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ИМЕНИ Г.В. ПЛЕХАНОВА
ТАШКЕНТСКИЙ ФИЛИАЛ



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05.01.04 – Hisoblash mashinalari, majmualari va kompyuter tarmoqlarining matematik va dasturiy ta'minoti
05.01.05 – Axborotlarni himoyalash usullari va tizimlari. Axborot xavfsizligi
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Ma'lumot uchun, OAK

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9. Jizzax politexnika instituti



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MAJOR TRENDS AND THE DEVELOPMENT OF NEW INSURANCE PRODUCTS OFFERED BY COMMERCIAL BANKS

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Abstract. This article sets out recommendations for identifying the key issues and characteristics of bank insurance, and for its further development in the republic. To ensure the mutual integration of banks and insurance companies in our republic, the specifics of bank insurance were studied and analysed. Foreign and domestic bank insurance practices have been generalised. The problems and prospects of developing banking insurance in the Republic have been identified, and recommendations for its further development have been made.

Keywords: commercial banks, bank insurance, insurance companies, insurance products, insurance market, credit organisations.

Annotatsiya. Ushbu maqolada respublikada bank sug'urtasining asosiy muammolari va xususiyatlarini aniqlash hamda uning keyingi rivojlanishi bo'yicha tavsiyalar keltirilgan. Respublikamizda banklar va sug'urta kompaniyalari o'rtasida o'zaro integratsiyani ta'minlash maqsadida bank sug'urtasining o'ziga xos jihatlari o'rganildi va tahlil qilindi. Xorijiy va mahalliy bank sug'urtasi amaliyoti umumlashtirildi. Respublikada bank sug'urtasini rivojlantirishning muammolari va istiqbollari aniqlanib, uni yanada rivojlantirish bo'yicha tavsiyalar ishlab chiqildi.

Kaliit so'zlar: tijorat banklari, bank sug'urtasi, sug'urta kompaniyalari, sug'urta mahsulotlari, sug'urta bozori, kredit tashkilotlari, sug'urtalovchilar.

Аннотация. В данной статье представлены рекомендации по выявлению ключевых проблем и особенностей банковского страхования, а также его дальнейшего развития в республике. Для обеспечения взаимной интеграции банков и страховых компаний в нашей республике были изучены и проанализированы особенности банковского страхования. Обобщён зарубежный и отечественный опыт банковского страхования. Определены проблемы и перспективы развития банковского страхования в Республике, а также разработаны рекомендации по его дальнейшему развитию.

Ключевые слова: коммерческие банки, банковское страхование, страховые компании, страховые продукты, страховой рынок, кредитные организации, страховщики.

INTRODUCTION

One of the most important achievements of Uzbekistan's independent development was the formation of an insurance market environment and the elimination of the state's monopoly on insurance. Over the past years, the domestic insurance market has undergone significant structural, legal, and other changes related to its development and improvement. Today, insurance in the Republic of Uzbekistan is one of the most dynamically developing areas of domestic business; the volume of insurance operations in the market is growing from year to year, and insurance companies are playing an increasingly important role in the economy of the republic.

On May 12, 2020, the Decree of the President of the Republic of Uzbekistan No. DP-5992 "On the Strategy for reforming the banking system of the Republic of Uzbekistan for 2020 — 2025" was adopted¹. The decree approved the strategy for reforming the banking system of the Republic of Uzbekistan for 2020-2025, the roadmap for reforming the banking system of the Republic of Uzbekistan, as well as targets for the implementation of the strategy.

This strategy was developed by the Central Bank and the Ministry of Finance in cooperation with the World Bank, taking into account the main conclusions and recommendations from the study of the current state of the country's banking system, as well as the experience of foreign countries in the transformation of the financial sector, international organizations, and trends in finance. The strategy specifically focuses on the problems and current issues that exist in the banking system.

¹ <https://lex.uz/docs/6972970>

Today, in developed countries, insurance companies make extensive use of the potential of credit institutions to effectively organize sales channels. As a result of such cooperation, insurance premiums increase, banks receive additional income, and the cost of insurance products decreases. "In international practice, depending on the level of development of sales channels, an average of 55–60 percent of insurance premiums are collected by insurance companies (62 percent in France, 68 percent in Spain, 77 percent in Italy, 38.5 percent in Belgium, 41 percent in India, 37.1 percent in Russia, 25 percent in China) through banks" [1].

Therefore, the introduction and development of insurance services in commercial banks are considered relevant. The most important direction for the development of the country's financial infrastructure is the development of bank insurance, one of the most important components of the banking system in economically developed countries and beyond. The model of bank insurance in world practice has existed since the 1920s and, in some countries, has been quite successfully developed over the decades by a number of universal banks.

