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MEASURING DIGITAL TRANSFORMATION IN UZBEKISTAN'S INSURANCE MARKET: AN INTEGRATED SRTI APPROACH AND 2026–2030 SCENARIO PROJECTIONS

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Abstract. This article develops and applies an integrated Insurance Market Digital Transformation Index (SRTI) to assess the digital maturity of Uzbekistan's insurance market and construct medium-term scenarios for 2026–2030. The index comprises six equally weighted dimensions: digital infrastructure, electronic-policy coverage, data integration, remote identification, automated services, and digital management. Based on official institutional and market data, the SRTI increased from 16.7 points in 2021 to 87.5 points in 2025, indicating a transition from an initial stage to a high level of digital transformation. Simple regression estimates indicate a strong association between the index and insurance-market expansion: the correlation coefficient between the SRTI and total insurance premiums is 0.949, while the corresponding coefficient for the number of active insurance contracts is 0.932. In the linear specification, a one-point increase in the SRTI is associated with approximately UZS 0.118 trillion in additional insurance premiums, while the logarithmic specification indicates an association with approximately 1.6% premium growth. Three scenario trajectories are developed for 2026–2030. Under the inertial scenario, the index reaches 94.7 points by 2030; under the baseline scenario, it reaches 100 points by 2030; and under the accelerated scenario, it reaches the upper boundary by 2028. The findings indicate that the remaining opportunities for further digital transformation are concentrated not primarily in basic e-policy infrastructure, but in data interoperability, remote identification, end-to-end automation, AI-supported underwriting and claims processing, and real-time supervisory analytics. The article proposes an integrated institutional and policy framework centred on unified data standards, API integration, an integrated e-Policy model, risk-based digital supervision, cybersecurity, and measurable KPI-based implementation.

Keywords: insurance market; digital transformation; SRTI; e-Policy; InsurTech; artificial intelligence; remote identification; digital supervision; scenario analysis; Uzbekistan.

Аннотация. В статье разработан и апробирован интегральный индекс цифровой трансформации страхового рынка (SRTI), предназначенный для оценки цифровой зрелости страхового рынка Узбекистана и формирования среднесрочных сценариев на 2026–2030 годы. Индекс включает шесть равновзвешенных направлений: цифровую инфраструктуру, охват электронными полисами, интеграцию данных, дистанционную идентификацию, автоматизированные услуги и цифровое управление. На основе официальных институциональных и рыночных данных установлено, что значение SRTI увеличилось с 16,7 балла в 2021 году до 87,5 балла в 2025 году, что свидетельствует о переходе от начального этапа к высокому уровню цифровой трансформации. Результаты простой регрессионной оценки указывают на тесную связь между индексом и расширением страхового рынка: коэффициент корреляции SRTI с совокупным объёмом страховых премий составляет 0,949, а с количеством действующих договоров страхования — 0,932. В линейной спецификации увеличение SRTI на один пункт связано приблизительно с дополнительными страховыми премиями в размере 0,118 трлн сумов, тогда как логарифмическая спецификация указывает на связь примерно с 1,6%-ным ростом страховых премий. Для периода 2026–2030 годов разработаны три сценарные траектории. При инерционном сценарии индекс достигает 94,7 балла к 2030 году, при базовом — 100 баллов к 2030 году, а при ускоренном сценарии — верхней границы уже к 2028 году. Результаты исследования показывают, что основные возможности дальнейшей цифровой трансформации связаны прежде всего с повышением совместимости и интеграции данных, развитием дистанционной идентификации, сквозной автоматизации, применением искусственного интеллекта в андеррайтинге и урегулировании страховых случаев, а также развитием аналитических инструментов цифрового надзора в режиме реального времени. В статье предлагается интегрированная институциональная и организационная модель, основанная на унифицированных стандартах данных, API-интеграции, интегрированной модели e-Policy, риск-ориентированном цифровом надзоре, кибербезопасности и реализации на основе измеримых ключевых показателей эффективности (KPI).

