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ORGANIZATION AND TECHNOLOGY OF EFFECTIVE COMPREHENSIVE SALES OF INSURANCE PRODUCTS

In a market economy, the main goal of insurance companies is to maintain and expand their competitive positions in the insurance market. At the present stage of development in a competitive environment, insurance companies need to apply various technologies for effective sales of insurance products and methods of influencing the policyholder, through the creation of various products and methods of service, price ratio, in order to meet the demand of customers with more complex needs, all this will allow them to maintain their positions in the insurance market and maintain the efficiency of their activities. The most important task of insurance companies is the effective organization of the technique of promoting insurance services to the policyholder, that is, the choice of appropriate sales channels. The creation of an adequate system for the sale of insurance services largely determines the success of an insurance company in the market. The article determines that scientists distinguish mainly three sales channels: direct, indirect and alternative. In modern conditions, insurance organizations in practice use a variety of sales channels for insurance products and services in this regard, the types of sales channels for insurance products and the classification of sales technologies for insurance products were considered in the work. The study reflected the main elements of the sales system of a modern insurer, since the sales system of a modern insurer focuses on a wide range of policyholders. The article presents modern technologies for selling insurance products, since successful trading depends on how well they are used. In accordance with the above, the basic principles of organizing complex sales and ensuring the effectiveness of the activities of insurance companies are formulated, if they are observed, the complex sale of insurance products and services should occupy an

important and main place in the activities of the insurer and contribute to ensuring the satisfaction of various requests of policyholders, as well as improving the efficiency of the functioning of the insurance company.

Keywords: sales organization, sales technology, insurance product, insurance service

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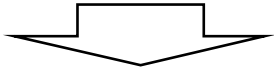
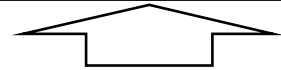
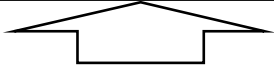
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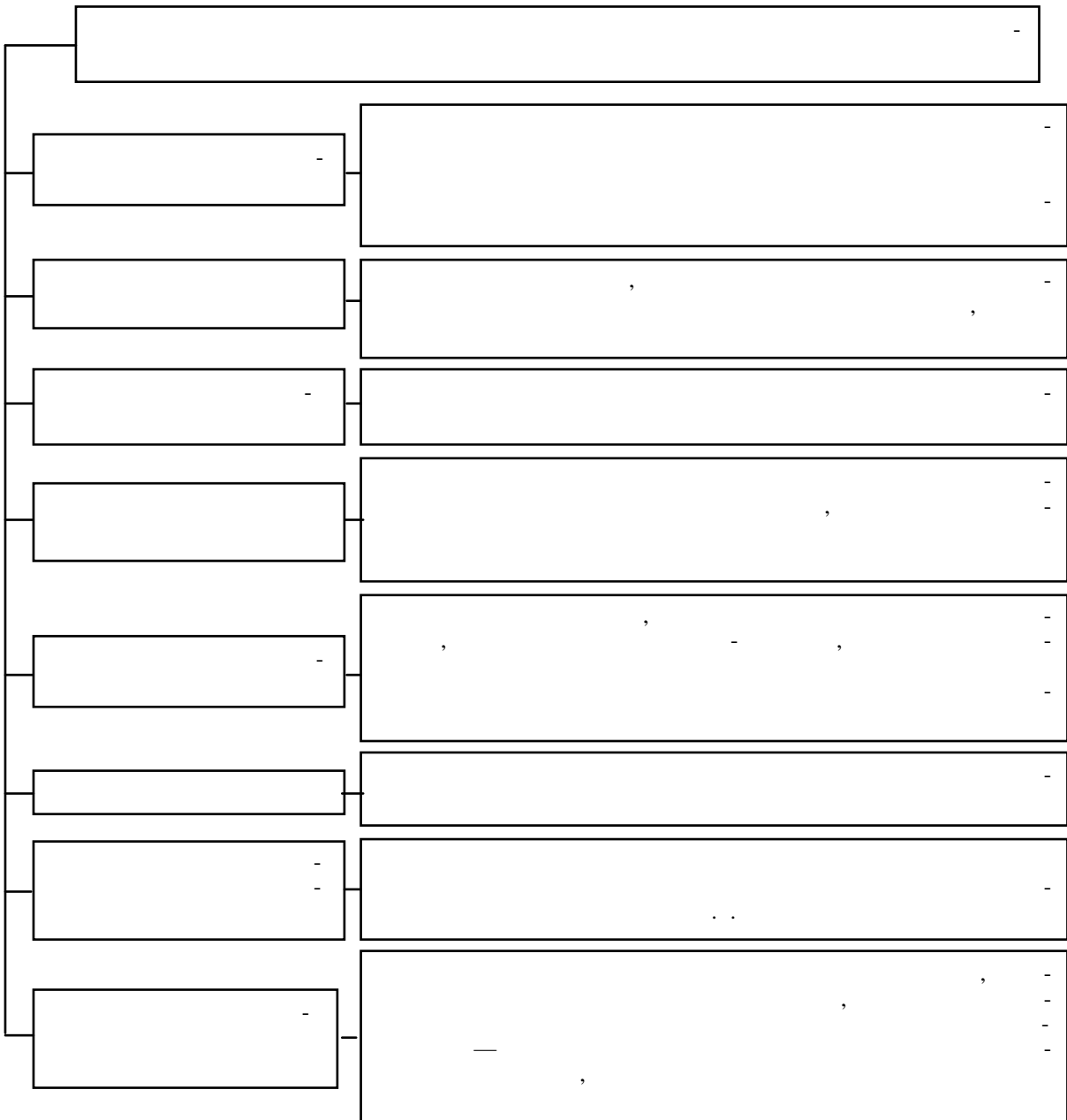
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