

– work is underway to introduce an automated system for receiving applications from legal entities online to receive compulsory insurance services for OCCLI, OCECLI, OSGOP;

– Work is underway to introduce an automated system with the capabilities of remote retraining, advanced training, and personnel testing.

It should be noted that insurance companies pay special attention to studying foreign experience in the implementation of ICT in the insurance business.

At the end of the article, we add that insurance through an online store is the best choice for residents of Tashkent and other cities of Uzbekistan. In particular, this format is convenient in the context of the COVID-19 pandemic, as it allows you to get an insurance policy while staying at home or in your own office.

DISTINCTIVE FEATURES AND IMPORTANCE OF DIGITAL INSURANCE

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Digital insurance, is the signing of insurance contracts, their renewal, the reporting of accidents, or the performance of any other insurance-related activity that is carried out using some hardware or software solutions. Digital insurance typically includes websites, apps, web programs, custom-designed devices, and other means.

It should be noted, that the term digital insurance is not entirely new. From the late 1990s to - early 2000s. digital insurance in parallel with the term “insurance of electronic risks” (and partly with the term “insurance of e-commerce”). Is, applied to insurance programs for electronic devices, implying insurance of not only traditional but also specific property risks, such as power grid failures, failure of air conditioning systems air, as well as a certain part of informational risks¹.

Digital insurance (insurance of electronic risks) more than 15 years ago was understood as traditional insurance associated with the need for protection against specific risks.

At the same time, the digital economy has brought new content to the concept of digital insurance, expressed in its duality.

First, digital insurance is a part of insurance as a mechanism of insurance protection, manifested in special economic relations due to the presence of insurance interests of enterprises and citizens and their satisfaction based on the formation of a specialized insurance fund. Insurance coverage against the specific risks inherent in the digital economy represents the first part of digital insurance. If earlier digital insurance included insurance of electronic risks, e-commerce risks, then in the digital economy, cyber risk insurance, insurance of the Internet of things (property of individuals and legal entities managed via the Internet), the liability of artificial intelligence to third parties and others have still hidden digital risks.

Secondly, the digital economy presupposes the use of digital technologies by economic actors, including insurance companies, which include:

- big data systems;
- neuro technology and artificial intelligence;
- distributed ledger systems;
- quantum technologies;
- new production technologies;
- industrial internet;
- robotics and sensors components;
- wireless technology;
- technologies of virtual and augmented reality2.

At the same time, the influence of the processes of digitalization of human activity on insurance relations and their change in connection with this is noted. Digital insurance is also defined through meeting the needs of enterprises and the population in insurance protection through the use of new digital technologies, that is, the digitalization of the insurance market and relations on it.

The digital economy does not change the economic essence of insurance as an economic relationship associated with the presence of insurance risk and with the formation of an insurance fund. The peculiarity of insurance in the digital economy is determined by:

- specific risks inherent in the digital economy and generating the need for insurance coverage;
- specific digital technologies that form the basis of the digital economy, and their application in the insurance market.

We can agree with the point of view according to which digitalization of the insurance market includes the processes of internetization, individualization, and digitalization 1. Among the areas of internetization in insurance are:

- communicating to client's information about insurers and the insurance services they provide;

- sales of insurance services;
- collection of information about policyholders;
- settlement of the consequences of insured events;
- creating a channel for feedback between the insurer and the policyholder.

Personalization in insurance includes the preparation of individual offers of insurance services for specific policyholders, as well as the implementation of a risk assessment concerning each policyholder.

Digitalization of insurance means the use of digital technologies in the business processes of the insurer³. It includes:

- interaction with the insurance supervisory authority;
- assessment of the risks assumed by the insured (through the introduction of new production technologies such as telematics);
- sales of insurance services (blockchain, smart contracts, mobile applications for smartphones, etc.);
- claims settlement (based on blockchain technologies, mobile applications, telemedicine, communication with adjacent markets to confirm insurance claims);
- implementation of document circulation (creation of electronic document management, electronic digital platforms for agents, use of blockchain to create a client profile and protect his information, cloud storage technologies).

Currently, insurers use information technology primarily when organizing the sale of their insurance services. Their use allows you to speed up the processes of concluding insurance contracts and simplify communications with insurance agents and sales.

ИССЛЕДОВАНИЕ ИНФОРМАЦИОННЫХ СИСТЕМ УПРАВЛЕНИЯ ПЕРСОНАЛОМ

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В настоящее время, технологии заметно изменили управление персоналом.

Большинство организаций предоставляют универсальный доступ к кадровым услугам, с помощью современных технологий и веб-приложений. Данные изменения, часто являются результатом сокращения затрат, расширения и улучшения предоставляемых услуг.