Ключевые слова: страховой рынок; цифровая трансформация; SRTI; электронный полис; InsurTech; искусственный интеллект; дистанционная идентификация; цифровой надзор; сценарный анализ; Узбекистан.

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INTRODUCTION

Digital transformation is reshaping the economic and operational logic of insurance. The sector is evolving from a model centred primarily on ex-post compensation towards an increasingly information-intensive system capable of identifying, pricing, monitoring, and, where possible, mitigating risks before losses materialise. Electronic policies, centralised registries, remote customer identification, automated claims processing, artificial intelligence (AI), cloud infrastructure, and integrated supervisory data systems are therefore becoming increasingly important components of modern insurance-market architecture. International supervisory practice reflects a similar development, with contemporary regulatory approaches increasingly linking technological innovation to effective governance, operational resilience, explainability, data protection, cyber-risk management, and proportionate risk-based supervision [5-6, 9-10].

In Uzbekistan, the development of the digital insurance environment has been supported by successive legal, regulatory, and institutional measures. The expansion of electronic insurance services, development of centralised information systems, extension of remote supervisory capabilities, and planned introduction of an integrated insurance billing system have contributed to the formation of a more advanced digital environment compared with that observed at the beginning of the decade [1, 14-16]. By 2025, digital infrastructure and electronic-policy coverage had reached an advanced stage within the analytical framework applied in this study, while further opportunities for digital transformation were increasingly associated with data interoperability, remote identification, end-to-end business-process automation, and the development of digital management capabilities.

The central research problem addressed in this study is that individual indicators—such as the number of electronic policies, the existence of a centralised registry, or the availability of online services—do not provide a sufficiently comprehensive measure of market-wide digital maturity. An insurance market may have developed electronic policy-issuance capabilities while continuing to improve data exchange, claims-processing automation, customer identification and data matching, and the timeliness of supervisory reporting. Consequently, a multidimensional measurement framework is required to integrate infrastructure, digital services, data integration, identification, automation, and governance into a unified analytical structure.

This article addresses this methodological need by applying the Insurance Market Digital Transformation Index (SRTI) developed within the underlying dissertation research. The study pursues three interrelated objectives: first, to operationalise insurance-market digital transformation through six measurable dimensions; second, to assess the relationship between the SRTI and key insurance-market indicators during 2021–2025; and third, to construct inertial, baseline, and accelerated scenario trajectories for 2026–2030. The contribution of the study is both methodological and practice-oriented, as the SRTI is designed not only as a descriptive measure of digital maturity but also as an analytical monitoring framework for assessing transformation dynamics, supporting the prioritisation of further development measures, and identifying areas in which additional institutional and technological development may contribute to the continued digitalisation of Uzbekistan's insurance market.

LITERATURE REVIEW

The literature on insurance digitalisation increasingly conceptualises InsurTech as a transformation of the entire insurance value chain rather than merely as a change in distribution channels. Research on artificial intelligence (AI) identifies applications across underwriting, pricing, fraud detection, claims triage, customer service, and risk prevention, while also emphasising the importance of appropriate human oversight and model governance [4]. Systematic reviews of digital transformation in insurance similarly indicate that sustainable benefits from technological adoption depend not only on the technologies themselves but also on complementary developments in knowledge management, organisational routines, data architecture, and decision-making processes [3].

From a regulatory and supervisory perspective, the International Association of Insurance Supervisors has placed particular emphasis on risk-based proportionality, governance and accountability, safety, transparency, explainability, fairness, and appropriate redress mechanisms in the use of artificial intelligence [9]. European approaches additionally incorporate operational resilience, data protection, and formal AI governance within the broader institutional framework for digital financial services [5-6]. Taken together, these approaches suggest that digital maturity should be assessed not solely in terms of technological capability but also through the quality of governance, risk management, and institutional arrangements supporting the use of digital technologies.

