
368.91:658.8

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ANALYSIS AND ASSESSMENT OF THE SALES CHANNELS LIFE INSURANCE SERVICES AND IMPROVING THEIR EFFECTIVENESS

The article considers the current state of life insurance in the Russian Federation, the analysis of distribution channels for life insurance policies. The mechanism of life insurance services implementation on the basis of customer base differentiation is proposed.

Keywords: life insurance, sales channels for life insurance policies, direct sales channels, intermediary sales channels.

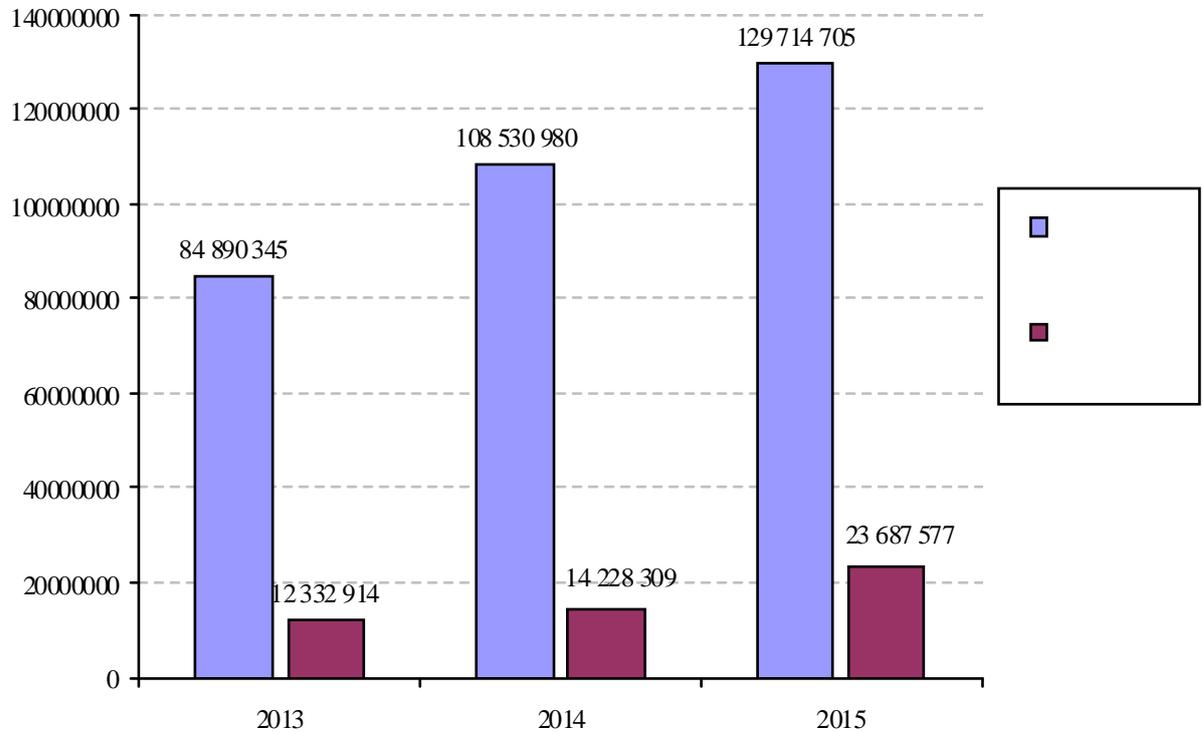
10].

[1, 2, 7, 9,

2015

12,7%

2% 2014
2015 19,5% (. 1).



. 1. 2013-2015 .
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90% [5].

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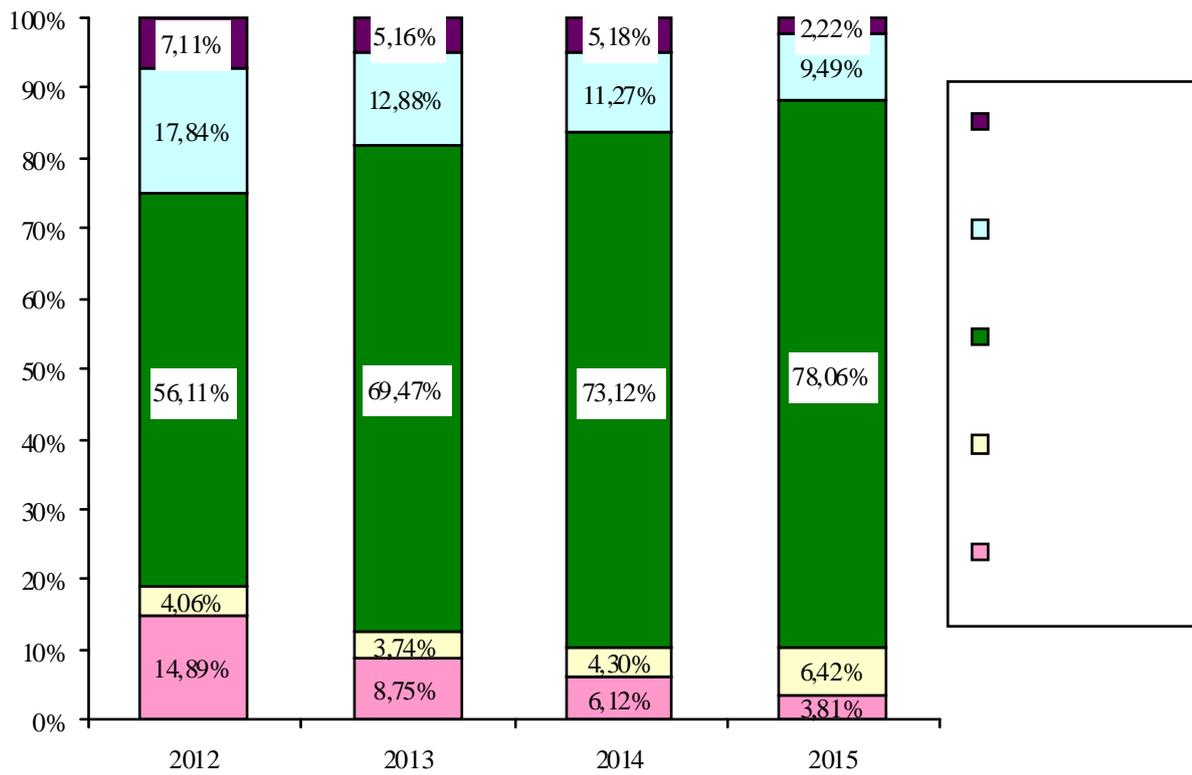
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29%

