

## The Main Tasks of Insurers in Establishing Mutual Contact with Potential Clients

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**Abstract:** *The article describes in a broad sense the main tasks of insurers in establishing mutual contact with potential customers and building their loyalty to the insurance services of insurance companies, and also describes a number of proposals for further reforming and developing the insurance services market and providing for them in legislative acts. Also, based on foreign experience, compulsory types of insurance, proposals are made on the need to improve infrastructure, increase the level of insurance culture and develop the insurance market as a whole.*

**Key words:** *insurance relations, client, adaptation of business insurance services, long-term type of insurance.*

We believe that the main task of insurers today should be to establish contact with potential customers and build loyalty to the services of an insurance company. At the same time, it is necessary to professionally organize work to identify and take into account the interests of consumers in insurance relations. So far, insurance services are used by the most progressive and informed part of the population, that is, people who have had at least some insurance experience. There are also situations when insurance is imposed by business partners as part of various commercial transactions. For further development and improvement of the insurance services market, it is necessary to carry out more actively advertising and information activities among the population, explaining the whole essence and advantages of insurance, as well as to expand the range and adaptation of business insurance services and long-term types of insurance in the market, improving the quality of services provided.

Law No. DRU-730 of 23.11.2021 consists of 10 chapters and 72 articles which provides for the preparation of draft laws on several compulsory types of insurance[1].

The past year 2021 was rich in events in the field of reforming and further developing the insurance market of the republic. As foreign experience shows, compulsory types of insurance contribute to the improvement of infrastructure, increase the level of insurance culture and the development of the insurance market as a whole.

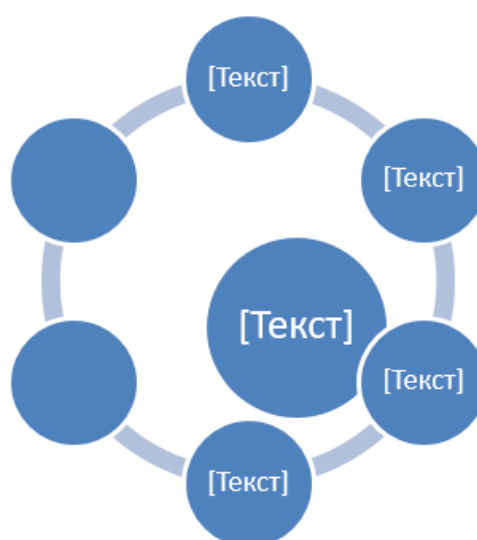
At present, compulsory insurance of liability of vehicle owners, more precisely, “compulsory third party liability insurance”, abbreviated CMTPL, has become the most interesting and actively discussed topic. The enactment of this law affects every vehicle owner in our country. And the implementation of this law was a very complex and labor-intensive process, since CMTPL is at the stage of development in the domestic insurance market. Practice shows that vehicle owners still perceive compulsory insurance as a form of additional collection of insurance payments, because the usual the car owner, in our opinion, still does not understand the object of insurance itself - civil liability. In this regard, it seems promising to increase the professionalism and business ethics of insurers in order to create an effective mechanism for working with vehicle owners, moreover, convincing evidence should be found that such insurance is really necessary for them.

Compulsory insurance of property interests of vehicle owners in connection with the occurrence of civil liability in accordance with the legislation for compensation for damage to life, health and (or) property of victims in the use of vehicles object.

The liability of civil liability insurance does not apply to owners of the following vehicles[2]:

- vehicles with a maximum design speed not exceeding 20 kilometers per hour;
- trailers and other two-, three-wheeled or motor vehicles with a capacity of up to 50 cubic centimeters or other vehicles powered by human or animal power;
- Vehicles of the Armed Forces of the Republic of Uzbekistan, except for buses, cars and other vehicles used for economic activities of the Armed Forces of the Republic of Uzbekistan;
- vehicles registered in foreign countries, if the civil liability of their owners is insured under the international compulsory insurance systems operating in the territory of the Republic of Uzbekistan;
- Vehicles whose owners are legally insured by another person.

Figure 1. Some insurance companies that have CMTPL [3]



As follows from what has been said, in the future we should expect changes in the country's market, however, after the adoption of such a law. In this regard, it is necessary to carry out preparatory measures within the insurance companies in order to ensure the growth of insurance premiums due to these types of insurance market.

It seems that the domestic insurance market is quite ready to expand activities in the field of compulsory insurance, and this is exactly what the realities of the present time require. CMTPL and compulsory employer liability insurance should become measures aimed at developing the social protection system. Moreover, the adoption of these laws will also stimulate the development of the insurance market.

## References

1. <https://www.norma.uz/uz/>
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