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Zemlyacheva Olga Andreevna,
Ph.D. in Economics,
Associate Professor of the Department of Humanitarian and Socio-Economic Disciplines,
Crimean branch
Russian State University of Justice,
Simferopol, Russian Federation.

ECONOMIC PREREQUISITES FOR DEEPENING COOPERATION BETWEEN BANKS AND INSURANCE COMPANIES

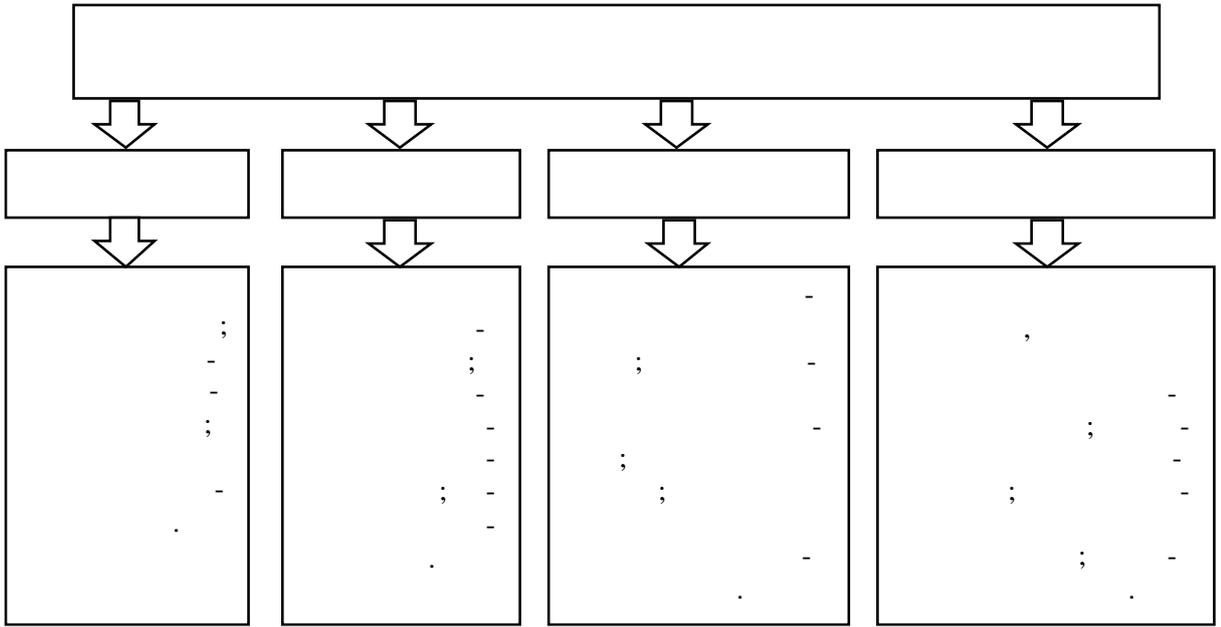
The current stage of development of the world economic and financial systems is characterized by increased competition between all their subjects. This is especially true of competition in the global, international and national financial markets. Fierce competition requires market participants to find and implement new ways to ensure the survival and effectiveness of their own activities. One of the key ways to solve these problems is to strengthen interaction between subjects of market relations and to activate their participation in integration processes.

It is proved that there are significant prerequisites for the interaction of banks and insurance companies, the main of which are economic. It is proposed to identify five levels of such prerequisites (individual, microeconomic, mesoeconomical, macroeconomic, mega-economic) and their characteristics are given.

The study of the economic prerequisites for the interaction of banks with insurance companies, which are based on increasing the competitiveness and effectiveness of these groups of financial intermediaries, as well as on the increase in the effectiveness of bank risk management, allowed us to identify and characterize five levels of such prerequisites for banking and insurance interaction: individual, micro-level, meso-level, macro-level, mega-level. The given approach to the disclosure of the prerequisites for the interaction of banks and insurance companies: expands traditional approaches (analysis at the micro and macro levels); provides a systematic, comprehensive view of the course of the analyzed processes; allows to identify their inter-level causal relationship.

Keywords: bank, insurance company, financial market, financial intermediary, background.