For emerging markets, interoperability represents an additional dimension of digital transformation. Digital insurance systems can generate greater economic and operational value when policy records, identification services, payment information, claims data, supervisory reporting systems, and relevant public registries are able to interact through compatible standards and secure data-exchange mechanisms. Where digital systems develop separately, technological improvements at the level of individual firms may reduce certain transaction costs while opportunities remain for further integration in areas such as record matching, verification, fraud-

risk identification, and real-time supervisory analytics. The conceptual logic of the SRTI therefore follows a systems-based approach: digital maturity is treated as the combined outcome of infrastructure, electronic-policy coverage, data integration, remote identification, automation, and digital management rather than as a collection of disconnected digital products.

This insurance-specific transformation is also taking place within the broader digitalisation of financial intermediation in Uzbekistan. Ismoilov (2026), examining labour-migrant remittances, reports an increasing role of direct card-to-card peer-to-peer (P2P) channels in money transfers and interprets this development as an indication of the expansion of digital financial services and greater integration of financial flows into digitally mediated channels [11]. Although remittance services and insurance represent institutionally distinct segments of the financial system, this evidence is relevant to the present study because it indicates increasing use of digitally mediated financial transactions and highlights the broader importance of interoperable payment infrastructure within the financial ecosystem.

Evidence from Uzbekistan's banking sector likewise highlights the importance of structured quantitative assessment in financial risk management. Gadoev and Jumazoda (2022) note the use of financial-indicator systems by commercial banks in assessing the creditworthiness of corporate customers and discuss opportunities to further develop assessment frameworks through the application of financial ratios [7]. Although credit risk and insurance risk are institutionally distinct, the methodological implication is relevant to the present study: digitalisation becomes particularly useful for analytical purposes when heterogeneous financial data are transformed into transparent, structured, and comparable indicators that can support managerial and supervisory decision-making.

RESEARCH METHODOLOGY

The empirical methodology combines institutional analysis, statistical analysis of dynamic trends, integral index construction, correlation and regression analysis, and scenario modelling. The retrospective analysis covers the period **2021–2025**. The empirical and institutional basis of the study consists of official market and institutional information used in the underlying dissertation research, including data from the National Agency of Perspective Projects and the legal and regulatory framework governing electronic insurance services and the digitalisation of the insurance market [5–8].

The SRTI contains six dimensions: I1 - digital infrastructure; I2 - electronic-policy coverage; I3 - data integration; I4 - remote identification; I5 - automated services; and I6 - digital management. Each dimension is normalized on a 0-100 scale. Institutional stages are coded at 0, 25, 50, 75, or 100 points where discrete maturity levels are applicable. To reduce subjective prioritization under unequal data completeness, all six indicators receive equal weights of 1/6 (0.1667). The index is calculated as:

$$SRTI_t = \Sigma_{i=1}^{6} w_i I_{i,t}, \quad \text{where } \Sigma w_i = 1 \text{ and } w_i = 1/6.$$

The interpretation scale is defined as follows: 0–20 points - initial stage; 20.1-40 - formation stage; 40.1-60 - transition stage; 60.1–80 - developed stage; and 80.1–100 - high digital transformation. This construction makes the index transparent and reproducible while allowing individual components to be tracked separately (Table 1).

Table 1
SRTI indicators and analytical interpretation

Indicator	Core content	Measurement logic	Weight
I1. Digital infrastructure	Centralized digital systems and market-wide technical infrastructure	Institutional maturity / coverage	0.1667
I2. E-policy coverage	Extent of electronic policy issuance and processing	Coverage / institutional maturity	0.1667
I3. Data integration	Interoperability among insurers, regulator and state registries	Integration maturity	0.1667
I4. Remote identification	Remote verification, unified identification and deduplication	Identification maturity	0.1667
I5. Automated services	Automation of underwriting, claims, service and control	Automation maturity	0.1667
I6. Digital management	Digital reporting, monitoring and continuous management	Management maturity	0.1667

Source: developed by the author on the basis of the dissertation methodology.

