

Research Article

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Improving the Insurance Activities on the Basis of Information and Communication Technologies

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ABSTRACT

The article explains the methodological aspects of the effective use of Internet technologies in the management of insurance companies, methods for determining the effectiveness of the use of information systems in insurance activities and prospects for improving national insurance companies on the basis of innovative technologies.

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Introduction

Currently, the development of ICT and the rapid penetration into the economy allows insurance companies to use ICT tools in electronic form, along with the traditional method of creating insurance policies, ie the use of insurance agents. In order to further develop the insurance business, first of all, it is expedient to introduce electronic insurance policies based on innovative technologies into the insurance system. Because the introduction of electronic insurance policy will comprehensively automate the insurance process, saving the time spent by the insured on the insurance process.

Literature Review

These studies are mainly devoted to the processes of informatization. In particular, S.A. Umarov studied the general problems of the ICT management system of an insurance company in improving the micro- and macroeconomic insurance management system in the context of the modernization of the republic's economy and in the interests of clients. The monograph, created by A. Aripov and T. K. Iminov, is based on the theoretical foundations of the modern management system in the field of ICT, development trends and features of the industry management system. The monograph, written by T.M.Baimuratov, describes the socio-economic nature of insurance, the current state of this activity, as well as the mechanisms of state regulation and its further improvement.

Along with this, the process of transferring risks and determining tariffs is being investigated and based on the principles of effective organization and strategic development of insurance activities in our country. In his doctoral dissertation, A.K. Kenzhabayev developed theoretical, methodological and practical solutions for the formation of a national information business system in the context of ICT integration.

Research Methods

The methodological foundations of the research are methods of systemic and econometric analysis, optimization, design and development of an automated information system.

Analysis and Research Results

The information system of the insurance company checks all the information and after receiving the insurance premium from the customer through electronic payment systems, the relevant departments and the customer are notified by SMS or e-mail about the payment of the insurance premium and the creation of a new e-insurance policy. In our opinion, the advantages of the introduction of electronic policies in the national insurance market are as follows: it will be easier to establish control over insurance intermediaries and sellers, ie it will be easier to control the fact of the conclusion of the contract in electronic form and will allow insurance policies to save costs; prompt information on the conclusion of the insurance contract.

Today, sometimes the information about the concluded insurance contract can reach the insurance company in half a year or even more. The introduction of electronic policies will allow the insurance company to quickly receive information about each policy, monitor overdue policies; control the timeliness of payment of the policy by the insured and accelerate the transfer of money by the insurance intermediary to the insurance company; the use of online sales as the main sales channel leads to a significant reduction in the cost of selling insurance policies. According to the author, insurers should create a personal room for policyholders on the website of the insurance company to store and use their information when purchasing insurance policies. Insured may use a private room in the following cases: tracking information on all purchased insurance products and policies; send an online report of the insured event; monitoring changes in insurance policies; the individual required by the insured for the insurance process uploading and saving documents; control of payments made and storage of requisites.

When we looked at the costs of implementing ICT in an insurance company in full, it became clear that each of them had its own characteristics and the most labor for the calculations was spent on calculating management costs. This includes design, project management, network administration, emergency management, system setup, procurement contracts, and delivery management costs. The first feature of indirect costs in our study is that if the insurance information system is designed incorrectly, it can be a waste of users' time and even lead to losses in the insurance company's business. Typically, they should be taken into account in the design of insurance information systems and the organization of technical support. The second group of indirect costs is characterized by the organizational side of the insurance information system, which reduces work efficiency as a result of unsatisfactory support from ICT staff. In our research, we offer national insurance companies to develop the following innovative ICT-based insurance products and services: Insurance services for "smart homes".

Insurance of "smart homes" is characterized by low risk compared to ordinary homes, low losses in the event of an insured event. Because of the use of sensory, surveillance and telematics systems in the "Smart Homes", in the event of various accidents, floods and other situations, the relevant organizations will be notified. This, in turn, will reduce material losses by 60-70%. Therefore, in the insurance of "smart homes" insurance premiums should be paid less than in ordinary homes. Reduction of insurance premiums in the insurance of "smart homes" encourages the use of modern innovative technologies and further stimulates the interest of the population in innovative technologies. "Smart cars" insurance. In this case, the insured company will install special sensors on the insured car, and through these sensors will determine the extent to which the driver complies with traffic rules. If the driver does not allow any insured event to occur within the period agreed between the insurance company and the client, then the insurance company will return to the insured a part of the insurance money or the next insurance.

In the process, the insured is encouraged by making a special discount. Health insurance. The use of innovative technologies, such as the wearing of "smart watches" by different people, the use of sensory devices that control the temperature and humidity in the home, will lead to a radical improvement in the health insurance system. Drone insurance. Drones are unmanned and remote-controlled flying devices that are rapidly entering all sectors of the economy today. In particular, in our country, drones are used in agriculture for the study of land areas and the treatment of plants. In the field of insurance, the study of damages, especially in the event of natural disasters, is used effectively in the study of damage to objects that are difficult for people to visit, taking pictures and transmitting images to the company remotely. However, because drones are remotely controlled, they can be subjected to various cyberattacks and, as a result, can be used by strangers to further their own ends, or as a result of the drone losing control, falling on a person's head, car or home.

Therefore, in our research work, we proposed the development of new types of insurance products, such as insurance of drones against various external attacks, especially cyber attacks, insurance against damage to third parties when using drones. In our study, a model of organizing the innovative activities of the insurance company to improve the process of using new the purpose of the organization of innovative activities of the insurance company is to ensure the competitiveness of the company, to create favorable conditions for achieving this goal, to increase innovation opportunities and

to reduce risks. As a result, the assets of the insurance company, income will increase, social status will improve.

Conclusion

In order to implement the proposed model of organization of innovative activities of the insurance company in the research work, first of all, the insurance company must choose an important direction for the development of innovative activities and take into account the factors directly and indirectly. In short, the development of Internet insurance in our country is of great importance, and this prospect depends on the size of the market of insurance services [1-8].

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