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Features Of The Ukrainian Internet Sales Of Insurance

The insurance companies are convinced that such way of sales relieves the companies of set of efforts and helps to save money to clients. In the West purchase of insurance services through the Internet becomes more and more popular. However in Ukraine all attempts of the companies to adjust Internet sale while come to grief. Advancement of insurance products through a network is disturbed also by technical backwardness of our compatriots and insurance "illiteracy".

Computers instead of agents

For the last years the Internet has seriously enough changed insurance business in many countries. Today the insurance premiums collected through a network, reach several tens percent from the total insurance premium received by insurers in the developed countries. Products offered through the Internet involve consumers with the low prices (as a rule, they on 10-15 % are cheaper) and speed of the conclusion of the transaction. Internet sales help to lower the overhead charge of the companies connected with a rent, a commission to the intermediary, the agent etc., therefore the client pays for service in "cost price" that it is more favourable to it. As consequence, in the West sales through Internet shops easy get on, and frequently and seriously compete to insurance agents and brokers who traditionally are the basic sellers [_Jelly](#) of insurance services. Most in large quantities through a network such products, as automobile insurance, insurance of personal property and life are on sale. For example, in the next Poland, according to experts, through the Internet policies of "autocitivil", the insurance from accident, policies of tourist insurance, memory life insurance actively are on sale. ?ASKO also can be on sale through the Internet, but thus the insurance companies before the contract conclusion prefer to make car examination for what send the employee for an expert estimation.

However, as practice shows, Internet sales have got accustomed at all in all countries. For example, in Great Britain where the spirit of traditions is extremely strong, such way of sale of policies has not received a wide circulation. For Englishmen personal meeting with the insurance agent who will offer the necessary product is important, will pay attention, realizes "individual approach".

It does not mean that new technologies there are not used: the agent can, for example, in a mode on-line to receive instant acknowledgement of the insurance, to unpack the policy, to sign it and to hand over to the client. But personal contact for British on - the former is important. Carried away by an example of foreign colleagues, practice of sales of products through a network start to introduce and domestic insurers. On the one hand, to fill up the list of new services of the company the growing competition forces. With another – insurance companies hope that thus can lower costs on search and servicing. One more reason pushing insurers to introduction of new technologies - desire to work in the market of physical persons more actively, having increased percent of the last in the client portfolios. But, despite diligence of the companies, sales through a network while bring it more likely moral satisfaction from know-how introduction.

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