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SOCIAL INSURANCE MODELS AND APPLICATION IN UZBEKISTAN OPPORTUNITIES

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Abstract:
The organizational and legal framework for the organization of social insurance and social security is considered. The world has studied the models of social insurance and their features, as well as the possibility of applying foreign experience in our country. During the pandemic, systems of protection of the population through social insurance were studied and definitions were developed.

Keywords: Social insurance, social security, Continental model, Anglo-Saxon model, Scandinavian model, pension insurance, disability pension, industrial accidents, funeral allowance, one-time maternity allowance.

INTRODUCTION

Social insurance and social security issues are one of the most pressing issues in the social policy of any state. Especially in today's pandemic, the state's social protection of the population is becoming more important.

Social insurance is a social protection of the population from a variety of risks, including unemployment, disability and occupational diseases, loss of income. An important aspect of social insurance is that it is funded by special extra-budgetary funds formed on the basis of targeted contributions of employers and employees. The amount of social insurance is based on the rule of inequality and is directly related to the insurance payment, the share of labor and the duration of insurance. An important aspect of social insurance funds is the principle of solidarity of the employer and employees, which determines the specific nature of their management. These funds operate on the principle of self-government and non-profit management.

Compulsory social insurance is considered as a system of state guarantees for the worker and his family in old age, illness, disability, protection of motherhood and childhood. Compulsory social insurance funds are formed at the expense of targeted taxes of employees of enterprises, institutions, organizations, contributions of individual entrepreneurs and state subsidies. In addition to the fact that humanity and nature are an inseparable unit, there is such a contradiction between them that it is manifested in the relentless struggles between man and nature. Emergencies and dangers are the norm of human existence.

LITERATURE REVIEW

Poverty alleviation and the implementation of a prosperous lifestyle through the social insurance system has always been one of the most pressing issues. In particular, the

current pandemic situation shows that the issue of social insurance is a global problem, which requires a lot of scientific and practical research. In particular:

Leading foreign scholars Zahin Ansari, Mosab I. Tabash b, Asif Akhtar, Samar H. Khan, Ebrahim Mohammed Al-Matari. The imperfection of the private market expands the scope of social insurance worldwide. Ensuring protection from heterogeneous risks developed by social insurance. In the context of prosperity, the consumer's demand for social insurance stems from the need to cover optimal policies. Similarly, government intervention shapes the market by facilitating insurance by reducing the impact of imperfect information and moral risk. G.Takacs. Time series analysis of social insurance and patient costs. Darmawan KH, Satibi S, Kristina S claim that willingness to pay for social health insurance and birth factors among the population. An Interstate Perspective. Minas Vlassis, Stefanos Mamakis, Maria Varvataki research has been organized in the literature such as taxes, social security contributions and undeclared labor combined oligopoly.

RESEARCH DATA AND METHODOLOGY

The methodological basis of the topic is the Constitution and Laws of the Republic of Uzbekistan, as well as the works, decrees and resolutions of the President of the Republic of Uzbekistan Sh.M. Mirziyoyev. In the course of a comprehensive study of the problem, the materials on the activities of the Ministries of Finance, Economic Development and Poverty Reduction of the Republic of Uzbekistan, the Statistics Committee were addressed.

In order to achieve the objectives set in the topic, the methods of theoretical analysis were used in the collection and processing of statistical data, monographs and comparisons, generalization and substantiation of the obtained results. These methods were used in the analysis and results section of the article and formed the basis for our preparation of conclusions and recommendations. The results of the methods used in the study serve to improve the financing of the individual through the social insurance system.

DATA ANALYSIS AND RESULTS

The social insurance system is one of the important components of modern society. The development of social insurance in the countries has gone through a unique historical path. Each State pursues its social policy taking into account the economic, socio-political and climatic characteristics of the country. In foreign countries, social protection is built on the characteristics of 3 main models: Bismarck (continental, conservative), Beveridge (Anglo-Saxon, liberal) and private-corporate (mixed, Scandinavian).

Continental model.

The Bismarck model is based on a social insurance mechanism, which provides full or partial compensation to insured persons with loss of ability to work. Social security is financed from budget contributions, insurance premiums of the worker and the employer. Countries such as Germany, France and Austria are using this model. The advantage of the Bismarck model of social insurance is the increase in social benefits depending on length of service and the amount of income, thereby stimulating the labor

activity of citizens. It is possible to increase the amount of social payments by attracting additional free funds to social insurance funds. The use of this model follows the principle of residual public funding of social spending. The disadvantage of the Bismark model is that it depends on the number of employees and the amount of social insurance payments. As the number of workers decreases, the level of social payments decreases or the amount of social contributions increases.

The continental model consists of the following three main features:

describes the direct relationship between the duration of a person's professional activity and the level of social security;

attention will be paid to the principle of social insurance under market and state control;

public organizations and charitable foundations are very active in the social security of citizens.

