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IQTISODIYOT&TARAQQIYOT

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NEW INSURANCE PRODUCTS IN GREEN ECONOMY: NEW OPPORTUNITIES AND RISKS IN THE FINANCIAL SECURITY CONTEXT

Xodjaraxmanova Nazira Bakhtiyar kizi
A master's student at Tashkent State University of economics
naziraxodj@gmail.com

Abstract: This thesis explores the impact of new financial products on the financial security of insurance companies. It delves into the complexities of these instruments, examining their potential advantages and associated risks for insurers. The research focuses on emerging financial innovations, such as fintech solutions and digital insurance platforms, assessing how these affect insurers' risk profiles, liquidity, profitability, and overall financial stability. The study also analyzes how regulatory frameworks are evolving in response to these innovations and proposes strategic measures for insurance companies to maintain financial resilience while adapting to this shifting landscape. Furthermore, the thesis highlights the cybersecurity challenges posed by digitalization, especially in the context of rapidly developing insurance services in Uzbekistan. For example, whereas insurance contracts were traditionally signed in person, modern technologies have enabled clients to register and manage policies remotely via online platforms.

Key words: Green economy, digitalization, insurance companies, innovative insurance products, money laundering (ML), counter-financing of terrorism (CFT), risk-based approach, KYC (Know Your Customer), CDD (Customer Due Diligence), EDD (Enhanced Due Diligence), internal control, FATF (Financial Action Task Force), FATF recommendations.

Annotatsiya: Ushbu magistrlik dissertatsiyasi yangi moliyaviy mahsulotlarning sug'urta kompaniyalari moliyaviy barqarorligiga ta'sirini o'rganadi. Tadqiqot mazkur mahsulotlarning murakkab tuzilmasini tahlil qilib, ularning sug'urtalovchilar uchun qanday ijobiy tomonlari va xavflari mavjudligini ko'rsatadi. Ishda moliyaviy innovatsiyalar, xususan, fintech yechimlari va raqamli sug'urta platformalari asosiy e'tiborga olinadi. Ular sug'urta kompaniyalarining xavf profili, likvidlik darajasi, rentabellik va umumiy moliyaviy barqarorligiga qanday ta'sir qilishi o'rganiladi. Dissertatsiyada, shuningdek, bu yangiliklarga mos ravishda me'yoriy-huquqiy tartibotlarning qanday shakllanayotganligi tahlil qilinadi va sug'urta kompaniyalariga o'z moliyaviy xavfsizligini saqlab qolgan holda bozor o'zgarishlariga moslashish bo'yicha strategik tavsiyalar beriladi. Raqamlashtirish jarayonining natijasida kiberjinoyatlarning yangi shakllari paydo bo'lgan. O'zbekistonda sug'urta kompaniyalari jadal rivojlanib, yangi turdagi elektron xizmatlar joriy etilmoqda. Masalan, ilgari mijoz sug'urta shartnomasini rasmiylashtirish uchun kompaniya ofisiga borishi kerak bo'lgan bo'lsa, hozirda bu jarayonni onlayn platformalar orqali bajarish mumkin.

Kalit so'zlar: Yashil iqtisodiyot, raqamlashtirish jarayoni, sug'urta kompaniyalari, yangi sug'urta mahsulotlari, pul yuvish (ML), terrorizmni moliyalashtirishga qarshi kurash (CFT), xavfga asoslangan yondashuv, KYC (mijozni tanish), CDD (mijozga nisbatan tekshiruv), EDD (kengaytirilgan tekshiruv), ichki nazorat qoidalari, FATF (Moliyaviy choralar bo'yicha ishchi guruhi), FATF tavsiyalari.

