

- підтримати українські продуктові страхові ІТ-компанії, створити мотивацію для розробки вітчизняних програм та сервісів;
- розвинути українську страхову ІТ-екосистему (ІТ-спільнота) з використанням сучасних технологій на основі відкритого коду;
- підтримати перехід до використання вітчизняних бухгалтерських програм.

Страховий ринок є системоутворюючим елементом, складовою критичної інфраструктури, тому використання безпечних вітчизняних страхових та бухгалтерських ІТ-систем з відкритим кодом є критично важливим.

Інновації, інформатизація, спрощення, гарна теорія і науковий підхід дозволять страховим компаніям виконувати своє основне завдання: професійно і гнучко встановлювати розмір страхових премій відповідно до страхових ризиків та виконувати свою роль в економіці по захисту інтересів бізнесу та громадян. А це, в свою чергу, сприятиме розвитку підприємництва, створенню сприятливого інвестиційного середовища, розвитку економіки та підвищенню якості життя громадян.

Основа розвитку: інновації, технології, онлайн:

- інноваційні підходи;
- інформатизація;
- спрощення та підвищення ефективності бізнес-процесів;
- онлайн ввід всіх даних;
- реляційні бази даних;
- API;
- вітчизняна екосистема страхових ІТ-рішень та платформ з відкритим кодом.

Вивести український ринок на передові позиції в Європі за основними показниками завдяки інноваціям – реально!

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ACTUAL ASPECTS, MAIN TRENDS AND CHALLENGES OF DIGITALIZATION OF INSURANCE COMPANIES TO INCREASE THE EFFICIENCY OF MANAGING THEIR BUSINESS PROCESSES

Digitalization of business processes has enabled automation of various tasks, leading to increased efficiency in process management for insurance companies. Automated systems can help reduce human errors and improve accuracy by automating manual processes. This will ultimately lead to a more efficient workflow with fewer resources required.

With digitalization, it has become possible to streamline the process management system for insurers by introducing automated workflows that are easier to monitor and manage than traditional methods. By optimizing the existing process architecture, insurers can ensure that their staff time is used efficiently and all tasks are completed quickly without any delays or mistakes occurring during the execution phase of a task or project.

Automation helps reduce errors due to human intervention as well as reducing costs associated with manual labor in performing certain tasks within an insurer's business processes which would otherwise take longer if done manually (e.g., data entry). Moreover, automated systems also allow for faster detection and correction of potential problems since they provide near real-time visibility into how a given process is functioning at any given moment making it easier for

those involved in managing these processes to identify areas where improvements should be made before further damage occurs from incorrect information being fed into the system resulting from an earlier mistake going unnoticed until it's too late.

Digitalizing customer data makes it easier to access and use in real-time analytics that help identify opportunities for cost savings; for example, insights into customer behavior based on historical trends can be used to improve marketing strategies or identify areas of potential risk.

By utilizing digital technologies like mobile apps, chat-bots and AI algorithms to improve customer service experiences, insurance companies are able to provide quicker responses to customers' inquiries as well as more personalized services tailored specifically for them. This helps increase both the speed at which customers receive answers to their questions or solutions for their problems due to automated responses from AI systems or chat-bots. Moreover, they are also able to benefit from improved personalization through the use of data analysis techniques that better understand a customer's needs; this allows insurers to tailor products/services suited specifically towards an individual's preferences or requirements resulting in higher levels of satisfaction with the company's services overall.

The increased speed of services provided by insurance companies due to digitalization is a major advantage for customers. Automation allows insurers to quickly process large volumes of requests from customers without making errors, thanks to the implementation of artificial intelligence and machine learning technology. This means more tasks can be completed in less time with minimized manual labor and greater accuracy than ever before. Furthermore, automation also helps in automating many back office functions such as claims processing and policy underwriting decisions which significantly reduces the amount of time taken for completing these complex tasks; allowing them to be processed much faster and efficiently than before.

This improved efficiency has yielded numerous benefits for both customers and the company itself. Customers are able to receive their services quicker with fewer mistakes leading to increased customer satisfaction, trust in the service provider, loyalty towards the company as well as potentially higher revenues generated through efficiencies realized from reduced costs associated with manual labor or paperwork storage & retrieval processes. On top of this, automated processes require fewer staff members allowing companies to reduce overheads further while still maintaining high levels of customer service quality standards at all times.