To assess the external consistency of the SRTI, the index is compared with two key insurance-market indicators: total insurance premiums and the number of active insurance contracts. Three simple ordinary least squares (OLS) specifications are employed: a linear premium model, a logarithmic premium model, and a contract-volume model. Given that the sample comprises only five annual observations, the resulting estimates

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are interpreted primarily as evidence of statistical association and external consistency rather than as estimates of causal effects or high-precision forecasting equations. Scenario modelling for 2026–2030 is subsequently conducted under three alternative institutional development trajectories: inertial, baseline, and accelerated.

ANALYSIS AND RESULTS

The retrospective calculations indicate substantial progress in the digital maturity of Uzbekistan's insurance market over the period analysed. The SRTI increased from 16.7 points in 2021 to 41.7 points in 2022 and 58.3 points in 2023. The most pronounced annual increase occurred in 2024, when the index reached 83.3 points, coinciding with the expansion of market-wide digital infrastructure and electronic-policy mechanisms. In 2025, the SRTI increased further to 87.5 points. Accordingly, within the analytical framework and classification thresholds applied in this study, the insurance market progressed from the "initial stage" category in 2021 to the "high level of digital transformation" category in 2025 (Table 2).

Table 2
SRTI indicator values for Uzbekistan, 2021-2025 (points)

Indicator	2021	2022	2023	2024	2025
I1. Digital infrastructure	25	50	75	100	100
I2. E-policy coverage	25	50	75	100	100
I3. Data integration	25	50	50	75	75
I4. Remote identification	0	25	50	75	75
I5. Automated services	25	50	50	75	75
I6. Digital management	0	25	50	75	100
SRTI	16.7	41.7	58.3	83.3	87.5

Source: author's calculations based on official institutional and market data used in the dissertation.

Figure 1 illustrates the dynamics of the Insurance Market Digital Transformation Index (SRTI) in Uzbekistan during 2021–2025. The index demonstrates a consistent upward trajectory throughout the observed period, increasing from 16.7 points in 2021 to 87.5 points in 2025. In 2022, the SRTI reached 41.7 points, representing an increase of 25.0 points compared with the previous year. The index continued to rise in 2023, reaching 58.3 points, followed by its most pronounced annual increase in 2024, when it reached 83.3 points, an increase of 25.0 points compared with 2023. In 2025, the index increased further to 87.5 points, although the annual increment moderated to 4.2 points (Figure 1).

