Application of digital ecosystems in transport insurance

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Abstract. Any economic human activity to a certain extent involves various risks. The process of vehicle operation is associated with the risks of harm to third parties, damage to the vehicle as a result of a traffic accident and whether a natural disaster. The use of digital technologies, and especially digital ecosystems in particular, makes it possible to simplify the mechanism of interaction between the policyholder and the insurance company. The policyholder will have the opportunity on the official website of the insurance company to get acquainted with the features of this type of insurance and the conditions offered by this insurance company. The use of digital ecosystems makes it possible to abandon the services of insurance intermediaries to a certain extent, due to the fact that it will be possible to establish direct contact between customers and their insurer. The use of an electronic turnover document within the framework of digital ecosystems will make it possible to simplify the process of issuing an electronic policy by providing it in electronic form certified by the digital electronic signature of the insurer. The use of electronic document management within the framework of digital ecosystems will allow the insurance company to reduce the time for collecting documents for the payment of insurance compensation. The use of digital ecosystems in insurance creates opportunities for bringing the insurance business to a qualitatively higher level, due to the fact that digital ecosystems allow the use of highly productive digital technologies and the use of the communication capabilities of the Internet.

1 Introduction

Digital ecosystems can rightfully be considered one of the most advanced modern business technologies. Enterprises of various sizes belonging to various sectors of the economy cannot fully realize their production resources without the full use of digital technologies.

Modern ecosystems allow us to meet many daily basic needs of customers. Complex ecosystems can include several different services and industries. Examples of such complex ecosystems are the ecosystems of leading digital technology corporations Google, Amazon, WeChat, Apple.

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According to [1], such large ecosystems are capable of providing thousands of diverse functions and services. The number of which includes social networks, communication and financial transactions.

According to [2], digital ecosystems allow establishing direct communication interactions between sellers and buyers, which, first of all, makes it possible to effectively notify customers about new commercial offers and encourage customers to purchase new services and goods.

According to [3], digital ecosystems allow you to monetize statistical information about customer behavior and preferences. The close correlation of traditional forms of interaction between producers and consumers in combination with digital technologies create prerequisites for the growth of sales of services and goods.

According to [4], to create a digital ecosystem that functions successfully, it requires the use of a large customer base, as well as a close correlation of various technologies and partners, which in turn may require large investments.

According to [5], the use of digital ecosystems by enterprises allows (Figure 1):

Fig. 1. The benefits of using digital ecosystems by an enterprise.

According to [6], any kind of human activity is associated with certain risks. The risks encountered are diverse, and in practice they are divided into various categories. The versatility of the concept of risk is predetermined by a wide variety of factors that characterize various types of human activity, as well as various types of uncertainties with which this activity is associated.

According to [7] transport is a source of various hazards and risks. Negative consequences in the transport sector can arise for various reasons. These consequences may arise inevitably with a certain degree of probability.
According to [8], it is difficult to distinguish the same type of risks in the transport industry, due to the fact that some risks follow from others, as well as the fact that risks can overlap and create a synergistic effect.

According to [9] transport risks, these are risks associated primarily with the provision of transport services. Thus, according to transport insurance, it is possible to identify many types of insurance arising on various vehicles. The object of insurance may be vehicles themselves, the cargo they carry, as well as the civil liability of vehicle owners for damage caused to third parties.

According to [10], the need for insurance in the automotive industry is due to (Figure 2):

Fig. 2. Justification of the need for insurance in the automotive industry.

According to [11], the transport risk insurance strategy should contain:
1. Casco insurance;
2. Health and life insurance of passengers during their transportation;
3. Insurance of property interests of owners of transported goods.

According to [12] the expansion of the activities of insurance companies requires:
1. Availability of an affordable and attractive insurance market for policyholders.
2. The fulfillment by insurance of its social function related to the social protection of citizens.
3. Elimination of administrative barriers to the functioning of insurance companies.
4. Ensuring conditions for free competition in the insurance market.
5. Stimulating the investment activity of insurance companies through the use of insurance reserves.
6. Integration of the national insurance market into the global insurance market.
7. Promotion of reinsurance activities.

