THE ESSENCE OF SOCIAL INSURANCE AND ITS ROLE IN SOCIAL SUPPORT OF THE POPULATION

Karimova Aziza Maxomadrizoevna
Uzbekistan, Samarkand Institute of Economics and Service

Annotation: the article reveals the role and role of social insurance in social support of the population, the essence of social insurance, and its peculiarities. The article also analyzes the components and characteristic signs of the social insurance system.

Key words: social protection, social insurance, social risk, social insurance models, compulsory insurance, labor resources, insurance contributions.

Introduction. World experience has shown that social insurance, which is in the interests of all citizens of any country, is considered an important element of the Institute of social protection of the population, the financial system and the insurance industry, occupies a central place in guaranteeing the minimum amounts of Social Security in developed and dynamically developing countries and appears as an important social guarantee. On the basis of social insurance, the provision of constitutional rights to the material security of citizens in old age, illness, partial or complete loss of working capacity, without a breadwinner, unemployment testifies to the level of social, economic, legal and cultural development of any society and state.

Analysis of literature. The social insurance system as one of the priorities of social policy was studied by a number of Economist scientists - E.Azarova, S.Ashmarina, G.Andryutshenka, V.Raik, E.Mukhamadieva, A.Ijaeva, S.Orlov, A.Shemetov, D.Djunusova, M.Zakharov, M.Kulikova.

Legal and institutional foundations of the organization of the social insurance system in Uzbekistan, theoretical and practical aspects of Social Insurance, Development Trends, problems in the field, priorities, reforms A.Vakhabov, B.Umurzakov, R.Dalimov, Sh.Tashmatov, T.Malikov,

G.Kesimova, N.Majidov, D.Rustamov, B.Khusanov, Sh.Rajabov, Sh.Research was carried out in the scientific work of Khamdamov.

Research methodology. The article used methods of comparative comparison, observation, grouping, analysis and synthesis, induction and deduction, economic and mathematical modeling, monographic observation.

Analysis and results. The volumes of financing the social insurance system in the countries of the European Union are 16-25% of the gross domestic product (GDP). By the end of the 20th century, social security expenditures in European countries were approaching 25% of GDP, 18% in the United States, 17% in countries with a transitional economy of Central Europe, 10% in the Russian Federation. Social protection costs in Uzbekistan account for 6% of GDP. In the structure of such expenses, health insurance, pension insurance, insurance against industrial accidents and occupational disease, unemployment insurance and social benefits of various manifestations occupy the main place. The main source of financing for these expenses is insurance contributions from insured persons and employers (in favor of hired workers), as well as subsidies allocated by the state. In all countries, the national system of social insurance and its financial mechanism are different, and 3 of its models can be distinguished separately: Bismarck (Germany, Italy, Austria, France), Beveridge (Great Britain, USA, Canada)[4] and the former Union. In most developed and developing countries, these models of social insurance apply in a mixed way.

The state independence of the Republic of Uzbekistan has opened a new page in the system of social protection of the population, and in the years of independence, the legislative framework for state social insurance has been improved, the state pension provision system is being reformed, in addition to the state pension, the accumulative pension system has been introduced, the social protection system, from the income of citizens in the type of Labor payment, insurance contributions (8%) deducted to the extra-budgetary pension

[4] Роик В.Д. Социальное страхование в меняющемся мире: каким будет выбор России? – СПб.: Питер, 2014. – С. 33.

fund were canceled, the single social payment rate for budgetary organizations and state enterprises was reduced in order to ensure the stability of the pension system, the state health insurance system is being reformed.

However, in the system of social protection of the population, some problems with social insurance are waiting for their solution: there is still no law "on the social insurance system" and "on health insurance"; the need to establish a single body responsible for the social protection of the population; almost half of the total population in the country is not provided with social; non-introduction of compulsory health insurance in the country (all member states of the United Nations (UN)aim to introduce compulsory health insurance by 2030); the need to ensure the financial stability of the extra-budgetary pension fund; the growing number of pension and benefit recipients (as of May 1, 2020, the total number of pension and benefit recipients was 3,794,230, an increase of 42.2 percent compared to 1991) and the number of people retiring with incomplete work experience (as of May 1, 2020, the share of pensions assigned with incomplete seniority in the structure of; the weakness of the relationship between the age-related pension size of citizens and the length of service, as well as the presence of a minimum requirement of 7 years in relation to the length of service, can negatively affect the participation of citizens in state social insurance (the difference between the pension size of citizens with an average monthly wage level of 30 years The presence of such pressing problems necessitates the need for scientific research on their solution.[5]

It should be noted that the essence of social insurance is still interpreted differently in various literature, including in the economic literature. However, in all definitions it is recognized that social insurance is an important form of social protection of the population. This is fully confirmed by the following cited:

[5] http://zarnews.uz/post/ozbekistonda-pensionerlar-soni-va-ortacha-pensiya-miqdori-qanchani-tashkil-etadi.

