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PROBLEMS.UZ

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Актуальные проблемы социальных и гуманитарных наук

**Ijtimoiy-gumanitar
fanlarning dolzarb
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SCIENCEPROBLEMS.UZ

IJTIMOIIY-GUMANITAR FANLARNING DOLZARB MUAMMOLARI

№ 1 (5) - 2025

АКТУАЛЬНЫЕ ПРОБЛЕМЫ СОЦИАЛЬНО- ГУМАНИТАРНЫХ НАУК

ACTUAL PROBLEMS OF HUMANITIES AND SOCIAL SCIENCES

TOSHKENT-2025

BOSH MUHARRIR:

Isanova Feruza Tulqinovna

TAHRIR HAY'ATI:

07.00.00- TARIX FANLARI:

Yuldashev Anvar Ergashevich – tarix fanlari doktori, siyosiy fanlar nomzodi, professor, O'zbekiston Respublikasi Prezidenti huzuridagi Davlat boshqaruvi akademiyasi;

Mavlanov Uktam Maxmasabirovich – tarix fanlari doktori, professor, O'zbekiston Respublikasi Prezidenti huzuridagi Davlat boshqaruvi akademiyasi;

Xazratkulov Abror – tarix fanlari doktori, dotsent, O'zbekiston davlat jahon tillari universiteti.

Tursunov Ravshan Normuratovich – tarix fanlari doktori, O'zbekiston Milliy Universiteti;

Xolikulov Axmadjon Boymahammadovich – tarix fanlari doktori, O'zbekiston Milliy Universiteti;

Gabrielyan Sofya Ivanovna – tarix fanlari doktori, dotsent, O'zbekiston Milliy Universiteti.

Saidov Sarvar Atabullo o'g'li – katta ilmiy xodim, Imom Termiziy xalqaro ilmiy-tadqiqot markazi, ilmiy tadqiqotlar bo'limi.

08.00.00- IQTISODIYOT FANLARI:

Karlibayeva Raya Xojabayevna – iqtisodiyot fanlari doktori, professor, Toshkent davlat iqtisodiyot universiteti;

Nasirxodjayeva Dilafuz Sabitxanovna – iqtisodiyot fanlari doktori, professor, Toshkent davlat iqtisodiyot universiteti;

Ostonokulov Azamat Abdukarimovich – iqtisodiyot fanlari doktori, professor, Toshkent moliya instituti;

Arabov Nurali Uralovich – iqtisodiyot fanlari doktori, professor, Samarqand davlat universiteti;

Xudoyqulov Sadirdin Karimovich – iqtisodiyot fanlari doktori, dotsent, Toshkent davlat iqtisodiyot universiteti;

Azizov Sherzod O'ktamovich – iqtisodiyot fanlari doktori, dotsent, O'zbekiston Respublikasi Bojxona instituti;

Xojayev Azizxon Saidaloxonovich – iqtisodiyot fanlari doktori, dotsent, Farg'ona politexnika instituti

Xolov Aktam Xatamovich – iqtisodiyot fanlari bo'yicha falsafa doktori (PhD), dotsent, O'zbekiston Respublikasi Prezidenti huzuridagi Davlat boshqaruvi akademiyasi;

Shadiyeva Dildora Xamidovna – iqtisodiyot fanlari bo'yicha falsafa doktori (PhD), dotsent v.b, Toshkent moliya instituti;

Shakarov Qulmat Ashirovich – iqtisodiyot fanlari

nomzodi, dotsent, Toshkent axborot texnologiyalari universiteti

09.00.00- FALSAFA FANLARI:

Hakimov Nazar Hakimovich – falsafa fanlari doktori, professor, Toshkent davlat iqtisodiyot universiteti;

Yaxshilikov Jo'raboy – falsafa fanlari doktori, professor, Samarqand davlat universiteti;

G'aybullayev Otabek Muhammadiyevich – falsafa fanlari doktori, professor, Samarqand davlat chet tillar instituti;

