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However, due to the continuing economic uncertainty in Russia, further forecasting of the insurance market development is becoming much more complicated.

In general, the Russian insurance market is expected to slow down the growth rate of premiums in most types of insurance due to the geopolitical crisis and the pressure of the sanctions regime. The projected volume of insurance premiums in 2022 is 1950 billion rubles. With an increase rate of 7-9 % to the level of 2021. Life insurance will continue to be the driver of the Russian insurance market in 2022. A positive trend is expected in the non-life insurance market due to the development of accident and disease insurance and VMI. Due to this situation in the Russian insurance market in 2022, consolidation is expected to increase and the number of insurance business entities is expected to decrease.

Summarizing in general the trends and prospects for the development of the insurance market in the Russian Federation, it can be highlighted that the insurance market is characterized by the presence of a number of problems, on the resolution of which depends not only its stability today, but also its successful existence in the future. The problems of reducing the number of insurance business entities, increasing the volume of insurance payments, insufficient number of growth drivers, low level of trust in insurers, insufficient development of insurance services, high level of fraud in insurance activities, insufficient introduction of new technologies, increased costs of insurance activities do not allow the insurance market of Russia to fully develop. Also, for the effective development of the insurance market in Russia, overcoming crisis phenomena, sanctions restrictions and the pressure of global geopolitical and macroeconomic factors on insurance activities is of primary importance.

In 2022, the dynamics of insurance premium receipts will follow the key rate of the Bank of Russia, that is, its continued increase will have an impact on all major types of insurance. In order to adapt the insurance market to changing conditions and maintain demand for insurance services, we will highlight areas of promising development in 2022, such as personalization of insurance products and improving the quality of insurance services, increasing the financial literacy of policyholders, increasing the online availability of insurance products due to reduced sales through credit institutions and car dealerships, developing new insurance products and reducing regulatory burden from the Central Bank of the Russian Federation, which will support the insurance industry.

*Keywords:* digitalization, insurance market, non-life insurance market.

[10], [2], [1], [4], [6], [8], [7],

2023 .

COVID-19,

1

2023

[4].

