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ASSISTANCE IN INSURANCE: GIST, MODERN FEATURES OF DEVELOPMENT AND FUNCTIONING

Requirements of the existing market environment require insurers to constant search for and application of modern tools, techniques and technologies of improving the quality and competitiveness of insurance products. One of the mechanisms that correspond to given criteria in domestic and international insurance markets is assistance.

In view of this, the research of theoretical-methodological and practical aspects of using the assistance in the insurance is relevant.

The purpose of this article is to study the gist, modern features of development and functioning of assistance in the insurance.

In the article revealed the modern understanding of the nature of assistance in insurance, defining the basic services offered. On this basis, are described 7 types of assistance: medical, technical, transport, service, housing, legal and travel assistance.

The features of the development and functioning of the internal and external assistance are researched.

Defined problem aspects of external assistance for the domestic insurers and insureds.

Highlighted the practical advantages of using of internal assistance for domestic insurers, the high level of specialized service provision of services to clients of the insurer, cost optimization, savings on the use of financial, human and technological resources for conducting analytical work, the quality of the operator's work, additional services.

Described quality characteristics of key assistants functioning in Ukraine.

Conducted researches indicate the need and considerable potential for the development of assistance in insurance, especially for medium and small insurers.

Argued that the use of innovative information and communication technologies is a powerful basis for the forming of competitive advantages of assistance services.

Prospects for further research are in substantiating the financial aspects of improving the competitiveness of insurance companies at the expense of assistance services.