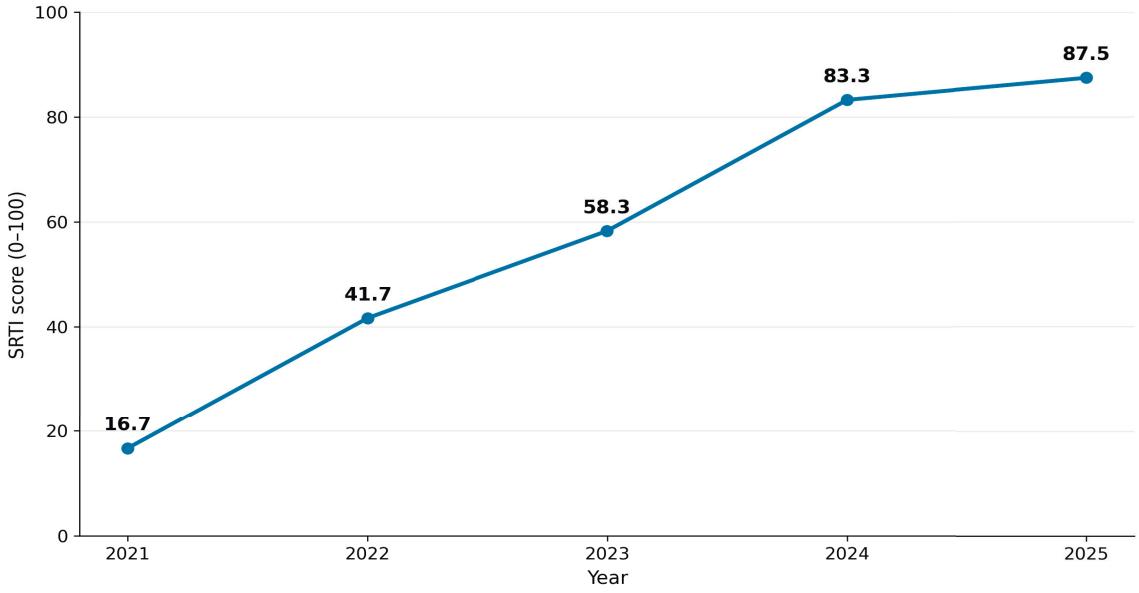


Figure 1. Dynamics of the Insurance Market Digital Transformation Index (SRTI), 2021–2025[1]

1 Source: author's calculations.

The component structure reveals a notable difference in the level of development across the six SRTI dimensions. By 2025, digital infrastructure, electronic-policy coverage, and digital management had reached 100 points, while data integration, remote identification, and automated services stood at 75 points. These results indicate that the priorities for the next stage of digital transformation differ qualitatively from those associated with its initial development. Earlier stages focused primarily on establishing electronic service channels and centralised information systems, whereas further progress is increasingly associated with enhanced interoperability, deeper process automation, improved data quality, and the effective use of integrated information.

This distinction is further reflected in the emerging e-Policy architecture proposed in the underlying dissertation research. The integrated model comprises several interconnected functional layers. The customer-identification and deduplication layer serves as the entry point to the system; the policy core stores standardised policy identifiers, product codes, insured objects, tariff parameters, and contractual details; the billing layer links premium payments to individual policy identifiers; the claims layer integrates information on insured events, loss assessment, and payment records; the verification layer supports the validation of policy status and data completeness; and the integration layer facilitates information exchange with the unified automated information system, relevant public registries, and supervisory reporting systems. The strategic value of this architecture lies not merely in storing insurance policies within a single database, but in supporting data continuity and traceability throughout the insurance process, from the initial application to the final decision.

The regression results provide preliminary evidence of the external consistency of the SRTI with key insurance-market indicators. The correlation coefficient between the SRTI and total insurance premiums is 0.949, while the corresponding coefficient for the number of active insurance contracts is 0.932. In the linear specification, a one-point increase in the SRTI is associated with an average increase of approximately UZS 0.1183 trillion in total insurance premiums ($t = 5.24$; $p = 0.0135$; $R^2 = 0.902$). In the logarithmic specification, the estimated coefficient is 0.0160, corresponding to an association with approximately 1.6% higher total insurance premiums per additional SRTI point ($t = 7.92$; $p = 0.0042$; $R^2 = 0.954$). In the contract-volume specification, a one-point increase in the SRTI is associated with approximately 0.0714 million additional active insurance contracts, equivalent to about 71 thousand contracts ($t = 4.45$; $p = 0.0211$; $R^2 = 0.869$).

Given the limited number of annual observations, these regression estimates should be interpreted cautiously. They indicate strong statistical associations between the SRTI and the selected insurance-market indicators within the 2021–2025 sample, but they do not, by themselves, establish a causal relationship between digital transformation and insurance-market growth (Table 3).

Table 3
Relationship between SRTI and selected insurance-market indicators, 2021–2025

Dependent variable	SRTI coefficient	Std. error	t-statistic	p-value	R^2
Total premiums, UZS trn	0.1183	0.0226	5.24	0.0135	0.902
ln(Total premiums)	0.0160	0.0020	7.92	0.0042	0.954
Active contracts, mln	0.0714	0.0161	4.45	0.0211	0.869

Note: n = 5 annual observations. Estimates indicate association, not causality. Source: author's OLS calculations based on dissertation data.