Аннотация: Данная магистерская работа исследует влияние новых финансовых продуктов на финансовую устойчивость страховых компаний. В ней рассматриваются особенности этих инструментов, их потенциальные преимущества и риски для страховщиков. Основное внимание уделено современным финансовым инновациям, включая финтех-решения и цифровые страховые платформы. Проанализировано, каким образом они влияют на риск-профиль страховых компаний, их ликвидность, прибыльность и общую финансовую стабильность. Работа также изучает, как регулирующие органы адаптируются к этим изменениям, и предлагает стратегические подходы для сохранения финансовой устойчивости страховых компаний в условиях трансформирующегося рынка. Кроме того, подчёркивается рост угроз киберпреступности в условиях цифровизации. В Узбекистане страховые компании стремительно развиваются, внедряя новые электронные услуги. Например, ранее клиенты были вынуждены лично обращаться в офис, чтобы оформить страховой договор, сегодня же эта процедура возможна онлайн.

Ключевые слова: Зелёная экономика, цифровизация, страховые компании, инновационные страховые продукты, отмывание денег (ML), противодействие финансированию терроризма (CFT), риск-ориентированный подход, KYC (знай своего клиента), CDD (должная проверка клиента), EDD (расширенная проверка), внутренний контроль, FATF (Группа разработки финансовых мер), рекомендации FATF.

INTRODUCTION

The development of digital technologies and the introduction of environmentally sustainable financial products are significantly changing the insurance market landscape, facilitating the transition to a “green economy”. New technologies create opportunities to develop insurance products aimed at supporting environmentally responsible customer behavior and stimulating sustainable development. For example, the introduction of digital platforms and mobile applications allows customers to easily take out insurance policies, such as “green insurance” covering eco-friendly cars, renewable energy and sustainable infrastructure. Thanks to digitalization, the insurance process becomes more transparent and accessible: through mobile applications, customers can track not only their policies and payments, but also assess their environmental impact. Artificial intelligence (AI) and big data help companies develop personalized solutions, such as low-carbon asset insurance, and optimize risk assessment and claim payment processes. These technologies support the reduction of operating costs, allowing them to offer more affordable and sustainable products. Insurers are increasingly incorporating “green” components into their products. For example, hybrid policies can include rewards for customers who reduce carbon emissions or participate in recycling programs. Telematics and IoT technologies make it possible to track driver behavior and encourage eco-friendly driving by offering discounts on insurance.

However, the introduction of such products requires enhanced control over new risks. In this context, robust measures to comply with the FATF recommendations are needed to prevent money laundering and terrorist financing through new digital products. Thus, digitalization and environmental transformation offer new opportunities for insurance companies to increase sustainability and competitiveness, but require robust risk management measures to ensure financial security and compliance with international standards. Financial security of insurance companies implies resistance to internal and external threats, the ability to fulfill obligations to customers, and the availability of mechanisms to overcome crisis situations [1]. The insurance industry, being part of the financial system where monetary transactions take place, faces certain risks associated with money laundering. Criminals can use fraudulent schemes to legalize income, using insurance transactions as a cover. In Uzbekistan, combating money laundering, terrorist financing and the financing of the proliferation of weapons of mass destruction (AML/CFT) is regulated by the Law of the Republic of Uzbekistan “On combating the legalization of proceeds from crime, terrorist financing and the financing of the proliferation of weapons of mass destruction”.

Key aspects of AML/CFT regulation in the insurance industry:

• Customer Due Diligence: Insurance companies are required to conduct thorough verification of the identity and financial status of their customers. This includes collecting information on identity, sources of income and financial transactions.

• Internal Control Rules: Insurance companies must develop and implement internal rules and procedures for controlling financial transactions. These rules should help identify suspicious transactions and prevent them from occurring.

• Suspicious transaction reports: Insurance companies are required to report to the appropriate authorities any suspicious transactions that may be related to money laundering or terrorist financing.[2]

An analysis of current trends in the insurance market shows that the successful introduction of new products requires flexible adaptation to changing conditions and active interaction with regulators to ensure financial security. Insurance companies should not only develop new financial products, but also develop risk management strategies aimed at maintaining their financial stability in the long term [3]. Raising awareness of money laundering risks in the insurance industry is important. Insurance companies should be aware of money laundering methods and take measures to prevent them. It is also important to train insurance company employees on AML/CFT issues and awareness of suspicious transactions. Thus, a study of the impact of new financial products on the financial security of the insurance market is a pressing task. It allows identifying the main directions of market development, as well as determining the risks and opportunities associated with their implementation [4].