The concept of bancassurance is the integration of banks and insurance companies in order to coordinate sales, combine insurance and banking products, their distribution channels, or access to the same customer base, as well as access to the partner's internal financial resources. In different countries, bank insurance is arranged in different ways, depending on the demographic, economic, and legal climate and traditions. There is no common experience of organizing bank insurance for all.

REVIEW OF LITERATURE ON THE SUBJECT

The evolution of insurance products offered by commercial banks has been widely discussed in the academic literature under the concept of bancassurance, which reflects the integration of banking and insurance services. Early theoretical foundations were laid by scholars such as Philip Kotler, who emphasized the importance of customer-oriented financial services and product diversification as a key driver of competitiveness in financial markets. Building on this perspective, Joseph Schumpeter highlighted the role of innovation in financial intermediation, arguing that the introduction of new financial products is essential for economic development and institutional evolution.

In the context of bancassurance, Swiss Re research reports from 2018–2023 demonstrate that the integration of insurance into banking services has significantly increased customer retention and cross-selling efficiency. These findings are supported by Harold D. Skipper, who analyzed the structural transformation of insurance markets and noted that bancassurance models allow financial institutions to expand their product portfolios while reducing distribution costs. Similarly, Peter Zweifel emphasized that combining insurance with banking services improves risk diversification and enhances financial stability at both institutional and systemic levels.

Recent empirical studies further highlight the growing importance of digitalization in the development of new insurance products. Thorsten Beck argued that financial innovation, particularly through digital platforms, enables banks to design more customized insurance solutions tailored to individual customer needs. This view is reinforced by Douglas W. Arner, who in 2020 examined the impact of fintech on financial services and concluded that digital ecosystems facilitate the rapid development and distribution of insurance products through banks. In addition, Dirk A. Zetzsche pointed out that regulatory frameworks are evolving to accommodate hybrid financial products, which combine banking, insurance, and investment features.

From a practical standpoint, Organisation for Economic Co-operation and Development reports published in 2021–2024 emphasize that customer-centric design, data analytics, and automation are among the most significant trends shaping modern insurance products in banking. These reports indicate that the use of big data allows banks to better assess customer risks and preferences, leading to more efficient pricing and product personalization. Moreover, World Bank studies highlight that in emerging economies, including Central Asia, the expansion of bancassurance is closely linked to financial inclusion and the development of digital financial infrastructure.

Another important dimension of the literature concerns consumer behavior and trust. George A. Akerlof and Robert J. Shiller demonstrated that information asymmetry and behavioral factors significantly influence the demand for financial products, including insurance. Their research suggests that improving transparency and financial literacy is essential for increasing the adoption of new insurance products offered by banks. In this regard, International Monetary Fund reports stress the importance of regulatory support and consumer protection mechanisms to ensure sustainable growth in bancassurance markets.

Overall, the literature indicates that the development of new insurance products offered by commercial banks is driven by several interrelated factors, including financial innovation, digital transformation, regulatory changes, and evolving customer needs. The integration of insurance services into banking operations not only enhances the competitiveness of financial institutions but also contributes to the broader development of financial markets.



RESEARCH METHODOLOGY

The methodological foundation of this research combines both general scientific and specific research methods aimed at a comprehensive study of processes related to the development, implementation, and management of insurance products offered by commercial banks. During the study, a comparative analysis of international and domestic approaches to bancassurance and risk management was conducted. This made it possible to identify key barriers in the Uzbek banking and insurance sectors, determine factors that influence the successful adoption of new insurance products, and outline potential strategies for adapting global best practices to the national context.

ANALYSIS AND RESULTS

The development and implementation of new insurance products by commercial banks in Uzbekistan reveal several key issues and trends. One of the main opportunities lies in increasing awareness among bank clients about the availability and benefits of insurance products linked to banking services, such as credit protection, deposit insurance, and business coverage. Strengthening customer understanding can stimulate demand and accelerate the adoption of these products.

Another important direction is the development of qualified personnel in insurance companies. Effective underwriting, risk assessment, and premium calculation create a strong need for skilled specialists. In Uzbekistan, ongoing efforts to recruit and train professionals in bancassurance are contributing to improvements in product development and customer service quality.

Operational processes also present opportunities for enhancement. The gradual transition from traditional manual processes and outdated IT systems to modern digital solutions is improving the speed and convenience of issuing policies, processing applications, and managing claims. Although digitalization is still developing, its consistent expansion is creating a more efficient and accessible environment.

Marketing and communication represent key growth areas for bancassurance. Expanding clear and accessible information about product features, benefits, and claim procedures, along with targeted educational campaigns and active engagement with clients, can significantly increase the utilization of insurance products.