According to [13], the development of various types of motor insurance requires:
1. To carry out state monitoring of motor insurance.
2. Create programs for notifying existing and potential policyholders about the current state, as well as prospects for the development of the insurance market.
3. Create conditions for increasing the level of solvency of the population.
4. Creating conditions for the development of intermediary services in the insurance market.

Thus, there is a need to develop new tools to solve the problem associated with the effective functioning of the motor vehicle insurance market.

2 Methods

The basis of this scientific work is the analytical method. This made it possible to study the issues raised in the work in their unity, development and interrelation.
Taking into account the tasks and goals of this scientific work, functional-structural and systematic research methods were used. This allowed us to study a number of issues related to the use of digital ecosystems in transport insurance.

3 Results

The use of digital ecosystems in insurance makes it possible to increase the efficiency of interaction between the insurance company and the policyholder. The provision of services for the sale of insurance policies related to insurance in the motor transport sector allows you to provide potential and current customers of the insurance company about its services.

Digital ecosystems will simplify the procedure for calculating the insurance premium, depending on the payment conditions for each specific type of insurance.

Digital ecosystems will allow the transmission of insurance policies in digital form, certified by an electronic digital signature of the insurance company, via electronic communication channels.

The use of the digital ecosystem will allow the insurance company to more effectively take into account the consumer preferences of potential and existing policyholders in order to be able to offer new insurance products on the market in accordance with consumer requests.

The digital ecosystem will allow the insurance company to interact more effectively with the policyholder and government agencies in the framework of making payments as a result of the occurrence of an insured event.

Civil liability insurance of vehicle owners occupies an important place among the types of insurance related to vehicles.

The digital ecosystem based on the psychological portrait of a potential insured against the risks associated with the civil liability of vehicles will allow to more accurately determine the probability of an insured event for such an insured.

The digital ecosystem will simplify the process of inspection of property subject to insurance by an insurance agent, since the insurance agent will be able to promptly receive answers to requests sent to them on issues related to the object of insurance.

Through the digital ecosystem, the insurance company can track how much their customers are following the insured vehicles and can periodically remind customers about the need for maintenance.

The use of digital systems in insurance will allow insurance companies to reduce transaction costs, since the purchase of an insurance policy will be possible directly from an insurance company, bypassing intermediaries in the insurance market.

When paying insurance indemnities, the digital ecosystem will make it possible, with the help of electronic document management systems, to simplify the receipt of the necessary documents for insurance payments.

4 Discussion

Any human activity is more or less associated with various risks. The degree of risk is influenced by many factors characteristic of certain types of activities.

The process of vehicle operation is associated with the risks of harm to third parties, damage to the vehicle as a result of a traffic accident and whether a natural disaster.

The use of digital technologies, and in particular digital ecosystems, makes it possible to simplify the mechanism of interaction between the insurance company and the policyholder. The policyholder will have the opportunity on the insurance company's website to get
acquainted with the features of this type of insurance and the conditions offered by this insurance company. The presence of digital ecosystems will allow to some extent to abandon the services of insurance intermediaries, since it will be possible to establish direct contact between insurers and their customers. The use of an electronic turnover document within the framework of digital ecosystems will make it possible to simplify the procedure for issuing an electronic policy by providing it in electronic form certified by a digital electronic signature of the insurance company.

The use of an electronic turnover document within the framework of digital ecosystems will allow the insurance company to reduce the time for collecting documents for the payment of insurance compensation.

5 Conclusions

The use of digital ecosystems in insurance can bring the insurance business to a qualitatively higher level, since digital ecosystems allow the use of highly productive digital technologies and use the communication capabilities of the Internet.

References

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