In order to comply with GDPR and other applicable regulations, insurance companies must implement internal policies and procedures that protect customer data from cyber threats. These policies should include mechanisms for monitoring the security of customer information, such as encryption, Multi-Factor Authentication (MFA), access control systems, and regular system scans to identify potential vulnerabilities. Insurance companies should also ensure their staff members are aware of data protection standards through appropriate training programs. Additionally, they must make sure all third parties who process personal information on behalf of the company are compliant with GDPR and other applicable laws. To guarantee compliance with these regulations and protect customers' personal data from being misused or stolen by malicious actors, insurance companies need to regularly review their processes for handling customer data.

The implementation of digitalization technologies such as cloud computing, artificial intelligence (AI), block-chain and biometrics can help insurance companies to optimize their business process management processes. Cloud computing allows for the efficient storage and retrieval of customer data, while AI-based solutions allow insurers to identify potential areas of risk faster than ever before. Block-chain technology creates an immutable ledger that cannot be altered or deleted without permission from all parties involved, which provides a secure way of storing important information. Biometric authentication adds another layer of security by verifying users' identities through physical traits like fingerprints or retinal scans. As a result, insurance companies are able to reduce operational costs associated with manual tasks related to managing customer data

while simultaneously improving the overall security measures for their customers' sensitive information.

In order to stay compliant with government and regulatory requirements, insurance companies must ensure that their business processes are up-to-date and efficient. This can be a challenge due to the varying regulations across different countries and regions. Digitalization has had a positive impact on increasing the efficiency of business process management for insurance companies by allowing them to use technology such as automation, analytics, artificial intelligence (AI), cloud computing, block-chain, and machine learning (ML). These technologies help streamline operations while reducing costs associated with manual processes. Additionally, digitalization provides insurance companies with greater visibility into customer data which helps them better understand customer needs so they can provide more tailored products or services. By leveraging these digital solutions insurers are able to quickly respond to changing regulations while also providing customers with increased transparency around policies and improving service experiences overall.

Digitalization has had a profound impact on how insurance companies manage their business processes. Customers now expect faster service, and insurers must be able to respond quickly without compromising quality or accuracy. To achieve this, they need to streamline their processes so that they can provide timely responses while still ensuring the accuracy of their services. This could involve introducing digital technologies such as automated claims processing software and artificial intelligence-driven customer support systems. These tools help speed up process efficiency by eliminating manual steps like paperwork or data entry, allowing for quicker responses for customers' inquiries or requests for assistance. Additionally, digitalization also allows insurers to access more accurate customer data in real-time which enables them to make better decisions based on up-to-date information about clients' preferences and needs. By leveraging these new technologies, insurance companies can ensure that their business processes are efficient enough to meet the demands of today's digital world while still providing high levels of service quality and satisfaction to customers.

In conclusion, it is clear that digitalization has had a major impact on the business process management of insurance companies. Digitalization has enabled improved communication and collaboration among stakeholders, as well as enhanced data collection and analytics capabilities. This in turn has allowed for more efficient processes throughout organizations, enabling them to reduce costs and improve customer experience. Furthermore, digitalization also allows for better integration with other systems such as CRM and ERP solutions which can further increase efficiency by providing access to real-time insights into operations across all departments within an organization. Ultimately, this increased efficiency results in higher satisfaction levels from customers and greater profitability for businesses.

Digitalization has also created new opportunities for insurers to reach potential customers and develop innovative products that fit their needs. Additionally, it has enabled insurers to optimize costs by streamlining administrative tasks through automation as well as reducing overhead costs associated with manual labor. All of these advantages add up to increased profitability for insurance companies who embrace digitalization initiatives and strategies.

Insurance companies should take advantage of digitalization to improve efficiency and streamline their business processes. To do this, they should explore ways to integrate technology into their existing operations and consider developing new technologies as needed. Insurance companies can also use digital tools to optimize customer service, increase data security, reduce paperwork and administrative costs, automate certain tasks, and gain insights into customer behavior. Additionally, insurance companies should focus on improving the user experience with online portals that are easy to navigate and provide helpful information in an intuitive way. Finally, businesses must ensure that all employees have access to necessary training so they can effectively leverage digital solutions for process improvement.