The German state is distinguished by the fact that it has fully implemented all the principles of the continental model. One of the founders of the insurance legislation is Chancellor Otto von Bismarck, who played an important political role in the life of the country. He was the first to pass a series of laws that would provide certain social guarantees to the people of the country. The main ones are the Law on Industrial Health Insurance (1884), the Law on Industrial Accident Insurance (1885) and the Law on Disability and Old Age Insurance. (1891). It is safe to say that through these laws the individual's own independence,

Social insurance in Germany todaytypes of pension insurance, compulsory medical insurance, unemployment insurance, accident insurance are working in practice. The social security system also provides financial assistance (cash and in-kind) to families in need of social protection in the event of a pandemic, child benefits (one-time payments at birth, subsidies to low-income families and large families), assistance to refugees , state funds allocated in the form of benefits for education, benefits for treatment, pension subsidies, assistance to war victims, the disabled, social assistance to low-income citizens. The German insurance system emphasizes the creation of good and suitable economic conditions for the able-bodied population in the first place. This form of social policy has been successful. But an important shortcoming is that the bulk of state budget expenditures are spent on social protection. To cover these costs, we have to constantly increase taxes on those who work. Because of the high taxes, people lose the incentive to work. This is because the amount of money that people deduct from taxes is equal to the amount of social security that a disabled person receives. To address this issue, a number of political measures are being taken, the main of which is the involvement of recipients of social assistance in social production. To cover these costs, we have to constantly increase taxes on those who work. Because of the high taxes, people lose the incentive to work. This is because the amount of money that people deduct from taxes is equal to the amount of social security that a disabled person receives. To address this issue, a number of political measures are being taken, the main of which is the involvement of recipients of social assistance in social production. To cover

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Anglo-Saxon model.

The Anglo-Saxon (liberal) model of state social security differs significantly from the continental model described above. The founder of this model was William Beveridge, a British economist who headed the working group on social insurance reform in the UK from 1941-1942. Beveridge proposed to the social insurance system to set a single amount of contributions and the same amount of payments for different types of social security. The amount of contributions and payments received was determined on the basis of the recipient's participation in the social insurance system and belonging to a particular group, regardless of the amount of contributions made by him. It is proposed to set a subsistence minimum. If a citizen is unable to provide for himself with a subsistence minimum, he is supported by the state.

The Beveridge model made it possible to restore economic and social well-being after the war, to create conditions for the recovery of labor productivity and the economy as a whole. It also allowed to maintain access to social security for those who could not pay insurance premiums for objective reasons (pregnancy, disability, etc.). The Beveridge model has been actively supported outside the country due to its relevance. Successful implementation of this model can be seen in countries such as the United States, France, Japan and Switzerland.

The main features of the Anglo-Saxon model are:

- Social services are based on the principle of "commonality" and the same amount of benefits are provided (all those who pay insurance premiums are given the same amount of benefits);

- the government is responsible only for maintaining the minimum level of income of the population and the welfare of the vulnerable, thereby minimizing participation in the social sphere;

-this model does not take into account individual insurance premiums for specific insurance programs. income is collected through social taxes and distributed to the necessary needs of a particular social security sector;

- The financial basis for the implementation of social programs is, first of all, private insurance premiums, not the state budget.

There are two networks in the modern social insurance system in the UK:

1) national social insurance, including pension insurance programs, disability insurance, insurance against industrial accidents, maternity support, sickness benefits;

2) a national health care system that provides medical care to residents of the country, as well as foreigners who have lived in the UK for a long time.

Every citizen has an important document confirming the right to social insurance - "Social security number". It also serves as a citizen account card. At the time of the

insured event, the amount of benefits is calculated based on length of service, income, and so on. At the same time, social security funds paid by the state to the poor, orphans and other needy people who are not covered by insurance (for example, some categories are provided with free school meals, housing, etc.) are separate. is

Social insurance in case of loss of a breadwinner.In the event of an insured event related to the loss of a breadwinner, the family is considered to have lost the main source of income if the deceased is insured and his family is supported by the income from his main activity and benefits are paid to the family members (usually the spouse) of the deceased in case of need for additional financial assistance.

Social insurance for temporary disability.In this case, the insured event occurs as a result of temporary incapacity for work of the employee, regardless of the work performed. To receive a temporary disability pension, an employee is required to have five years of work experience and payment of insurance premiums set by the employer.

Unemployment benefit insurance.In this case, insurance premiums account for 6.2 percent of annual income, but the state may make changes to adjust this figure. As a general rule, they are paid by employers. Payment of these premiums allows the insured to be guaranteed in case of unemployment, the payment of appropriate benefits.

Scandinavian model.

In northern countries such as Sweden, Denmark, Norway, the Scandinavian model of public social policy is used. Today, it is the countries that use the Scandinavian model as a state with a modern, mature and developed social system. This model incorporates elements of the Bismarck and Beveridge models.

The Scandinavian model has the following features:

- The leading role in the implementation of expenditures for social needs belongs to the government, all social programs are funded from the state budget;
- The government is actively fighting unemployment, taking all necessary measures to prevent it;
- The Scandinavian model is characterized by equality of conditions for social support among different segments of the population;
- Different social guarantees are provided for the population of the country in different life situations.

