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# TSUL LEGAL REPORT

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## ACTUAL PROBLEMS OF LEGISLATION OF THE DEVELOPMENT OF INTERNET INSURANCE IN UZBEKISTAN

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### ARTICLE INFO

### ABSTRACT

**Keywords:**  
insurance, Internet  
insurance,  
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reform.

This article will explain one of the new types of insurance called Internet insurance and the need to introduce it into the insurance system of Uzbekistan. Below paragraphs will propose to make amendments into the investment legislation of Uzbekistan regarding the use of Internet

### INTRODUCTION

The current stage of development of the Republic of Uzbekistan is characterized by the setting of national socio-economic proposition, the solution of which should be carried out on the basis of fundamental reforms and increasing the efficiency of the state's activities in various spheres of the

economy. The primary goal of this legal reform is to create an effective system of public administration, as well as financial reform, which provides for the transition from managing budget expenditures to managing results.

For the effective implementation of fundamental transformations aimed at ensuring the economic



development of society, it is profoundly important to attract additional financial resources in the form of foreign investments. It is the activation of investment attraction that necessitates the creation of an adequate system for protecting the rights of investors. In particular, legal scholars pay attention to the fact that foreign investors, as well as local entrepreneurs interested in attracting foreign capital, are trying to create a system of additional guarantees that protect the rights of investors. One of the elements of the additional guarantees is a system of insurance for non-commercial risks [1].

### MAIN BODY

In the modern market economy, the role of insurance is to ensure the continuity, security and balance of the manufacture. Insurance helps to optimize the macroeconomic proportions of social reproduction. Precisely, due to the ability of insurance to influence macroeconomic processes in developed countries, it is considered one of the strategic sectors of the economy. In addition, an important strategic factor is also the huge investment resources of insurance companies (especially, in life insurance), which largely predetermined the macroeconomic proportions of the development of the leading countries of the world.

Currently, experts distinguish four main functions of insurance: the function of compensation for losses, social, investment and preventive. [2].

From the point of view of foreign experts, maintaining the stability of the functioning of insurance companies, especially during periods of crisis and economic instability, requires the development of new sales channels for insurance products. They believe that the use of the potential of information and computer technologies and information networks existing on their basis can become a good help in expanding the insurance market [3].

An analysis of the difficulties of transitioning to the Internet insurance market shows that large companies can easily enter this market, but some insurers believe that the costs of developing this segment will take too long to pay off. Further gaining of experience in the field of Internet insurance will significantly simplify access to the insurance market for any company. The next generation of online insurers taking advantage of e-commerce will bring serious competition to large companies. Internet insurance greatly reduces the geographic scope of markets, makes it unnecessary to open expensive sales offices, reduces

labor costs, increases interest in investor insurance, and makes insurance more accessible in all parts of the world for any company. The development of the Internet not only in large cities and in rural areas, as well as the improvement of legislation in the field of e-commerce, can contribute to the development of this type of insurance.

During the pandemic, a more active digitalization of the economy has become very relevant, which allows capital turnover at a distance quickly and, which is quite important, in a contactless way. It can maintain a safe level of investment and prevent the spread of coronavirus infection include such a new insurance product as Internet insurance of investment activities.

The transfer of organizational aspects of the insurance business to the Internet provides potential investors with a number of new opportunities: 1) to compose, without leaving home, an idea of the insurance market and insurance services; 2) to use online consultations on various insurance issues; 2) to submit an application for the conclusion of an insurance contract in electronic form; 3) to draft an insurance contract and pay an insurance premium via the Internet; 4) get online support for the insurance contract.

One of the main obstacles to the widespread use of Internet insurance is the insufficient development of the insurance system in Uzbekistan and the lack of confidence of local entrepreneurs in financial institutions. The new types of insurance can be much more easily disseminated with the help of insurance agents who are able to explain the merits of the insurance product and assure a potential policyholder of their honesty. In the case of such an insurance product as Internet insurance, it will be necessary to overcome obstacles only by modernizing technical means, as well as creating a full-fledged virtual office of the insurance company on the Internet.

The websites of most insurance companies in Uzbekistan perform only informational functions, posting on their pages mainly data on the insurance company and the insurance services it offers, sometimes a description of their activities. Hence, most of the sites of local insurers cannot be called full-fledged Internet representations. Not many companies are trying to transform an ordinary information site into a full-fledged virtual office of insurance. From the point of view of foreign experts in the field of application of new insurance products, first of all, this is due to the

restrictions imposed by the insurance service itself. Formalizing an order for insurance, concluding a contract - usually this requires the interactive participation of both parties [3]. However, local insurance companies are trying to organize their Internet offices.

### CONCLUSION

Thus, with the possibilities of developing Internet insurance, the insurance market of Uzbekistan is in the process of moving to a qualitatively new stage of its development. Despite the fact that insurance in Uzbekistan has national specifics, the directions of its development correspond to generally recognized world standards. Further improvement of the regulatory and legal framework

for insurance of investment activities involves the development and implementation of measures aimed at improving and developing insurance and investment legislation of the Republic of Uzbekistan, creating a legal basis for the implementation of full-fledged Internet insurance.

In this regard, it is necessary to supplement the investment legislation with norms providing for the liability of insurance organizations for the fulfillment of their obligations under the contracts concluded online. One of the main future goal is that it should be taken account of the maximum development of the existing potential and the creation of its own insurance Internet brands in Uzbekistan.

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