

EFFICIENCY OF LOGISTICS AND INSURANCE SERVICES

Ilhom Sayitkulovich Ochilov*; **Nurshod Dilshodogli Mubinov****

*Associate Professor, Ph.D.,
Tashkent State Agrarian University,
Tashkent, UZBEKISTAN

** Master Student,
Tashkent State Agrarian University,
Tashkent, UZBEKISTAN
Email id: ISO7773@mail.ru

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ABSTRACT

Nowadays, there is a lot of talk about risks in logistics. Operational risks are risks associated with anything, for example, theft, or damage to goods, in principle, there are such risks in every business activity. Especially in activities related to the field of logistics, these risks are much greater, because, besides internal operational risks, there are also risks associated with the destruction, damage, and damage of cargo during transportation and storage. In logistics, you can see how risks are distributed among all participants in the supply chain. We can actually divide insurance into two blocks: liability insurance of supply chain participants; insuring the goods themselves during transportation or storage. This article analyzes the issues of improving the efficiency of logistics and insurance services.

KEYWORDS: *logistics services, service efficiency, insurance services, efficiency evaluation, logistics, logistician.*

INTRODUCTION

It is known that logistics is a science that studies the rational transportation of various resources from the producer to the final consumer at the lowest cost. It is an indispensable tool for every company to run a profitable business.

Today, without logistics, the stable operation of most trade and production enterprises is unthinkable. Logistics (as a practical activity) is a planned management system of information, material and money flow of any company. Let's analyze the definition of each of them in detail.

It is customary to understand material flows as the base of raw materials, components and all types of materials used in production. The supply and supply department must purchase in advance everything necessary for its continuous operation, in addition, it is important that the delivery of raw materials is carried out at a strictly defined time. It should also include the transportation and movement of materials and equipment during the manufacturing process. The distribution of money and its entry into the company's account represent financial flows. Control of production costs, movement

Payment of money, bills and profit is done by the finance department of any company. As for the flow of information, simple words and can be explained as follows: logistics provides a

system for distributing the necessary information in a way that establishes a connection between the company's departments and the end user. As a result, logistics determine the method of transporting (delivering) the necessary products to the desired place at the specified time, while ensuring the optimal price of services and suitable conditions for their provision.

MAIN FINDINGS AND RESULTS

In the enterprise, the logistics department performs a number of important functions, which are:

Selection of transport companies and suppliers, the conclusion of cooperation agreements with them;

Concluding contracts with supplier companies based on certain conditions; consumer segment analysis;

Organization of work with state services and regulatory bodies (customs, traffic police, etc.);

Conclusion of cooperation agreements with buyers;

Organization of transportation of products and raw materials to the enterprise;

Delivery of goods to the buyer.

The activities of the logistics department are aimed at improving the company's operations and increasing profits. It should be understood that most companies spend their income on the efficient operation of the logistics system, and these costs are the most important part of the cost item, which emphasizes the special importance of working in this direction.

In order to correctly choose a company that can competently organize all logistics processes, the management of enterprises should take into account several important factors.

These include:

The reputation of the transport logistics company;

Ability to provide professional assistance in general logistics issues;

The price of the provided services;

The term of delivery of goods;

The status of the applicant's parking space;

The professionalism of drivers and forwarders;

Guarantees for services rendered.

When choosing a logistics company, you should get an idea about the quality of its work and services. For this, you can ask your colleagues or find the opinions of users on the Internet. An important factor to consider is the delivery time and distance of the product. Some companies do it only within the city, others, on the contrary, specialize in regional and international shipping. In the early stages of cooperation, it is very important to discuss the delivery terms and the nuances of future work.

Logistics are specialists who organize the delivery of products from the manufacturer to the final consumer, ensuring the minimum consumption of time and financial resources.

Undoubtedly, the logistician takes into account the interests of the producer, consumer and transporters, because the quality of the provided services and the profit of the company ultimately depend on it.

