to show the need to develop life insurance, in particular, to introduce innovative types of insurance services in this sector.

In Uzbekistan, a target program for the development of the insurance market of the Republic of Uzbekistan in 2019-2022 was developed and systematic monitoring was established, in particular, by 2022, the volume of insurance premiums per capita will increase from 50,000 to 148,000 thousand soums or a 3-fold increase compared to 2018 is expected.

Here, foresight (English "foresight") research is the advantage of this technology in the field of finance, changes in the external environment, service infrastructure, including forecasts of the development of business processes in insurance activities.

it is noteworthy that it is aimed at development.

From this point of view, insurance activity serves as an objective form of expression of economic relations based on the specific characteristics of the risk transfer service in society. As a system of relations aimed at protecting the property interests of business entities and the state, insurance payments (coverage) insure damages (losses) caused by the occurrence of insurance events specified by law. It is expressed in the introduction of a system of institutional relations regarding compensation according to the amount of responsibility from the funds formed at the expense of awards.

In the conditions of rapid globalization, the role of risk-based approach instruments in assessing the financial condition of entities in the functionality of competition mechanisms is increasing. Systematic business processes formed on the basis of the fundamental foundations of insurance activity and practical experience serve as the basis for improving insurance services.

As a result of the study, the issue of applying modified business processes based on the differentiated tariff rate was investigated in terms of the direct mutual differentiation of the combined risk-income indicators in the section of specific sectors. In particular, in the section of the ratio reflecting the

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interaction between the expected income and risk on risk transfer, it was found that the probability of obtaining it decreases with the increase of income, and it is possible to obtain a certain minimum guaranteed income.

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