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IN THE FIELD OF PHYSICAL EDUCATION AND SPORTS WAYS OF INSURANCE ACTIVITY DEVELOPMENT

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ABSTRACT

The world of physical education and sports is continuously evolving, driven by advancements in science, technology, and pedagogy. This article explores various innovative approaches to enhancing the quality and effectiveness of physical education and sports programs.

Firstly, the article examines the integration of technology into physical education. It discusses the use of wearable devices, virtual reality, and data analytics to track and improve athletic performance. These innovations not only provide valuable insights for athletes but also make learning and training more engaging and interactive.

KEYWORDS

Innovations, Physical Education, Sports, Technology, Wearable Devices, Virtual Reality, Data Analytics, Teaching Methods, Personalized Instruction, Adaptive Learning.

INTRODUCTION

Relevance of the topic. Decision PQ-4412 of the President of the Republic of Uzbekistan on August 2,

2019 "On measures to reform the insurance market of the Republic of Uzbekistan and ensure its rapid

development" was adopted, and the main directions of reforming and rapid development of the insurance market, including:

- strengthen the protection of the rights of consumers of insurance services and other subjects of insurance activist-Ti, increase the insurance literacy and confidence of the population in insurance, ensure the openness and transparency of the insurance market;
- expand and improve the quality of the volumes, types of insurance services provided by the introduction of new innovation insurance products and the development of traditional products with high demand;
- improvement of the system of training, retraining and professional development of insurance market specialists, application of modern methods of education in the field of insurance, promotion of research activities;
- it was established to form and maintain a positive image of the national insurance market at a high level and increase its investment attractiveness, including by integrating the national insurance market with the International and foreign insurance markets.

For this reason, it is worth noting that the specialized system of insurance for sports and coaches in our country has not yet been formed in acceptable manifestations. But work is underway on its formation,

and significant improvements are expected in this important area in the coming years.

It is necessary to create a system for organizing insurance activities in each sports organization in order to preserve the health of each athlete and protect against various accidents and injuries during the future holding of major sports competitions in our country and the organization of Olympic and other sports competitions on a global scale.

Insurance is a vital market mechanism of special importance for each athlete.

Insurance is a system of measures for the creation of a fund for the accumulation of funds (insurance), the funds of which are also paid for the damage caused by injuries, diseases, accidents and some other events due to its existence.

Every bir sports life is kundalik zharohatlar (exercise, race or maishiy vasil) or kutilmagan kasalliklar bilan sadlangan. Bundai turdai risk is a dangerous sport and coach professionalizing ajramas part of bullib schollanasada but ularni heh kandai measures-measures, opportunities and opportunities have long been overcome. Shunga karamasdan risk-danger consequences for the legal method.

At the same time, at the present stage of reforms, it is assumed to actively develop physical Tabria and sports services aimed at ensuring sustainable growth of the

economy, increasing the quality of life of the population, and to strengthen the role of insurance activity in this area in our Republic, to widely use and effectively use insurance tools.

RESEARCH OBJECTIVE

To expand and develop the scope of coverage of physical education and sports activities in the Republic of Uzbekistan with quality insurance services, to support the activity of insurance organizations in physical education and sports competitions, as well as to ensure the consistent implementation of measures to create favorable conditions for protecting the rights and legitimate interests of athletes in this area.

Research tasks. As you know, insurance is currently being sold at a price of 41 thousand to the insurance company shu yumlardan ularning 33 thousand. Total insurance, 8 thousand.

Almost 70% of them are insuring athletes from unfortunate employees in the sports process, focusing on the results of 2019, we can see that a total of 2,313.9 billion insurance premiums have been collected by insurance organizations. Of this, insurance premiums of Rs 2000.6 bn were collected under voluntary insurance, insurance premiums of Rs 313.3 bn were collected under compulsory insurance, insurance premiums of Rs 2019 by insurance companies and insurance premiums of Rs 813.5 bn in total. of which 719.0 crore was paid in the amount of insurance

compensation. the sum is subject to voluntary insurance, 94.5 compulsory insurance. The amount of insurance payments according to the indicators of 2020 is 732.3 billion.som. 598.2 crores of voluntary insurance, while 134.1 crores of compulsory insurance.

Another new direction of insurance companies is to deal with the lending of certain areas, operating as specialized credit institutions. They are second only to banks in this area. Article 4 of the law “on insurance activities” adopted in Uzbekistan states that “insurers cannot engage in entrepreneurial activities that are not directly related to the implementation of insurance. The following are exceptional:

In sports insurance activities, as in other areas, a new era of management is entering. This new era should ensure the safety of the activities of insurance companies. Ensuring the safety of activities of insurance companies is one of the main functions of modern management. Significant losses can be incurred to the company due to the failure of the company manager to properly assess the risks to the company's activities and to take the necessary measures against it. Therefore, qualified insurance managers should take into account unfortunate incidents and injuries in the field of sports and various manifestations of the development of events of various natural insurance events, plan to quickly change strategies and tactics in the event of such situations, and increase reserve funds.