The Swedish state is one of the most striking examples of social policy regulation. Social security of the Swedish population is based on state guarantees of social protection of the entire population of the country. It aims to redistribute the income of all segments of the population through tax and transfer policies.

The main features of the Swedish model are constant social protection and 100% employment in all spheres of human life, the absence of conflicts between the poor, high political and social stability. Despite the difficult economic situation in the 80s and 90s of the last century, no country using the Scandinavian model has given up on its chosen path. However, the achievement of general well-being and the availability of a high level of social guarantees requires large expenditures from the state budget. Therefore, these countries are characterized by high interest rates.

Table 1

The mechanism of social insurance of foreign countries

United States	Social security is provided by social insurance programs implemented at the national or state level. There is no single social security system. Social insurance is carried out at the expense of insurance funds, which are formed at the expense of taxes of employees and employers.	Childbirth and upbringing
Ireland	The main focus is on ensuring a subsistence minimum. The social insurance budget is included in the state budget. As a result of the insured event, the state undertakes to provide citizens with a guaranteed income.	Temporary incapacity for work
Sweden	Most of the costs of compensation are borne by the enterprises. Local and central authorities are involved in making social payments. The insurance premiums of the insured are insignificant.	- Temporary incapacity for work - Loss of job - Childbirth and upbringing - Industrial Accidents - Housing costs - Tuition costs, etc.
Russia	Insurance payments (one-time and monthly) are made by the Social Insurance Fund of the Russian Federation. In cases of injuries in production, for example, compensation for non-pecuniary damage is paid by the employer.	Pregnancy and childbirth
China	Social expenditures are borne by the state, enterprises, trade unions, employees.	Industrial Accidents

Through the table above, we have partially reviewed the social insurance mechanisms of a number of foreign countries. We can see that in these countries, too, attention is being paid to the part of the population that has lost its main source of income through special systems.

In his Address to the Oliy Majlis on December 29, 2020, President of the Republic of Uzbekistan Shavkat Mirziyoyev said, “In the new year, the ultimate goal of economic reforms will be to reduce poverty and increase the welfare of the population. These strategic goals will be achieved through high economic growth that creates equal opportunities for all. ”During the measures taken to reduce poverty, the needy part of the population will be targeted, covered with the necessary social security.

Temporary unemployment benefits will be tripled from 2021, and the abolition of the old bureaucratic regime is one of the clearest examples of the focus on further strengthening social protection. In developed countries, social insurance systems are considered to play an important role in the organization of social protection.

Social insurance relations in the Republic of Uzbekistan are regulated by the Labor Code of the Republic of Uzbekistan and other relevant laws and regulations. In the territory of the Republic of Uzbekistan, all employees are covered by state social insurance. Employers, as well as the insured employees themselves, pay for state social insurance. If the employer has not paid the premium for state social insurance, the insured employee will not be deprived of the right to be covered by the state social insurance funds.

Types of benefits provided by the state social insurance include:

- Temporary disability benefits. In addition, maternity benefits for women;
- childbirth benefits;
- old-age, disability and survivor's pensions provided by the state;
- other payments provided by the legislation.

Temporary disability benefits are paid when an employee is ill, disabled or otherwise injured at work, including in the event of a marital injury, care for a sick family member, quarantine, sanatorium treatment and prosthetics. lanadi.

Temporary disability pension is paid in full at the time of the employee's disability and occupational disease, and in other cases, for the period for which the employee paid state social insurance contributions (total length of service), the number of dependent minors, etc. depending on the circumstances, are paid in the amount of sixty to one hundred per cent of the salary. The minimum amount of temporary disability pension should not be less than 35.2% of the minimum wage established by law and should not exceed the amount of accrued wages [16].

Maternity and maternity benefits are paid in full at the rate specified in the certificate of incapacity for work. The one-time childbirth allowance (allowance) is paid from the local budget in the amount of twice the BHM for low-income families. One of the grievances to be paid once again is the allowance to be paid for this funeral. This type of allowance is paid to the close relatives of the deceased in the amount of four times the BHM after the funeral, regardless of the social origin of the deceased. The right to receive this pension for six months is retained.

CONCLUSION

Since the first years of independence, the stages of development of the social insurance and social security system in Uzbekistan have gone through several stages, based on legislation and official statistics.

It is necessary to thoroughly analyze the problems of increasing employment from the bottom up and develop practical solutions and monitor their implementation.

In general, the shadow economy plays an important role in reducing unemployment. Therefore, the fight against the shadow economy should be organized not through bureaucratic means, but through the application of economic incentives.

In all models of social insurance and in all of the above countries, it can be seen that the bulk of the payment of social benefits is aimed at improving the socio-economic situation of citizens who have lost their income, improving their welfare. But in this case, all systems have their own characteristics. When organizing the social insurance system,

it is necessary to take into account the current economic situation in the country, the economic mentality of the people. It would be expedient to use the advantages of the existing financial and economic infrastructure.

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