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MAIN PROBLEMS OF THE DEVELOPMENT OF THE RUSSIAN INSURANCE MARKET

The digital economy has completely absorbed all the spheres of not only economic relations, but also social interaction. New economic relations have led to the emergence of new problem zones and directions for the development of industries. The

transition of insurance into the digital environment provided, on the one hand, the greater access for customers to insurance companies, made the choice freer, reduced tariffs, and on the other hand, created a field for fraudulent transactions through the substitution, deception and concealment of information.

In the course of the study, a number of reasons were identified that form the emergence of difficulties in digital development and the field for fraudulent transactions in the insurance market of the Russian Federation. It has been determined that for the further accelerated development of digital insurance, there are difficulties that hinder the comprehensive digital implementation of insurance products and services. The characteristics of each of the reasons are given and the areas of activity that will help reduce their pressure on the online insurance segment are identified. The obstacles for increasing the share of operations transferred to the online insurance segment in the Russian insurance market are highlighted.

Based on the analysis of the current state of the insurance market of the Russian Federation, the authors identified the main problems of the development of the Russian insurance market in 2019–2021, determined their essence and possible solutions. It is concluded that for the effective development of the insurance market in Russia, the main factor is to overcome the crisis caused by the economic recession (crisis), rising inflation, political and economic sanctions, other macroeconomic factors, as well as the achievement of economic and financial indicators of profitability of the insurance business and sustainability. insurance market.

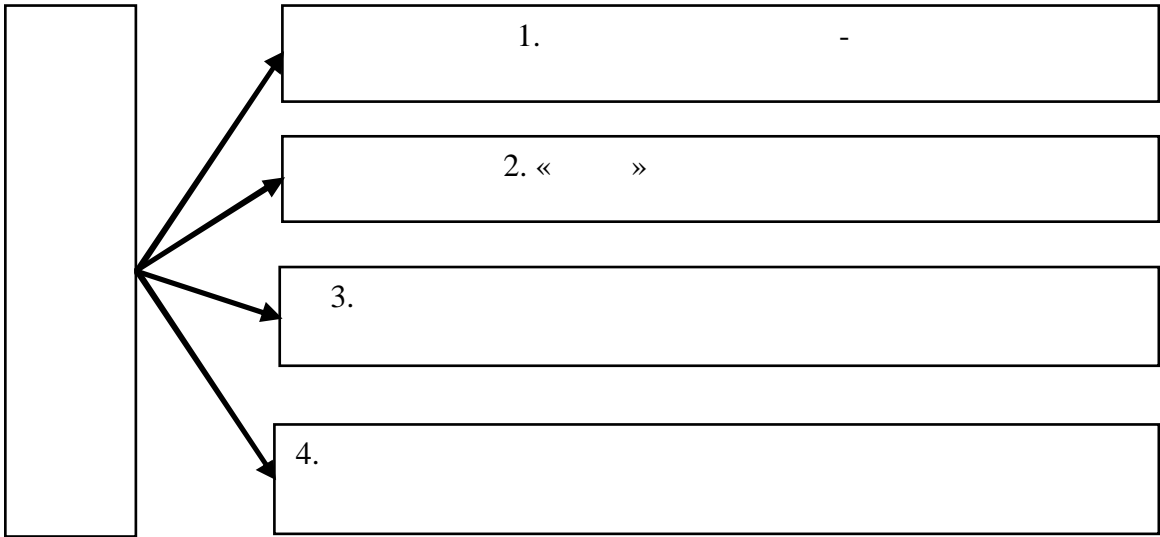
Keywords: insurance services, insurance products, fraud in the insurance market, phishing, telematics, underwriting.

[3], [11–12], [1–2], [4], [7], [5–6] [13–14].

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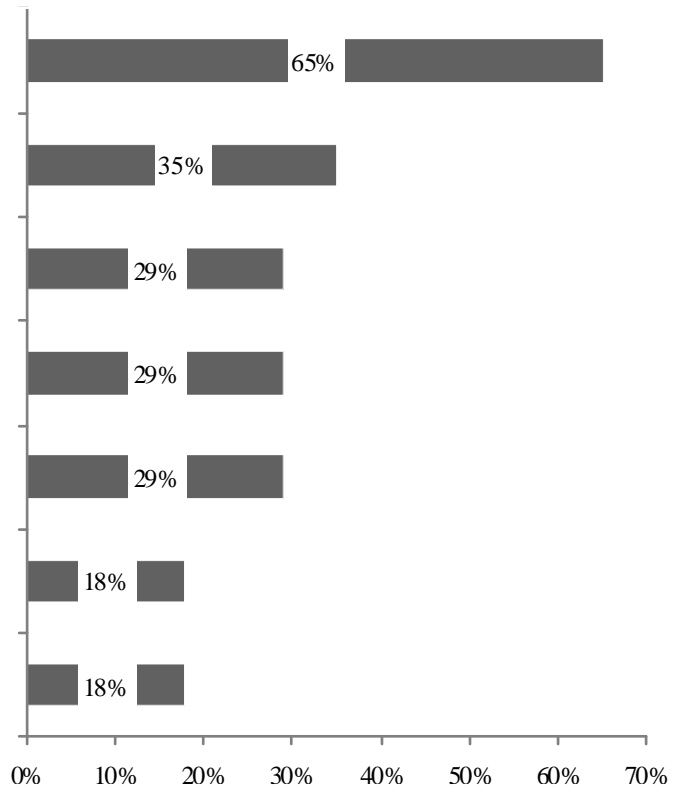
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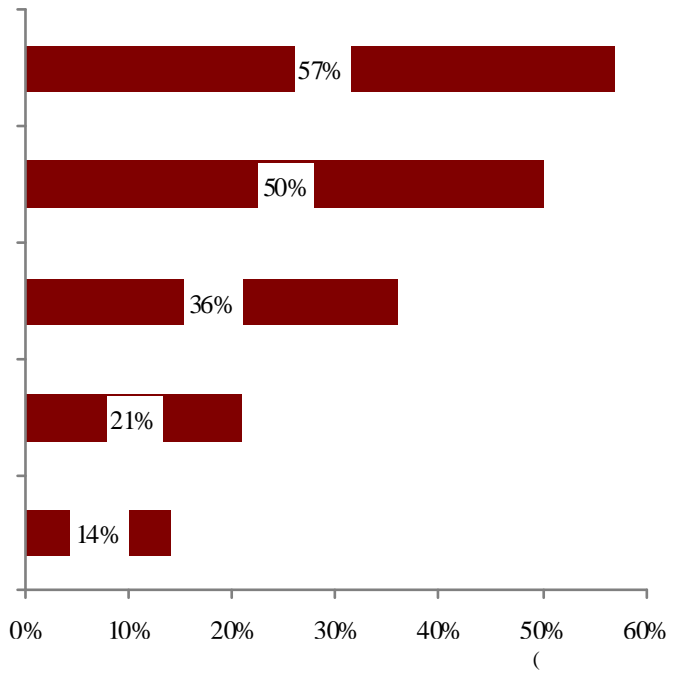
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«KPMG»,

