



## Prospects for the Development of the National Social Insurance System

**F. Hamraeva**

Tashkent Financial Institute, Senior Instructor

### ABSTRACT

This article covers the areas of development of the social insurance sector in Uzbekistan through digitalization, the prospects for using the experience of foreign countries in the introduction of digital technologies in the field.

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The introduction of digital technologies into the world economy began to develop much faster than the implementation of any other innovative developments in the history of mankind. In the world experience, in twenty years, digital technologies covered almost 50% of the population of developing countries and managed to transform society through them.

For example, the use of advanced technology based on the use of artificial intelligence in healthcare can help save lives, diagnose diseases, and increase life expectancy.

The coronavirus pandemic in the world has shown that the social insurance sector needs digital

transformation along with other sectors of the economy.

The UK Government has played a major role in shaping digital social insurance sbabi from the very beginning, with an emphasis on biotechnology to research and develop innovations in a variety of medical imaging technologies.

Programs and projects aimed at implementing IT applications such as internet services (to improve the quality and efficiency of services), smart infrastructure (smart cities, transport, energy systems), big data have been funded and implemented efficiently over the long years in the UK.

In this regard, it was also necessary to improve the skills of working with personal data, to overcome the difficulties associated with their analysis, use, processing, storage. In this case, there were problems with the work and business process with the lack of specialists in the IT field, as well as specialists with sufficient knowledge and skills in this field.

Public-private partnerships played an important role in the practical solution of these issues. The partnership brought together IT companies, local businesses, local governments and other organizations through efforts that created conditions and opportunities for citizens to gain knowledge and skills.

For example, Microsoft launched a training program for 30,000 government employees, as well as the Cloud Skills Initiative to train 500,000 people. Lloyds Banking Group trained over 2 million citizens and businesses in digital skills as part of its plan to help Britain Prosper.

Cisco, an American transnational company that develops software in the field of information security as well as network equipment designed for large organizations and telecommunications Enterprises, has taught cybersecurity to young people aged 16 to 18 through free interactive online courses through its Cyber Badge program.

Germany could not develop the country's economy without digital technologies either. Large database, artificial intelligence, internet services, cloud computing, blockchain-distributed technologies and business process robotics have developed rapidly.

According to experts, a large database can improve the quality of social protection of the country. Evaluation and processing of large data using artificial intelligence has significantly reduced costs and transaction costs.

In terms of the use of artificial intelligence (SI) in the field of social insurance, the United Arab Emirates is leading among the 20 most leading countries in the world. It is a service of a special body, the "Ministry of artificial intelligence", established on the government side in 2017. This is evidenced by the fact that the state pays great attention to the issue of large-scale development of IT technology.

The mechanisms of artificial intelligence can be avoided, which provides an incentive to reduce and prevent the risks of medical conditions, in citizens with a high risk of erecting the existence of the disease, automatically reminding the vaccine to take drugs, dosage of drugs with the possibility of making recommendations.

Cloud technologies have become an integral part of the Haet of the population of the country. Ahir, just by pressing the buttoninau how convenient it is to store a lot of supplies.

Itimtimoy steps taken by Uzbekistanhurumhurii in the field of insurance rasamization.

Cloud technologies like other developed countries are being phased in the ijtimoy sugurta Sox of the Republic of Uzbekistan.

Thus, on February 17, 2021, the decision of the president of the Republic of Uzbekistan "on measures to create conditions for the rapid introduction of artificial intelligence technologies" was adopted.

The following tasks were set for this decision by aosan:

- development of a framework for the development and use of artificial intelligence technologies in ijtimoy Soha, establishing uniform requirements, responsibility, security and transparency;
- Organization of scientific research aimed at the comprehensive implementation of the strategy "digital Uzbekistan-2030" and implementation of artificial intelligence technologies in the system of iftisodiet networks, ijtimoy Soha and public administration.

The adoption of this decision created a legal framework for the further development of artificial intelligence technologies and laid down its main directions. In accordance with the "rasamli Uzbekistan – 2030" strategy, the program of measures to study and introduce artificial intelligence technologies in 2021-2022 was approved by Uzbekistan in order to ensure the rapid introduction of artificial intelligence technologies and their wide-handed, raamli information availability and high quality in the country, to create favorable conditions for training qualified personnel in this field.

In accordance with the decree of the president of the Republic of Uzbekistan dated April 28, 2020 on measures for the wide introduction of Rakamli iktisodiet and electronic khukumat, it is planned to double the share of rakamli iktisodiet in GDP by 2023. The strategy of economic development is based on such factors as industry, e-commerce, services and agricultural development, strengthening entrepreneurship, providing financial resources.

In order to digitize the aosan social insurance sector, the following tasks were set out in this decision:

- Creation of a pension fund management information system by functional expansion of the pension program of the non-budgetary Pension Fund under the Ministry of Finance of the Republic of Uzbekistan;
- introduction of the "Unified Register of Social Protection", which is intended to keep records of social benefits for low-income families;
- development and introduction of Compulsory Health Insurance Information System, etc.

In order to introduce a new model of the organization of the health system and state health insurance mechanisms in the Syrdarya region, on November 12, 2020, the president of the Republic of Uzbekistan signed resolution PQ-4890 "on measures to introduce a new model of the Organization of the health system and mechanisms of state medical insurance in the Syrdarya region". In accordance with this decision, from June 1, 2021, a pilot project will begin to introduce a new model of Health Organization in the Syrdarya region of Uzbekistan — the transition to general public insurance and the creation of "electronic polyclinics" with a database for each patient.

Due to the development of digital technologies in social insurance, non-standard employment forms such as crowdsourcing (cpowg wopkc) and on-demand work through applications (wopk-on-demand via apps) have emerged in developed countries.

These forms of employment are characterized by being organized using internet platforms or mobile applications, allowing citizens to communicate between an unknown number of organizations, firms and individuals (individuals working on the basis of internet platforms). With the help of an internet platform, the client contacts the work, assignment or service executive.

This internet platform with the help of digital technologies allows the client to find the task handler from any country, regardless of the territorial distance between them.

In order to digitize the Russian social insurance sector and develop the industry, the following measures are implemented in contrast to our domestic social insurance sector:

- Projects "direct payments" and "electronic sheet of disability" are being implemented. Within the framework of this, benefits for sick leave are established, work can be organized for as short periods as possible. In this case, thanks to electronic accounting, the possibility of controlling the calculation procedure and payment deadlines will appear, as well as any citizen will be able to track the disability sheet in the personal account of the insured person. Surveys have shown that the number of citizens who prefer electronic disability certificates exceeds 64 percent;
- Employers are actively involved in the digitization process. Today, more than 80% of them provide electronic registers and reports remotely;

in addition, the government approved a program for the digital transformation of the social sphere based on this program, very serious tasks were set for the development of the digitization of the Russian social insurance industry in the coming years.

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