

Norets Nadezhda Konstantinovna,
 Candidate of Economic Sciences (PhD in Economics),
 associate professor of the Department of the Business Informatics and Mathematical Modeling,
 Institute of Physics and Technology,
 V.I. Vernadsky Crimean Federal University,
 Simferopol, Russian Federation.

ANALYSIS AND PROSPECTS FOR DEVELOPMENT OF INSURANCE SERVICES ON THE RUSSIAN INSURANCE MARKET

2019-2023 .. 2019–2023 ..
 2023 , 2020-2023 .

The economy of the Russian Federation at the present stage of its development is undergoing significant global changes associated with both general digitalization and geopolitical shifts. The development of all economic areas is associated with insurance and it is one of the engines of economic progress. The mechanism for creating a long-term policy in the field of the insurance market is the quality of the insurance service provided by insurers in the context of demand for insurance services in general and increased competitiveness due to the increased concentration of insurance companies in recent years in the insurance market. The article discusses the structure of the distribution of insurance premiums by sales channels for 2019-2023, the structure of the distribution of remuneration to intermediaries for 2019-2023, priority measures for managing the insurance service are highlighted, aimed at increasing the volume of the insurers' portfolio in 2023, and the dynamics of the use of new technology models in the activities of Russian insurance organizations for 2020–2023 are identified. It was determined that most insurers focused on developing new insurance products, improving the quality of customer service and simplifying the claims settlement process, introducing loyalty programs to retain customers and optimize tariffs. Many Russian insurance organizations are actively researching and applying new technology models in insurance services. Thus, the insurance service of the Russian Federation is developing with the support of new technologies and innovations, which contribute to the emergence of a variety of offers of insurance products and services and increasing the customer focus of insurance organizations. Given the high degree of general conservatism of the Russian insurance market, the potential for digital transformation in this industry is great.

Keywords: insurance service, insurance market, digital technologies, digitalization of insurance.

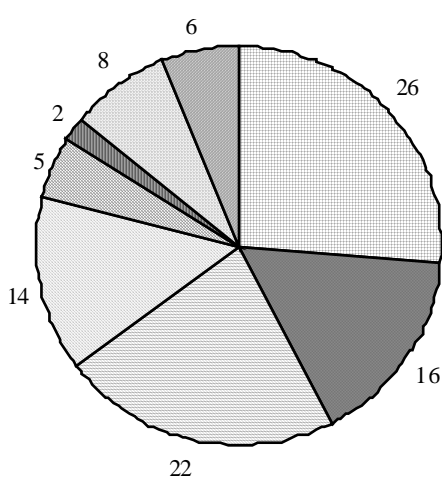
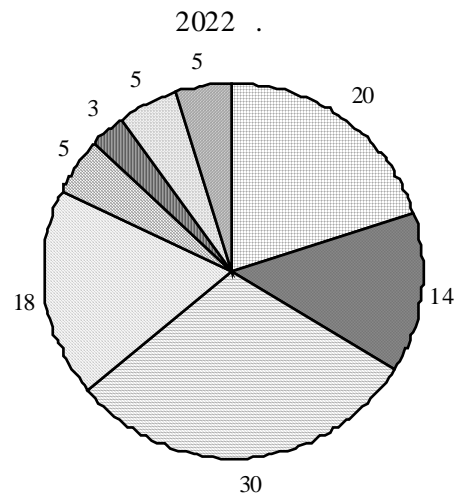
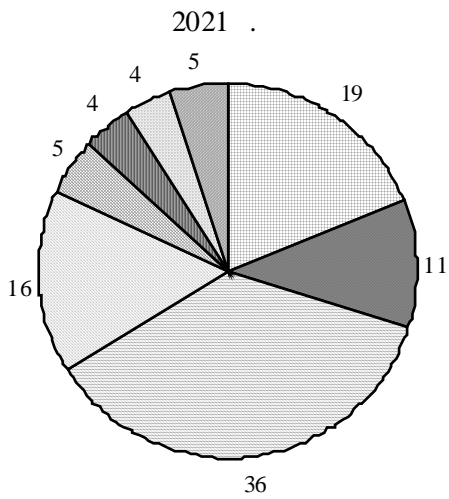
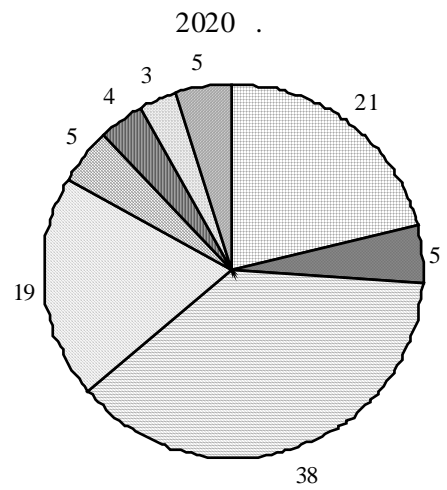
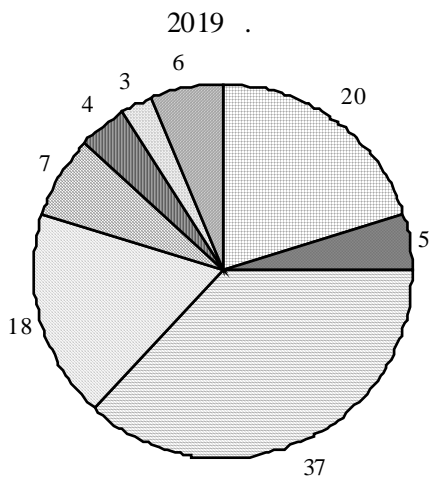
[16] [6], . . . [10-11], [2], . . . [13] . . . [8], . . . [18],

