

## Innovative approaches to insurance organization

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*The article considers innovative approaches to insurance organization, examines models of various online insurance systems. The list of insurance services provided to customers from modern online portals is offered. The features of the Russian insurance Internet services are described. A number of measures have been proposed to increase the effectiveness of the information system of Russian insurance companies, taking into account the experience of Western Europe and the USA.*

**Keywords:** insurance Internet services, online insurance management, active and passive online insurance models

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