International experience shows that successful bancassurance depends on professional staff training, integrated IT platforms, and customer-focused communication strategies. Implementing digital tools for policy issuance, claims management, and interactive customer support can significantly improve efficiency and trust. Furthermore, partnerships between banks and insurance companies should focus on meeting client needs, rather than merely selling products.

In the Uzbek context, addressing these issues requires coordinated efforts: training insurance specialists, developing digital infrastructure, implementing customer education programs, and creating attractive insurance products tailored to the banking sector. By overcoming these barriers, commercial banks and insurers can expand their offerings, improve customer satisfaction, and contribute to the overall development of the domestic insurance market (Figure 1).

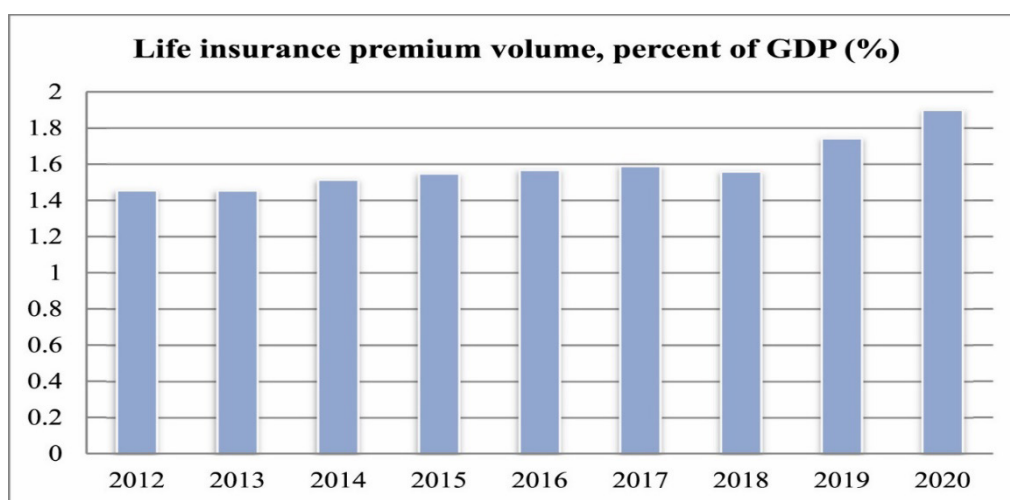


Figure 1. Life insurance market growth in developing countries

Developing countries, characterized by evolving financial markets, demographic shifts, and increasing interconnectedness, present a unique backdrop for exploring the interplay between life insurance and banking



stability. As these nations strive for economic growth and [financial inclusion](#), life insurance plays a crucial role in mitigating risks and enhancing financial resilience. Simultaneously, the stability of the banking sector, as a linchpin of financial systems, plays a pivotal role in fostering economic development. However, few studies have evaluated the impact of the life insurance market development on the macroeconomy as well as the financial market.

Bancassurance activities are growing in developing countries, strengthening the connection between the insurance market and the banking market. Fiordelisi and Ricci [2] found that bancassurance increases the performance of both the banking and the insurance institutions. Chen and Tan [3] provided evidence that bancassurance activities increase bank value; however, there is no evidence that it increases systematic risk. Previous studies have found that the association between banks and insurance companies can bring profits to both banks and insurance companies. However, these studies have not mentioned the risks that banks may consequently face; for example, as the life insurance market develops, idle money can be transferred from banks to life insurance companies which, in the long term, can increase the bank's risk. Furthermore, rising profits do not have positive implications for banks because banking needs to maintain a controllable level of risk [4,5].

CONCLUSIONS AND SUGGESTIONS

The development of new insurance products offered by commercial banks in Uzbekistan represents an important direction for strengthening the national financial system and expanding the range of financial services. Despite significant progress in both the insurance and banking sectors, the level of integration between these industries remains relatively low compared to international practice.

The study has demonstrated that key challenges hindering the effective implementation of bancassurance include limited customer awareness, a shortage of qualified specialists, operational inefficiencies, and insufficiently developed marketing strategies. These factors reduce the accessibility and attractiveness of insurance products distributed through banking channels.

At the same time, international experience shows that bancassurance can serve as an effective tool for increasing financial inclusion, diversifying bank revenues, and improving the quality of customer service. The successful development of this sector depends on the integration of digital technologies, the improvement of human capital, and the adoption of customer-oriented approaches.

For Uzbekistan, further development of bancassurance requires a comprehensive approach, including the improvement of the regulatory framework, enhancement of professional training systems, active implementation of digital solutions, and the promotion of financial literacy among the population and businesses.

Addressing the identified challenges will contribute not only to the expansion of the insurance market but also to the strengthening of the banking sector and the sustainable economic development of the country.

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