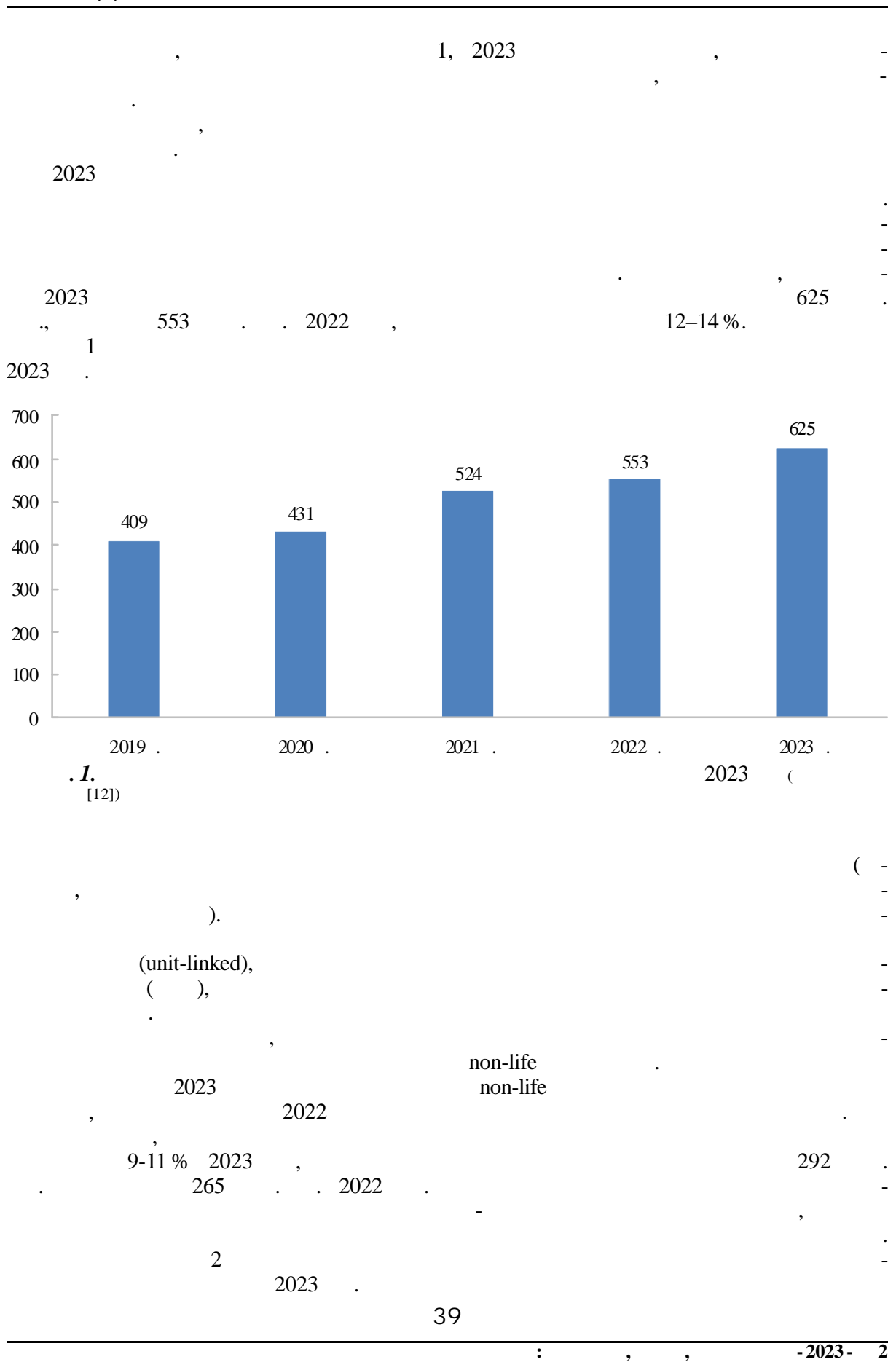
I.

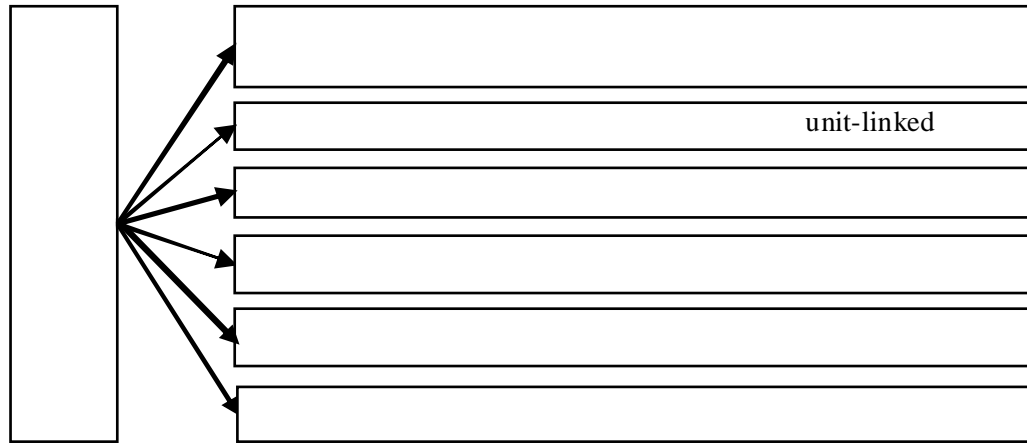
2023 \*

	2021 ..	2022 ..	2023 ..	(2023 ./ 2022 .), %	
	524	553	~ 625	12-14	
	262	265	~ 292	9-11	
	200	202	~ 220	8-10	
	207	215	~ 228	5-7	
	120	118	~ 118	~ 0	
	82	81	~ 81	~ 0	
	226	229	~ 231	1-2	
Non-life	1284	1295	~ 1372	5-7	
	1808	1890	~ 2041	7-9	

