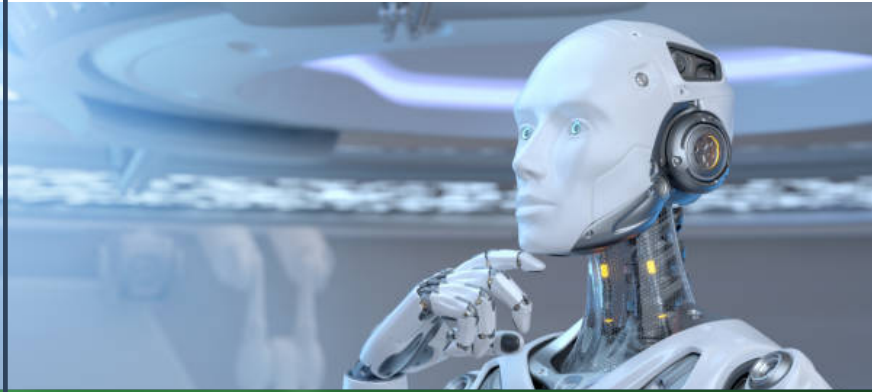


YASHIL

IQTISODIYOT  
va  
TARAQQIYOT

Ijtimoiy, iqtisodiy, texnologik, ilmiy, ommabop jurnal



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SAQLASHDA “YASHIL IQTISODIYOT”,  
“YASHIL MOLIYA”, “YASHIL  
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MAKTABLARINI ILMIY-AMALIY  
INTEGRATSIYALASHTIRISH DOLZARBLIGI”

*Maqola va tezislar to‘plami*

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- 08.00.05 Xizmat ko'rsatish tarmoqlari iqtisodiyoti
- 08.00.06 Ekonometrika va statistika
- 08.00.07 Moliya, pul muomalasi va kredit
- 08.00.08 Buxgalteriya hisobi, iqtisodiy tahlil va audit
- 08.00.09 Jahon iqtisodiyoti
- 08.00.10 Demografiya. Mehnat iqtisodiyoti
- 08.00.11 Marketing
- 08.00.12 Mintaqaviy iqtisodiyot
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- 08.00.14 Iqtisodiyotda axborot tizimlari va texnologiyalari
- 08.00.15 Tadbirkorlik va kichik biznes iqtisodiyoti
- 08.00.16 Raqamli iqtisodiyot va xalqaro raqamli integratsiya
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# CHINA INSURANCE MARKET EXPERIENCE

Jumaboyev Akmal Sheraliyevich

MA from DeVry University

**Abstract:** This thesis explores the structure and development of China's insurance market as a model for improving Uzbekistan's insurance system. It highlights China's rapid insurance sector growth, particularly following its WTO accession, integration into global trade, and implementation of regulatory and tax incentives. The paper emphasizes the role of foreign insurance companies, internal regulatory frameworks, and the rising demand for long-term life insurance in China. Through comparative analysis, the study identifies applicable reforms for Uzbekistan, including reconsidering tax incentives for life insurance and expanding insurance products tailored to lower- and middle-income groups. The research aims to adapt successful Chinese practices to strengthen Uzbekistan's insurance market infrastructure and inclusiveness.

**Key words:** China, insurance market, WTO, life insurance, insurance reserves, foreign insurers, Uzbekistan, comparative analysis.

**Annotatsiya:** Mazkur tadqiqotda Xitoy sug'urta bozori tajribasi asosida O'zbekiston sug'urta tizimini takomillashtirish masalalari o'rganiladi. Xususan, Xitoy sug'urta sektorining jadal rivojlanishi, Jahon savdo tashkilotiga a'zo bo'lishi, xalqaro integratsiyaga kirishi hamda xorijiy investorlarga yaratilgan soliq va huquqiy imtiyozlar tahlil qilinadi. Ishda Xitoyda uzoq muddatli hayot sug'urtasining kengayishi, xorijiy kompaniyalarning bozorga kirishi va ichki me'yoriy mexanizmlar muhim omillar sifatida ko'rsatib o'tilgan. Solishtirma tahlil asosida, O'zbekiston sug'urta bozorini rivojlantirish uchun hayot sug'urtasi bo'yicha soliq imtiyozlarini ko'rib chiqish, shuningdek, o'rta va past daromadli qatlamlar uchun mos sug'urta mahsulotlarini kengaytirish taklif etiladi. Tadqiqot O'zbekiston sug'urta tizimining barqarorligi va inkluzivligini oshirishga qaratilgan.

**Kalit so'zlar:** Xitoy, sug'urta bozori, JST, hayot sug'urtasi, sug'urta zaxiralari, xorijiy sug'urtalovchilar, O'zbekiston, solishtirma tahlil.

**Аннотация:** В данной статье рассматривается опыт страхового рынка Китая как модель для совершенствования системы страхования в Узбекистане. Особое внимание уделяется стремительному росту страхового сектора Китая после его вступления во Всемирную торговую организацию, интеграции в мировую экономику и внедрения налоговых и правовых стимулов. Исследуются роль иностранных страховых компаний, особенности регулирования внутреннего рынка, а также рост спроса на долгосрочное страхование жизни. На основе сравнительного анализа предложены рекомендации для Узбекистана, включая пересмотр налоговых льгот для компаний, занимающихся страхованием жизни, и расширение видов страховых продуктов, ориентированных на группы населения со средним и низким доходом. Цель исследования – адаптация успешных практик Китая для развития устойчивой и инклюзивной страховой системы в Узбекистане.

**Ключевые слова:** Китай, страховой рынок, ВТО, страхование жизни, страховые резервы, иностранные страховщики, Узбекистан, сравнительный анализ.

