



Insurance Innovation, Its Role in Financial Support of Enterprises

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Abstract: this article highlights the need to determine the main tasks of insurance innovation, the formation of a systematized legal base for financial support of innovative enterprises, the development of innovative projects, additional incentives for high-tech enterprises and the formation of an innovative economy, as well as the adaptation of the insurance legal base for innovative activities. ; aspects of taking into account the services provided by insurance organizations in strengthening integration processes are highlighted, and suggestions are made on the possibility of ensuring the competitiveness of innovative enterprises by using its most important services in insurance relations in the protection of innovative developments.

Key words: innovation; innovative environment; integration promotion innovative activity; investment, competition, insurance, technology of insurance services, innovative priority, resource, project.

INTRODUCTION

In the context of the modernization of the market economy and the transition to the innovative development of insurance based on the widespread use of the most advanced technological innovations in production, it is very urgent to form a regular, clearly systematized legal framework for the implementation of all stages of innovative activities in insurance organizations.

In this regard, the Head of State adopted the Law of the Republic of Uzbekistan "On Innovations and Modernization of the Economy" in the concept of further deepening of diplomatic reforms in our country and the development of civil society. delivery, including providing additional incentives for business entities developing and implementing innovative projects, mechanisms for financing innovations through special funds, including insurance.

These measures are aimed at creating an effective mechanism for testing, introducing and adopting promising developments in the industry, providing additional incentives to enterprises that develop innovative projects and producing innovative products that are introduced primarily in high-tech sectors of the industry, and are implemented not only by providing them with various financial benefits, but also through insurance relations. is required to be increased.

Therefore, in the creation and development of the innovative economy, it is necessary to pay attention to the following tasks, namely:

Modernization of enterprises, further acceleration of technical and technological re-equipment, wide introduction of modern flexible technologies and insurance. This task primarily concerns the main sectors of the economy, export-oriented and localized production capacities;

In the current conditions, it is necessary to implement concrete insurance measures to support competitiveness in foreign markets of enterprises that produce products for export, and to create additional opportunities to encourage export through insurance. They can include:

increased the competitiveness of the enterprise due to incentives for reducing production costs and product costs through insurance mechanisms ;

modernizing the electric power system, reducing energy consumption and implementing measures to use insurance risk tools to introduce an efficient system of energy saving;

that in the context of declining insurance service in the world market, supporting domestic producers by promoting insurance service in the domestic market has become extremely important in maintaining high rates of economic growth.

In order to further strengthen the role and tasks of innovative developments in improving the business environment and adapt the legal base of insurance in innovative activities, it is important to pay attention to the following:

- replacement of scientific equipment with modern ones, expansion of opportunities for conducting research in accordance with world requirements;

- to increase the "Innovation Fund" and its statutory legislation to the level of needs in order to develop science and technology, and directly start bringing modern scientific equipment from abroad to the laboratories of research institutes at the expense of this fund;

- improvement of science, education and production integration (cooperation) mechanisms;

- in order to create an innovative environment, to ensure that the topics of scientific research projects carried out within the framework of scientific and technical programs correspond to the needs of economic sectors, the wide use of insurance mechanisms, and the further improvement of integration relations through insurance mechanisms;

- to ensure active participation in the implementation of innovation projects;

- formation of practical skills in businessmen, attracting foreign specialists in necessary cases and establishing training in prestigious foreign educational institutions, establishing the use of insurance services in integration processes;

- strengthening the activity of regional innovation and technology transfer centers and other official organizations as a result of the adoption of the necessary regulatory and legal documents at the government level, taking into account the need to eliminate the sluggishness of the activity of innovation and technology transfer centers in the regions, to establish a regular exchange of information between scientific and research works and production enterprises and as a result, to ensure the wide use of insurance services in ensuring the development of cooperative relations between science and industry;

- In order to eliminate the low level of development of the infrastructures involved in the introduction of innovation projects into the production system (technology parks, consulting, dealerships, other intermediate organizations and firms), it is necessary to organize the insurance of innovation infrastructure organizations, regardless of the type of state, private or property. They can be consulting, marketing, dealership, implementation and other intermediary organizations and firms. Their tasks should be to ensure the commercialization and insurance of innovative technologies and products on the market.

- innovation activity, in the near future it is necessary to accelerate the processes of development and adoption of regulatory and legal support (making decisions under the law "On promotion and insurance of innovations").

- taking into account the need to introduce mechanisms for providing additional insurance protection benefits to technology creators, testers and implementers, priority innovation projects, starting from the development of a scientific idea and the preparation of its technical concept, to the production of a finished product, in order to provide constant funding for innovation by the insurance organization it is necessary to organize a support system. This system envisages a certain insurance fund for economic entities participating in innovation activities, including the inclusion of funds spent on research and development activities, experimental and constructive developments, and funds of sectoral and inter-sectoral funds supporting innovation into the scope of insurance. must

- It should be clearly stated in the insurance regulatory legal documents that the right of ownership of intellectual property objects created by institutions at the expense of the state budget

should be given by the customer to the executive organization and that the executive organizations, in turn, should give the right of ownership of intellectual property objects to the authors of the development.

- in order to insure all areas of innovation activities, to ensure preparation for the provision of innovation services in this field, including the training of highly qualified personnel (masters) in the field of patent studies, innovation management, organization and implementation of research and development works in the higher education system on national innovation stability and priorities and advanced technologies organization, in which it is necessary to study advanced foreign experiences on training highly qualified personnel in the field of innovation. To quickly achieve this, first of all, relying on additional programs, scientific articles in cooperation with TOP-1000 higher educational institutions, as well as with foreign countries. training should be of great importance. as much as possible, create opportunities for personnel to study cases in foreign universities based on 2+2 (or 1+3) programs. The experience of the Tashkent "University of Chemistry" is noteworthy. They have all the necessary facilities for competitive training.

- since the innovation activities are currently carried out mainly at the expense of the state budget funds, in order to improve the financing mechanisms of scientific research and innovative developments, it is necessary to establish a multi-source insurance system that provides funding for the innovation activities. Foreign grants and investments, as well as funds from the private sector, should also be taken into account. In the case of co-financing of innovation projects, it will be necessary to insure that budget funds can be used more efficiently.

Currently, it is necessary to pay special attention to the development of innovative ideas and energy resources. It is desirable to develop and implement local waste processing projects, to create a wide opportunity for entrepreneurs to use alternative energy resources, as well as to develop biogas complexes, to introduce small technologies for vacuum packaging of products and to ensure the important competitiveness of the enterprise through insurance. must also be a factor.

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