The statistical relationships should be interpreted with appropriate caution. Given the limited sample of only five annual observations, confidence intervals remain relatively wide, while common upward trends may partly account for the observed association between digital maturity and insurance-market expansion. The available evidence is therefore insufficient to conclude that digitalisation alone caused the observed growth in insurance premiums. The analytical interpretation is more limited but remains relevant: the SRTI is consistent with independently observed insurance-market dynamics and can serve as a monitoring indicator for assessing the progress of institutional and digital development.

The scenario projections apply the same six-dimensional SRTI framework and use the 2025 institutional baseline as the starting point. These scenarios should not be interpreted as official forecasts; rather, they represent author-developed analytical trajectories designed to translate different rates of institutional coordination, API standardisation, remote identification, service automation, artificial-intelligence deployment, and risk-based supervision into measurable SRTI pathways for 2026–2030 (Table 4).

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Table 4
SRTI scenario trajectories, 2026–2030 (points)

Scenario	2026	2027	2028	**2029**	**2030**
Inertial	89.3	90.3	91.5	93.0	94.7
Baseline	93.3	95.5	97.3	98.7	100.0
Accelerated	95.8	98.5	100.0	100.0	100.0

Source: author's scenario calculations based on the SRTI methodology.

Figure 2 presents three alternative trajectories for the Insurance Market Digital Transformation Index (SRTI) over the 2026–2030 period: inertial, baseline, and accelerated. The trajectories illustrate how different rates of institutional coordination, technological integration, service automation, and digital-management development may be reflected in the future dynamics of the composite index. As these trajectories are scenario-based rather than official forecasts, they should be interpreted as analytical pathways derived from the assumptions incorporated into the SRTI framework.

Under the inertial scenario, the SRTI increases gradually from 89.3 points in 2026 to 90.3 points in 2027, 91.5 points in 2028, 93.0 points in 2029, and 94.7 points in 2030. This trajectory represents a steady continuation of digital development, with incremental improvements across the remaining SRTI dimensions. Although the index remains below its upper boundary throughout the projection period, it continues to demonstrate consistent progress towards a higher level of digital maturity (Figure 2).