6.2 million in 2020 with physical and legal chassis by insurance organizations. insurance liabilities of Rs 1,091.1 trillion were signed. 56% of the insurance contracts concluded, 27% of the liability received, 16% of insurance premiums, 18% of insurance premiums were in the contribution of types of compulsory insurance.

The development of the insurance market is developing as a result of the reshaping of the national insurance system, as well as with the liberalization of the economy. In addition to these, the world experience shows that the regulation of the insurance system is carried out on the basis of the law, meenary documents and the rules adopted by insurance companies.

Paying attention to the essence of insurance expertise, it consists in the fact that based on the references provided by the state bodies and organizations involved in this event in a separate group of specialists to determine how the events occurred, the reasons for which are provided for by any insurance contract concluded, experienced specialists in this field make their own conclusions related to determining the amount of.

Insurance services for online insurance of athletes from injuries in Uzbekistan.uz-organized for individuals and sports organizations. The registration of an accident insurance policy for athletes in Uzbekistan reveals a number of advantages for customers.

Related information about athletes who have been slaughtered from insurance accidents can be found in the overview of sports insurance insurance.uz you can get through the website.

In sports, the insurance service insures representatives of individuals, sports teams and organizations. Insurance of child-athlete or adult athletes in other cities of Uzbekistan allows to cover costs in case of injury and other circumstances.

Under the terms of the athlete insurance policy in Uzbekistan, compensation is also paid in cases where the consequences of injury occur within six months of injury. Here, however, it is important that in the event of an event, the contract takes place during the term.

The insurance company "uzbekinvest" provides insurance athletes with a number of advantages. The company "uzbekinvest" has established an online insurance system, which provides the following favorable opportunities

- registration of documents without going to the Office, payment for services and subsequent insurance contributions

optimal value of sports insurance and the choice of tariff for different individuals;

minimum time to formalize sports insurance online;

- fast (within 24 hours) delivery of ready-made sports insurance policies with courier;
- 24-hour customer support by experienced consultants through online chat and telephone.

All this complements the experience of the most comfortable and flexible user. You can easily and quickly calculate the cost of sports insurance for different countries using an online calculator on the portal. Here it is proposed to familiarize yourself with the reviews of other customers of the company. In

addition, the design of the site allows you to implement a policy of insurance of athletes from mobile devices.

Research results and unsung discussion

In short, insurance expertise means that when an insurance event occurs, it understands the analysis of the insurance event with the help of insurance experts, assessment and calculation of insurance coverage based on the data collected.

Minimum amounts of authorized capital for insurers (reinsurers)

No	Types of insurance activities	2020 From July 1	2022 From July 1
1.	Voluntary insurance in the network of general insurance or life insurance	15000	20000
2.	Compulsory insurance in the network of general insurance or life insurance	25000	35000
3.	Reinsurance only	35000	45000

Currently, in the insurance system of developed countries, there are a number of insidious and insidious cases in order to obtain a large amount of insurance coverage by insurers. The role of insurance expertise in the elimination of such incidents of cunning and cunning is considered very important. In turn, insurance expertise objectively protects both sides, namely the interests of the athlete and the insurance company.

CONCLUSION

In conclusion, it should be noted that in the effective organization of the insurance market in the current modern sport, it is advisable to pay attention to the following suggestions and recommendations.

- It is necessary to establish the publication of the magazine "Sports insurance activity", which reads millions of athletes in our republic, can disseminate the latest information on insurance. As the founder of the magazine, insurance companies and other interested sports organizations must participate;

- The publication of the newspaper "athletes insurer" for employees of the multi-million-dollar physical education and sports sector at the national level makes it possible to constantly and timely cover the state of the insurance market in world and Uzbek sports;

- It is very important to constantly hold international practical seminars and scientific conferences on the

problems of the insurance activity system in sports and on the issues of using foreign experience, to establish the customs of the control of insurance activity in the sport of the Republic and their leadership.

- In order to insure all athletes engaged in physical education and sports and mass sports in our country, it is necessary to establish an athlete insurance company".

It should be noted that the fact that the main part of the insurance activity in the sport of our country is due to the share of state insurance companies is creating extreme dependence of these insurance companies on the state or testifying to Manopol hoax.

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