

OPTIMAL WAYS TO SOLVE INSURANCE PROBLEMS ON THE BASIS OF MARKETING INFORMATION SYSTEMS

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ABSTRACT: Insurance is one of the strategic factors for the effective functioning and successful development of economic relations in the country. This will solve social and pension problems, increase the welfare of citizens, as well as increase the investment potential of the state. One of the important stages in the development and adoption of strategic decisions is the formation and development of a national insurance system that meets international standards and meets the needs of the state and insurers.

KEYWORDS: marketing information systems in insurance, insurance policies, information, processing, collection, sales rate.

In a highly competitive environment, all insurance companies are trying to find new ways to organize their business more efficiently. Improving sales efficiency is one of the main goals of developing an insurance company. Making clear management decisions regarding sales management in the insurance industry is not possible without complete and accurate information about buyers and economic indicators that represent market dynamics.

Today, increasing competition and the gradual decline of the insurance market make it difficult for insurance companies to maintain their market position. Therefore, the problem of creating effective marketing information systems, which play an important role in the insurance market of the country, and their widespread use in their activities remains relevant. Automation of marketing activities in the insurance industry means the widespread use of technical solutions and special computer programs designed to automate the marketing process of the insurance company, and in order to save labor and time resources, the company's business processes are transferred to full digital services.

Marketing Information Systems (MIS) is a set of methods and procedures used to collect, process, analyze, and disseminate marketing decisions on a regular and ongoing basis to provide information.

The widespread use of marketing information systems usually leads to the abandonment of manual processes, which leads to a much higher level and ensures the integration of the data source, increases security and protects corporate data, opens up new marketing opportunities and increases marketing efficiency.

Marketing information systems, in turn, belong to the category of organizational and economic types of information systems. In such systems, the organization, direction, and coordination of team members play an important role. From a marketing and management perspective, these processes are manageable. Management of each marketing process is carried out by performing management functions in it. The solution of marketing problems on the basis of information systems includes the planning of marketing activities, such as management, accounting of ongoing marketing activities, process control, event management and analysis of the results obtained.

The operation of marketing information systems in the insurance market requires constant communication with customers, because the main goal is not only to sell insurance products, but also to serve and monitor it in the future. Information about customers, their desires, their level of satisfaction with insurance products should be constantly received, stored and processed on the basis of marketing information systems.

Practice shows that marketing information systems are not only a computer program, but also a comprehensive and integrated system, which includes technical means of data collection and the exchange of information. For example, an insurance company can have a system of accounting for customers visiting, to obtain detailed statistics on their visits, on the basis of which to make decisions on further development of the company and the introduction of new insurance products. creates opportunities. In addition, the widespread use of marketing information systems includes the development of regulations for their use and electronic document management. A comprehensive approach to the exchange of information and taking into account certain parts of the system is one of the main principles of their effective use.

One of the tasks of marketing information systems in the insurance market is to provide the decision maker with information about the object of marketing, processes and the existing environment in a convenient way.

Our research shows that marketing information technology consists of the following main components of the insurance market:

1. Information systems for the collection and processing of primary insurance information, first of all, reflect the existing database, which contains significant changes and events, current and future customers, used insurance products will be recorded.
2. The decision-making system implements the procedures for making marketing decisions based on information about the object of marketing.
3. The input / output system of queries provides information from marketing information systems in a convenient way for decision making. It is a system of analysis that serves to determine the cause of rejections, identify responsibilities, and compare plans and actual data.

Practice shows that the main problem that insurance companies face in the market is the lack of coordination between the divisions of the company, which is expressed in terms of sales. Therefore, in our study, a model of marketing information systems for sales management in an insurance company was developed, which serves to overcome the above shortcomings on the basis of a wide range of activities of interactions between departments.

Since the sale of insurance policies by insurance companies is mainly carried out by insurance agents, one of the main tasks is to establish mutually beneficial relations between them. It should be noted that given the fact that insurance companies offer their products to a large number of potential customers in the market, they will be able to sell them effectively only through common insurance agents. This requires the development and implementation of specific methodological approaches and systems. In this regard, it is necessary to use a transparent system that encourages insurance agents to exceed the planned targets and focus on increasing sales.

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