RESEARCH METHODOLOGY

This article uses a comprehensive methodology that includes several approaches to data collection and analysis. The main goal of the methodological part is to develop a comprehensive approach to studying the green insurance industry, identifying possible abuses in this area and ways to control financial risks.

The research method was descriptive and analytical, which allowed us to assess the key risks associated with the green construction industry and the possibility of fictitious expenses. The main focus was on financial abuses in insurance and the use of counterfeit documents, as well as the implementation of effective internal control measures.

The study was based on secondary data analysis, including:

- Official publications and reports on AML and CFT issues issued by the FATF.
- Scientific articles and books that describe the functioning of the insurance market and financial control processes, including recommendations on KYC and EDD.
- International practice in the field of insurance was studied through reports of organizations, as well as the work of Russian and foreign researchers in the field of financial risk management.

All data used in the article were collected from open sources and reports available for analysis. The article complies with all ethical standards regarding data processing and protection of confidential information. This methodological approach allowed us to build a holistic view of the problems and challenges facing the insurance industry in the context of the green economy and to propose specific measures to prevent financial abuse.

ANALYSIS AND RESULTS

In Uzbekistan, the insurance sector is developing rapidly, driven by economic growth, active government support, improved financial literacy of the population, and an expanding legal framework. Government measures aimed at stimulating demand for insurance services, including compulsory insurance in some sectors, such as medicine and motor transport, play an important role in this process. Attracting foreign investors and developing international cooperation, which facilitates the introduction of advanced technologies and standards in the insurance business, also have a significant impact [5]. In parallel, the infrastructure is developing: the number of insurance companies is increasing, new products and services are emerging, many of which are integrated into digital platforms, simplifying access to insurance for the population and businesses [6]. Thanks to these changes, the market is becoming more competitive and transparent, and insurance companies are expanding their offerings, adapting them to the needs of their customers. However, rapid development requires increased control over the financial stability of organizations and careful risk management (table 1), which is becoming a priority for both companies and regulators [7].

Table 1. Structure of the insurance market of the Republic of Uzbekistan [8].

Insurance Market Structure	30.06.2023	30.06.2024	Change in %
Number of insurance organizations Including life insurance organizations	41 8	35 5	-14,6% -37,5%
Total authorized capital of insurance organizations (in million sum)	2 124 918	2 347 399	+10,5%
Number of insurance brokers	7	10	42,9%
Number of actuaries	5	5	0%
Number of insurance agents Including legal entities	5 207 1655	4 161 1449	-20,1% -12,4%
Number of insurance organizations that are members of the Guarantee Fund for Payments	25	25	0%

An analysis of the presented table allows us to draw the following conclusions. In the reporting period, there was a reduction in the number of insurance companies, which was due to the cancellation of licenses for six organizations. Despite this, the total volume of the aggregate authorized capital of operating insurance companies demonstrated positive dynamics, having increased by almost 11%. This growth indicates the desire of the remaining market participants to strengthen their financial positions, increase the level of reliability and adapt to the tightening regulatory requirements (table 1).

At the same time, there has been an increase in activity in the insurance brokerage market: the number of insurance brokers has increased from 7 to 10, which reflects the growing demand for professional services in the segment of selecting insurance products and risk management. At the same time, the number of actuaries responsible for accurate risk forecasting and financial stability of companies has remained unchanged at 5 specialists, which may indicate limited human resources in this area.

A significant decrease in the number of insurance agents, which amounted to 20%, may indicate a restructuring of sales channels. This decrease may be due to both the optimization of agent networks in favor of more efficient digital channels and increased competition in the insurance services market, which requires a reduction in costs for traditional forms of distribution. The overall picture points to a transformation of the insurance market, where the emphasis is shifting towards financial stability, professional mediation and digitalization.

The green economy, which aims to develop sustainably and minimise environmental impact, is driving the emergence of new types of insurance that protect against risks related to climate change and environmental issues. However, these new products may become a vulnerability for money laundering if appropriate safeguards are not implemented. New financial products and the digitalisation of the insurance business not only open up new opportunities, but also create additional risks related to money laundering and the financing of illegal activities. Innovative policies, flexible terms and digital technologies can be used by criminals to carry out suspicious transactions if companies' control mechanisms are not sufficiently developed [5].