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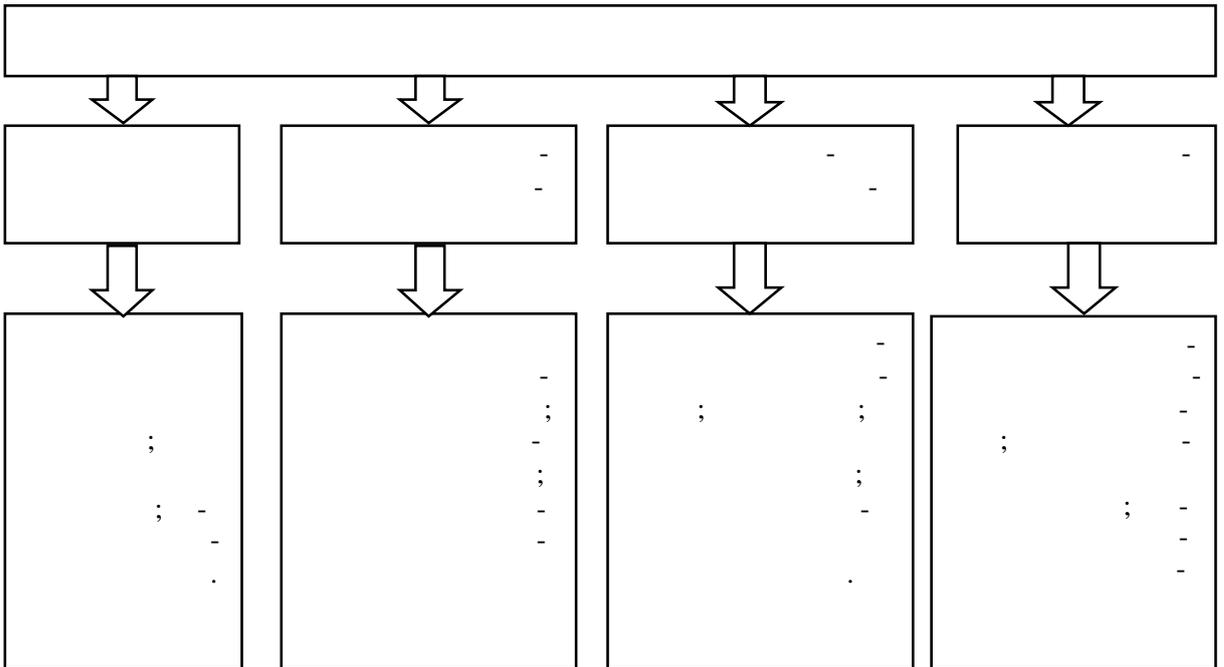


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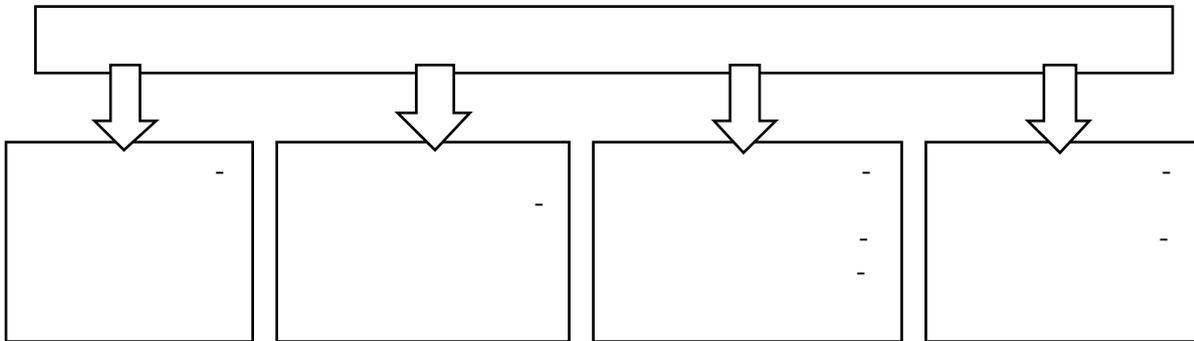
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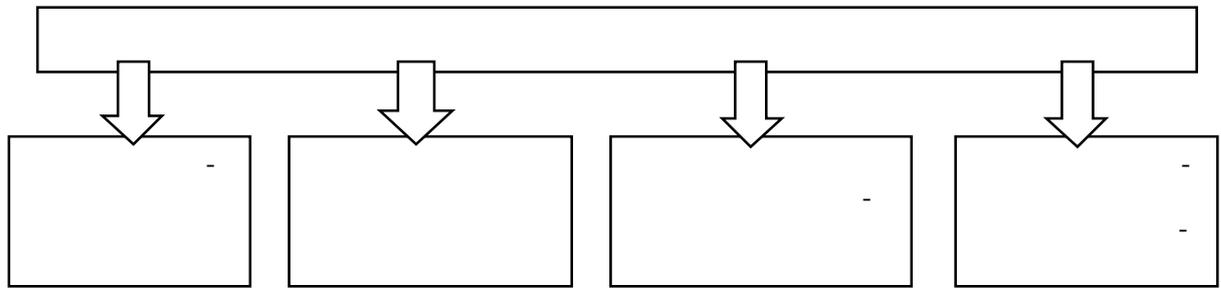
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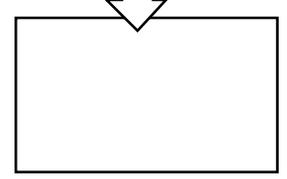
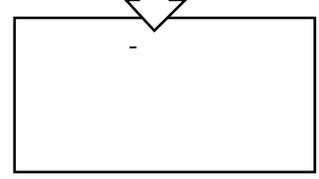
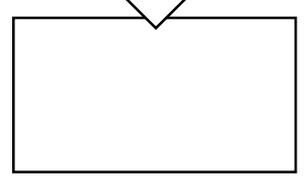
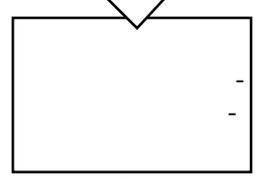
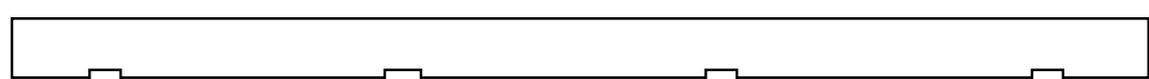
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