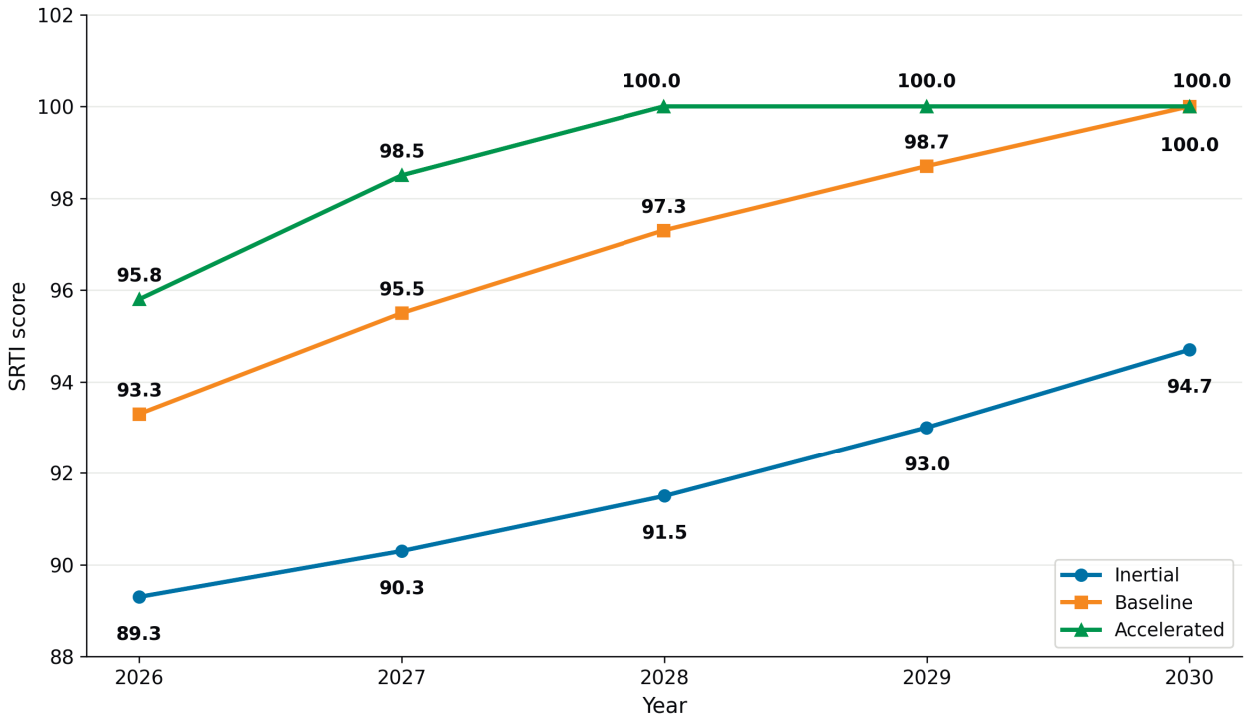


Figure 2. Alternative SRTI trajectories for 2026–2030[2]

The inertial scenario assumes the gradual implementation of digital initiatives already under way, without substantial additional investment in system integration or major organisational changes. Digital infrastructure, electronic-policy coverage, and digital management remain at high levels, while data integration, remote identification, and automated services develop at a more gradual pace. Under this trajectory, the SRTI increases from 89.3 points in 2026 to 94.7 points in 2030. The market therefore continues to progress, although the upper benchmark of the SRTI framework is not reached by the end of the projection period.

The baseline scenario assumes the timely implementation and operation of the unified insurance billing system, broader API integration between relevant public registries and insurers' information systems,

2 Source: author's calculations.

harmonised standards for remote identification, and a steady expansion of automation in claims processing and customer service. Under this scenario, the SRTI reaches 93.3 points in 2026, 97.3 points in 2028, and 100 points in 2030. This trajectory represents a coordinated and institutionally feasible progression towards the upper benchmark across all six dimensions of the SRTI framework.

The accelerated scenario assumes the rapid harmonisation of data models and API standards, market-wide deployment of biometric and remote verification mechanisms, broader application of AI-supported underwriting, fraud detection, and claims automation, and the development of supervisory analytics operating close to real time. Under this trajectory, the SRTI reaches 95.8 points in 2026, 98.5 points in 2027, and the upper boundary of 100 points in 2028, remaining at this level through 2030. Although this scenario is technologically feasible in principle, its implementation would require correspondingly advanced capabilities in cybersecurity, data governance, specialist expertise, investment capacity, model-risk management, and coordination between supervisory institutions and insurance companies.

The results suggest that Uzbekistan's insurance market is approaching a stage at which the expansion of individual digital services alone may no longer fully capture the strategic objectives of digital transformation. Increasing attention can therefore be directed towards integrated digital management. As electronic-policy issuance and core digital infrastructure reach advanced levels, further improvements increasingly depend on the quality of connections between datasets, information systems, and operational processes. This development is associated with an evolution in both the technological and institutional priorities of insurance-market digitalisation.

First, interoperability can be treated as an essential component of market infrastructure. Common data dictionaries, policy identifiers, product codes, API protocols, and data-quality standards can support reliable interaction among insurers, billing systems, relevant public registries, and supervisory platforms. Second, remote identification can be further developed beyond one-time verification towards automated deduplication and the use of a persistent customer identifier capable of linking policy, payment, claims, and service histories. Third, automation can increasingly focus on end-to-end workflows rather than individual front-office applications. Underwriting, claims triage, fraud-risk indicators, reinsurance, receivables management, and customer service can consequently be integrated into a common analytical environment.

