European Journal of Business Startups and Open Society

Vol. 5 No. 7 (Jul - 2025): EJBSOS

http://innovatus.es/index.php/ejbsos

The Source of the Formation of the Financial Package of the Company is the Document

Karshiev Otabek Abdullaevich

Pro-Rector for Scientific Affairs and Innovations, Sarbon University

Abstract: It is known from world practice that the insurance services market, according to neoclassical theory, constitutes a leading link in the modern financial system, and the reliability of insurance business operations forms the basis for the reliable functioning of not only the national financial system, but also the global financial system. In the next year, the internationalization observed in the world economy, the systematic development of the economic union will lead to the formation and rapid development of the global financial service base. Shapoit closed. In particular, in such conditions, the rapid development of the national insurance services market in Uzbekistan, the formation of a free competitive environment in the insurance services market, and the expansion of the range of insurance services require further development of a wide range of existing insurance services. In addition, in the context of increasing the asset solvency and balanced equity solvency of the solvency company that provides this Japanese solvency service, there is a large amount of solvency. It requires the adoption of an optimal financial package directed towards investing in assets. This trend requires optimal formation of available capital, investment of capital in high-quality assets, and maximization of capital value.

Key words: Insurance companies, business model, finance, management, taxes, solvency, joint stock company, capital.

Introduction.

In the economic literature, financial resources are defined as the sum of the sums of money necessary to implement all types of activities available to economic agents, including savings and attracted capital. The sources of their formation in general are divided into two types. For example: private and attracted financial resources are considered, usually attracted financial resources are used to meet financial operating needs, and they should serve to increase internal financial capacity.

The financial mechanism for the formation of insurance companies' deposits is introduced in the insurance sector. The composition of the financial mechanism includes various elements. The relationship between the elemental complex and the large group is determined by the functioning of the financial mechanism. The main tasks and priorities for the development of insurance activity in the Republic of Uzbekistan are determined in accordance with the "Strategy of Insurance" program of the Republic of Uzbekistan for 2017-2021: to increase the functional capabilities and efficiency of the insurance market, the efficiency, competitiveness and reliability of the activities of insurance companies, and to ensure .

In the economic literature, there are many scientific-theoretical concepts in the form of the business model of the company as a source of its financial performance compared to the profit category. Therefore, it is recommended to form a company's profit and loss account based on the probable expectation of the company's future. In particular, the transformation of risks associated with insurance events, the formation of insurance funds based on insurance premiums received on the basis of active accounting books, and the implementation of an active investment policy based

on these funds constitute the material and financial basis for the formation of financial resources of insurance companies. In natural production, these resources form the basis for the formation of a solid financial result, which forms the material basis of the economy.

Within the framework of the goals and identified problems of developing insurance activity in the Republic of Uzbekistan, the author developed a financial mechanism for the formation of insurance company policies. Modern economic literature describes various approaches aimed at identifying the components of the financial mechanism. A qualitatively new financial mechanism is used to improve the environmental protection of Bozop. First of all, this concerns the relationship between the economic unit and the budget system of the population, the non-budget fund, property and personal units, etc. Therefore, the mandatory elements of the development and improvement of the financial mechanism in all companies are as follows: 1) financial structure; 2) financial knife; 3) public supply; 4) it is used as a different pronoun.

The quality of the standard forms of financial statements and the transparency of financial information that are acceptable to them are supplemented with specific items expressing the distribution of net financial results on insurance operations, the composition and structure of assets and liabilities, reinsurance operations of the cedant, as well as the disclosure of financial information related to these processes in the following manner:

- permanent change of the applicant's name during the award ceremony of the qualified applicant;
- operational fee (pickup fee) provided to be paid for receiving the pick-up during re-packing;
- the tendency of the dynamic change of the share of the reinvestment in order to cover the increased amount of money (payment of money);
- the operational compensation system related to the improvement of the customer's operation;
- complaint about the possible pick-up received by the cedent, i.e. re-pick-up operation;
- operation risk related to the possible pick-up carried out by the cedent, i.e. re-pick-up operation;
- syndicated insurance operations, i.e., the profit/loss that can be accumulated from operations on the provision of direct insurance services (joint insurance);
- financial results (profits or losses) related to the cedant, i.e., the reinsurance process;
- general financial results on insurance activities, i.e., profits or losses.

The financial mechanism of the financial management system of insurance companies depends on the state of its internal structural elements, the level of financial efficiency, the structural optimization of capital, and the structural optimal structure of assets. Therefore, the optimal search for working and working capital, which is formed in the business model of the company, is based on the maximum multiplier of the total cost of capital (WACC) of the company. is provided at the minimum multiplier of the required return on capital. Asset management efficiency is reflected in the high turnover ratio (At max) of long-term and current assets and their elements, as well as the profitability of assets (ROA) and its individual elements.

Also, taking into account the specifics of the business model of insurance companies, the following sub-coefficients, which determine the high efficiency of activity and are also used as indicators to ensure the balanced financial stability of insurance companies:

1) the coefficient of adaptation to the demand for services in the insurance services market and the corresponding insurance tariff policy an indicator of the stability of financial security, balanced by volatility (the amount of risk);

2) the market value of insurance companies (MVA) and their level of capitalization;

3) indicators of the optimal composition of insurance companies' capital and the classification of insurance companies by individual capital elements;

4) a system of multipliers that represents the degree of reduction of the possible amount of potential losses as a result of the investment activity and the level of compensation of the amount with the profit from the investment activity;

5) joint cooperation with national companies of the Pentabel level due to the overall financial result, i.e. profit, as a result of operational activities and investment activities of the company. polynomial.

The results of a critical analysis of the methods of forming and forecasting claims, taking into account all the specific features of the activity of the insurance market of the Republic of Uzbekistan, show the need to develop a methodology for the financial mechanism in insurance companies. This methodology is the methodology of grouping of companies based on capitalization level and the structure of financial group as a methodological support of the mechanism of the financial system. developed in conjunction with

Financial mech related to the formation of financial pecupclapi of Cugupta company and use of capital

References.

1. Modigliani F., Miller M. H. The Cost of Capital, Corporation Finance and the Theory of Investment // Amer. Econ. Rev. 1958. June. P. 261—297; см. также: Modigliani F" Miller M. H. Taxes and the Cost of Capital: A Correction // Ibid. 1963. June. P. 433—443.
2. Franco Modigliani (англ.). — статья из Encyclopædia Britannica Online. Дата обращения: 8 июня 2014.
3. Miller M. H., Modigliani F. Dividend Policy, Growth and the Valuation of Shares // Journ. Business. 1961. Oct. P. 411—433.
4. Harry M. Markowitz – Nobel Prize Lecture: Foundations of Portfolio Theory, December 7, 1990.
5. Gans, Joshua S.; Shepherd, George B. (1994). "How are the mighty fallen: Rejected classic articles by leading economists". Journal of Economic Perspectives. 8 (1): 165–79. doi:10.1257/jep.8.1.165.
6. Litzenberger R. H., Ramaswamy K. The effect of personal taxes and dividends on capital asset prices // Journal of Financial Economics. 1979. June. P. 163–195.
7. Miller M. H.. On D. A. A model of the demand for money by firms // Quarterly Journal of Economic. 1966. Aug. P. 413–435.