

IMPORTANCE OF INTRODUCTION OF ENVIRONMENTAL INSURANCE IN OUR COUNTRY

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Currently, many countries around the world have a tendency to exclude environmental risks from the general liability insurance contract and to insure all risks related to environmental pollution only in the framework of environmental insurance, and in our country to develop a system of environmental insurance are working to develop legislation. In April 2012, the Oliy Majlis by the Environmental su Calls insurance was associated with the adoption of the law on the practical actions. In the years 2017-2021, "the five priorities of the development strategy of the Republic of Uzbekistan" [1], the environment, public health and the environment to prevent damage to the gene pool of environmental problems Particular attention is paid off. This document is called qtsiso diyotni development and liberalization of the priority areas of special importance to the development of the insurance sector in the above atilgan August 2 , 2019, the President of the Republic of Uzbekistan " Academic reform of the insurance market and the rapid development of the Republic "On measures to ensure the [2]The decision is a very important legal source . President of Uzbekistan Shavkat Mirziyayev 24 January 2020, the Republic of Uzbekistan 's Oliy Majlis applications , the industrial development of the environmental impact of the government until 2025 to prevent the development a comprehensive program of measures and the involvement of international experts , to October 1 this year , should develop a draft environmental code " [3]- an important conceptual role in the brain , the legal basis for the further improvement of legislation in the field of environmental ya. In addition , the

President of the Republic of Uzbekistan dated October 30 , 2019 the Republic of Uzbekistan for the period till 2030 " approval of the concept of environmental protection " [4]. The Decree also focused on improving the environmental insurance system .Noted that the natural environment is also affected by the laws of development of human society . As a result of the floods, storm, flood, earthquake, fire , frost , hail , and other events such as natural disasters within a short period of time , there is a natural objects and other valuables , they may be hazardous to environmental threats [5]. Recently, a number of environmental changes have taken place on our planet due to natural disasters and human activities. Climate and weather are changing significantly in all regions of the globe, water and soil composition are becoming increasingly polluted, and plant and animal species are declining. This, in turn, has a drastic negative impact on the environment, the health of all people on the planet. Further improvement of environmental legislation and the introduction of environmental insurance are important in preventing these problems. Because, firstly, the use of reserve funds of insurance companies in the prevention of natural and man-made disasters is the main source of preventing the country from falling into a difficult economic situation; secondly, it is important to quickly eliminate the damage caused to the environment and human life, health and property; third, the wider implementation of potentially environmentally hazardous activities (oil, chemical, metallurgical and transport industries) that pose a threat to the

environment; fourth, the inability of large enterprises engaged in these activities to fully finance measures to prevent major environmental risks; fifth, it is explained by the fact that the financial capacity of the state budgets of many countries does not allow to cover unexpected expenses in case of emergencies. These circumstances "make it necessary to create a system that can cover environmental costs without burdening the state budget." On March 11, 2011 including the "East Japan great earthquake of magnitude 9 occurred in" the strongest earthquake in the history of the country. The quake caused a strong tsunami. A natural disaster destroyed the house is 160 thousand and 16 thousand people were killed, as well as the "Fukushima-1" nuclear accident. According to the account, it is about 250-300 billion US dollars. These and similar emergency situations in all aspects of society, especially the living conditions of the people and activities, as well as adversely affect the environment to a certain extent [6]. Bukhara region of the country as a result of the natural disaster that occurred on April 27, 2020 in all cities and districts of 41 927 buildings and structures, including 41 085 residential apartments, 842 social sector (359 schools, 163 pre-school education, 96 health and 224 other objects) different level of damage was very sad case. [7] In particular, the unexpected happened in the case on May 01, 2020, cisterns Sardobskom a result of the disaster, Mirzaabad Oqoltin districts a total area of 32 381 hectares of disaster. The flood damaged 4,711 residential and 277 non-residential buildings in 10 mahallas and 23 settlements, as well as 30,718 hectares of arable land. [8] It is noteworthy that in June 2020, the insurance compensation paid by Uzagrosurta for natural disasters amounted to about 5 billion soums. In particular, the company has fully covered insurance coverage in the amount of 138 million soums for damage to the fish pond and buildings of the Mirzaabad businessman. "School" JSC in the last month in the insured property damaged by a natural disaster of almost 5 billion insurance indemnities. [9] Therefore, based on the above, the

following should be mentioned as problems related to the legal provision of environmental insurance. First, the scientific and theoretical basis of the topic, the fact that the introduction of environmental insurance has not been studied in depth by environmental scientists, almost no research on this topic; second, the practical aspects of the problem, the need for improvement in the light of modern requirements; reflects the need to study the best practices of foreign countries in the introduction of environmental insurance and determine the prospects for its use; third, improving environmental legislation on the legal provision of environmental insurance, in particular, ensuring its compatibility with economic policy; Improving the legal framework of the economic mechanism of legal support of environmental insurance in the context of the transition to sustainable development is a topical issue. The economic mechanism of environmental protection is a set of economic measures to protect the environment and ensure the rational use of nature, provided by law. [10] One of the most important functions of the economic mechanism is the incentive function. It consists in creating conditions for the economic interest of enterprises and entrepreneurs from compliance with the requirements of environmental legislation. This function is performed not by all economic measures provided for in environmental legislation, but by some of them [11]. Therefore, one of the goals of modern conservation strategies is to link objective economic laws with environmental requirements that require very large capital and are often unprofitable for businesses, encouraging them to spend money only on things that are profitable. Hence the practical task of managing nature conservation activities, such as the transition from mainly administrative to more economic methods. To resolve this issue means to introduce one of the environmental insurance [12]. In addition, the constant occurrence of various adverse natural phenomena also necessitates this activity [13]. Therefore, the main task of environmental insurance is to raise funds and spend (direct) on environmental protection measures through special funds, or to compensate for damage to public health as a result of deterioration or change in the quality of the environment. [14]. Due to the high level of environmental pollution as a result of accidents, the level of capital investment

in nature protection and the low level of expenditures on prevention and response to emergencies, the implementation of

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