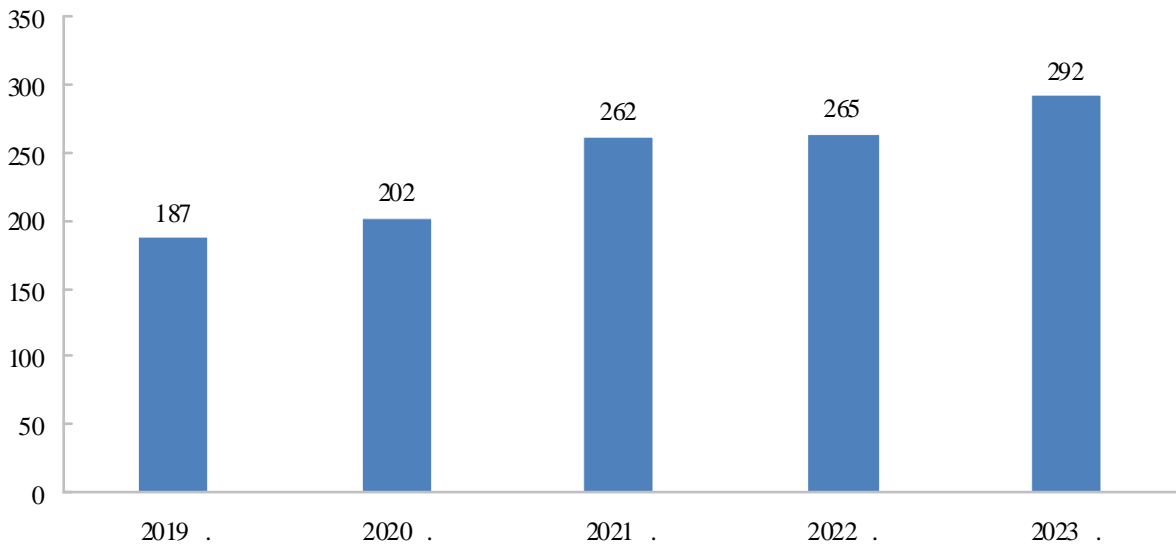
\*

[12]



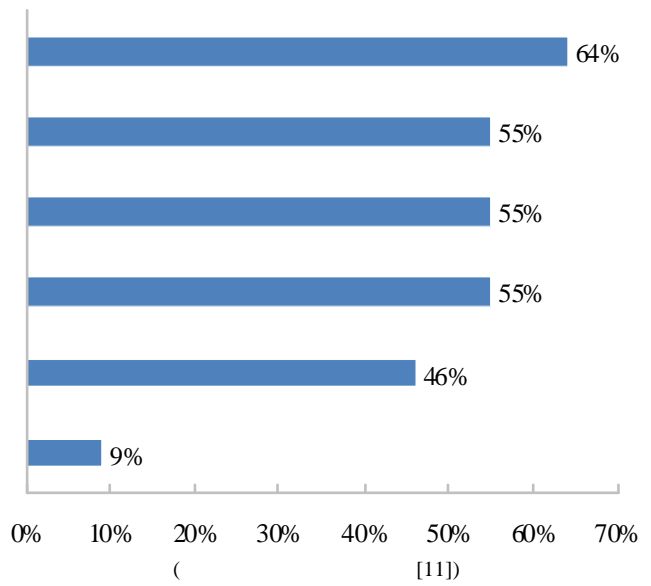
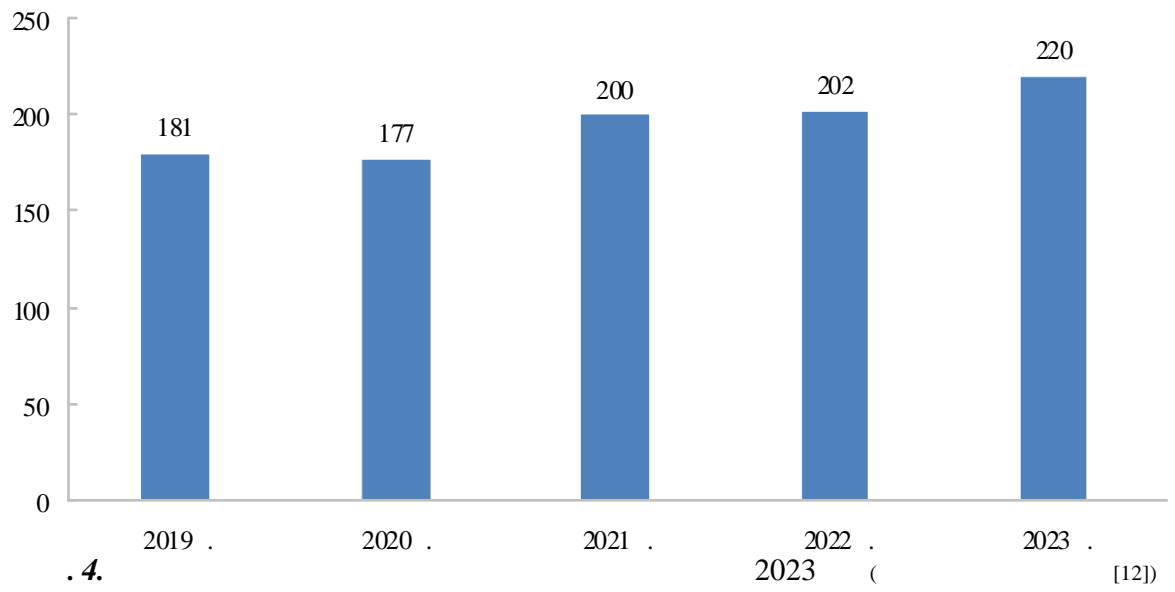