Saidova Kamola Uskanbayevna – falsafa fanlari doktori, "Tashkent International University of Education" xalqaro universiteti;

Hoshimxonov Mo'min – falsafa fanlari doktori, dotsent, Jizzax pedagogika instituti;

O'roqova Oysuluv Jamoliddinovna – falsafa fanlari doktori, dotsent, Andijon davlat tibbiyot instituti, Ijtimoiy-gumanitar fanlar kafedrasini mudiri;

Nosirxodjayeva Gulnora Abdulkaxxarovna – falsafa fanlari nomzodi, dotsent, Toshkent davlat yuridik universiteti;

Turdiyev Bexruz Sobirovich – falsafa fanlari bo'yicha falsafa doktori (PhD), dotsent, Buxoro davlat universiteti.

10.00.00- FILOLOGIYA FANLARI:

Axmedov Oybek Saporbayevich – filologiya fanlari doktori, professor, O'zbekiston davlat jahon tillari universiteti;

Ko'chimov Shuxrat Norqizilovich – filologiya fanlari doktori, dotsent, Toshkent davlat yuridik universiteti;

Hasanov Shavkat Ahadovich – filologiya fanlari doktori, professor, Samarqand davlat universiteti;

Baxronova Dilrabo Keldiyorovna – filologiya fanlari doktori, professor, O'zbekiston davlat jahon tillari universiteti;

Mirsanov G'aybullo Qulmurodovich – filologiya fanlari doktori, professor, Samarqand davlat chet tillar instituti;

Salaxutdinova Musharraf Isamutdinovna – filologiya fanlari nomzodi, dotsent, Samarqand davlat universiteti;

Kuchkarov Raxman Urmanovich – filologiya fanlari nomzodi, dotsent v/b, Toshkent davlat yuridik universiteti;

Yunusov Mansur Abdullayevich – filologiya fanlari nomzodi, O'zbekiston Respublikasi Prezidenti huzuridagi Davlat boshqaruvi akademiyasi;

Saidov Ulugbek Aripovich – filologiya fanlari nomzodi, dotsent, O'zbekiston Respublikasi Prezidenti huzuridagi Davlat boshqaruvi akademiyasi.

12.00.00- YURIDIK FANLAR:

Axmedshayeva Mavlyuda Axatovna – yuridik fanlar doktori, professor, Toshkent davlat yuridik universiteti;

Muxitdinova Firyuza Abdurashidovna – yuridik fanlar doktori, professor, Toshkent davlat yuridik universiteti;

Esanova Zamira Normurotovna – yuridik fanlar doktori, professor, O'zbekiston Respublikasida xizmat ko'rsatgan yurist, Toshkent davlat yuridik universiteti;

Hamroqulov Bahodir Mamasharifovich – yuridik fanlar doktori, professor v.b., Jahon iqtisodiyoti va diplomatiya universiteti;

Zulfiqorov Sherzod Xurramovich – yuridik fanlar doktori, professor, O'zbekiston Respublikasi Jamoat xavfsizligi universiteti;

Xayitov Xushvaqt Saparbayevich – yuridik fanlar doktori, professor, O'zbekiston Respublikasi Prezidenti huzuridagi Davlat boshqaruvi akademiyasi;

Asadov Shavkat G'aybullayevich – yuridik fanlar doktori, dotsent, O'zbekiston Respublikasi Prezidenti huzuridagi Davlat boshqaruvi akademiyasi;

Ergashev Ikrom Abdurasulovich – yuridik fanlari doktori, professor, Toshkent davlat yuridik universiteti;

Utemuratov Maxmut Ajimuratovich – yuridik fanlar nomzodi, professor, Toshkent davlat yuridik universiteti;

Saydullayev Shaxzod Alixanovich – yuridik fanlar nomzodi, professor, Toshkent davlat yuridik universiteti;

Hakimov Komil Baxtiyarovich – yuridik fanlar doktori, dotsent, Toshkent davlat yuridik universiteti;

