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# Proceedings of the 1st International Scientific Conference "Modern Management Trends and the Digital Economy: from Regional Development to Global Economic Growth" (MTDE 2019)

FINANCIAL MEANS OF LIFE ASSURERS IN A DIGITAL ECONOMY 

## Financial means of life assurers in a digital economy

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digital economy, Russian insurance market, assurers, life insurance, financial sustainability, guarantee funds, public confidence

**Abstract**

The basis of the creation and circulation of any financial instrument (deposit, credit, securities, insurance, etc.) is the demand of the population. Meeting the needs of the population with the help of a certain financial instrument will influence public stable development and the success of the financial industry in the economy. When people

acquire a financial instrument, they focus mainly on the safety of their savings, especially when it comes to long-term investment. In the Russian economy, the insurance institution is still far from perfect, but its dynamic development, primarily of life insurance, demonstrates a large untapped potential. Unlocking the potential of life insurance largely depends on the actions of the state authorities, since people focus on the government policy, making investments through the long-term interest-bearing insurance contracts. The pacive factor for ensuring the trust of citizens is the financial means of life assurers, firstly, in the field of ensuring financial sustainability, including through state guarantees, and secondly, the ability to “adjust” to the conditions of digital economy.

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