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# Uzbekistan: insurance market overview

## Introduction

Insurance functions as a tool to optimize financing process of recovery of the resources lost as a result of random events and by this insurance considerably decreases financial load to the budget of the state. Insurance aids to avoid also such serious macroeconomic problems as the growth of the public expenditures and the budget deficit which is an inflationary factor. The subject of the current state and development of the insurance market in Uzbekistan remains relevant today.

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