.2. ( )  
 2023 ( )  
 2022 2023 220 8% 10% 202  
 2023  
 3 2023



.3. 2023  
 ( [12])

4  
 2023 5,  
 ,  
 ,



2023

5-7%,

6.

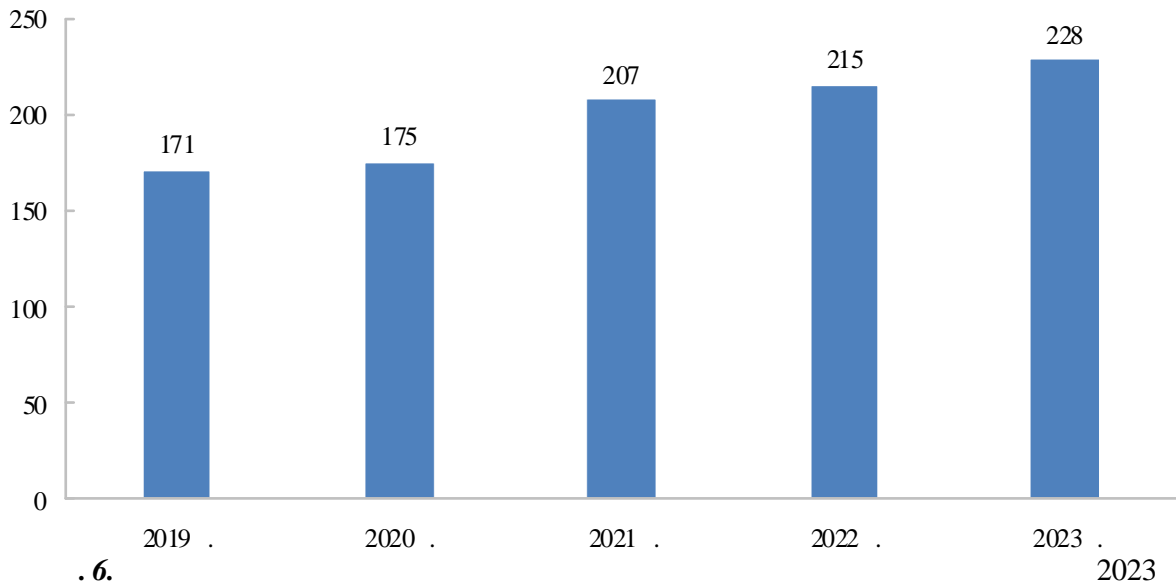
7

2023

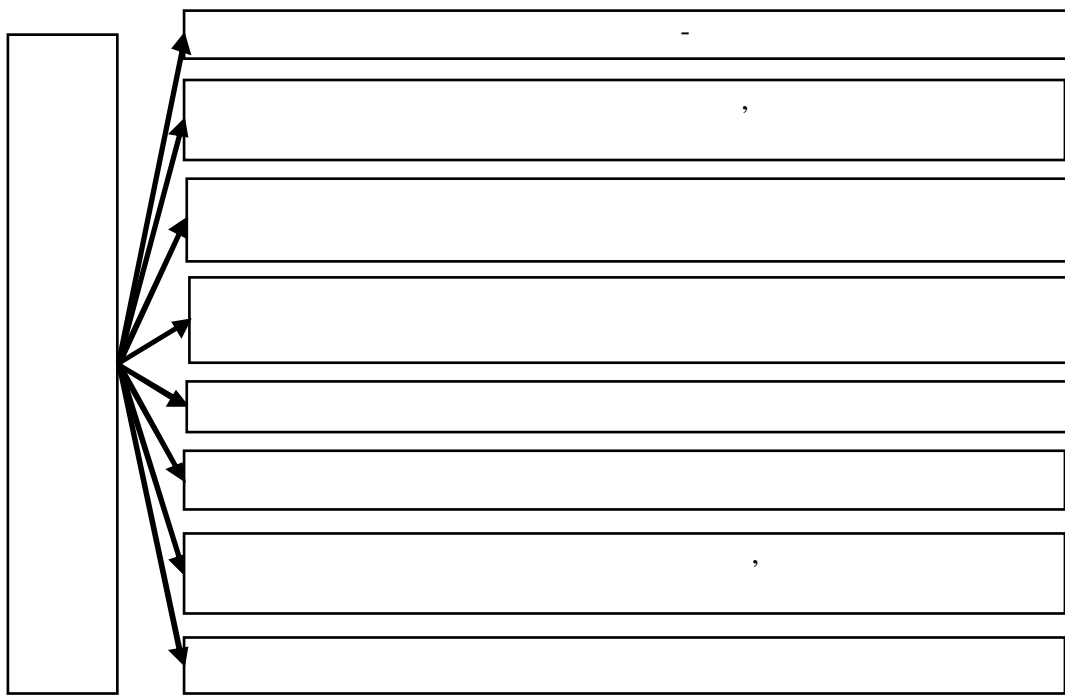
228

2023

41



.6. ( [11])



.7.

( )

2022 120 . .

