

**THEORETICAL AND LEGAL BASIS OF DIGITALIZATION OF EMPLOYER'S COMPULSORY INSURANCE PROCESSES***Qurbanova Ro'zixon Soyibjon kizi**PhD student of the KQMMITI**rozixonqurbanova999@gmail.com***Annotation**

This thesis studies the theoretical, legal and organizational foundations of digitalization of employer's compulsory insurance processes. During the study, the current state of the compulsory insurance system, existing problems and the possibilities of automating these processes through the introduction of digital technologies are analyzed. Also, the regulatory and legal documents regulating the field of compulsory insurance in the Republic of Uzbekistan are studied and the advantages of introducing an electronic platform are scientifically substantiated. The results of the study serve to increase the transparency and efficiency of insurance processes in the activities of employers.

**Keywords**

compulsory insurance, employer, employee, digitization, electronic insurance system, automation, labor relations.

**Introduction**

Today, digital technologies are rapidly penetrating all spheres of society, including labor relations and the social protection system. The compulsory insurance system of employees is an important mechanism for protecting against accidents and occupational diseases that may occur during labor. This system plays an important role in ensuring social responsibility between the employer and the employee [1].

However, practice shows that the traditional implementation of compulsory insurance processes creates problems such as an abundance of documents, interruptions in data exchange, errors due to the human factor, and weak control mechanisms [2]. Therefore, the digitization of these processes is becoming an urgent scientific and practical task.

**Main part**

The compulsory insurance system of employees is one of the main institutions of social protection in labor relations. This system is aimed at compensating for damages caused by accidents, industrial injuries and occupational diseases that may occur during the employee's work, and imposes certain financial and legal obligations on the employer [1]. Since the current insurance mechanisms are often based on paper documents, there are cases of slow processes, loss or incorrect entry of data.

The Republic of Uzbekistan has a regulatory and legal framework regulating the field of compulsory insurance of employees, which includes the Labor Code, laws on insurance activities and relevant government resolutions [2]. Although these documents clearly define the employer's obligations to employees, the mechanisms for controlling and monitoring their implementation are not sufficiently automated. As a result, problems arise in the processes of calculating insurance premiums, making payments and recording insurance events.

The introduction of digitalization will allow for fundamental changes in the compulsory insurance system. Through electronic insurance systems, employers will be able to remotely issue insurance contracts, enter employee information into a single platform, and calculate insurance premiums in real time [3]. This will save time and financial resources, as well as increase the transparency of insurance processes.

Also, a single database created through digital platforms will ensure effective information exchange between insurance organizations, employers and government agencies. Based on this database, the possibility of conducting statistical analysis, identifying risk factors and developing preventive measures will expand [4]. Especially in industries with a high incidence of industrial injuries, important decisions can be made on the basis of this information to improve labor safety. The experience of foreign countries shows that digitizing the compulsory insurance system increases the confidence of insurance market participants and significantly reduces corruption risks [5]. For example, in developed countries, all insurance transactions are automatically recorded through electronic insurance platforms, and interventions related to the human factor are minimized. Adapting these experiences to national conditions is also one of the urgent tasks for Uzbekistan. As a result, digitizing compulsory insurance processes will not only facilitate the activities of employers, but also serve to strengthen the legal and social protection of employees. Implementing these processes on an electronic platform is of great importance in increasing the stability and efficiency of the insurance system [6]. Issues of information security and personal data protection are of particular importance in the implementation of a digitized compulsory insurance system. Since personal data of employees, wages, insurance premiums and information about insured events are stored on electronic platforms, it is necessary to improve their protection mechanisms. This aspect, while ensuring the reliability of the insurance system, serves to strengthen users' trust in the digital system [7].

In addition, digitization allows improving risk management mechanisms in insurance relations. Based on the data collected through electronic systems, it will be possible to forecast the level of risk, optimize insurance tariffs and introduce an individual approach. This, in addition to ensuring the financial stability of the insurance system, increases economic efficiency for employers [8].

Another important aspect of digitizing compulsory insurance processes is increasing the efficiency of state control. Through the electronic platform, the timely payment of insurance premiums, the validity period of insurance contracts, and the legality of insurance events can be monitored in real time. This serves to prevent illegal activities, hidden labor relations, and evasion of insurance obligations [9].

At the same time, the digitized insurance system ensures the clarity and openness of legal relations between the employer and the employee. Employees will have the opportunity to independently monitor their insurance status through the electronic cabinet, check the payment of insurance premiums, and send an appeal in the event of an insured event. This serves to increase the legal awareness of employees and strengthen the principles of social justice [10].

From a scientific and theoretical point of view, the digitization of the compulsory insurance system forms an innovative approach to labor relations. This approach allows the development of the insurance system not only as a compensation mechanism, but also as a comprehensive system that ensures labor safety in advance and strengthens preventive measures. As a result, insurance processes become an important factor in ensuring socio-economic stability [11]

The above analysis shows that the digitization of the processes of compulsory insurance of employees by the employer is becoming an integral part of modern labor relations. An insurance system organized on the basis of digital technologies not only simplifies document management,

but also ensures legal certainty, financial transparency and institutional stability of insurance relations.

From a scientific and theoretical point of view, digitization makes it possible to transform the compulsory insurance system from a passive compensation mechanism into an active management and prevention system. Through electronic platforms, the possibilities for preliminary risk assessment, analysis of insurance events and decision-making aimed at improving labor safety expand. This ensures the alignment of the interests of employers, employees and the state.

Also, the digitization of compulsory insurance processes increases the efficiency of state control and reduces cases of informal employment and evasion of insurance obligations. As a result, social protection of employees is strengthened, and the principles of fairness and openness in labor relations are strengthened. This scientific generalization serves as an important theoretical foundation for the formation of the conceptual and practical foundations of the electronic insurance platform, which will be developed in the following chapters.

### Conclusion

In conclusion, the digitization of the processes of compulsory insurance of employees by the employer is an effective means of strengthening social protection in labor relations. The introduction of electronic insurance systems can simplify document management, reduce errors due to the human factor, and ensure the transparency of insurance processes. The theoretical and legal foundations presented in this thesis serve as a solid scientific foundation for the development of an electronic platform in further research.

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