In the modern world, the development of a «green» economy is becoming increasingly important. Problems associated with resource depletion and environmental pollution encourage states and companies to look for new methods of production and energy supply that minimize the harmful impact on nature. The increase in population, especially in cities, increases the demand for electricity, and traditional energy sources such as coal and oil are no longer able to meet the needs of sustainable development. The combustion of coal and other fossil fuels leads to the release of significant amounts of toxic gases into the atmosphere, which aggravates global air pollution and worsens the environmental situation.

As an alternative, countries are increasingly adopting green technologies such as solar panels and wind farms to reduce their dependence on fossil fuels. These initiatives are a key part of the transition to a green economy. Attention to renewable energy and green technologies is growing worldwide, and governments are actively supporting such projects by offering preferential loans, subsidies, and simplified insurance procedures. These measures help attract investment and develop sustainable businesses. For example, many countries provide tax incentives and grants for the installation of solar panels or wind turbines, supporting people and businesses in their transition to green energy. The development of green insurance products, such as climate risk insurance and renewable energy, also plays an important role. These insurance products help minimize the financial risks for companies involved in environmental projects and encourage their active participation in the green economy. However, despite the positive shifts, using such favorable conditions also carries certain risks. Illegal money laundering schemes are increasingly using the opportunities provided by green business. Criminals can use false documents and fictitious environmental projects to obtain subsidies or insurance payments. For example, the creation of fictitious enterprises in the renewable energy sector allows fraudsters to obtain preferential loans, grants or compensation for alleged environmental damage. In this context, strict control measures are needed. States should introduce stricter procedures for checking participants in such programs, improve the monitoring of financial transactions and strengthen cooperation with international organizations to combat financial crimes in the green economy.

Table 2. Money Laundering Risks When Introducing New Products and Measures to Prevent Them.

Source: Compiled by the author

Product	Potential risks	Recommended control measures
Climate risk insurance	Falsification of insurance claims and documents	Multi-level verification and monitoring of transactions (application of KYC and CDD methods)
Renewable Energy Insurance	False damage and forged documents	Inspections of facilities and automation of checks
Green building industry	Exaggerated expenses, fictitious companies	Control of contracts and audit of financial statements

Climate risk insurance plays an important role in protecting against the impact of natural disasters such as floods, hurricanes, droughts and wildfires. It helps mitigate financial losses for businesses and households affected by disasters and promotes resilient economies in the face of climate change. However, it is also becoming an attractive area for fraudsters, who may exploit insurance programs to launder money and commit fraudulent transactions. One of the most common fraud schemes is the falsification of insurance claims. Criminals may stage natural disasters or exaggerate the damage caused by real disasters in order to obtain insurance payments. For example, in the case of a flood, fraudsters may inflate the cost of repairing a property by providing the insurance company with false estimates and invoices. Similarly, fictitious claims may be submitted from affected individuals or businesses that did not actually suffer damage. In addition, fraud may involve falsifying documents. Fake title deeds for real estate or farmland that were allegedly damaged by disasters allow criminals to illegally obtain insurance compensation. For example, in a number of countries, there have been cases of businesses filing false reports of losses after a drought or hurricane, although in fact no damage was caused (table 2).

