

Annotatsiya

Mazkur maqola sug'urta bozorini rivojlantirishning xorij tajribasini o'rganishga qaratilgan bo'lib, ushbu maqolada xorijiy davlatlarda mavjud bo'lgan sug'urta bozori infratuzilmasi, sug'urta bozorining professional ishtirokchilari (sug'urta agentlari, sug'urta brokerlari) ularning faoliyat yuritish va davlat ro'yxatidan o'tkazish tartib-taomillari, sug'urta nazorati yoritilgan. Bunda Italiya, Germaniya, Fransiya, Buyuk Britaniya kabi rivojlangan davlatlar bilan bir qatorda MDH davlatlari Rossiya, Qozog'iston davlatlarining sug'urta tizimi faoliyati misolida keltirilgan.

Foreign experience of the insurance market system

Experience of foreign countries indicates that the state insurance supervision also requires supervision of insurance companies, as well as control over the activity of insurance intermediaries, which is an important condition for the development of the insurance market. Because it is impossible to secure the protection of consumers without insurance.

In the past, developing and emerging countries have considered financial institutions locally incorporated or even state-owned monopolies, an essential element of their economic and political independence. At the same time, structural, financial, and technical constraints such as the small size of the markets and the lack of sufficient experience have limited the retention capacity of these markets. Reliance on foreign insurance and reinsurance has remained an important policy issue¹.

Insurance markets generally get larger relative to the economy during periods of economic growth. The rate at which this happens seems to be slower in very low- and high-income countries, and faster in low- to middle-income countries. For this reason, economists speak of an S-shaped curve when describing the growth of insurance alongside the growth of GDP. Insurance market growth rates seem to vary according to the state of the enabling environment, which includes economic, legal, and political factors, as well the existence of the necessary internal building blocks of insurance markets, such as institutional infrastructure, technical resources and capacity².

In developed countries, the insurance intermediation institute has a positive impact on the labor market. Provides new jobs (excluding state and state),

¹ https://link.springer.com/chapter/10.1007%2F978-1-4614-0155-1_32

² <http://www.iifdc.org/pubs/Insurance%20Assessment%20Report.pdf>

employment of the population. In different countries, 1-1.5% of the population works in the insurance industry³.

The legal basis for regulating the activity of insurance intermediaries is reflected in the special insurance legislation, which has its characteristics. But in the recent years, we can observe the general similarities in national legislation. It is not an exaggeration to say that this is the result of European interference within the European Union. Basis for this is the Directive 77/92 / EEC of the European Union, of 1976, regulating the insurance intermediation⁴.

Insurance agents are regulated together with the insurers in the name of the insurer on the insurance market. In the interest of the insured (reinsurer) in developed countries, the insurance broker is regulated by the state in a special, special form and manner (licensing, etc.).

Insurance agents operate under a civil-law agreement with the insurer (based on employment contracts in some countries). There are also countries that have a restricted policy. According to him, insurance agents are only allowed to work with one insurer.

Insurance brokers are independent participants of the insurance market and are subjects of entrepreneurial activity. In the absence of the economic interest of the insurance broker in the placement of insurance risk and protection of the client from the broker's actions, state insurance supervision and anti-monopoly agencies abroad can control insurance brokers and insurance companies' agreements and financial flows. In addition, in some countries, insurance brokers are unable to become founders of insurance companies, and individuals are unable to act simultaneously in insurance and brokerage organizations and other similar restrictions.

There is a requirement that all states register and register the insurance brokers in the state register. The only requirement for brokers in many countries is the state registration - for legal entities or as a private entrepreneur - for individuals.

In some jurisdictions, the requirement for a state registration is also compulsory for insurance agents. For example, in Italy, insurance agents are initially registered as private entrepreneurs and then included into the single registry of insurance agents⁵.

In many countries (especially in all EU countries), there is a requirement for passage of specific training for insurance intermediaries with the law. But these

³ <http://www.insuranceconsulting.ru>

⁴ Жилкина М., Государственное регулирование деятельности страховых агентов и брокеров (Международный опыт). Финансовая газета. Региональный выпуск. 2000 г.2-выпуск. 12 с.

