

SUBSTANTIATION OF THE MAIN ELEMENTS OF THE MARKETING STRATEGY OF DEVELOPMENT OF INSURANCE ORGANIZATIONS IN UKRAINE

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Marketing promotes insurance services, stimulates demand for them, activating the input cash flows of insurers. The decisive factor in the formation of the insurer's marketing strategy is the insurance market, the development of which requires a quick reaction of the participants for profitable and stable operations. Therefore, systematized and reliable knowledge of the insurance market in modern conditions of crisis trends are of particular importance for the successful operation of the insurer.

The main directions of improving the financial aspects of the development and implementation of the marketing mix are identified, since the financial expediency of its implementation directly depends on the variation of the selected instruments, as well

as the use of new marketing tools besides traditional ones.

The study substantiates the advisability of using online insurance as a promising channel for promoting insurance services, allows to increase the financial efficiency of the insurance company by reducing the cost of running an insurance business and by activating incoming cash flows in the form of insurance premiums received. Analysis of the possible impact on the effectiveness of marketing the official pages of the largest domestic insurers on the level of received insurance premiums allowed to determine the most functional of them, allowing to increase the volume of received insurance premiums due to the involvement of a significant part of potential insurers from among online users.