

Insurance System in the Management of Social Protection of the Population Effective Use of Funds

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Abstract

In the world practice social protection of the population from their nation insurance funds come due, including provisions in the effective management of the assets of the insurance company in the usa using 2 trln. dollars. Pandemiya conditions in the usa in state funds the funds of the insurance company with financial assistance from segments of the population who need to have to provide comprehensive assistance. All insurance companies in the usa and have them in all the countries in the world is a private company fililallari showing the activity obtained in the form of insurance premiums insurance investment into the u.s. economy yo'naltirmoqda. Major insurance companies in uzbekistan "Uzbekinvest", "Uzagrosugurta", "guarantee", "ALSCOM", "guarantor" and other leading insurance companies in the insurance market. Especially effective in the social insurance system were built of uzbekistan, and also help in the management of social problems and take it off, as well as being present and this has been in improving the system. Evident from the activities of the developed countries in the world are the same thing it is they have created in the social insurance system has been fulfilling an important function in addressing social problems in all stages of human development. Management of social protection of the population of the active population economic, social insurance provisions of the place of work, disabled and different risks which are associated with the loss of income from work is a form of protecting the public.

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It is known as social insurance for sickness, old age and loss of ability to work due to various accidents and the dangers of social work and the unemployed to be deprived of social insurance. Protection from specific types of social risks in the republic, if the differences is also available on the organization of social insurance, risk-determine in advance the risks, especially the risks to the financial responsibility of the community, and others to be established in certain areas of insurance is the main character. Social insurance protection, which lay at the foundation of legal, social and economic relations of the clarification is. At the same time the costs related to the amount of insurance is associated with over production of the labor force. Legally prescribed labor, disease, accidents, disability, and old age and other circumstances will arise due to pregnancy. Minimizing social risks, social insurance on the cover of certain forms of legal, economic and organizational measures tariff can be considered as a system.

The economic and social foundations for the formation of social insurance in the republic, a strong accounting system of social and demographic statistics should be available. Society who work for it and their families from the problems which arise in the field of social protection to mean every aspect of it work in order to solve the readers self-should be protected. It should be noted that, in the case that social protection is different from other types of social insurance, social insurance cover that is focused at the level of the superior of the population. While social

¹ Shakhov V.V. Introduction to insurance: economic aspect. M., Finance and Statistics, 1992, p.10

insurance social welfare, as opposed to the rules specified on the population, but according to the discretion of the implementation of the authority is shown. Social assistance and social protection of the population in need of help in the determination of the least protected category are displayed upon the completion of the individual at the expense of tax, which came into being at the expense of the funds is carried out. Social assistance in social protection the compensation tab of the program is to support needy at various levels and layers of the population are financed from budget funds will be directed. Participants of the insurance system of self-organization of self-help, insurance and self-insurance is an important feature of the office. Rendered in character guardianship social assistance, public administration is a feature of.

This is the difference between social insurance and social assistance, the role and functions of the state in the activities of the institute and the organization depends on the difference leads to the two networks social protection of population of the labor potential of the complex of production ensures repeated. Here readers to the work of building the social insurance fund of the engineers work and solidarity, and self-management, non-profit economic activity on the basis of studying the activity of maintaining the shows. It should be noted that, if there are mandatory and optional forms of social insurance, through mandatory social insurance trust fund budget ta'minlanuvchi is a special type of state social guarantees, full self-financing is carried out on the basis of studying. It should be noted that voluntary collective solidarity and mutual help with the principle of social insurance are formed on the basis of the insurance fund managing demokratizm self-management, you fully be done studying, work, and social partners, employers hire readers, thinkers and program fees sug'urtaviy the insured income level is directly related to the specific features of voluntary social insurance. So it is possible to conclude that the policy of mandatory state social insurance system is not enough of a guarantee of voluntary social insurance fund of the compulsory insurance and additional insured high-income ones in a way that is complementary to look close to the truth. The concept of social insurance and social risks associated with the ability to work from the loss of income of the population of various forms of social insurance that covers major. At the same time the socio-political side of social insurance citizens from disease, old age, maternity tests, partial or full realization of rights of the constitution when they become unable to work to provide material reflects the methods.

The amount of insurance that can work in the country, the work experience, the rate of loss of ability to work, your salary will depend on the level of the amount of the current laws and with this process are regulated. With the developing of the society will strengthen the role of social insurance. Such a position the expansion of social insurance coverage in the state system of social protection of the social security system major market transition to the major escalation of social protection of human rights important in particular in the developed countries, the expansion of social insurance programs, the increased allowances, pension payments increase, with growth of real incomes of the population and improve the quality of social services is based on. Social insurance, state social policy be part of the decision to ensure social justice in the community find, explain, and is one of the conditions to ensure political stability. Studying the social insurance organization in a market economy are as follows:

- the binding of ixtiyoriydir and social insurance of the unit;
- state social work and the employer hired readers cooperation;
- personal income and to cover the loss of ability to work;
- effective formation and use of funds from the trust fund;

- state insurance regulation activities self-regulation of the unit;
 - social insurance, the insurers and the insured is the relationship of the main subjects of thinkers;and
 - ratio increased economic efficiency and social justice;
- citizens insurance social solidarity and individual responsibility.

In studying market conditions and strengthen the balance of payments with the progress of social insurance contributions, social insurance mechanism will draw, but the solidarity of the state social insurance social security to get the escalation studying the mechanism draws. At the same time the goal of providing a high level of social protection and compatibility is the retirement of the main types of social insurance. In fact, the pension insurance system in the country social needs of the population and form the basis of rights to be transferred from the fund for the implementation of the constitution is based on the use of funds. Social insurance practice in developed countries show thus, in a market economy 3 kanalli of providing financial partnership is the form of social insurance. One of these employers (50-60 %), the little part who work (10-12 %) and state which function to protect the needy part of the population (30-40 %) between the distribution elections justifies himself.