Yusupov Sardorbek Baxodirovich – yuridik fanlar doktori, dotsent, Toshkent davlat yuridik universiteti;

Amirov Zafar Aktamovich – yuridik fanlar doktori (PhD), O'zbekiston Respublikasi Sudyalar oliy kengashi huzuridagi Sudyalar oliy maktabi;

Jo'rayev Sherzod Yuldashevich – yuridik fanlar nomzodi, dotsent, Toshkent davlat yuridik universiteti;

Babadjanov Atabek Davronbekovich – yuridik fanlar nomzodi, dotsent, Toshkent davlat yuridik universiteti;

Normatov Bekzod Akrom o'g'li — yuridik fanlar bo'yicha falsafa doktori, Toshkent davlat yuridik universiteti;

Rahmatov Elyor Jumaboyevich — yuridik fanlar nomzodi, Toshkent davlat yuridik universiteti;

13.00.00- PEDAGOGIKA FANLARI:

Xashimova Dildarxon Urinboyevna – pedagogika fanlari doktori, professor, Toshkent davlat yuridik universiteti;

Ibragimova Gulnora Xavazmatovna – pedagogika fanlari doktori, professor, Toshkent davlat iqtisodiyot universiteti;

Zakirova Feruza Maxmudovna – pedagogika fanlari doktori, Toshkent axborot texnologiyalari universiteti huzuridagi pedagogik kadrlarni qayta tayyorlash va ularning malakasini oshirish tarmoq markazi;

Kayumova Nasiba Ashurovna – pedagogika fanlari doktori, professor, Qarshi davlat universiteti;

Taylanova Shoxida Zayniyevna – pedagogika fanlari doktori, dotsent;

Jumaniyozova Muhayyo Tojiyevna – pedagogika fanlari doktori, dotsent, O'zbekiston davlat jahon tillari universiteti;

Ibraximov Sanjar Urunbayevich – pedagogika fanlari doktori, Iqtisodiyot va pedagogika universiteti;

Javliyeva Shaxnoza Baxodirovna – pedagogika fanlari bo'yicha falsafa doktori (PhD), Samarqand davlat universiteti;

Bobomurotova Latofat Elmurodovna — pedagogika fanlari bo'yicha falsafa doktori (PhD), Samarqand davlat universiteti.

19.00.00- PSIXOLOGIYA FANLARI:

Karimova Vasila Mamanosirovna – psixologiya fanlari doktori, professor, Nizomiy nomidagi Toshkent davlat pedagogika universiteti;

Hayitov Oybek Eshboyevich – Jismoniy tarbiya va sport bo'yicha mutaxassislarni qayta tayyorlash va malakasini oshirish instituti, psixologiya fanlari doktori, professor

Umarova Navbahor Shokirovna– psixologiya fanlari doktori, dotsent, Nizomiy nomidagi Toshkent davlat pedagogika universiteti, Amaliy psixologiyasi kafedrasi mudiri;

Atabayeva Nargis Batirovna – psixologiya fanlari doktori, dotsent, Nizomiy nomidagi Toshkent davlat pedagogika universiteti;

Shamshetova Anjim Karamaddinovna – psixologiya fanlari doktori, dotsent, O‘zbekiston davlat jahon tillari universiteti;

Qodirov Obid Safarovich – psixologiya fanlari doktori (PhD), Samarqand viloyat IIB Tibbiyot bo‘limi psixologik xizmat boshlig‘i.

22.00.00- SOTSILOGIYA FANLARI:

Latipova Nodira Muxtarjanovna – sotsiologiya fanlari doktori, professor, O‘zbekiston milliy universiteti kafedra mudiri;

Seitov Azamat Po‘latovich – sotsiologiya fanlari doktori, professor, O‘zbekiston milliy universiteti;

Sodiqova Shohida Marxaboyevna – sotsiologiya fanlari doktori, professor, O‘zbekiston xalqaro islom akademiyasi.