« » ,

2019–2023 1, 2019–

2023 () , 2023 15 % 2019 2020 [6].

5 % 2019 COVID-19, 16 % 2023



-
-
-
-
-
-
-
-

.I.

[11])

2019-2023 .(-

30%

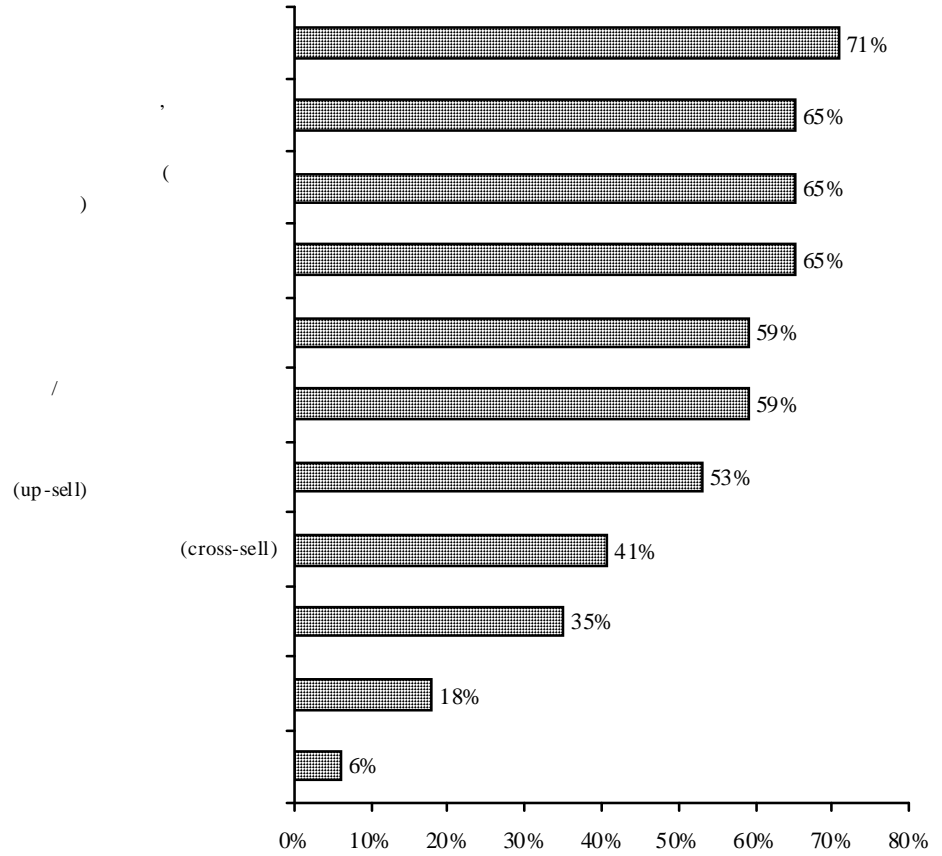
«

2020

» 212- 20.07.2020 .,

91

2023

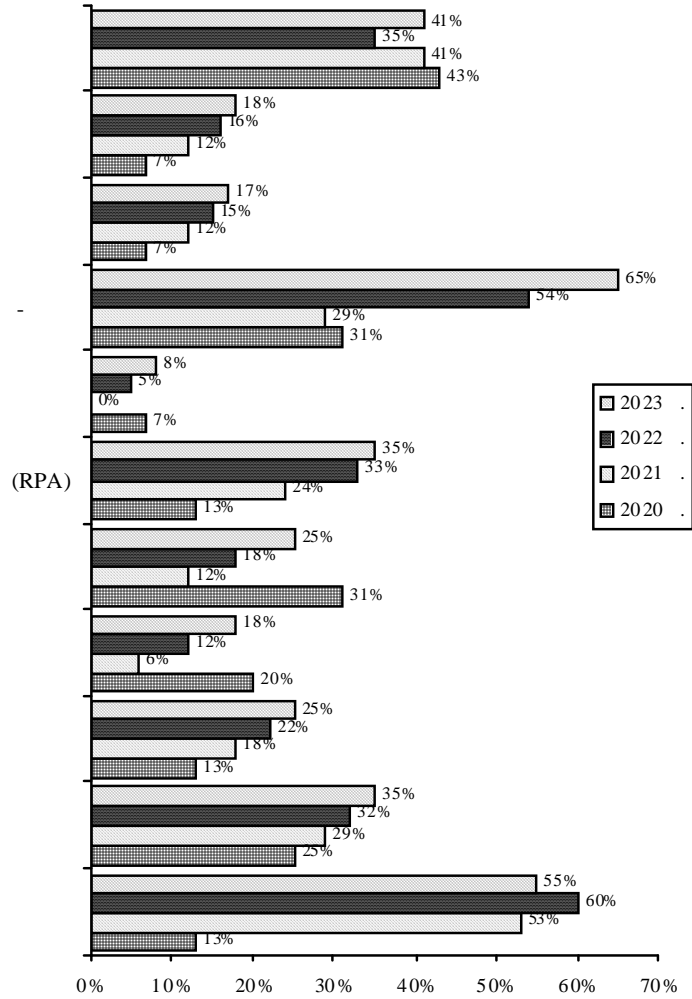


.3.

2023

[11]

3, 2023 (71%), (65%), (65%), 59%, 2020, COVID-19, 2020, R « », 2023, COVID-19, 80%



.4.

2020-2023 .(

[11]

%

2020

2021

53

2020

25 %

2023

41 %, 65 %, 35 %
31 % 13 %.

2020

43 %,

«KPMG»,

2019-2023

60,1 « » 2021 347,4
2023 . . (120,92 %) , 2020

2023

« » [1] 2024

2 5%.

2,2

2024

1. R « » [] . — 2024. — : raexpert.ru/ (:
01.02.2024).

2. . . / . . // : ,
, —2021.— 2(55).— .111–128.

3. . . // .—2020.— 3(88).— .10–15.

4. . . : / . . .— :
, 2014.—359 .

5. . . // : , , .—2021.— 3(56).— .69–79.

6. . . . // .—2022.— 4.— .49–56. /
7. : .—2019.— 4.— .94–95. /
8. // .—2019.— 12 (113).— .203–211. /
9. : .—2019.— 3(59).— .7. /
10. // .—2022.— 2 (59).— .51–61. / . . . , . . .
11. // .—2022.— 2 (63).— .36–48. / . . .
12. // .—2023.— 3(96). — .124–130.
13. // .—2022.— .8, 4.— .99–109.
14. 2024 : [.—2023.— : raexpert.ru/researches/insurance/forecast_2024/ (: 01.02.2024).
15. UML /
16. // .—2022.— 1(35).— .21–26.
17. // .—2022.— 6 (71).— .97–98.
18. // .—2023.— .22, 2(533).— .254–263.
19. // .—2021.— 6(131).— .1361–1364. [.—2024.— : www.cbr.ru/ (: 01.02.2024).
20. // .—2018.— 2.— .111–120.

