M. Gerasimchik
М. Ю. Герасимчик
БГЭУ (Минск)
Научный руководитель К. А. Белова

WAYS TO IMPROVE VOLUNTARY ACCIDENT INSURANCE

Пути совершенствования добровольного страхования от несчастных случаев

Accident insurance is one of the most significant instruments of social and financial protection of the population. It does not only provide compensation for damage in the event of insurance events, but also contributes to the formation of a culture of responsibility for personal safety and health. This type of insurance refers to risky types of personal insurance, its main purpose is to compensate for damage in case of loss of ability to work, disability or death of the insured person.

The purpose of the study is to analyze the current state of the voluntary accident insurance market and develop proposals for its improvement, taking into account digitalization and changing consumer expectations.

The analysis showed that the voluntary accident insurance market continues to show steady growth. However, in order to support the changing needs of customers, insurers need to introduce innovative approaches to the formation of insurance products and digitalization of services.

One of the areas of improvement may be the introduction of personalized insurance programs based on the analysis of data on customer behavior and lifestyle. Cooperation with developers of fitness trackers, mobile applications and medical platforms will allow insurance organizations to form flexible tariffs, take into account the level of physical activity, habits, and health indicators. Thus, a person leading an active lifestyle can receive a discount on an insurance policy or bonus loyalty programs.

Also a promising area is the introduction of artificial intelligence elements and Big Data in the risk assessment process. The use of machine learning algorithms will make it possible to predict the likelihood of an insured event more accurately, speed up the procedure for settling losses and reduce the level of fraud.

Modern technologies make it possible to move to a fully digital insurance model. Online platforms and mobile applications allow people to apply for a policy or payment as well as pay an insurance premium in a matter of minutes. This approach is especially relevant for tourists, athletes and people with an active lifestyle, for whom quick and convenient service is important.

In addition, in the context of the global transition to sustainable development, the concept of ESG (Environmental, Social, Governance) is of particular importance. Insurance organizations can introduce socially oriented programs aimed at increasing the financial literacy of the population, preventing injuries, and supporting a healthy lifestyle. This will increase the confidence of citizens in insurance and strengthen its social significance.

In the future, it is also advisable to develop hybrid products combining accident insurance and health insurance, including telemedicine consultations and psychological assistance for post-traumatic syndrome.

Thus, the improvement of the voluntary accident insurance system should be based on digitalization, personalization and customer orientation. The introduction of innovative technologies, partnerships and social initiatives will increase the level of insurance protection of the population and make insurance an affordable, modern and socially significant tool.

V. D. Gorovaya
В. Д. Горовая
БГЭУ (Минск)
Научный руководитель С. Н. Вороная

LEVEL AND QUALITY OF LIFE IN THE REPUBLIC OF BELARUS

Уровень и качество жизни в Республике Беларусь

Improving the standard of living of the population is a priority socio-economic problem for the state. It is fair to assume that the standard of living of the population is connected with the stability of the socio-economic development of the country. The purpose of this study is the work of the state to improve the quality of life of Belarusians through the implementation of socio-economic programs. There are a number of different methods for assessing the level and quality of life, but mainly objective and subjective methods are used.

For the analysis of the standard of living, the objective method of assessment is used. It is carried out with the help of indicators characterizing certain aspects of human activity, such as: income, housing provision, education, medical services, public safety, and the level of prices. Quality of life is a more complex and broader concept. It includes material well-being, emotional state, environmental level, and is assessed through the subjective opinion of people based on surveys conducted.

Belarus has a socially oriented economy, which implies a high level of social standards and guarantees. The subsistence budget per capita is regularly increased and currently amounts to 487.72 BYN [1]. The poverty level is the ratio of average per capita income to the subsistence budget. According to the data of the National Statistical Committee, the poverty level in the Republic of Belarus has decreased more than 10 times over the past 30 years [2].

In 2024, the poverty level in the Republic of Belarus amounted to 3.5 %, which is 0.1 % lower compared to 2023. This was facilitated by the government’s policy to increase the income level of the population. One of the fundamental points is the adoption of measures to increase wages for workers with low incomes [3].