

## OF THE COUNTRY'S AGRO-INDUSTRIAL COMPLEX ENTERPRISES OF INSURANCE STATUS AND DEVELOPMENT PROSPECTS

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### ABSTRACT

*In the article reaches of agricultural enterprises in the country rely on complex scientific research and statistical sources, without which the insurance process was practical. Also, the agro-industrial complex of the enterprises producing agricultural areas, in particular agricultural products of producing crops and livestock insurance coverage analysis and development of proposals and recommendations on the prospects for the economic indicators are developed.*

**KEYWORDS:** *Agrosug'urta, agricultural crop insurance, livestock insurance, crop insurance for agricultural crops.*

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### INTRODUCTION

Today, the economic crisis unfolding in the background of climate change at the international level, the proliferation of various epidemiological take you directly or unexpected diseases of the country's agro-industrial complex enterprises also significantly the activities of his influence continues.

Agro-industrial complex in particular by the enterprises of agricultural products, agricultural crops, livestock products as a phenomenon arising in the process of cultivation of the different cuts, the temperature of the air to be raised about climate change, drought, hail, strong winds, intense cold and dry, fall dramatically the amount of rainfall is going to be different and to be zararkunda various fire the click of insecticides, biological and protection from other diseases is important.

Agro-industrial complex development and the priority of activity of the enterprises of the introduction of new crop varieties in agriculture, cultivation of fruits and vegetables, organic agricultural products in the production of quality goods and wide launch is required.

Agro-industrial complex of activity of the enterprises of the unexpected cuts of critical importance moliqdir about any and protection from natural disasters. As one of the priority issues of the day today's agro-industrial complex of the enterprises on the basis of the activities of financial support and protection sug'urtaviy them promising in terms of development it is desirable to be developed proposals and recommendations.

### Review of the Literature

The risk associated with climate change due to the presence of maize in agriculture associated with the risk of coming face to face etishtiruvchilarni sug'urtaviy protection research issues. Corn producers in agriculture in terms of the fulfillment of the requirements of different crop

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insurance crop insurance as a result of conducting inquiries developed practice recommendations for improvement<sup>1</sup>.

Agriculture insurance and major theoretical and methodological issues associated with climate change, the effects of agriculture in the production of major agricultural products in the conditions of insurance (i.e., drought-resistant properties) have been studied by researchers. Grow agricultural products and the agricultural sector of the u.s. her research innovative process introduction to the effects of climate change and crop insurance coverage, business insurance, long-term survey was options to adapt to climate change<sup>2</sup>.

In various countries, climate change and livestock sectors drought risk also dramatically affecting his produced the variety of unexpected natural disasters and protection issues more sug'urtaviy John Felix, Russell Toth, Karin Frank, Jürgen Groene vela, A Müller, such as research by other scientists was<sup>3</sup>.

## **Research Methodology**

Today, we evaluated the current position of major agriculture insurance, promising development of the main directions of the research conducted by local and foreign scientists in the field studied. Mushohada was doing in the article theoretical and practical, systematic approach, statistical data synthesis, analysis and synthesis methods, such as in the case of application of agro-industrial complex of the activities of the enterprises, mainly in the field of insurance, problems and their solutions suggestions and recommendations are formed. Scientific-practical recommendations to improve the agriculture of our country from the activities of insurance can be used in the process.

## **Analysis and Results**

The country's agro-industrial complex enterprises, peasant farms and agricultural enterprises and in particular the market along with providing other types of domestic consumption of agricultural products grown by have been exported to the foreign market.

Exporters of agricultural products in agricultural sectors by taking into account that the supply of agricultural products to the world market is important in agro-industrial complex enterprises and the activities of the service provider it companies are also expanding the scope of protection of the government sug'urtaviy directly in the center of attention the issue of exactly what is coming, our long-term strategic is one of the issues.

The country respects located in the zone of risky agriculture ql directly drought or water scarcity, land and environment department of the state because of the deterioration of the level of salinity and other high about the cuts to the effects of the events that took place in the agrarian sector of the representatives of big talofat has a serious effect on the activities occur. This is closely related to the agricultural sector, the effects of natural disasters, can hinder its stable development. In this context Agrosug'urta effective solution of a different problem to the field, as in this case the system out.

The planting of agricultural crops by agricultural sector representatives in their own time, their agronomic performance in term of activities of agricultural products cultivation, processing and delivery of food products to the population on the basis of the development of the sector provide you with the actual function. One of the main factors in the development of sustainable agriculture rendered any conditions it is desirable to perform as reliable insurance services.

Agro-industrial complex enterprises as a result of reforms in the field of insurance, insurance in the insurance market status and role of organizations is increasing. In this regard, the size of insurance in the insurance market and insurance coverage is increasing the level of services rendered.

Agricultural sector of uzbekistan in the field of insurance operates in the insurance market coming "Uzagrosugurta" joint-stock company of the activities of specific importance. To continue agricultural activities, their population at the time of the safety of food products based on agricultural protection avoid this process and provide you with sug'urtaviy is one of the important tasks of.