23.00.00- SIYOSIY FANLAR

Nazarov Nasriddin Ataqulovich –siyosiy fanlar doktori, falsafa fanlari doktori, professor, Toshkent arxitektura qurilish instituti;

Bo‘tayeov Usmonjon Xayrullayevich –siyosiy fanlar doktori, dotsent, O‘zbekiston milliy universiteti kafedra mudiri.

OAK Ro‘yxati

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ISSUES OF IMPROVING THE SYSTEM OF COMPENSATION PAYMENTS UNDER COMPULSORY CIVIL LIABILITY INSURANCE

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Abstract. This article is dedicated to the economic significance of the system for ensuring the civil liability of vehicle owners and its regulatory issues. It provides an in-depth analysis of the current state of the insurance sector, existing problems, and their economic implications. The norms related to this type of insurance in the Civil Code of the Republic of Uzbekistan and the legislation of foreign countries are compared, focusing on their impact on economic efficiency. The article highlights the effects of the liability insurance system for vehicle owners on the economy, including reducing the costs of mitigating road traffic accident consequences, ensuring financial stability, and contributing to the development of the insurance market. Additionally, proposals and recommendations are provided to optimize the relationship between the insured and the insurer from an economic perspective. This research aims to enhance economic efficiency in the insurance sector, improve the regulatory legal framework, and further strengthen the insurance system's contribution to economic stability.

Keywords: vehicles, civil liability, compulsory insurance, economic efficiency, development of the insurance market, road traffic accidents, financial stability.

FUQAROLIK JAVOBGARLIGI MAJBURIY SUG'URTASI BO'YICHA KOMPENSATSIYA TO'LOVLARI TIZIMINI TAKOMILLASHTIRISH MASALALARI

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Annotatsiya. Mazkur maqola transport vositalari egalarining fuqarolik-huquqiy javobgarligini sug'urta qilish tizimining iqtisodiy ahamiyati va uning tartibga solish masalalariga bag'ishlangan. Sug'urta sohasidagi amaldagi holatlar, mavjud muammolar va ularning iqtisodiy oqibatlarini batafsil tahlil qilingan. O'zbekiston Respublikasi Fuqarolik kodeksi hamda xorijiy mamlakatlar qonunchiligidagi ushbu sug'urta turiga oid normalar solishtirilib, ularning iqtisodiy samaradorlikka ta'siri ko'rib chiqilgan. Maqolada transport vositalari egalarining javobgarligini sug'urta qilish tizimining iqtisodiyotga ta'siri, shu jumladan, yo'l-transport hodisalarining oqibatlarini bartaraf etish xarajatlarini kamaytirish, moliyaviy barqarorlikni ta'minlash va sug'urta bozorining rivojlanishiga hissa qo'shish masalalari yoritilgan. Shu bilan birga, sug'urta qildiruvchi va sug'urtalovchi o'rtasidagi munosabatlarni iqtisodiy nuqtai nazardan optimallashtirishga qaratilgan taklif va tavsiyalar berilgan. Ushbu tadqiqot sug'urta sohasidagi iqtisodiy samaradorlikni oshirish, tartibga soluvchi me'yoriy-huquqiy bazani takomillashtirish hamda sug'urta tizimining iqtisodiy barqarorlikka qo'shgan hissasini yanada oshirishga yo'naltirilgan.

Kalit so'zlar: transport vositalari, fuqarolik-huquqiy javobgarlik, majburiy sug'urta, iqtisodiy samaradorlik, sug'urta bozorining rivojlanishi, yo'l-transport hodisalari, moliyaviy barqarorlik.

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Introduction. Compulsory civil liability insurance in Uzbekistan plays an important role in the socio-economic development of the country. This type of insurance is aimed at regulating the responsibility of the owners of vehicles, ensuring financial security and protecting the rights

of the injured parties. The insurance system not only improves road safety but also contributes to the social stability of the state by ensuring economic efficiency [1].