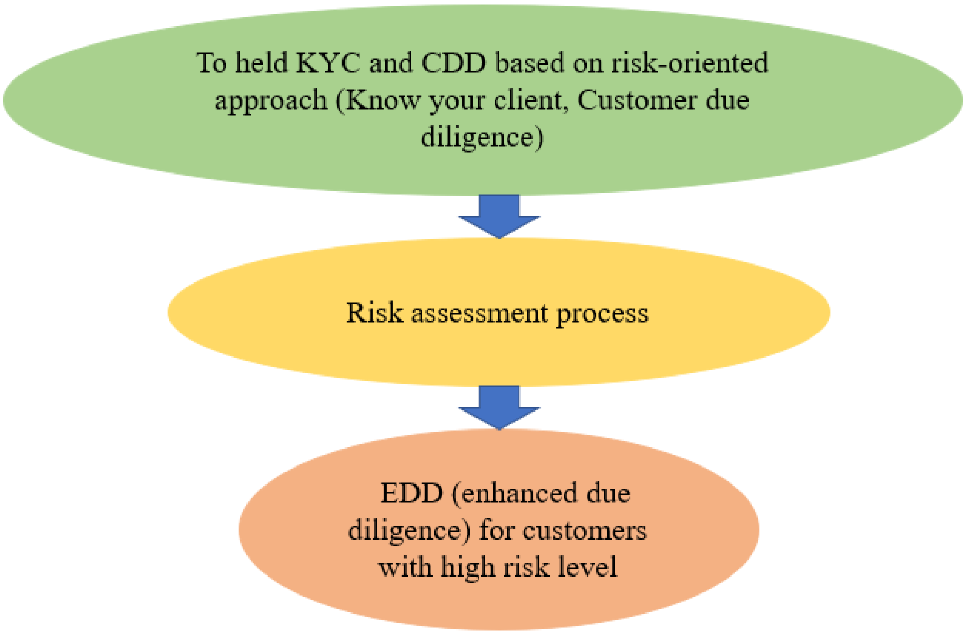
A specific case of fraud was reported in the US, where in 2017, following Hurricane Harvey, some insurance companies were faced with fictitious claims. Property owners claimed that their homes had been flooded, when in fact, they were outside the flood zone. During Hurricane Harvey in 2017, cases of fraudulent insurance claims were uncovered in the US. For example, public insurance agent Elvira Chandler was accused of filing 14 false claims for hail damage, when the damage either did not exist or was not caused by hail. In other cases, farmers used false data on crop losses due to drought to obtain insurance payments. Such schemes not only result in significant financial losses for insurance companies, but also undermine trust in the climate insurance system. [10]

Insuring renewable energy assets such as solar panels and wind turbines is becoming an important part of the green economy. However, as the sector grows, so do the risks of fraud, including forgery and fictitious claims. Unscrupulous owners may inflate the cost of weather damage or create fictitious claims to receive payments that do not correspond to the actual losses. This is especially common in cases where assets are located in remote areas and prompt inspections are difficult. For example, after Hurricane Irma in 2017 in southern Florida, some solar farm owners reported the complete destruction of their installations, although inspectors later found that much of the equipment remained intact [11;12].

The green building industry is booming thanks to sustainability efforts and the adoption of green technologies. However, with the growth of this sector comes a number of risks associated with fraud. Shell companies pose a serious threat to the green building industry. They can create the illusion of real activity in order to deceive investors or insurance companies. Such companies often use fake licenses, fictitious addresses and non-existent employees. For example, in 2020, a scheme was uncovered in the UK in which several shell construction companies applied for government subsidies for renewable energy sources, creating the appearance of carrying out large contracts, while in fact no work was carried out [13].

RECOMMENDATIONS

Based on the Financial Action Task Force [FATF] Recommendations, the following measures should be taken to minimise the risks of money laundering in the insurance industry:



Picture 1. Strengthen KYC and CDD procedures

1. Strengthen KYC and CDD procedures [Know Your Customer and Customer Due Diligence – FATF Recommendation 10]. Insurance companies should check their customers thoroughly, they should have all the necessary means to verify the financial status of their customer. FATF emphasizes the importance of identifying not only customers, but also ultimate beneficiaries. Particular attention should be paid to high-risk customers and complex corporate structures; to determine the level of risk, organizations should conduct a risk-based approach (picture 1) [9].

2. Monitoring transactions in real time and sending suspicious transaction reports [STR] to the specially authorized government agency [SAGA].

According to FATF Recommendation 20, if a financial institution suspects or has reasonable grounds to suspect that funds are the proceeds of crime or are linked to terrorist financing, it should be required by law to promptly report its suspicions to the financial intelligence unit (FIU).

