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Financial means of life assurers in a digital economy

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Abstract

The basis of the creation and circulation of any financial instrument (deposit, cre
securities, insurance, etc.) is the demand of the population. Meeting the needs of
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 sustainablity, including through state guarantees, and secondly, the ability to “adjust” to the conditions of digital economy.

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