Compulsory civil liability insurance in the Republic of Uzbekistan is regulated based on the law "On compulsory civil liability insurance of vehicle owners". This law was developed to ensure the financial protection of vehicle owners and increase the efficiency of the insurance system [2]. Also, the Civil Code of the Republic of Uzbekistan defines the general norms regarding this insurance [3].

These regulatory legal documents comply with international standards, in particular with the standards recommended by the Organization for Economic Cooperation and Development (OECD). This serves the development of the insurance sector of Uzbekistan following international requirements [4]. However, there are some problems in practice, including delays in compensation payments and lack of transparency. These conditions reduce the efficiency of the system and prevent its full operation [5].

Therefore, it is necessary to improve the mandatory civil liability insurance based on national and international requirements. It serves not only to increase the economic and social efficiency of the insurance system but also to strengthen the financial stability of the state [6].

Currently, there are several problems in the system of compensation payments for compulsory civil liability insurance of vehicle owners in Uzbekistan. First of all, the low efficiency of the system is indicated as the main problem. This situation usually leads to delays in the necessary processes by insurance companies, and excessive bureaucratic obstacles in the implementation of payments, and as a result, the injured parties do not receive their rightful payments on time [7].

In addition, the lack of transparency in the process of compensation payments is also one of the important issues. Injured parties often do not have clear information about the mechanism of calculation of the payment amount, which leads to a decrease in confidence in the insurance system [8]. Also, the low efficiency of the internal processes of insurance companies and insufficient development of digitalization are causing the process to be longer [9].

Due to technological and organizational problems in the implementation of compensation payments, the insurance system is affecting economic stability. This can derail not only the injured parties but also the economic activity of insurance companies [10]. Therefore, it is becoming necessary to overcome these problems by improving system efficiency, ensuring transparency and automating the process.

The effectiveness of the system of compensation payments in the field of civil liability insurance of vehicle owners has been studied in many studies at the international and local levels. In foreign studies, much attention is paid to the issues of economic efficiency of the insurance system, transparency of the process and automation. In particular, the report "Insurance and Private Pensions Guidelines" presented by the OECD provides recommendations for digitization and simplification of processes to increase the efficiency of the insurance system [11]. Also, in the studies conducted by K. Anderson and P. Smith, the importance of the insurance system in reducing the economic losses caused by traffic accidents was shown [12].

Although this issue has been relatively little studied in Uzbekistan, several studies have been carried out by local scientists. For example, A. Karimov's article entitled "Modern

problems in the insurance system and ways to solve them" analyzed problems such as delays in the process of compensation payments and lack of transparency [13]. Also, R. Niyazov's research entitled "Legal Foundations of Insurance Companies' Activity" emphasized the need for the development of a legal framework for the insurance of the liability of vehicle owners [14].

When foreign and local research are compared, it can be seen that proposals for automation and transparency of the insurance system in Uzbekistan have not been sufficiently developed. Therefore, it remains an urgent task to offer solutions adapted to local conditions, taking into account international experience. Knowledge gained from foreign research can serve as a practical basis for improving the local system.

The main purpose of this study is to analyze the current system of compensation payments for compulsory civil liability insurance of vehicle owners, to evaluate its effectiveness and to identify solutions aimed at improving the system. During the research, it is planned to achieve the following goals:

- Analysis of current compensation system processes, including payment delays, lack of transparency, and bureaucratic barriers.
- Studying the best practices of foreign countries and adapting them to the conditions of Uzbekistan to increase the economic efficiency of the insurance system.
- Develop specific recommendations for process automation and digitization by identifying operational gaps.
- Identify opportunities to increase economic efficiency and financial stability through the modernization of the insurance system.

The results of this research are useful not only as a scientific basis but also from a practical point of view for insurance companies and public administration bodies, contributing to making the system more efficient. At the same time, the research aims to strengthen socio-economic stability and increase the confidence of the population in the insurance system.

