

Interpipe can benefit from the BSCI standard implementation in the following ways:

- Trust of BSCI partners and development of business relations with them;
- Market positioning as a company with high social responsibility level;
- Demonstrating liability and business exposure to all the interested parties;
- A better access to the suppliers, corporation members of BSCI.

**Shpartko T.**  
**Kanishchenko O., research supervisor**  
**Taras Shevchenko National University of Kyiv**

## **PECULIARITIES OF INTERNATIONAL MARKETING IN INSURANCE**

In terms of growing unsated insurance market, there is a significant use of marketing to promote this type of business. Despite the rapid growth of Ukrainian insurance market, the number of insurance companies and increased competition, the demand for this type of services is low. This is so, because there is lack of sufficient information about the insurance market and its individual segments, as well as the lack of insurance culture and confidence in the insurance.

The problem of negative attitude towards insurance has comprehensive social, psychological and informational purposes, and, therefore, there is no reason in expecting to solve it at the state level, through the mechanism of compulsory insurance. Today, leading Ukrainian companies Ukraine are trying to solve this problem effectively by introducing the mechanism of insurance marketing, which is based on international marketing strategy of the insurance industry. The purpose of the study is to highlight the main features and peculiarities of the application of marketing in this area and the reasoning for this.

Insurance marketing is the complex of actions aimed at increasing the income of the insurance company or maximizing the sales of insurance products through the fullest consideration of the needs of clients. Marketing insurance is a preliminary analysis of the profitability and potential customers, as well as the methodology of their conquest and retention [2]. In these definitions, consumer is seen as an object of effort applied by an insurer, and not the equal part of insurance relations.

International experience shows that the most effective and useful are only the equal relationship between seller and buyer of insurance services. In this context, marketing of insurance services should be viewed as a system of concepts and techniques by which understanding and effective interaction between the insurer and the insured is achieved. In addition to this, this system provides them with optimizing their financial and economic relations, which is aimed at meeting all the needs of customers in high-quality, cheap and full insurance protection, as well as reaching the

profitability of insurance operations for the company [1].

The international insurance marketing complex include: market research, segmentation and positioning; developing new insurance products or adapting the existing ones to the requirements of the market; the creation of effective system of selling (distribution) of these products and their management; carrying out activities to promote the products (advertising); conducting PR-communications policy.

Insurance marketing differs from traditional marketing and has the following features:

- 1) Insurance Marketing involves the analysis of various risks;
- 2) Strong state regulation of the insurance business, high requirements to the properties of an insurance product;
- 3) The lack of patenting insurance products, leading to rapid copying of successful innovations and insurance programs by competitors;
- 4) The need to study many markets and activities for effective business (the variety of types of insurance);
- 5) Incomplete understanding of the insurance essence, the effectiveness of insurance coverage and the mechanism of pricing for some customers.

Due to the current situation on the insurance market of Ukraine, there are some factors that impede the development of insurance marketing such as:

- 1) Lack of experience, focus on short-term prospects, the lack of long-term planning and strategy development;
- 2) High prices of insurance marketing and lack of funds;
- 3) The development of corporate insurance.

Overcoming this situation is possible through:

- 1) Focusing on the individuals market;
- 2) Increasing the presence of foreign insurance companies on the Ukrainian market;
- 3) Independent consulting in the field of insurance marketing;
- 4) Increasing competition, that will boost the companies interest in marketing, because they will understand its importance in the competition for clients.

Consequently, the peculiarities of international insurance marketing is connected with the specific product of this activity, state regulation and macroeconomic situation.

The role of marketing in insurance activities is extremely important, because the ability to estimate market current needs, coordinate a company's activities in accordance with them, carry out the policy of promotion and marketing effectively, and foresee future prospects for grow this the basis for the prosperity of any company.

The current situation on the insurance market encourages companies to improve their operations, using the long-term development strategy. Effective and well thought-out marketing activities is the determining factor for the success. To survive

in the competition, insurance companies are required to use international experience, for example apply new, specific marketing strategies, put new forms of services in to practice, set the interests of customers on the first place, fight for every customer. This explains the need for insurance companies to operate on the market according to the theory and practice of modern marketing.

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**Shynkarenko D.  
Pilova K., research supervisor  
National Mining University**

## GENDER MARKETING

To sell and promote the company's products increasingly using a gender approach to divided the market. After exploring the consumer behavior, marketers have come to the conclusion that such way - one of the most profitable.

Gender marketing - the phenomenon of separating and facilitating consumer entity. Manufacturers make segmentation dividing market for men and women, boys and girls. Dividing consumers into smaller groups, which in turn has a positive effect on business.

Wonder that manufacturers have found ways to attributed to the male or female, even such gender - neutral things, like : chocolate, yogurt and ballpoint pens, soap. And even the consumers themselves are not averse to paying more for sign : «for man» «for women».

And so, to specify the stereotypes used in advertising and different communications:

Table 1

Men	Women
Strength	Wisdom / trick
Straightness	Complexity
Readiness	Inaccessibility
Principled	Variability
Focus on action	Emotionality