Fourth, the application of artificial intelligence (AI) should be accompanied by clearly defined governance arrangements. The IAIS framework emphasises accountability, human oversight, explainability, safety, fairness, and appropriate redress mechanisms, including in contexts where automated decision-making can contribute to improvements in processing speed and cost efficiency [9]. In the context of Uzbekistan's insurance market, this suggests that AI-agent functions and automated decision-making modules should incorporate clearly defined responsibilities, appropriate audit trails, access controls, protected data channels, and mechanisms for escalation to human review in material cases.

Fifth, digital transformation should remain closely connected to prudential and operational management. The integrated management approach developed in the underlying dissertation research links claims, technical reserves, capital adequacy, operational efficiency, and KPI monitoring within a unified digital framework. At the company level, such integration can enable management to assess whether rapid premium growth is accompanied by changes in loss ratios, claims intensity, receivables, operational processing requirements, or additional capital needs. Digitalisation is therefore particularly valuable when it reduces the time between operational events, analytical assessment, and managerial response.

A practical implementation principle follows from this analysis: each major digital module should be accompanied by measurable performance indicators. Relevant examples include verification time, the percentage of automatically validated policies, the share of claims subject to automated triage, API response reliability, duplicate-profile detection rates, fraud-risk alerts, processing time, digital-service adoption, cybersecurity incidents, and supervisory-reporting latency. Such KPIs can help distinguish between the technical implementation of digital solutions and their measurable contribution to broader digital transformation.

CONCLUSION AND RECOMMENDATIONS

The study demonstrates that the digital transformation of Uzbekistan's insurance market can be assessed systematically through a multidimensional index rather than through individual indicators alone. The SRTI increased from 16.7 points in 2021 to 87.5 points in 2025, indicating substantial progress from the initial stage to a high level of digital maturity within the classification framework applied in this study. The most advanced results were recorded in digital infrastructure, electronic-policy coverage, and digital management, while further opportunities for development are concentrated in data integration, remote identification, and automated services.

The statistical results indicate a strong association between the SRTI and insurance-market expansion, although the limited sample size does not permit a causal interpretation of these relationships. The scenario analysis further indicates that the pace at which the SRTI approaches its upper benchmark depends on the assumed development trajectory, particularly with regard to coordinated API integration, unified billing, standardised remote identification, AI-supported processes, and real-time risk-based supervision.

Based on the analysis, the following recommendations are proposed:

Develop unified market-wide data standards and API protocols to facilitate secure and efficient interaction among insurers, supervisory systems, billing infrastructure, and relevant public registries.

Implement the integrated e-Policy model around a persistent customer identifier, a standardised policy core, and interconnected billing, claims, verification, and audit layers.

Expand remote identification and automated deduplication mechanisms while strengthening consent management, access controls, cybersecurity, and audit-trail requirements.

Prioritise end-to-end automation across underwriting, claims management, fraud-risk identification, customer service, and supervisory reporting, while ensuring effective integration between individual digital applications.

Develop AI governance arrangements consistent with risk-based supervision, incorporating human oversight, explainability, model accountability, and appropriate redress procedures.

Integrate operational digitalisation with prudential indicators, including capital planning, technical reserves, claims dynamics, and KPI-based management dashboards.

Use the SRTI as a periodic monitoring instrument, while periodically reviewing indicator definitions and weighting structures as data availability and quality improve and the market approaches the upper boundary of the index.

The principal methodological limitation of the study is the relatively short retrospective time series. Future research could extend the observation period, test alternative weighting structures, incorporate firm-level data, and apply appropriate econometric methods to investigate the causal channels through which specific digital components may affect insurance premiums, claims-processing efficiency, operating costs, solvency indicators, and consumer outcomes.

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