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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.

INSURANCE OF BANK RISKS IN THE INTEGRATION OF BANKS AND INSURANCE COMPANIES

XXI

One of the key aspects of banks' activities is risk optimization, since banks take on the risks of primary investors, have significant risks when carrying out credit, investment and other types of their own activities. Operational risks are also important for banks, that is, employee mistakes that carry significant costs and loss of funds.

Banking structures have developed risk management tools, which include insurance as one of the main tools. It should be noted that, given the significant cost of such a risk management tool, banks treated its use quite carefully. However, the processes of banking and insurance interaction and, especially, integration intensified at the beginning of the XXI century, increased the attractiveness of such a risk management tool for banks and became a significant source of income for insurance companies. A number of banks have taken the path of creating captive companies in order to increase the effectiveness of risk insurance of their activities. Thus, we can state that insurance of bank risks in modern conditions of development of economic and financial systems is one of the main types of banking and insurance interaction and integration.

The experience of developing foreign and domestic financial services markets and their individual segments shows that banks and insurers are key participants in the financial market, stimulating the development of the economic and financial system as a whole.

The process of insuring bank risks in the interaction of banks and insurance companies is under active development. Additionally, the trends in the development of insurance products that are offered within the framework of banking and insurance integration are investigated.

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

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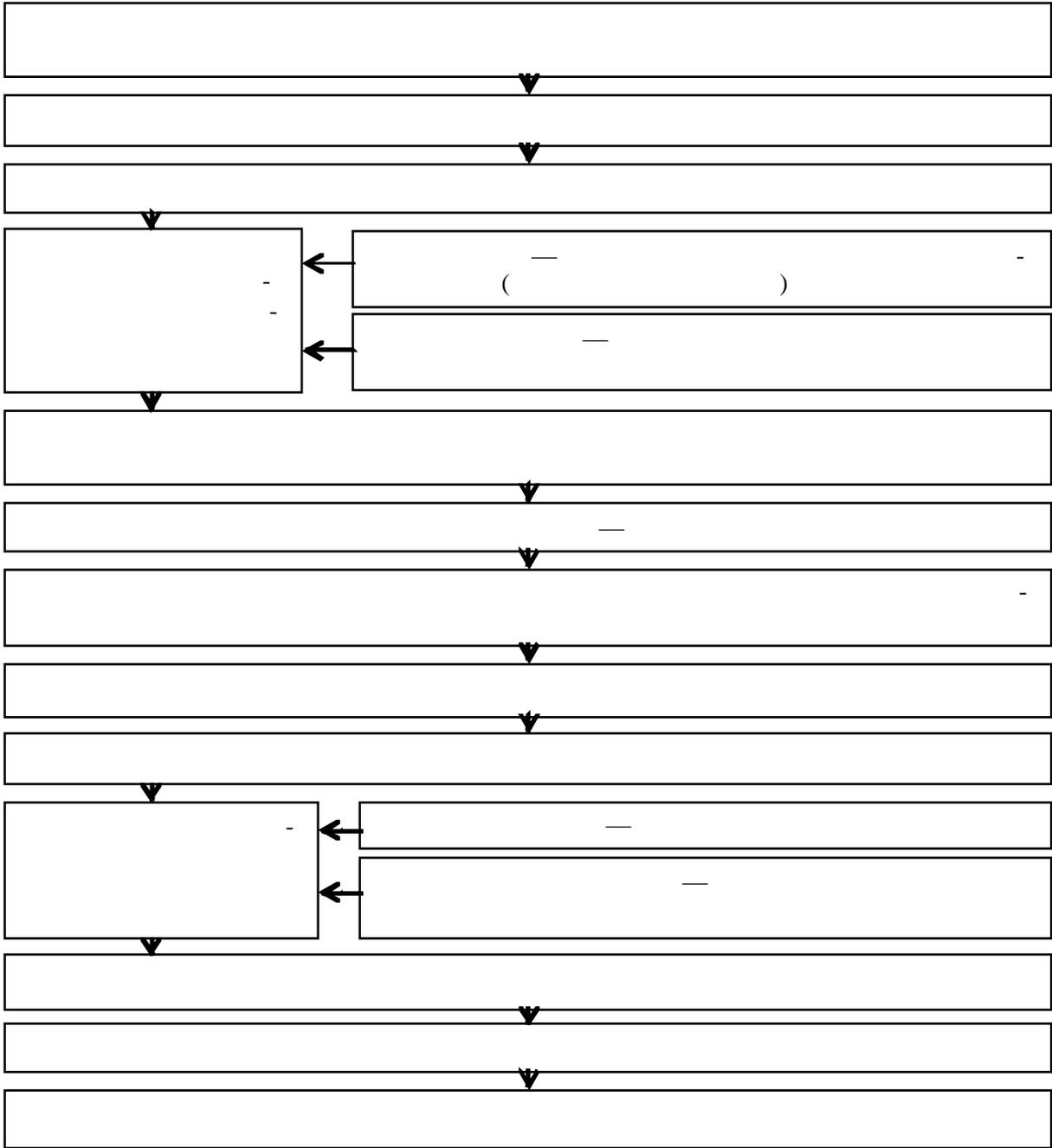
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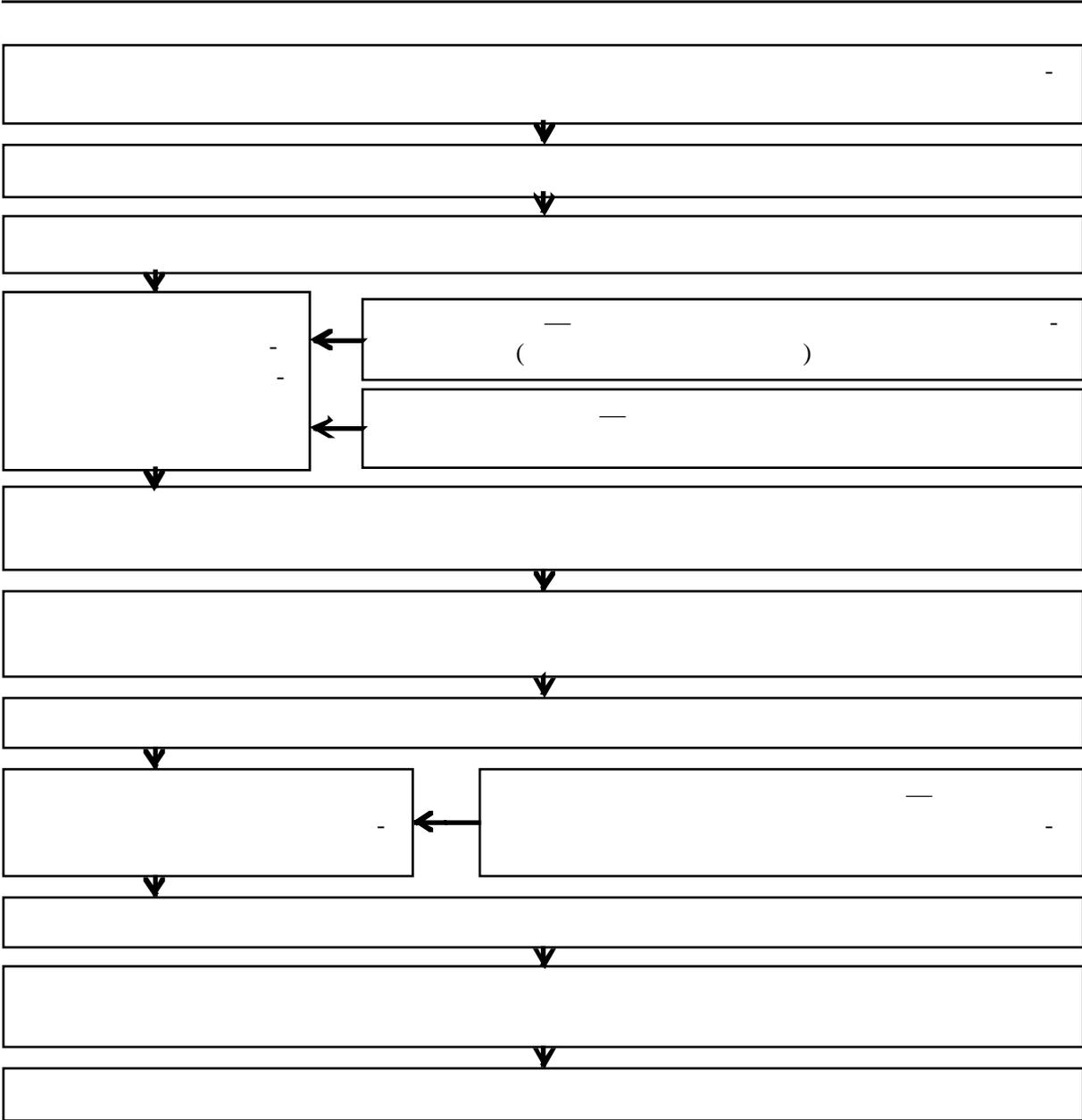
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