"Uzagrosugurta" joint stock company customers which are the main agricultural enterprises, farms and small farms, small business and private entrepreneurship subjects and is of the rural population. "Uzagrosugurta" joint-stock company insurance considerations arising caused by certain natural disasters and accidents by customers in various industries.

"Uzagrosugurta" joint-stock company seen as a result of natural disasters in order to cover the damage to the year 2020, according to the position of the society and its regional branches as a result of service by total units 1475649 insurance agreement with legal entities and individuals is, according to him, 178,2 million.the sum of insurance premiums. "Uzagrosugurta" joint-stock company in order to cover the damage insured by ones seen by 91,3 million.the sum was paid in the amount of the insurance benefit.

"Uzagrosugurta" joint-stock company functions through the provision of insurance services as one of the enterprises of agricultural complex of the financial activities aims to support. 2016-2020 over the years from various natural disasters insurance for the agricultural sector (all types of insurance) contract come from out 142,6 billion in the year 2016.if the sum of insurance premiums, 178,2 billion in the year 2020.the sum of insurance premiums on revenues was achieved. The volume of natural disasters on agriculture insurance from various insurance premiums reduced to 30 percent in 2019 compared to the year 2020.

"Uzagrosugurta" joint-stock company of the farm of agricultural crops by crop insurance total 56,3 million.the sum of insurance premiums that have come down on the cotton crop insurance 34,9 million.grain crop insurance sum and on 21,1 million.the sum of insurance premiums. These farms in the period of natural disasters and other unexpected event in order to cover the damage from the cuts about the type seen 44,4 million paid the insurance benefit.for a total of dollars.

Agriculture economic production volume of livestock products in the category that we have seen on the farms in year 2020 5,1 percent, 3.5 percent of agricultural activity implementing organizations, peasant percent to usd 91,4 (personal assistant) to contribute to the economic comes on. Decrease in comparison to the same period of the year 2019 it can be seen that the share of peasant agriculture.

Agro-industrial complex enterprises hududlarda feed them in the development of the base to the expansion of livestock farms, livestock and increase the types of chains through the creation of added value and increase the size of the delivery to ensure the needs of the population, as well as the planning of measures, such as price stability by providing it is desirable to increase the source of income.

Sug'urtaviy network mainly depends on the type of livestock in livestock protection in the case, according to insurance risk insurance: fire, storm, drought, flood, earthquake, as a result of the outpouring remain froze into cold, hard, poisoning, traffic accidents, explosion, avalanche, wild animals attack, identity theft, and other cases it should be noted that the compulsory slaughter.

Animals of livestock insurance on a voluntary basis. According to the order insurance, livestock insurance, the insurance money to the value of the animal than the highest amount of cattle, horse, camel, sheep and goats for 80 percent and 60 percent for fur animals, pork, poultry, fish, and bees are defined as 50 percent.

Agro-industrial complex enterprises in the field of insurance against natural disasters and available in various diseases of livestock in the country "Uzagrosugurta" joint-stock company insurance services by showing it. Also, the year 2020 on the condition of the peasant (individual) farms and pets available in the insurance contract according to the 192309,4 million.if the sum of insurance premiums, in order to cover the damage to 19043 million seen in the same period.payment of the insurance benefit, the sum given.

Agro-industrial complex to maintain their financial stability and market position of enterprises has a positive effect sug'urtaviy protection. For this reason, timely financial insurance ko'makchi out to the field, as in any case. Sug'urtaviy protection through agriculture companies for the protection from various risks and natural disasters as a result of the economic crisis and the damage from seen be covered to prevent financial losses is achieved.

Agro-industrial complex of the enterprises of pay given to be covered along with their direct financial loss of insurance coverage serves to keep from bankruptcy.

Various dangers of the agricultural sector among insurance "Uzagrosugurta" joint-stock company by producing agricultural products to agricultural enterprises at the time of the conclusion of the contract with his insurance to climate change, taking into account the interests of the insured ones protection from the financial aspects of insurance services and all types of natural and anthropogenic risks the maximum level of use in the prevention of issues such as the effects of the constant attention should be lost in.

## CONCLUSIONS

Agro-industrial complex of activity of the enterprises of the agricultural sector and the improvement of major insurance regulatory and legal frameworks in ensuring the future of the insurance process, it is desirable to focus on the following:

- In uzbekistan, "rural economic insurance" on institutions of higher education specialist in-training and in this regard to consider the issue of the organization of the united faculty of joint universities in the country.
- Various diseases and livestock from the natural disasters insurance in the payment of 50% of the state budget to cover part of or based on the experience of foreign countries in the case of the introduction of the mechanism subsidiyalash by the state;
- Livestock network,the introduction of electronic insurance on the insurance policy;
- The farm of the head of the staff of the "insurance" on increase of economic and legal literacy;

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