Such a specialist also deals with:

Management of the company's material base and technical means;

Registration of application and customs documents;

Control and organization of warehouse activities;

Organization of delivery and shipment of transported goods;

Search for optimal solutions for selling the finished product.

In addition, the logistician manages the complexity of information and service related to his activity. One of the most important skills a logistician must have is the ability to anticipate potential risks. For example, working with a supplier located far away from the factory increases the probability of failure in the supply of raw materials. This means that traffic accidents and truck breakdowns are possible on the route. Therefore, in order to deliver the raw materials required by the company as quickly as possible, the logistician chooses the nearest supplier to eliminate the risk of production stoppages.

A set of services in insurance issues and delivery:

— How to reduce the risks of bringing cargo?

— When delivering complex and expensive equipment over long distances, there is always a possibility of damage to it. A reliable solution to this problem is to insure the cargo with an international insurance company during its entire movement. However, there are certain peculiarities here. It is important to note that according to international trade conditions, the responsibility of the insurance company ends when the cargo is unloaded at the customs warehouse of the receiving country. If the equipment is received by the customer with a defect, it is necessary to collect a lot of documents from the insurance company and customs to determine whether the defect occurred before reaching the destination and whether the incident is covered by the insurance. Experienced suppliers know how to quickly resolve such issues and how to prevent them from happening.

Our analysis shows that the process of purchasing and delivering equipment from China is prolonged due to complex document exchange and market peculiarities, which are exacerbated by the language barrier. Inexperienced businessmen do not have enough skills and the necessary team of employees, so there is a significant delay in negotiating contracts and obtaining necessary permits.

In this case, turning to an experienced supplier who can provide all services for cargo clearance and delivery "on a ready basis" is the solution to the situation.

Only such a supplier can provide all the following services as a "one-stop shop":

- Preparation and negotiation of an international agreement based on the laws of Uzbekistan and China;
- Preparation of a set of documents for a financial and credit institution;

- To control the production of the equipment and inspect it before receiving it from the factory;
- Choosing a verified transport agent that guarantees the delivery of the cargo within the agreed period;
- Monitoring the movement of cargo through logistics control and reporting;
- Agree on all issues with the international insurance agent and issue insurance for the cargo being brought;
- Preparing a set of documents for customs clearance in Uzbekistan.

Practice shows that the logistics system of Uzbekistan is more complex and requires large costs than in other countries. It depends on certain reasons and specific characteristics of the state.

First of all, it should be noted that the territory of the country is very large, so the companies involved in cargo transportation have to face the problem of covering large distances. This leads to high costs for the purchase of fuel and lubricants, spare parts and repair work. It is easy to imagine that even logistics companies that carry out shipments within their territory will face high costs due to the need for long distances.

The next most important problem for all logistics enterprises is the low quality of the road surface in Uzbekistan. The performance of repair and service work cannot affect the final cost of transporting the product. Harsh climatic conditions also do not please logisticians, because in most regions the winter time is quite long, which leads to a significant increase in fuel consumption and an increase in the cost of services for storing products in warehouses. This is because the costs of heating large areas are high, and most goods cannot be stored without providing the necessary temperature conditions.

Logistical issues as well as the legal framework. For example, companies often face the impossibility of receiving monetary compensation (of course, by the decision of the judicial authorities) from suppliers or transport organizations that are guilty of stopping the supply of products or raw materials, as well as production.

CONCLUSION

As a result of our research, we believe that the following should be implemented in terms of insurance services in logistics:

Increase the quality and diversification of types of insurance services in logistics;

Development of indicators for evaluating the effectiveness of insurance services in logistics;

Development of systematic agribusiness based on a logistic approach based on mutually beneficial economic relations between product-growing and processing enterprises;

Development of the export potential of products by the quick distribution of know-how to all enterprises of logistics.

In conclusion, it can be said that in order to develop the logistics sector, it is possible to diversify the export of products by developing insurance services first of all.

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