



**IMPROVING AGRICULTURAL INSURANCE BASED ON
EXPERIMENTAL RESEARCH**

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Annotation. *In this article, experimental studies were carried out in order to clarify the practical situation of insurance of enterprises of the agriculture, recommendations are given for improving the industry.*

Key words: *experimental studies, ONLINE survey, agriculture, insurance premiums, insurance contracts.*

Introduction. The reforms being carried out in the field of agricultural development are actually giving positive results. The main goal of the reforms is the sustainable development of agriculture, the modernization of the agrarian sector, the increase in the production of organic products based on the wide involvement of innovative technologies in agriculture, and the reforms aimed at ensuring the food security of the country should be improved.

In our country, agriculture has its place and influence, like other industries and sectors, and agriculture in our republic also has its own production potential. The annual increase in the volume of agricultural products produced by agricultural enterprises makes it possible to improve the situation in providing the population with food products. According to the results of 2021, the total yield of cotton was 2640.5 thousand tons, grain crops were 6111.9 thousand tons, the total yield of vegetables was 3966.9 thousand tons, and the total yield of fruits and berries was 1202.5 thousand tons.

Literature review. Scientists of the Russian Federation, Yu.N. Parakhin, N.M. Yashina, A.V. Nikitin, D.I. Egorov, R.L. Madaeva, who conducted research on agricultural insurance, reflected in their research on such issues. In the research of the authors, the methodological foundations of the development of agricultural insurance activities were clarified, and the theoretical and methodological foundations of insurance, taking into account various risks, and the specific aspects of the factors affecting agricultural insurance were studied.

Uzbek economists such as Kh.Shennaev, Q.M.Koldoshev, I.G.Kenzhaev, G.T.Khalikulova, R.Hikmatov, A.Mukhtorov, A.S.Nurillaev have written about



theoretical and practical issues of insurance in the conditions of Uzbekistan. put forward his views. Local scientists have not paid close attention to the direct impact on agriculture and insurance issues.

Analysis and results. Today, natural and spontaneous hazards in agriculture directly affect agricultural activities and cause economic losses. If we pay attention, in 2021, the amount of insurance premiums received by "Uzagrosugurta" JSC for the purpose of insuring agricultural enterprises against various natural risks amounted to 2,058.1 million soms, while the insurance compensation paid for the purpose of compensation for the losses was 7,819.7 million soums. amounted to soum.

An ONLINE questionnaire was organized among agricultural enterprises, especially farmers and farmers, in order to study practically, identify problems in the field, and research the situation based on experimental research on the state of insurance of agricultural enterprises in agriculture.

The main purpose of the survey is to assess the practical situation of agricultural insurance in situations related to the increase in the influence of natural factors in the activities of the agro-industrial complex enterprises of our country under the conditions of global climate change.

More than 1,500 economic subjects from all regions of the country took part in the survey conducted ONLINE in 2021-2022 based on experimental research on agricultural insurance. It turned out that 60% of the respondents had a positive opinion, 37% had a negative opinion, and 3% did not want to answer the question.

When the respondents were asked "what factors hinder the development of insurance services provided in agriculture", we managed to get the following answers, i.e. 40% said that the price (tariff) of the provided insurance services is expensive, 30% said that there are cases of delays in the process of compensating various losses, 25% and 5% of respondents expressed their opinion about the lack of funds of agricultural enterprises to pay the insurance premium and lack of trust in insurance companies.

From an ONLINE survey of respondents, it can be concluded that 60 to 80 percent of respondents tried to answer "Yes" to all questions, 17 to 37 percent answered "No", and 3 to 10 percent did not want to answer or shows indifference to agricultural insurance.



Based on the results of the survey conducted on the basis of experimental research, it can be concluded that the following factors can be cited as factors influencing the insurance of the agro-industrial complex:

- failure to carry out sufficient promotion and propaganda work on agricultural insurance in a timely manner;
- non-compliance of agricultural insurance services with modern requirements;
- non-existence of subsidization mechanism in insurance of agricultural enterprises, i.e. in payment of insurance premiums;
- lack of wide implementation of digital technologies in agricultural insurance and provision of insurance services, etc.

As a result of the research, it is appropriate to say that, as a result of the conducted research, it is appropriate to further increase the attention to the insurance of agricultural enterprises to provide opportunities for the safe development of the agrarian sector.

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