



## INSURANCE CATEGORIZE COMMON BASICS.

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Article history:	Abstract:
<b>Received:</b> 21 <sup>st</sup> March 2023 <b>Accepted:</b> 24 <sup>th</sup> April 2023 <b>Published:</b> 26 <sup>th</sup> May 2023	Insurance specialized insurance organizations carried out by They are state and non-state may be owned organizations. Their sphere of activity is internal and external or mixed insurance markets cover received to be possible That's it with together developed the state even under the conditions of the insurance market inside, can also be done abroad. This insure organizational classification.
<b>Keywords:</b> Proprietary insurance, Citizens life level insurance, Accountability insurance, Entrepreneurship risks insurance.	

Insurance of the insured different categories cover takes His conditions insurance responsibility volumes according to difference does; she is the law in force and optional respectively done can be increased. Insurance of relations regulation of diversity and mutually depends the only one the system formation for insurance categorize is necessary.

Get insurance full of essence manifest, she is according to the goal and interests classification of the insurance category by objects serves to provide sufficient reflection. As a result of categorization of insurance by objects, joints are formed. All joints arranged in such a way that each successive syllable is a component of the previous one. High joint as – **field** , middle syllable – **network** , lower joint – **insurance types** is considered

The division of insurance into sectors is based on the differentiation of their objects. This to the factor suitable respectively all insurance relations the total four to the field to be can:

1. **Proprietary insurance.**
2. **Citizens life level insurance.**
3. **Accountability insurance.**
4. **Entrepreneurship risks insurance.**

Liability insurance has the following branches: debt insurance and delivered damage to cover insurance. This citizenship responsibility insurance too that is conducted.

There are two branches of business risk insurance: income direct and indirectly loss risks insurance.

The insured insurers with insurance to relations entrance and in order to provide convenience to the insured, insurance networks into specific types of insurance to be necessity appear will be

Proprietary insure such concrete types devices, cattle animals, livelihood goods, vehicles, agricultural crops and various other economic categoriesinsurance example be takes

Social insure cockret types pension and different allowances insurance enters.

The following types of insurance are carried out under personal insurance: mixed life insurance, scientist status and to labor ability from loss insurance, children insurance, additional pension insurance, unhappy from events insurance and others.

Accountability insurance according to – credit or another debts return from not getting insurance, high risk of the owners of the sources citizenship liability insurance, economy activity in the process harm deliver status according to citizenship responsibility insurance and others.

Entrepreneurship risks insurance workbenches stop stay in trade stops as a result harm to build or benefit can't get insurance, new technique and technologies apply risks insurance and another to species is divided.

Insurance in the new legislation of the Republic of Uzbekistan on insurance activity Explanations were also given to the fields and types. According to him, the following areas of insurance divided into:

**life insurance** (life, health, work capacity and money of natural persons to insure the interests related to the supply, in which the most of the insurance under the contract the minimum term is one year and the insurance amount is specified in the insurance contract lump-sum or periodic payments (annuities) including accrued interest cover takes);

**general insurance** (personal, property



insurance, liability insurance and life insurance to do to the field concerned didn't happen another insurance types).

Insurance risks or their groups and obligations related to them common features according to insurance fields insurance types (to classes) is divided. Insurance types (classes) Uzbekistan Republic Ministers Court by is determined.

Uzbekistan Republic Ministers Court 2002  
 27 in November No. 413

"Insurance services the market more development on measures". of the decision 1- the classification of insurance activities is given in the appendix, according to which life insurance field 4 ta to the class and common insurance field 17 ta to the class separated.

*Life insurance to do field own to the composition the following classes takes:*

<b>Class order number</b>	<b>Class name</b>	<b>Content and insurance to do conditions according to requirements</b>
I class	<b>Life and annuities</b>	following cases, insurance sums are paid of the insurer obligations mean holder, one from more than for a period of time action doer life insurance to do types total: - the end of the insured's insurance period until or specified in the insurance contract under the age of to live; - insurance of the donee death; also insurance contract action to do period current
		payments (annuities), III class from this except
II class	<b>Marriage and birth</b>	To marriage at the entrance or child at birth insurance amount to be paid provider, one from more than for a period of time action doer life insurance types of doing total
III class	<b>Long lifeterm insurance to do</b>	For life rent to be paid with together life insurance to do types total
IV class	<b>Health insurance to do</b>	Showing passed insurance period at least five from less didn't happen for a period of time or insurance of the donee pension an accident, provided that it is determined before reaching the age of majority or certain kind of unhappy event or disease or illness because of hard damage as a result to labor ability when you lose insurance sums to be paid provider life insurance to do types total. In this in the contract shown insurance period insurer by one bilaterally in order void to be done or to be changed possible it's not

