

Methods of Sociology and Experts Diagnostics in the Study of the Regional Insurance Market

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The study offers the methods for diagnosing the regional insurance market, defines the reasons and the motivation for insuring, its urgent need and the prospects of development in Georgia.

In the context of the information lack, the diagnosis of the demand for insurance services was based on the methods of social insurance. The data received allows more effective market management based on the statistical and scientific calculations, projection of the demand for different types of insurance. In addition, we have studied the factors affecting the condition and dynamics of the solvent demand and define the prospects for regional insurance market development. All other conditions like business profitability, the management quality, etc. are derivatives of the major one: the existence or lack of the developed, sound and steadily rising customer data base.

One of the universal practical results of the elaborated diagnosis system is the algorithm for evaluation of the regional insurance market development and different insurance organizations, based on the method for the expertise evaluation with the indication of the strategies; the latter may change depending on the determined objectives. The offered approach to the salvation of the aforementioned issues will support the achievement of the maximum economical results.

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