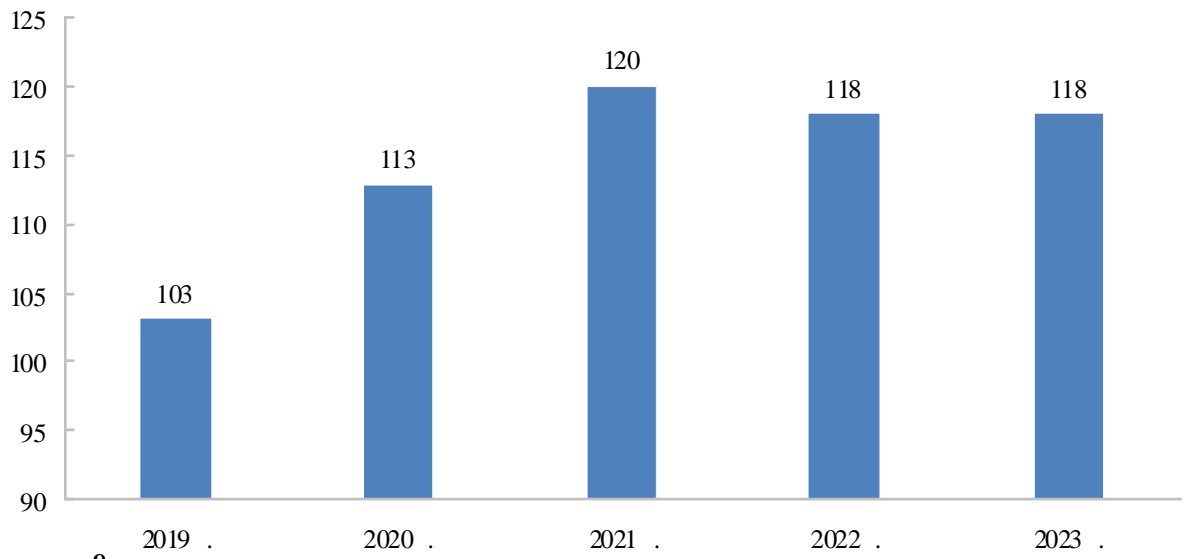
8

2023 .

8,

42

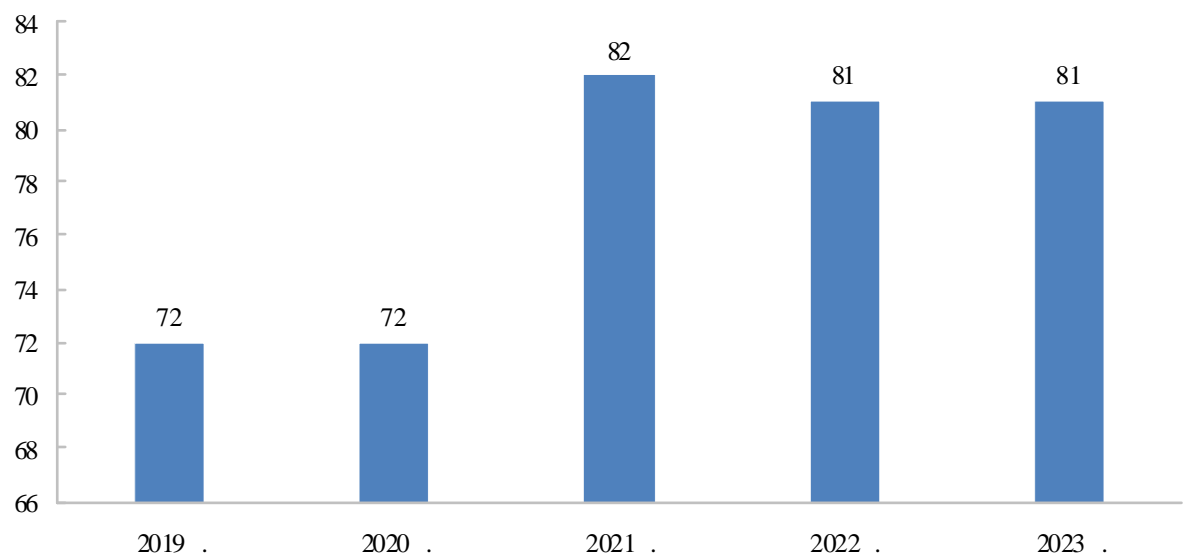
«KPMG». 50 % ,



.8.

2023 ( [12])

2023 , 2023 -  
 82 . . 2022 . 9 2023 -  
 10 2023 . , -  
 , 10, . -  
 , -



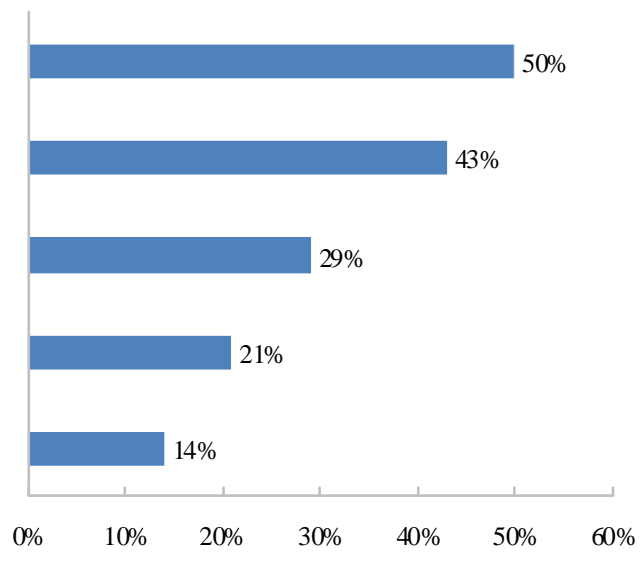
.9.