− "self-sufficiency, mandatory for the majority of the employed population, based on mass-legal principles, in cases of incapacity for work, in the event of death, as well as state-established insurance in case of unemployment"[6];

− "an important element of Social Protection aimed at ensuring the implementation of the constitutional rights of the economically active population in old age, in case of illness, in case of partial or complete loss of working capacity, in case of loss of a breadwinner, in unemployment"[7];

− "a form of social protection of the population from various social risks on the basis of compensation for harm in collective solidarity"[8];

− "social insurance payments are a modified form of remuneration that provides"delayed consumption"[9];

- "a system of material support, support for elderly, incapacitated citizens at the expense of the state-defined, controlled and Guaranteed, State-Targeted, extra-budgetary Social Insurance Fund, as well as other collective and private insurance funds"[10];

- "a form of social protection of the population from various dangers. An important aspect of social insurance is manifested in economic relations arising in the process of forming special non-governmental funds on the basis of targeted contributions from the employer and employees."[11]

The main characteristics of social insurance are manifested through:

- financing through special extra-budgetary funds formed at the expense of targeted contributions from employers and workers on the basis of state support;

- ensuring the restoration and maintenance of the working capacity of workers (employees − ;

[6] Wannagat Georg. Sozialrecht und Sozialpolitik//Sozialrecht und Sozialpolitik. Festschrift für Kurt Jantz zum 60. Geburtstag. – Stuttgart Berlin Köln Mainz: Verlag Kohlhammer, 1973. – S. 209-210.
[7] Роик В.Д. Социальное страхование в меняющемся мире: каким будет выбор России? – СПб.: Питер, 2014. – С. 13.
[8] Андрющенко Г.И. Модернизация сферы социального страхования в Российской Федерации. Автореферат диссертации на соискание ученой степени доктора экономических наук. – М.: РГСУ. 2011. – С. 16.
[9] Рустамов Д. Ўзбекистонда пенсия тизимини молиявий барқарорлигини таъминлаш масалалари. Монография. – Т.: Iqtisod-moliya, 2018. – Б. 21.

[10] Касимова Г., Ботиров А. Ижтимоий соҳа: бошқариш ва молиялаштириш. –Т.: Tamaddun, 2016. – Б. 163.

[11] Маматов Б., Нурмухамедова Б. Ижтимоий таъминот. – Т.: Iqtisod-moliya, 2019. – Б. 75.

- guarantee the material support of the population that has lost the ability to work, social protection of the population from various social risks on the basis of compensation for losses in collective solidarity.

An important function of social insurance is the creation of the conditions necessary for the reproduction of labor resources, the redistribution of insurance reserves on the basis of mutual solidarity in the event of insurance events, and the social protection of the insured.

One type of state social guarantees provided through targeted non-budgetary (state or public) funds represents compulsory social insurance, as well as a type of insurance based on the principle of collective solidarity and mutual assistance in the absence of insurance support from the state expresses voluntary social insurance.

General compulsory insurance is a type of insurance that applies to all persons working under an employment contract. Compulsory professional insurance, on the other hand, is a type of sughura applied to individuals who work in areas related to severe injury, dangerous working conditions.

The result of our research made it possible to distinguish the following characteristic signs of social insurance:

- financing of social insurance is carried out at the expense of a special extra-budgetary fund, and employers, workers and the state are involved in the formation of these Fund funds;

− the amount of insurance payments for Social Security in most cases will depend on the share of recipients of Social Security in labor and the duration of Labor;

- social insurance funds (as well as insurance organizations that manage them) have the status of a non-profit organization;

- the risks of insurance, according to the occurrence of which social insurance is carried out (illness, industrial injury, occupational disease, accident, unemployment, death of the breadwinner, old age, reaching retirement age,

maternity and child care), are characterized by their wide scope, mass character, high significance of the consequences;

− funds of the Social Insurance Fund are formed at the expense of state subsidies, insurance contributions of organizations and citizens in the event of a specific insured event that leads to the exclusion of a person from the labor process (permanent or temporary).

