

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.

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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].

The problem of poverty among the population can lead to increased social inequality and tension, as well as to interregional migration flows. The main task of the state is to equalize regional differences among the population. The ways to achieve this goal are the wage system, the pension system, and the social security system for such population groups.

Thus, improving the quality of life in Belarus should be carried out on the basis of special state programs that take into account all factors contributing to the improvement of quality of life. These programs should be aimed at creating favorable conditions for the comprehensive development of people, maintaining a high level of social security, and ensuring fair distribution of resources, which together will contribute to sustainable growth and development of society as a whole. Special attention should be paid to vulnerable groups of the population, such as pensioners, people with disabilities, and low-income families. For them, it is necessary to develop and implement special support and social protection programs to guarantee a decent standard of living and access to basic goods.

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ANTIMONOPOLY REGULATION IN THE REPUBLIC OF BELARUS: LEGAL FRAMEWORK, VIOLATIONS, AND ENFORCEMENT

Антимонопольное регулирование в Республике Беларусь: правовая основа, нарушения и применение

The development of market economies and the construction of an effective economic system in the Republic of Belarus are inextricably linked to ensuring fair competition and combating monopolistic activities. In the context of an evolving market and the pursuit of