( [12])

2023

43



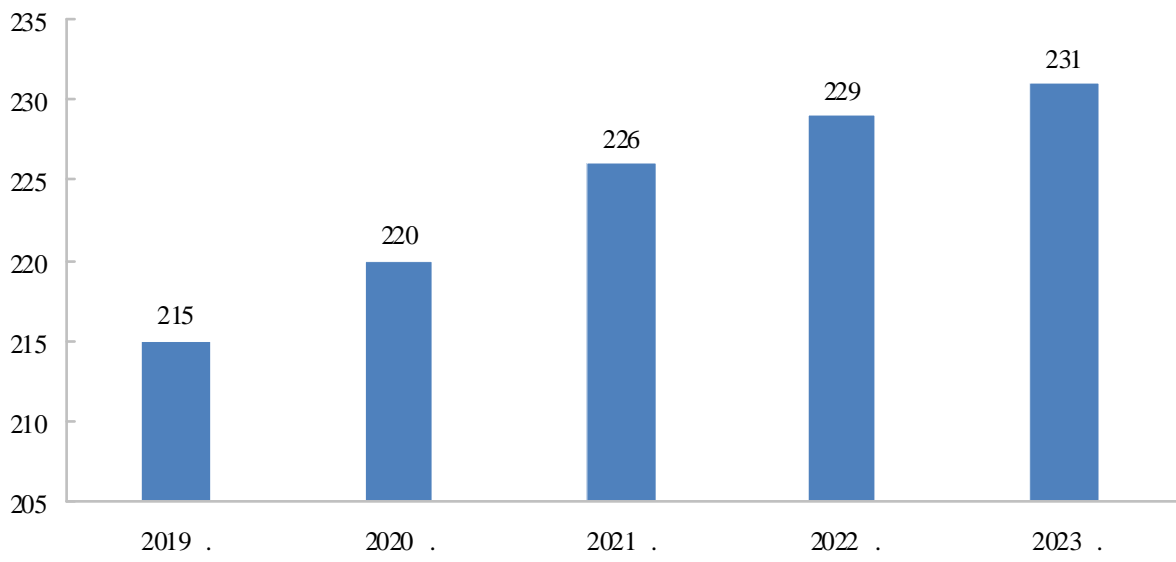


. 10.

[11])

[9]

2022 - 2023 -  
 230 .  
 1-2 %.  
 2023 11.



. 11.

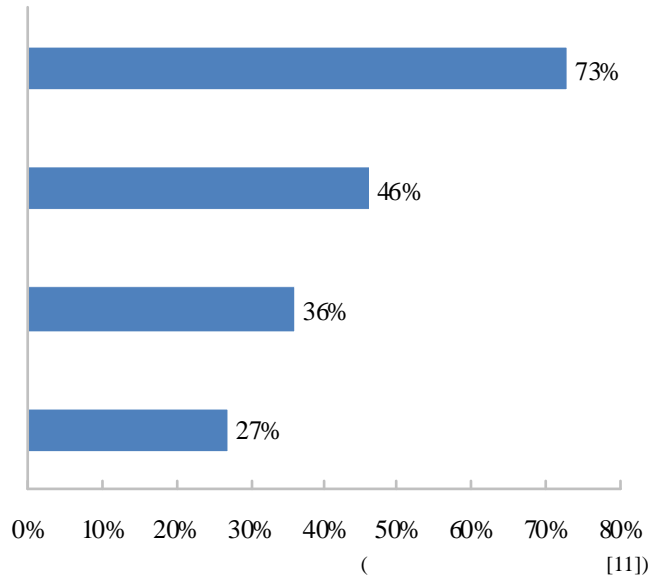
[12])