3. Enhanced Due Diligence (EDD) for complex products and high-risk clients.

The FATF emphasizes the importance of applying enhanced customer due diligence, especially when dealing with high-risk clients and complex financial products. This is achieved through a risk-based approach, which involves assessing the risk level of each client and adjusting controls accordingly. This approach is based on the principle of proportionality: the higher the risk associated with a client or transaction, the more thorough the due diligence and risk mitigation measures should be. The risk-based approach system includes classifying clients based on a variety of factors: geographic location, nature of activity, size of transactions, and ownership structure. For example, if a client is registered in a country with a high level of corruption or weak regulation of the financial system, the organization is obliged to strengthen due diligence measures. This also applies to situations where the company's structure includes nominal owners or opaque corporate chains. In such cases, the key task is to identify the ultimate beneficiary who benefits from transactions or assets, hiding behind intermediaries.

Enhanced due diligence (EDD) involves collecting additional documentation such as financial statements, sources of funds and beneficiary details. A detailed review of the customer's transaction history may also be conducted to identify potential anomalies or splitting schemes. Real-time transaction monitoring is important: if a customer's behaviour suddenly changes or a transaction appears suspicious, the insurer or financial institution is required to report it to the financial intelligence unit. Enhanced customer due diligence is therefore a key element in the fight against financial crime. It reduces the likelihood that criminals will be able to use insurance products to launder money or finance terrorism. This process requires coordination with other market participants and government authorities, as well as regular review and updating of internal procedures in line with international standards and changing threats. [17]

4. Employee training and internal control.

Employee training and the implementation of internal controls in insurance companies play a key role in combating money laundering and terrorist financing. International standards set by the FATF require financial institutions to appoint AML (Anti-Money Laundering) specialists and regularly train employees at all levels to ensure an understanding of the risks and requirements for combating financial crime. The appointment of AML specialists allows the company to have experts who coordinate efforts to identify suspicious transactions, develop internal policies and are responsible for their compliance. These specialists closely interact with law enforcement agencies and financial intelligence units, which allows for the timely detection and prevention of illegal activities. In addition, they play an important role in developing risk management strategies and implementing appropriate monitoring procedures. Regular employee training includes refresher programs and training aimed at recognizing signs of money laundering and suspicious transactions. This is especially important for employees who are in direct contact with clients or handle large transactions, such as selling insurance policies or managing payments. Such trainings help employees to apply a risk-oriented approach and improve their ability to quickly respond to potential threats. Internal control includes regular audits and testing of AML programs, which allow checking the compliance of internal processes with international standards. Internal audits help to identify weaknesses and areas for improvement, and provide an opportunity to check the effectiveness of the implemented measures in practice. They help to maintain a high level of transparency within the company and strengthen the trust of regulators and customers in its activities. The appointment of AML specialists, regular training of employees and the implementation of effective internal controls are integral elements of a comprehensive strategy to combat money laundering in the insurance sector. These measures allow insurance companies to comply with international requirements and minimize the risks associated with financial crimes, thereby strengthening their reputation and customer trust. [14]

These measures allow us to effectively adapt anti-money laundering systems to the new challenges of the digital age and to minimise the risks associated with new insurance products.

CONCLUSION

In the modern insurance market, effective measures to combat money laundering and terrorist financing are becoming a key element of the internal policy of each insurance company. Regular employee training, automation of monitoring processes and appointment of AML specialists can significantly improve the effectiveness of the internal control system and minimize risks. Using a risk-oriented approach and in-depth verification of high-risk clients helps companies identify potential threats and take preventive measures. Internal audits and testing of AML programs strengthen compliance with international standards set by the FATF and ensure that the organization is ready for the challenges of the digital era, including the development of new insurance products and hybrid policies. In addition, coordination with government agencies and international cooperation are key elements in the fight against cross-border financial crimes. [15] In the context of increasing globalization, insurance companies must be prepared to closely interact with financial intelligence units and comply with international requirements for the exchange of information. Thus, an integrated approach to combating financial crimes allows insurance companies not only to reduce operational and reputational risks, but also to maintain customer trust. In the long term, the implementation of effective AML programs and compliance with FATF recommendations creates conditions for the sustainable development of the insurance business and maintaining its transparency and reliability in the international arena.

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