СПИСОК ЛИТЕРАТУРЫ

1. RAEKH «Эксперт» [Elektronnyj resurs]. — 2024. — Rezhim dostupa: raexpert.ru/ (data obrashcheniya: 01.02.2024).
2. Blazhevich O. G. Kompleksnaya ocenka razvitiya finansovogo rynka Rossijskoj Federacii i razrabotka rekomendacij po ego sovershenstvovaniyu / O.G. Blazhevich, N. S. Safonova // Nauchnyj vestnik: finansy, banki, investicii. — 2021. — 2 (55). — S. 111–128.
3. Garbuzov A. M. Vliyanie novyh tekhnologij i cifrovyh servisov na podhody k protivodejstviyu moshennichestvu na strahovom rynke / A. M. Garbuzov // Strahovoe pravo. — 2020. — 3(88). — S. 10–15.
4. Egorova N. E. Strahovoj biznes v Rossii: ekonomicheskij analiz i modelirovanie / N. E. Egorova. — M.: CEMI RAN, ISEPP RAN, 2014. — 359 s.
5. Zemlyacheva O. A. Ekonomicheskie predposylki uglublenniya vzaimodejstviya bankov i strahovyh kompanij / O. A. Zemlyacheva // Nauchnyj vestnik: finansy, banki, investicii. — 2021. — 3(56). — S. 69–79.
6. Lysakovskaya E. V. Aktual'nye problemy razvitiya strahovyh kompanij v usloviyah cifrovizacii / E. V. Lysakovskaya, V. M. SHaropto // Vestnik Akademii upravleniya i proizvodstva. — 2022. — 4. — S. 49–56.
7. Mal'kovskaya M. Period transformacii: s chem stalkivayutsya strahovshchiki v epohu cifrovizacii / M. Mal'kovskaya // Sovremennye strahovye tekhnologii. — 2019. — 4. — S. 94–95.
8. Mash'yanova E. E., Smirnova E. A. Analiz sovremennogo razvitiya strahovogo rynka v Rossijskoj Federacii / E. E. Mash'yanova, E. A. Smirnova // Ekonomika i predprinimatel'stvo. 2019. — 12 (113). — S. 203–211.
9. Muzaev M. Z. Cifrovye strahovye servisy na sluzhbe regional'noj pensionnoj sistemy / M. Z. Muzaev, I. P. Denisova // Regional'naya ekonomika i upravlenie: elektronnyj nauchnyj zhurnal. — 2019. — 3(59). — S. 7.
10. Norets N. K. Cifrovye problemy razvitiya rossijskogo strahovogo rynka / N. K. Norets, P. Yu. Gubenko // Nauchnyj vestnik: finansy, banki, investicii. — 2022. — 2 (59). — S. 51–61.
11. Norets N. K. Napravleniya cifrovogo razvitiya strahovogo rynka v Rossijskoj Federacii / N. K. Norets // Nauchnyj vestnik: finansy, banki, investicii. — 2023. — 2 (63). — S. 36–48.

-
12. Pakova O. N. Cifrovaya transformatsiya v sfere strahovaniya / O. N. Pakova, Yu. A. Konopleva, A. E. Kazakova, M. A. Lomaenko // Vestnik Severo-Kavkazskogo federal'nogo universiteta. — 2023. — 3(96). — S. 124–130.
13. Pashkova E. N. Razvitie strahovogo rynka Rossii v usloviyah sankcij / E. N. Pashkova // Nauchnyj rezul'tat. Ekonomicheskie issledovaniya. — 2022. — T. 8, 4. — S. 99–109.
14. Prognoz razvitiya strahovogo rynka na 2024 god: period ohlazhdeniya [Elektronnyj resurs]. — 2023. — Rezhim dostupa: raexpert.ru/researches/insurance/forecast_2024/ (data obrashcheniya: 01.02.2024).
15. Tanisheva S. S. Proektirovanie servisa dlya strahovogo segmenta s ispol'zovaniem UML diagramm / S. S. Tanisheva, R. A. Alimov // Informacionno-komp'yuternye tekhnologii v ekonomike, obrazovanii i social'noj sfere. — 2022. — 1(35). — S. 21–26.
16. Tugusheva D. R. Sovremennye cifrovye tekhnologii na strahovom rynke / D. R. Tugusheva, K. M. Efimova // Interaktivnaya nauka. 2022. — 6(71). — S. 97–98.
17. Turgaeva A. A. Primenenie cifrovyykh vozmozhnostej v strahovom biznese / A. A. Turgaeva, N. N. Kochetkova, N. A. Iglina // Ekonomicheskij analiz: teoriya i praktika. — 2023. — T. 22, 2(533). — S. 254–263.
18. Filina M. A. Cifrovizatsiya servisa kak vazhnejshee napravlenie razvitiya strahovogo rynka Rossii / M. A. Filina // Ekonomika i predprinimatel'stvo. — 2021. — 6(131). — S. 1361–1364.
19. Central'nyj bank RF [Elektronnyj resurs]. — 2024. — Rezhim dostupa: www.cbr.ru/ (data obrashcheniya: 01.02.2024).
20. Cyganov A. A. Cifrovizatsiya strahovogo rynka: zadachi, problemy i perspektivy / A. A. Cyganov, D. V. Bryzgalov // Ekonomika. Nalogi. Pravo. — 2018. — 2. — S. 111–120.

12 2024

23 2024