This study makes an important contribution to the improvement of the insurance system in Uzbekistan. Effective management of compensation payments in the system of compulsory civil liability insurance of vehicle owners leads to positive economic and social results not only for insurance companies but also for the state and society.

The results of the study provide several practical benefits for insurance industry participants, including insurance companies, injured parties, and government agencies. Including:

- Modernization of the insurance system: Proposals for the development of digitization and automation processes will increase the efficiency of insurance companies and speed up payment processes.
- Ensuring good governance: Confidence in the insurance system is enhanced by improving the transparency of compensation payments and streamlining processes.
- Compliance with international standards: Since the results of the research are developed based on international experience, they serve to adapt the insurance system of Uzbekistan to international standards, which increases the country's competitiveness in the insurance market.

- **Contributing to economic stability:** Increased efficiency in the insurance system ensures economic stability and facilitates financial management of the consequences of traffic accidents.

This study provides an opportunity for policymakers to make science-based decisions on how to regulate and improve the compensation system. It also helps insurance industry participants to develop strategies aimed at improving their performance by applying best practices. At the same time, the study reaffirms the importance of the insurance system in strengthening socio-economic stability.

Methods. This study is based on a combination of qualitative analysis and comparative study approaches. International experience and local practice were studied to identify existing problems in the insurance system and to solve them. Based on empirical data, the effectiveness of the civil liability insurance system of vehicle owners in Uzbekistan was evaluated. At the same time, through the analysis of political and regulatory documents, ways to improve the system were identified.

The following sources were used in the research. The Civil Code of the Republic of Uzbekistan, the Law "On Compulsory Civil Liability Insurance of Vehicle Owners" and other regulatory documents regulating the insurance system were analyzed. Statistics and practical processes of insurance companies on compensation payments were studied. The research conducted on the transport insurance system in foreign countries and the reports of international organizations (for example, OECD and World Bank) were analyzed.

Several methods were used to analyze the data. The legislation of Uzbekistan and foreign countries is compared, and their advantages and disadvantages are identified. Statistics of insurance companies on compensation payments were studied and the amount and duration of delays were analyzed. Also, the existing problems in the insurance system and proposals for their elimination were evaluated. Best practices of international insurance systems were studied and ways of adapting them to the conditions of Uzbekistan were considered. These approaches helped to develop practical proposals for scientific justification of research results and improvement of the system.

Results. As a result of the analysis of the current system of mandatory civil liability insurance, several key aspects were identified. One of the positive aspects of the system is the introduction of a mechanism for accepting claims based on minimum documents by insurance companies. Simplifying the process provides convenience to policyholders and saves time in the initial stages.

Table 1. Insurance Payment Statistics (2020-2023)

Year	Number of requests viewed	Number of requests fulfilled	Average term of payments (days)
2020	15,000	12,000	30
2021	17,000	14,500	25
2022	19,000	16,200	20
2023	21,000	18,500	18

However, several aspects of the system need to be improved. In particular, the time delay in the process of making compensation payments remains one of the urgent problems. This problem is usually related to insufficient efficiency of internal processes of insurance companies and incomplete implementation of electronic information systems. There are also problems in ensuring the transparency of processes, which leads to a decrease in trust in the insurance system.

The following are identified as the main shortcomings in the process of compensation payments:

- Late payments;
- Lack of transparency in determining the amount of insurance;
- Low level of digitization;
- Poor communication between insurance companies and injured parties.