State social insurance guarantees needed for the lifestyle of the population. The insurance contributions of employers and employees its ingredients, dotasiyalar by the state to allocate funding. The state of social protection of the law and the legislative provisions on the basis of documents by the management to the organization. It defines the minimum level necessary to make a living of the population, the minimum amount of the fee paid to labor, social payments, benefits and at the same time defines the types of insurance contributions and social assistance social protection services in the field of coordinates.

The level of social protection of the population of the state's most impressive additional role of managing the organization of the workplace, employment of disabled people, the population on the preparation of professional training and re-qualification should be encourage with help in increasing the levels of comprehension is to expose. Centralized management of social protection of the population in the implementation of provisions by the state in the interests of the republic of motherhood and childhood, children, families to increase state aid to explain and educate the younger generation to find their identities in order to create conditions in the republic increased the amount of monthly benefits to families with children under the age of 18 below. 1 children, families of the minimum wage by 40 % i, 2 children, families, the minimum wage is 80%, 3 children, families, the minimum wage of 120%, and 4 more children, families where the minimum wage is 150% of the amount I spend in to'lanmoqda. Also, salary, pension and labor until the child reached the age of 2 and a minimum amount of time, care allowances on a monthly minimum wage of 150% in the amount of I are given.

Now mainly using financial assistance to civil society developed in social insurance part of the population of the economically active population protection from various risks, the location of losing work, ability to work, loss of income to cover damage from being deprived of as through mutual help are carried out. Social insurance in the form of different social, national, mandatory, voluntary social in the form of various life dangers of social insurance, the location of losing that job, lost the ability to work when it is necessary losing their income insurance opportunity. Insurance is also compulsory in the developed countries in the world the republic of uzbekistan is carried out proceeding from the interests of the state by law.

Article 961 of the civil code of the republic of uzbekistan: "the interests of the state and social interests of citizens in the law in order to ensure life and property can be set on compulsory state insurance tax. Compulsory state insurance of the state budget to allocate funds for these purposes is performed. On the basis of the law on compulsory state insurance state insurance is directly shown or your state's insurance organizations other organizations (insurance) is done by".²

In the case of social protection of the population and centralized management to improve the state of the system constitute its members will go to. The population of the state in a market economy from a number of measures for the social protection of various social risks are. In particular, the protection of the state by population in the republic ishsizlikdan temporary citizens to mitigate the problem of social protection of the unemployed as the rest of money are being provided with financial assistance.

Centralized working order by the state to prevent the loss of the abilities of the laborers who stood in their labor, material aid to those who are deprived of the module's capabilities to work with the state to pay money to implement. Citizens accidents occurs when the material is in need of help through channels of support in all material respects them when state social insurance organization.

Using a centralized system of social protection of the population of the state social insurance, according to a number of problems in society at the expense of bo'linmoqda take off:

1. Operates without centralized by the state social insurance fund of the form of money from this fund in the society, including the social costs rather and the ability to work ... those who lost support from the social aspects of qoplanmoqda congratulatory.
2. With the initiative of the state, the country's labor resources of the re-organization for social insurance funds are used.
3. The members of the society using the state's centralized social insurance funds that do not work and the difference between kamaytirilmoqda ishlovchilari a part of.
4. The social protection system has been subject to the state's centralized through the labor process to help improve the social situation of different groups of the population is not indicated.

The role and importance in the economy of the state social insurance fund analysis come to the same conclusion:

1. Free standing without the participation of the state in the society centralised funds to collect the money of the economy is directed to areas of need.
2. Funds collected through the initiative of the state social insurance fund to protect the population from the negative effects of the market economy are spending.
3. Social insurance in society at the expense of peace, tranquility, harmony are kept, given at the time of their benefits are also in need of financial assistance who is into his own citizens living in the wages by the state.
4. The state's centralized social policy and social insurance at the expense of the rich and wealthy part of the population is being implemented with the hand of the poor, the needy was established to give financial assistance to citizens.

² Civil Code of the Republic of Uzbekistan. Justice. 1996., Article 961, 433 p.

The social protection system through the state's centralized to improve living standards in all material respects of the citizens of the state budget in order to ensure their social condition of the costs of 45-50% I spend has been progressing. About 2.5 million in the country. more than money has been allocated from the budget to different families in the direction of social assistance. Taking the principle of economic reforms in uzbekistan the state following all stages of the spectrum of social policy is conducted.

Currently, in uzbekistan to spend on social protection of the population and benefits for citizens to 136 different types of kind indicated mablag'ajratilib 14 categories, including the following they are:

1. The first and second group of disabled people, disabled children and disabled from childhood.
2. Chernobel part in the effects aes end in disaster.
3. Constant care from childhood and disabled children who require the nurturing of a mother or father.
4. Required for appointment on retirement age who have experience in the elderly.
5. Including the need to keep the retiree retiree whose care alone.
6. "Mercy" out of boarding school graduate and specialized homes and family, relatives or guardians who are orphan children.
7. Schools and gymnasium school teachers-professors, caregivers of preschool educational institutions, teachers, staff.
8. Doctors, medical staff in rural areas and among them the retirement secondary to qualified individuals.
9. Low-income families.
10. Fed separated families.
11. Suffering from chronic and severe diseases in a form of a social nature, but individuals who are disabled.
12. As noted in the official organs of employment, the unemployed.
13. Boys and girls under the age of 16-18 paid.
14. Dangerous and teenagers who are 18 years of age and children moved from the territory of the region.

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