

## IMPROVING REVENUE AUDIT IN INSURANCE ORGANIZATIONS

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**Abstract :** In the article insurance in organizations main from the activity removable revenues audit purpose, information supply, audit don't go sequence, audit plan and program work exit arrangements open given.

**Key words :** insurance activity , insurance audit , audit plan , audit program, audit series ketlifi , insurance income.

Today, human interests, rights and freedoms are highly valued in our country , and consistent reforms are being implemented to establish a legal democratic state and civil society based on a socially oriented market economy . As a result of increasing the balance between various sectors and branches of the economy of our republic and ensuring stable growth rates, a significant increase in the incomes and standard of living of the population is creating a basis for our trust in the future to be strengthened more and more .

Auditing standards play an important role in the legal-normative basis of the activities of auditing organizations, and they determine certain standards for practicing this profession. For this reason, special attention is paid to the development of national audit standards in our republic.

To international standards in the development of national standards of auditing is being relied upon. The national audit standards being developed in our republic should, first of all, correspond to the economic culture and business management style formed in Uzbekistan.

In several speeches, the President of the Republic of Azerbaijan emphasizes the development of insurance activities: " Insurance services are one of the means of protecting the economy from various financial risks ." <sup>1</sup>

Insurance activity is one of the audit objects with its own characteristics. The uniqueness of audit activities in the insurance sector is, first of all, the existence of special insurance legislation in this regard, the existence of specific rules for accounting, taxation, preparation of accounting and financial reports in this field, as well as the recognition of their income, the formation of expenses and formalization of documents is characterized by the fact that it is fundamentally different from other industry enterprises. That's why there is a need to develop training and practical manuals on insurance audit in the current environment, where the existing legislation and regulatory documents in this field are changing very quickly and are extremely increasing.

Of insurance activities is to determine the reliability of the reporting indicators and the compliance of the method of accounting and taxation of transactions related to expenses with the legislation and regulatory documents in force in the Republic of

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<sup>1</sup><https://www.uzavtoyul.uz/cy/post/sugurta-bozarini-rivojlardan-masalalari-muhokama-qilindi.html>

Uzbekistan. This goal is achieved by conducting an audit of the nature of transactions , as well as the control structure and accounting system, and assessing risks.

The occurrence of inefficient expenses and looting of insurance organizations will ultimately lead to losses in the subjects of this field. Damage, naturally, insurance organizations it can lead to deterioration of the financial situation and, moreover, to bankruptcy. In order not to fall into this situation, managers of insurance organizations should have real information about all expenses, production processes, income received from them, expenses and other indicators. Such information allows managers and employees of the governing body to make appropriate decisions.

The auditor of insurance activity should develop and formalize the general plan of the audit, specifying the estimated scope of the audit and the procedure for conducting it. In order to serve as a guide in the development of the audit program, the documentation of the overall audit plan should be sufficiently detailed, and its exact form and content will depend on the size of the entity, the complexity of the audit, and the specific methodology and technology used by the auditor. liq.

The general plan of the audit of insurance activities is presented in Table 1 .

Table 1

### REVENUE AUDIT PLAN

*Under investigation organization :*

*Audit period*

*Person-hours number of :*

*Auditorship group leader :*

*Auditorship group composition :*

*It is being planned auditing risk*

*It is being planned seriousness level*

N	It is being planned the work types	Transfer period	Executor	Notes
1	Financial report and accounting account registers indicators one to one compatibility check	02.03 05.03 2021	Soliyev K.	
2	Checking that the statement of financial results is correctly prepared	06.03 10.03 2021	Soliyev K.	
3	Studying the structure of enterprise income	07.03 08.03 2021	Soliyev K.	
4	Other in the form of reports right that it is composed check	09.03 16.03 2021	Soliyev K.	

The auditor must develop and document the audit program that defines the description, duration and scope of the planned audit procedures necessary for the implementation of the general plan of the audit. The audit program serves as a set of instructions for the assistant auditors participating in the audit and as a means of monitoring the proper execution and presentation of the work. Also, the audit program may consist of a time budget that specifies the tasks for each section of the audit and the amount of hours allocated to the various aspects or procedures of the audit.

The results of the procedures performed by the audit organization should be documented in detail during the preparation of the overall plan and program, because these results are the basis for planning the audit and can be used throughout the audit process.

In the course of the audit, the audit organization may have grounds for revising some provisions of the general plan. The auditor should document in detail the changes made to the plan, as well as the reasons for the changes.

During the audit of the income of insurance organizations, the following sequence should be followed, as well as the following tasks should be performed one after the other.

1. Each type of income and the sequence of their verification are defined.
2. For each type of income, verification tests are created and evidence is collected.
3. The result of the verification is determined by the types of income .

Normative-legal documents that regulate the rules for accounting and taxation of income from the provision of insurance services are formed by the auditor taking into account the characteristics of insurance activity.

Initial documents are the main source of information when checking the income of insurance organizations from the provision of insurance services. The auditor summarizes the income data for monthly, quarterly, half-yearly and annual periods based on the primary documents. When collecting proof of source documents, he checks them for correctness, compares prices and sums in them with contracts.

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