⁵ <http://www.insuranceconsulting.ru>

requirements are different; For example, in some countries, the time period for insurance intermediaries to pass training is set from two to several months. Insurance supervision agencies (together with insurance organizations and public organizations) are entrusted with control over professional training and professional development of insurance intermediaries. They develop and maintain training programs, qualification requirements, exams, and other similar standards. The level of professional training of insurance brokers in relation to insurance agents is tightly controlled. In addition, in some cases, persons with a long-term experience in the insurance intermediation activities may be released from special training.

In general, the activity of insurance brokers in all capacities is more aggressive than the state's insurance agents' it is cured.

The insurance market in Germany is strictly regulated by the state. Only insurance brokers (makers) are registered in the insurance supervision bodies. The activities of insurance agents are regulated by contractual relations between the insurance agent and the agent on the basis of federal law.

In Germany, only one insurance company that operates with several insurance companies, and the insurance company is not the main business for them;

In Germany and France, 18-20% of all insurance contracts, 70% in the UK and at least 80% in the USA are made by means of intermediary insurance brokers. The largest 100 insurers in the United States are signing insurance contracts only under intermediary insurance brokers⁶.

Great attention was paid to the regulation of insurance relations in the English-American law system. However, all of its resolutions were not accepted at the national level. Most of the regulatory decisions are given to associations or societies of insurance intermediaries that have self-governing or public authorities.

Looking at the insurance market infrastructure of the Russian Federation, we can see that the subjects of the insurance market are also subject to special requirements. For example, in the Russian Federation the organization of insurance business ("On the organization of insurance business in the Russian Federation") should be individual entrepreneurs, insurance agents and insurance brokers who are permanently resident in the territory of the Russian Federation⁷. As it can be seen, unlike in Uzbekistan, insurance brokers may be individuals. However, they were required to register as private entrepreneurs. Insurance agents are set up only on the contractual basis of civil-legal nature. This is due to the fact that the position of an insurance agent in the Russian insurance companies may not be the same.

⁶ <http://www.panmatroskin.ru>

⁷ <http://www.revolution.allbest.ru>

In the Russian Federation, since July 1, 2006, the requirement for qualification certificates for actors has been introduced, which can also provide services in the field of labor contract and civil law.

There are currently 78 merchant shipping companies operating in the Russian Federation, mainly in ports. They are engaged in the issue of quality certificates for goods coming from ports or out of ports. They identify the quality and quantity of the goods they are visiting or leaving (qualitative and quantitative surveyors). There are also surveyors involved in insurance events, they are highly qualified specialists. The activities of all such sailors are licensed by the Ministry of Transport of the Russian Federation⁸.

Insurance coverage in Kazakhstan is directly provided by the Banking and Insurance Supervision Department of the National Bank of the Republic of Kazakhstan. Today, there are 14 insurance brokers in Kazakhstan's insurance market. Today, unlike Western practice, they are receiving commission fees from the insurance companies, depending on the amount of the insurance contract. In terms of quantity, the insurance broker brings 10-15% of the clients to the insurance company, and in terms of volume this figure is about 40-50% of the insurance portfolio. They work primarily with major international companies and oil-producing companies that are dealing with insurance contracts through brokers.

The highly developed system of insurance intermediation regulation is based in Great Britain. There every insurer applying to the insurance supervisory authority presents the documents identifying insurance intermediaries and the contracts concluded with them. The subsequent correlation of insurance companies with insurance intermediaries is reflected in its financial statements.

In the UK there is a complex system of control over the activity of insurance brokers, because in that country they are the main subject of the insurance market. From the history of the insurance brokerage institute passed from maritime insurance to other branches, today the majority of insurance services are sold through brokers having the status of legal entity in most types of insurance. In particular, Lloyd Corporation operates solely through insurance brokers. In the UK, insurance brokers, in contrast to other countries, were widely represented in the life insurance market.

⁸ <http://www.dedal.ua>