Conclusions and suggestions. In short, economic relations that are associated with protection against various social risks through the material provision of the population strata in need of social protection are called social insurance. Each risk has its own form of social insurance. In order to ensure the progress of the social insurance system in the future, it is advisable to carry out the following measures:

1. It is necessary to establish a special fund implementing a unified state policy in the field of implementation of the system of compulsory state medical insurance and the introduction of the system of compulsory state medical insurance.

2. The law "on social insurance" must be developed. This should reflect the concept of social insurance, its types and conditions of implementation, the procedure for making payments such as disability, funeral, benefits for losing a breadwinner, compensation for being crippled during work and determining their amount.

3. In the current legislation, it is necessary to revise the criteria for determining the amounts of social benefits, determine the minimum level of social protection based on international standards and based on the national mentality, lifestyle of the population.

List of literature

1. Jun Peng. State and Local Pension Fund Management. – USA.: Auerbach Publications, 2008. – 240 P.;

2. Wannagat Georg. Sozialrecht und Sozialpolitik//Sozialrecht und Sozialpolitik. Festschrift für Kurt Jantz zum 60. Geburtstag. – Stuttgart Berlin Köln Mainz: Verlag Kohlhammer, 1973. – S. 209-210.

3. Азарова Е.Г. и др. Социальное обеспечение: настоящее и будущее. Монография. – М.: ИЗСППР, 2017. – 284 с.; Ашмарина С.В. Социальное страхование на Урале. – Урал: РГГУ, 2012. – 204 с.;

4. Роик В.Д. Социальное страхование в меняющемся мире: каким будет выбор России? – СПб.: Питер, 2014. – 352 с.;

5. Косаренко Н.Н. Социальное страхование как фактор развития социальной защиты населения. Монография. – М.: LAP LAMBERT, 2016. – 140 с.

6. Ниёзов З. Д., Давронов Ш. З. Обязательное медицинского страхование: сущность и вопросы внедрения в Узбекистане //Архивариус. – 2020. – №. 2 (47). – С. 124-127.

7. Karimova A. M. Development of tourism business with the help of bank lending in Uzbekistan //НАУКА, ОБРАЗОВАНИЕ, ИННОВАЦИИ: АКТУАЛЬНЫЕ ВОПРОСЫ И СОВРЕМЕННЫЕ АСПЕКТЫ. – 2021. – С. 106-108.

8. Davronovich N.Z. INCREASE THE EFFECTIVENESS OF USING A VEIN //World Economics and Finance Bulletin. – 2022. – Т. 7. – С. 23-26.

9. Mahomadrizoevna K. A. THE IMPORTANCE OF BANK LENDING IN THE DEVELOPMENT SPHERE OF TOURIST SERVICES //World Economics and Finance Bulletin. – 2022. – Т. 7. – С. 11-17.

10. Mamayunusova M.O. EXPERIENCE IN FINANCIAL AND CREDIT SUPPORT OF SERVICE COMPANIES IN THE USA AND GERMANY. – 2021.

11. Mahomadrizoevna K. A. Analysis and the need to improve credit support for the development sphere of tourism //Berlin Studies Transnational Journal of Science and Humanities. – 2021. – Т. 1. – №. 1.1 Economical sciences.

12. Ниёзов З. Д., Вафоев И. Б., Каримова А. М. СОВЕРШЕНСТВОВАНИЕ СИСТЕМЫ ОБРАЗОВАНИЯ В УСЛОВИЯХ РОСТА ГЛОБАЛИЗАЦИИ И ИНТЕГРАЦИИ СОЦИАЛЬНО-ЭКОНОМИЧЕСКИХ ПРОЦЕССОВ //Актуальные вопросы интернализации высшего образования: опыт и перспективы. – 2021. – С. 36-39.

13. Zuhur N. et al. Transition of higher education institutions of Uzbekistan to a credit-modular system //ResearchJet Journal of Analysis and Inventions. – 2022. – Т. 3. – №. 1. – С. 123-127.

14. Shamsiddinov S. M., Akmalov J. I. Formation of a new investment climate and creation of new opportunities for investors Uzbekistan //Достижения вузовской науки 2021. – 2021. – С. 77-80.

15. Андрющенко Г.И. Модернизация сферы социального страхования в Российской Федерации. Автор. дисс. на со. уч. ст. докт. экон. наук. – М.: РГСУ, 2011. – 53 с.;

16. Bekmurodov, A. A. "Improving the introduction of digital technologies in commercial banks." Galaxy International Interdisciplinary Research Journal 9.10 (2021): 355-357.

17. Bekmurodov, A. "The impact of transformation processes on the activity of commercial banks." Web of Synergy: International Interdisciplinary Research Journal 2.6 (2023): 194-197.