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FEATURES OF INNOVATIVE DEVELOPMENT IN THE INSURANCE SPHERE OF THE RUSSIAN FEDERATION

Recently, the demand for innovations in financial and credit institutions has been constantly growing; therefore, the insurance industry needs to form new and rethink existing approaches to innovation. Innovative development of an insurance company is a prerequisite for maintaining a high level of competitiveness. The highly competitive environment forces insurance companies to develop their innovative, unique insurance services, which promotes the emergence of new insurance products.

The methodological basis of the study was the general scientific method (theoretical modeling) and special methods (in particular, the method of describing the studied phenomena, the method of identifying and formulating the essential characteristics and characteristics, etc.). Also, to achieve the goal, the methodological basis of the study was such techniques as grouping, classification and graphical presentation of the research results.

The article considers the essence of innovation. The study found that innovations in the economic literature are considered from different positions and with varying degrees of detail. The economic essence of the term "innovation process" is analyzed, its scientifically based characteristics are considered. It has been established that the innovation process does not end with the appearance of innovation in the market, but continues to evolve, expand and spread. Identified the signs and main components of the innovation process.

The main directions of innovation in the insurance sector, the benefits to the insurance company from the introduction of technological and product innovations, as well as the main trends in the innovative development of the insurance industry are considered. On the basis of the study, it was established that organizational-technological innovations over grocery ones prevail in the activities of insurance companies (thus, the majority of insurance innovations relate to serving policyholders, rather than offering new insurance products).

Keywords: insurance companies, insurance services, innovations, innovation process, innovative development.

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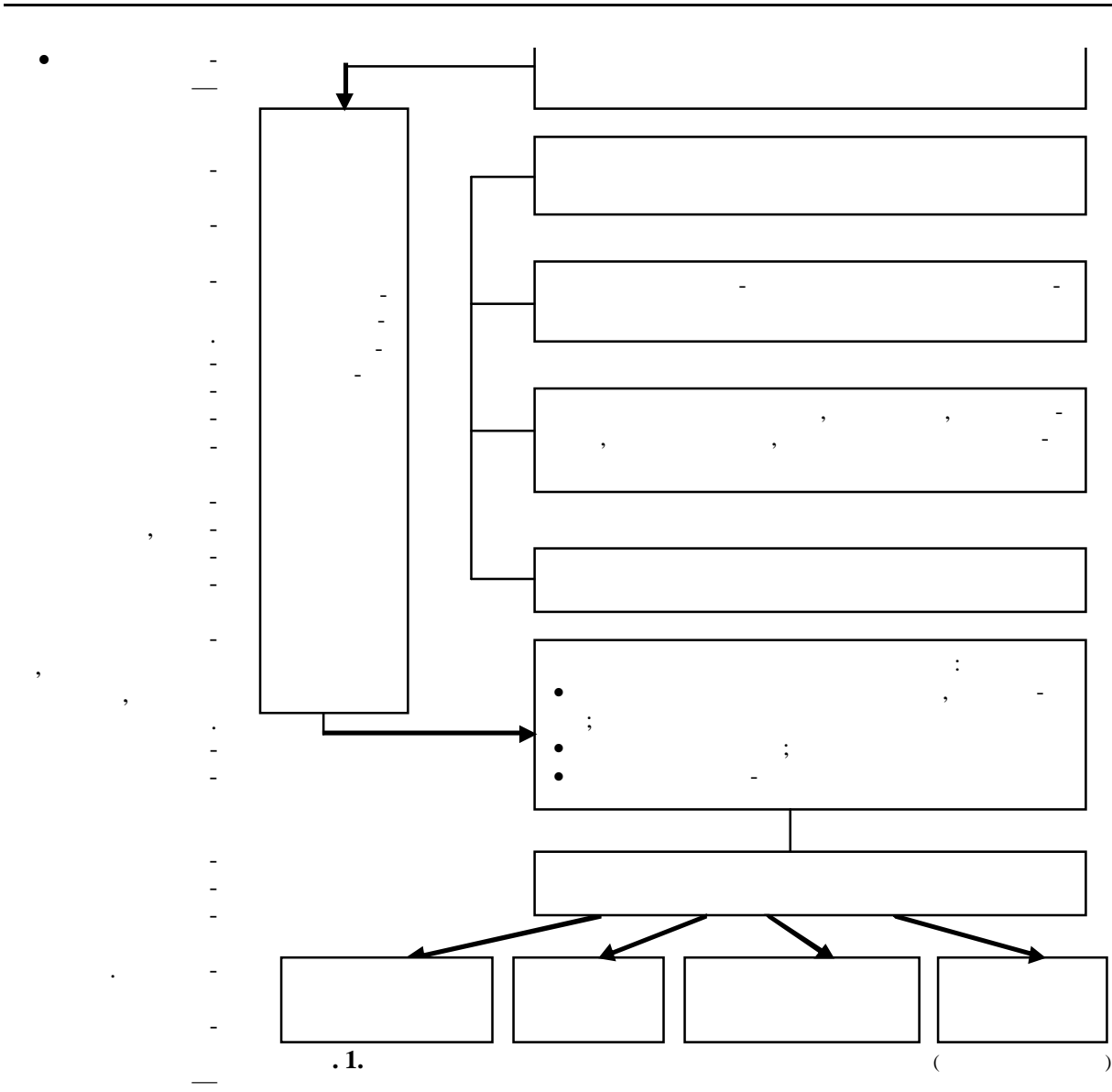
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