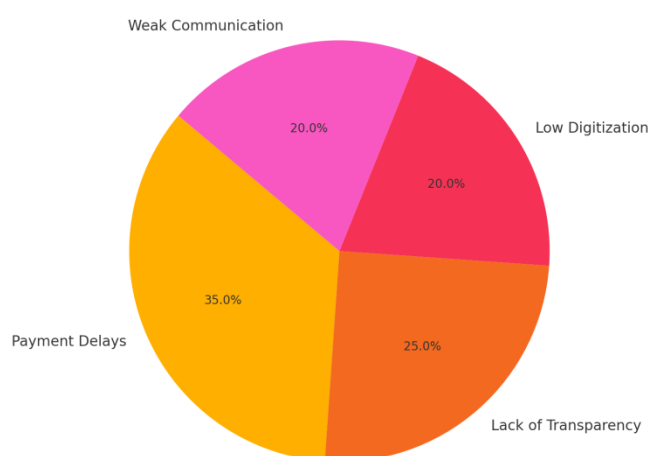


Figure 1. Proportions of Issues in the Insurance Process

The findings were analyzed and adapted to the conditions of Uzbekistan. The introduction of electronic services in the local insurance system can lead to significant improvements. According to international experience, insurance processes are digitized and monitored in real-time in many developed countries, which ensures the timely implementation of compensation payments. For example, in OECD countries, the processing and processing time of payments has been significantly reduced with the help of automated systems.

Based on international experience, it is necessary to improve the following in Uzbekistan:

- Ensuring full digitization of insurance processes;
- Introduction of electronic platforms to increase transparency of payments;
- Improving communication between insurance companies and policyholders.

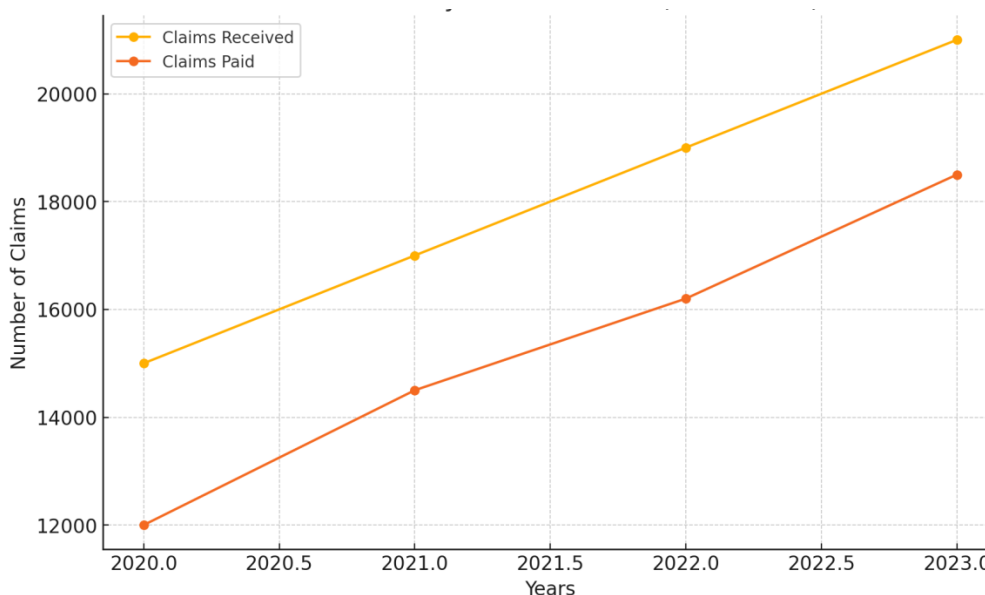


Figure 2. Insurance Payment Statistics (2020-2023)

By introducing these proposals, it will be possible to increase the efficiency of the insurance system of Uzbekistan, speed up compensation processes and strengthen the confidence of the population in insurance services.

Discussion. The results of the research allow us to identify the current problems of the insurance system in Uzbekistan and determine the necessary measures to solve them. Issues such as delays in the compensation payment process and lack of transparency reduce the efficiency of the insurance system and negatively affect citizens' trust in insurance services. By solving these problems, it is possible to increase not only the economic but also the social efficiency of the system.

Table 2. Problems and solutions in the insurance process

The problem	The effect	Suggested solution
Late payments	Confidence in the insurance system will decrease	Introduction of electronic systems
Lack of transparency	Citizen protest	Implementation of real-time monitoring systems
Low qualification of personnel	Errors and delays	Training in modern technologies

The results showed that the insufficient development of electronic platforms and automated processes in the current system is a significant problem. International experience confirms that it is possible to significantly increase the efficiency of the process by digitizing and accelerating insurance processes. This is especially important for developing countries like Uzbekistan.