2023

12

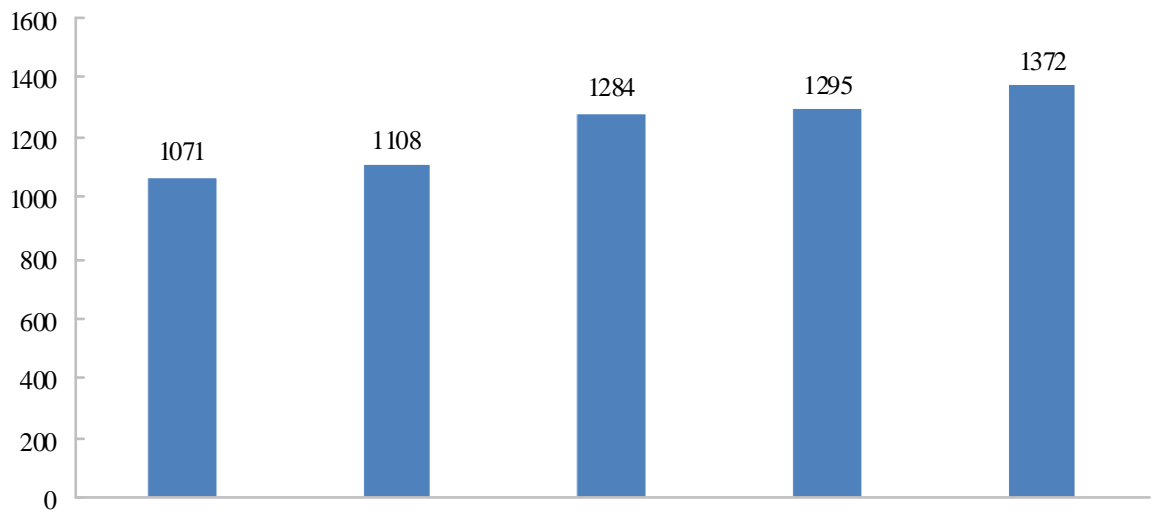
12

44



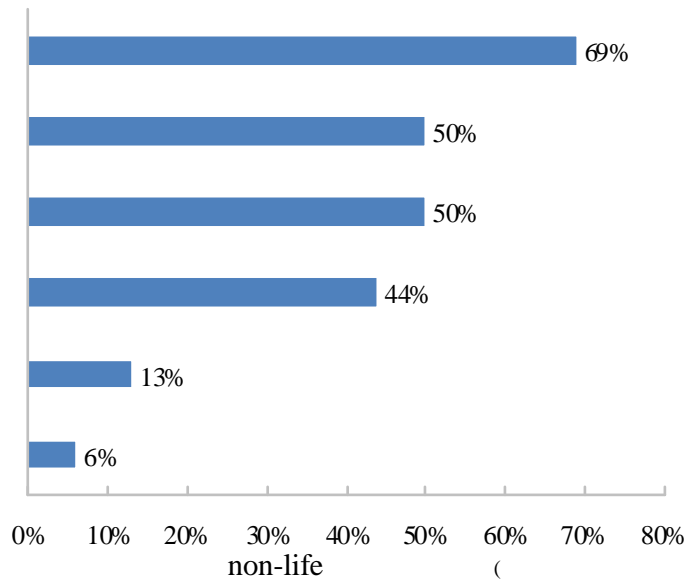
. 12.

5 % 7 % 2022 non-life 2023 1360  
 13 2023 non-life 2023 non-life  
 14 14, non-life



. 13.

[12]



.14.  
[11])

non-life

2023

2022

2023

1950

2022

2022 7-9 %.

non-life

2022

- 2023
1. — 2021. — 2(55). — S. 111–128.
  2. — 2018. — 12(29). — S. 165–168.
  3. — 2021. — 3(56). — S. 69–79.
  4. — 2022. — 12. 2. — S. 807–822.
  5. — 2018. — 4. — [cyberleninka.ru/article/n/tendentsii-razvitiya-rynka-strahovykh-uslug-v-rossii](http://cyberleninka.ru/article/n/tendentsii-razvitiya-rynka-strahovykh-uslug-v-rossii) (15.10.2022).
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15 2023

5 2023