In recent years, China's share among countries contributing to global economic development has been growing. According to the *Swiss Re Institute* report on world insurance market indicators for 2021, the growth of insurance premiums in the main markets is forecast at 6.3 % for China, 1.7 % for the USA, 2.8 % for Western Europe, and 5.6 % for developing markets.<sup>1</sup> China's insurance market is one of the largest in the world, both in terms of premiums collected and the number of contracts concluded. One of the trends in the development of the service sector in almost all countries is the increasing importance of the insurance market, which is explained by the development of all aspects of production activity and the lifestyle of its citizens. It is being researched by CIS and foreign scholars in different ways. Volkova M. V. from MDX, scientists Isachenko V. Yu., and Jilina L. N. have carried out scientific research. Analytical research papers on China's insurance market include «*Development and Regulation of China's Insurance Market: History and Prospects*» by Bingzheng Chen, Sharon Tennyson, Maoqi Wang, and Haizhen Zhou. Our thesis is distinguished by the analysis of ways to develop the insurance market of Uzbekistan based on a comparative analysis of the development of the Chinese insurance market.

The integration of the Chinese economy with the world economy has a positive effect on the indicators of the Chinese insurance market. On December 11, 2001, China became the 143rd member of the WTO, and

<sup>1</sup> swiss-re-institute-sigma-3-2021-en. Swiss Re Institute report.



this event brought about great changes both in China and in the world. From 2005 to 2013, Pascal Lamy, Director-General of the WTO, said: "With its membership in the WTO, China has become an important player in international trade. The country benefits from free trade with the rest of the world, and the rest of the world also benefits from free trade with China, so this situation has a positive effect on the economic development of all participating countries".<sup>2</sup>.

After China joined the WTO, it was allowed to establish subsidiaries of foreign insurers in free economic zones: Shanghai, Guangzhou, Shenzhen, etc. That is, large insurance companies from countries such as the USA, Japan, and Germany, which are the major players in the world insurance market, entered the Chinese insurance market. Today, international insurance companies such as *Royal & Sun Alliance* and *AIG* have established subsidiaries providing insurance services in the Chinese insurance market, and they have established the practice of providing full insurance services. Currently, more than 150 national and foreign companies are operating in China. More than half of the Chinese insurance market is controlled by the two largest Chinese insurance companies, China Life Insurance and Ping An Insurance, which are among the top ten largest insurance companies in the world, according to *Forbes*. The state levies a 33 % tax on Chinese insurance companies and 15 % on foreign-owned companies. Life insurance companies are completely exempt from taxes.<sup>3</sup>

In the Chinese insurance market, several internal procedures have been developed, taking into account the interests of policyholders. Insurance organizations with foreign capital must form insurance reserves similar to the insurance reserves formed by national insurance companies. However, the requirements for the formation of these reserves are stricter than those for national insurers. Thus, the reserve of premiums to be formed by life insurance companies and foreign insurers should be formed in the amount of 50 % of the total value of long-term valid contracts and life insurance premiums received for the reporting year. In addition, the value of long-term life insurance contracts must be reviewed and approved by actuaries authorized by the Shanghai branch of the People's Bank of China. Reserves for long-term personal insurance must not be less than the total amount of all active insurance claims.

In order to ensure the financial stability of organizations with foreign capital participation in the implementation of insurance operations, liability for insurance contracts, except for life insurance, should not exceed 10 % of the company's own funds. Liability exceeding the specified limit is transferred to reinsurance.

The importance of the Chinese insurance market is significant for both domestic and foreign insurance companies. However, the rate of further development of the market largely depends on the availability of qualified specialists, revision of the insurance market development strategy, and investment opportunities. Revising the insurance market development strategy means a qualitatively new stage, which implies that the increase in insurance premiums and the expansion of the insurance portfolio of insurers will proportionally increase the amount of accepted risks. Improving the quality of services implies the specialization of some sectors of the market and the expansion of the types of insurance products sold. China's economic development may give a significant boost to the national insurance market. Currently, there is an increase in insurance types in China. The marketing methods of promoting insurance products in the market have also changed.

Studies show that the high growth of China's insurance market in the last decade is primarily due to its membership in the WTO and its economic integration with other free trade partner countries. Also, we can see that both foreign and local insurance companies, which are considered as participants in the insurance market in China, are supported within the framework of the law through various mechanisms, including the fact that a number of tax incentives have been established for insurance companies engaged in life insurance, which will lead to the further expansion of life insurance in China in the near future.

The growth of China's insurance market in the world is also influenced by China's large population, which leads to the expansion of life insurance, especially long-term life insurance, which makes life insurance companies in China become large investors in the long term.

According to our comparative analysis, the following suggestions based on China's experience can have a positive effect on the insurance system of Uzbekistan:

- Reconsideration of various tax incentives for insurance companies engaged in life insurance, mainly long-term life insurance benefits, should be considered.
- It is necessary to expand the class of insured persons by creating types of insurance that meet the interests of all strata of the country's population, especially those with average and below-average income levels.

2 <https://rg.ru/2019/09/29/vstuplenie-kitaia-v-vto-stalo-factorom-mirovogo-ekonomicheskogo-rosta.html> "Enstuplenie China v WTO stalo factorom mirovogo ekonomicheskogo rosta" Chen Weihua

3 <https://applied-research.ru/article/view?id=9806> Volkova M.V. Isachenko V. Yu. Jilina L.N.

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## IQTISODIYOT & TARAQQIYOT

*Ijtimoiy, iqtisodiy, texnologik, ilmiy, ommabop jurnal*

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