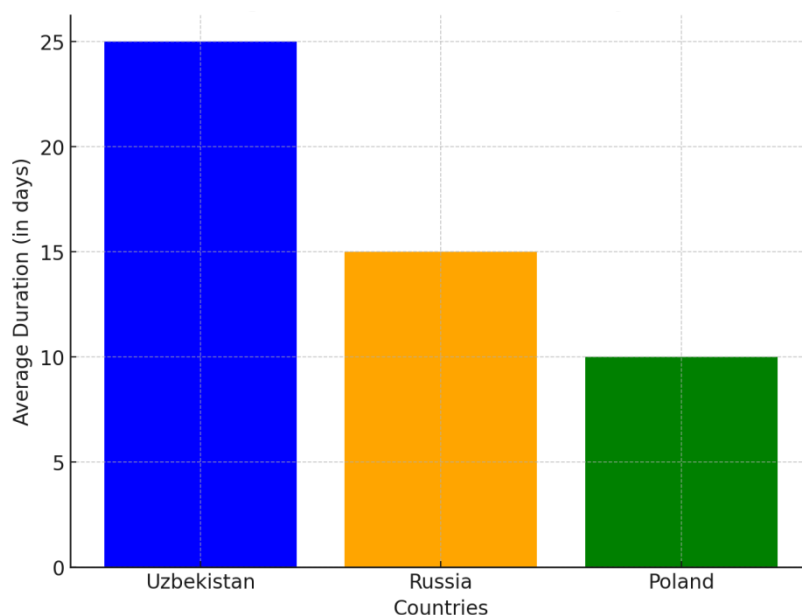


Figure 3. Average Duration of Insurance Payments

To improve the system of compensation payments, it is necessary to implement the following suggestions:

- **Implementation of new technologies:** It is necessary to develop and implement modern electronic platforms for digitalization and automation of insurance processes. This will help speed up the payment process and increase transparency.
- **Improvement of legislation:** It is important to adapt the legislation on compulsory civil liability insurance to international standards, in particular, to provide legal support for electronic insurance systems.
- **Increase transparency:** It is necessary to make payment calculation mechanisms transparent by introducing electronic reporting systems for insurance companies. This will not only strengthen the confidence of citizens but also increase the efficiency of the process.
- **Training of personnel:** The quality of processes can be improved by organizing training for employees of insurance companies on working with modern technologies and electronic systems.

By implementing these proposals, Uzbekistan will have the opportunity to increase the efficiency of the insurance system, speed up processes and restore the confidence of the population in insurance services. At the same time, these measures serve to strengthen the economic stability of the insurance industry.

Conclusions. The results of the study were important in the analysis of the current system of compulsory civil liability insurance for vehicle owners in Uzbekistan. While the simplified filing process has been cited as a positive aspect of the system to improve the efficiency of the compensation payment system, issues such as payment delays, lack of transparency, and poor digitization have hampered the system's full functionality.

It is necessary to introduce modern electronic platforms to automate and digitize insurance processes. To ensure the transparency of the compensation payment process, it is required to strengthen the interaction between the insurance companies and the injured parties. It is important to adapt legislation to international standards and provide legal support

for electronic insurance systems. Also, it is necessary to improve the qualification of the personnel of insurance companies in modern technologies and process management.

Future studies can be focused on assessing the level of compliance of the insurance system with international experience and developing a model adapted to the conditions of Uzbekistan. Analysis of financial strategies for increasing the economic efficiency of insurance companies and further study of legal and technological aspects of the electronic insurance system are among the current trends.

These conclusions and recommendations are an important step towards the effective development of the compulsory civil liability insurance system in Uzbekistan and the improvement of the quality of insurance services.

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