*General insurance field while the following from classes organize finds:*

<b>Class order number</b>	<b>Class name</b>	<b>Content and insurance to do conditions according to requirements</b>
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1st class	<b>You are unhappy from events caution is a must insurance to do</b>	The following in cases where: a) unhappy event or certain kind of unhappy event as a result of health hard damage, or; b) unhappy event or certain kind of unhappy event as a result death reached in case or; c) disease or certain type of disease as a result work ability loss, that's it including work in release injury and occupation diseases, however 2nd class and IV class insurance, with the exception of insurance contracts the specified amount of insurance coverage to the insured person amount or money compensation to be paid provider insurance types total
2nd class	<b>From illness caution is a must insurance to do</b>	Insurance of supply set placed money amount to be paid or disease or of health from the trail output in connection with the monetary compensation of the insured (or a combination of both). insurance types total, however life insurance to do excludes contracts on the IV class of networks without
3rd class	<b>Above ground transport tools insurance to do</b>	Transportation tools, himself walks car and mechanisms, movable iron road composition from this except when lost or when damaged insurance coating to be paid provider insurance types total
4th grade	<b>It moves at iron road composition</b>	railway structure is destroyed when damaged insurance coating to be paid provider types of insurance total

	<b>insurance to do</b>	
5th grade	<b>Aviation insurance</b>	Air ship, the air of the ship car equipment, equipment, inventory, caution parts when lost or when damaged insurance coating to be paid provider types of insurance total
6th grade	<b>Sea insurance</b>	Sea and inland river ships, machinery of ships equipment, equipment, inventory, caution parts when lost or when damaged insurance coating to be paid provider insure types total
7th grade	<b>On the road mol-property insurance to do</b>	Cargo, luggage and insurance in case of loss or damage to other property coating to be paid provider insure types total



8th grade	<b>Property from fire and natural disasters insurance to do</b>	fire, explosion, storm, hurricane, jala, avalanche, of soil subsidence, erosion, groundwater, flood, lightning, earthquake, property as a result of the impact of nuclear energy (classes 3 and 7 those shown from this except) when lost or when damaged insurance coating to be paid provider types of insurance total
9th grade	<b>Property from harm insurance to do</b>	Hail, heavy snow or solid not specified in class 8 frostbite, burglary and other incidents resulting property (other than specified in classes 3 and 7) when lost or when damaged insurance coating to be paid provider insure types total
10th grade	<b>car accident roller responsible Insurance to do</b>	Ground vehicles and other self-propelled machines and of mechanisms use due to of carriers responsibility too that's it to the sentence includes the third to individuals (physical and legal to individuals) harm delivered in case insurance coating to be paid provider insurance types total
11th grade	<b>Aviation insurance within responsible lick insurance to do</b>	Air from the ship use due to of air carriersresponsibility too that's it to the sentence includes the third to individuals (physical and legal to individuals) harm delivered in case insurance coating to be paid provider insurance types total
12th grade	<b>Sea insurance within responsible lick insurance to do</b>	Sea and internal from ships use due to the sea liability of the carrier is also included, third damage to persons (individuals and legal entities). insurance that provides coverage in the event of types total
13th grade	<b>General citizenship responsible gini insurance to do</b>	10, 11 and in 12th grade not specified risks due to the third persons (physical and legal individuals) insurance in case of civil liability coating to be paid provider insurance types total

14th grade	<b>Credits insurance to do</b>	Insolvency (bankruptcy) of the debtor of the insured or of the debtor insurance doer in front of debts repetition obligation non-fulfilment (from helplessness except) as a result insurance doer harm when you see insurance coating to be paid provider insurance types total
15th grade	<b>Guarantee (warranties) insurance to do</b>	Insurance of the doer to himself given warranty perform obligation as a result insurance doer harm when you see insurance coating to be paid provider insurance types total

16th grade	<b>Other financial risk taker from lacks insurance to do</b>	The following in cases where: a) insurance of the doer business (farm activities) cut off stay or insurance doer by done being increased business (farm activities) scope decrease as a result insurance doer harm when you see b) unforeseen costs insurance as a result doer harm when you see (In 17th grade from what is shown except); c) activities related to the conclusion and execution of contracts done increase as a result this degree a) and b) in clauses from what is shown another to failures when met insurance coating to be paid provider insurance types total
17th grade	<b>Legal protection what- to be with depends expenses insurance to do</b>	As a result of the costs incurred in connection with the litigation insurance doer harm when you see insurance coating to be paid provider insurance types total

In property insurance, tangible assets are the object; standard of living of citizens in insurance - their life, health, ability to work; subject to liability insurance various responsibilities, responsibilities, and obligations of the insured; entrepreneurship risks in insurance while object task entrepreneurship works according to different takes risks

However, the division of insurance into the above-mentioned areas is companies, organizations and revealing specific insurance interests that provide opportunities for citizens to carry out insurance can't give In order to clarify these interests, the insurance sectors are divided into insurance networks and types need to be.

Proprietary insurance ownership shape and insured persons from categories come get out one divided into several branches: property insurance of state enterprises, collective farms, tenants, property insurance of companies, joint stock companies and public organizations and citizens property insurance.

Citizens life level insurance two to the network has: workers, servants and the team farms of members social insurance and citizens personal insurance.

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