35 %

29 %

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(57 %)

, 36 %

, 21 %

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2020–2021

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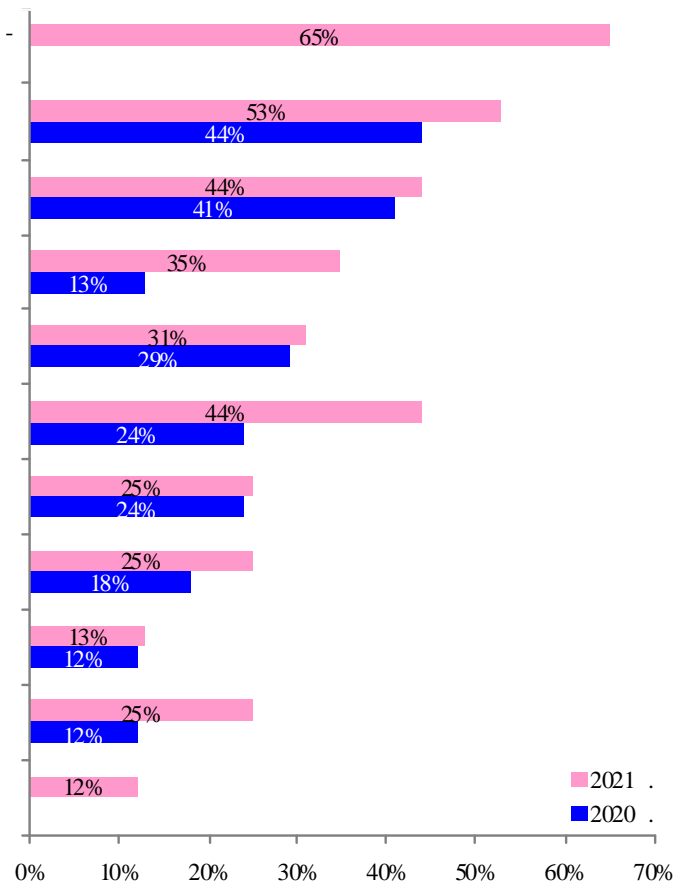
2021

2021

2020

(2020 44 % , 2021 —53 %)
(2020 —41 % , 2021 —44 %).

56



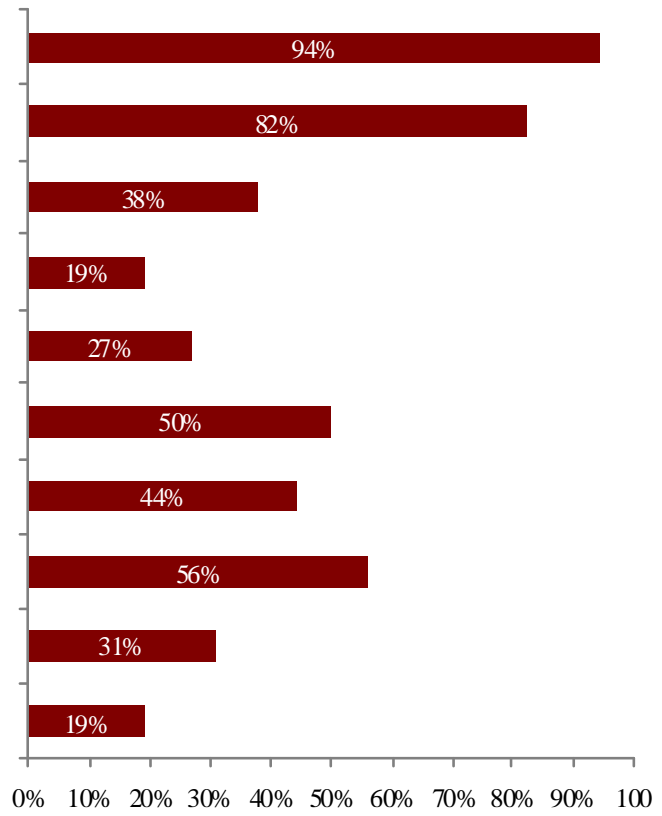
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(2020 — 13 %, 2021 — 35 %) (2020 — 29 %, 2021 — 31 %).

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2019–2021 .,



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