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65



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2012-2015

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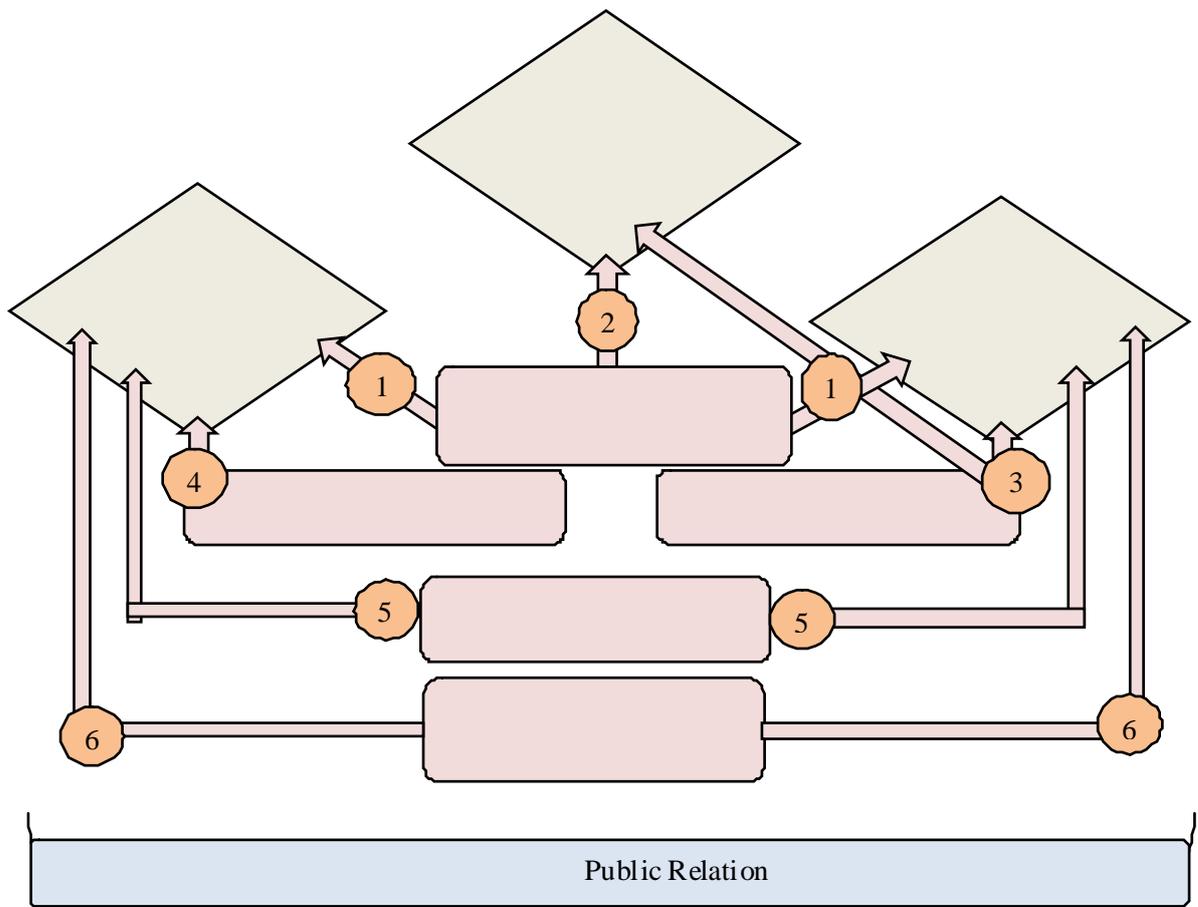
2012-

, 2015

3,8%.

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1 : « — », « — ».

2 : « — [8]. ».

3 : « — », « — ».

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7. — : ivan-shamaev.ru/sales-channels/ ([03.10.2016 .).
 8. C . . : 08.00.10 []/ : . — , 2015. — : e.mail.ru/attachment/1477471381000000315/0 (03.10.2016 .).
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