



Diagram 1 – Share of BTL and ATL

Source: Authors own development.

Increasingly, the promotion process requires a single complex of ATL and BTL advertising. This combination allows you to clearly emphasize a specific target audience and rationally distribute the advertising budget. To achieve these goals, the company is developing a communication policy for various target segments, using both ATL and BTL advertising. A similar approach is called TTL (through the line) – the combination of ATL and BTL.

Conclusion. In modern times, ATL and BTL carriers have suspended to cope with contemporary tasks that require complex of solutions. The merger of ATL and BTL leads to the maximum effect. We can see an unusually high level of competition in the market. Therefore, it is necessary to use all possible ways to isolate the product from the mass of similar ones. In such conditions, integrated technologies can achieve many tasks: to provide large-scale support for the brand to enter the market and at the same time reach an individual consumer.

The complex of the wide reach of the target audience (ATL advertising) and individual contact with the consumer (BTL) is the key advantage of TTL communications.

Moreover, the integration of various channels and advertising technologies allows you to create close relationship with the consumer and maintain it throughout the entire advertising campaign. The conjunction of promotional and event tools creates a more powerful motivation to buy and brand loyalty. However, we must bear in mind that the tools chosen for the campaign must be appropriate to the task.

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LACK OF TRUST IN INSURANCE AND LEMONADE’S WAY TO FIX IT

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Summary - The article is devoted to the current problem of the low level of distribution of insurance services in the countries of the former Soviet Union. The objective reasons for the low financial and insurance literacy of the population of Belarus are traced. The article summarizes the practical experience of developing the insurance business by the example of the actions of the American Lemonade Insurance Company.

Резюме - Статья посвящена актуальной на сегодняшний день проблеме низкого уровня распространения страховых услуг в странах постсоветского пространства. Прослеживаются объективные причины низкой финансово-страховой грамотности населения Беларуси. В статье обобщается практический опыт развития страхового бизнеса на примере действий американской Lemonade Insurance Company.

Introduction. While making a comparison of insurance markets in Belarus or Russia with those of Europe or North America for our scientific studies, we usually can't help but notice that in our countries these markets are far less developed, and them being considerably younger than foreign markets is hardly an excuse. The problem of people being uninterested in insurance, avoiding it and unwilling to put their money in this sort of deals, considering them suspicious, and thus holding an insurance business from developing does exist. It is a wide-known statement, that people in post-Soviet countries mostly view insurance as some kind of annoying inconvenience, imposed on them by state regulation and hardly know anything about the system of insurance at all. They aren't aware how to use it properly, why is it needed and do not understand how this system works [1]. Their financial literacy is low, as is the level of trust towards in-

insurance companies. Only 17% of Russians have a valid insurance policy acquired willingly [2], while in the USA, on the contrary, uninsured rate remains today at historical low – 11-12% of adults, meaning that about 88% of population have at least one insurance policy [3]. It may seem more than decent number, but it doesn't stop USA insurers from considering that people, especially those of a millennial generation, still have problems with trust, and thinking of the ways to improve the situation further by attracting given people into buying more insurance policies with larger covering for more cases [4].

Main part. Such problem as lack of trust and understanding in insurance is more than common throughout the world, it doesn't belong to post-Soviet countries only, which may be surprising due to the tendency of displaying foreign insurance market as overly superior [1]. Aside of mostly prosperous USA insurance, there is, for example, the United Kingdom, where only 3% of respondents, as of September 2019, put the most trust in insurance companies, while 10% labeled them the least trustworthy – on the same level with government organizations. The survey found that the ease of doing business with an insurance company along with how fast and accurate is the respond to queries are the most important things for building and maintaining trust, with 63% and 59% of responders respectively [5]. Same state of affairs on the opposite side of the globe, in New Zealand, where only 13% of customers reported to have faith in the advice of their insurer and are confident they could trust insurers with covering. Only 18% felt like they fully understood the terms of their policies because of their difficult wording, and as much as one in four had experienced a problem with their insurer with the top complaint about having a claim unreasonably, unexpectedly declined [6]. The other reason for distrust is commission-based selling of policies: the brokers not only can easily, but often does – according to customers' opinion, – put their earnings ahead of what's right for their customer. Fearing and expecting that, people tend to act first against the insurance companies, whom they see as possible enemies: phrases such as 'crash for cash' or 'insurance fraud' aren't uncommon, as is an anticipation of a totally combative claims experience [7]; clients and insurers reside on the opposite sides of barricades.

Considering this, we must ask: it is possible to fully establish the view of insurance as a force for social good, which it often is or at least have the full potential to be? Many insurers acknowledge that industry needs to turn the customer relationship into one of protection and meeting needs, rather than sales and product lines [8], and what they must work hard to deserve trust which is essential for the future development. While the ways of achieving this goal are still mostly unclear and disputable, some initiative insurers already taking their steps forward.

Lemonade Insurance Company is a property and casualty insurance company that works in the USA and is transforming the very business model of insurance. Traditional insurance companies earn money by keeping that money they haven't paid out in claims, which means whenever they pay a customer's claim, they lose profit. This is why there is said combative claims experience: getting claims paid fast and in full is often hard, time and effort-consuming. Instead of fighting with their customers over money, Lemonade Inc. makes attempt to side with them. Company takes for its services a fixed fee, 'flat fee' of all monthly payments, reasonably limiting their profits to a certain pre-counted value and making leftover money work miracles with customers' trust and willingness to acquire a policy from them by putting those money into social good. Not having any offices and using a thoroughly worked out artificial intelligence for delivering policies and analyzing claims by running dozens of anti-fraud algorithms before getting them to team of professional insurers also helps. Lemonade works through application via smartphone or personal computer and is very proud of how little time is needed for acquiring a policy from them – since time is money in modern century, – how easy the process is and how comparatively cheap, affordable their services are [9].

Reworking the system in this way puts Lemonade Inc. into position where they gain nothing by delaying or denying claims, because their profits are more or less fixed and aren't connected to their duty to pay such claims, nullifying company's conflict with customers. This allowed them to set a world record by approving claim in three seconds – that's an exception, but nonetheless 30% of claims are paid immediately thanks to AI. Other prominent feature of this new company is Giveback – said social service, which allows policyholders to donate leftover, unclaimed money from premiums to nonprofit causes they care about – Red Cross, ecology, animal shelters, homeless people and so on: the full list is of fourteen directions and still growing. According to Lemonade's data scientists, up to 40% of premiums may be available to Giveback. However, paying claims is undoubtedly company's top priority and in extreme circumstances could leave there nothing to give.

But this wasn't the case for the past three years. Starting from 2017, Lemonade's donations to social good grew up more than tenfold from 53,174 USD to 631,540 USD [10], earning dozens of laudatory reviews from customers. Overall company growth is by 500% in three years, achieving 10% market share in USA and extending its work to Europe, Germany. This striking result is built upon customers' willingness to put their money into company that made itself not just an ally to them, but a friend – Lemonade is modern enough to use simple and emphatic language instead of standard "official, dry and unimaginative" [8] that of typical insurer.

Conclusion. This phenomenal way of handling insurance business still needs to be checked by time and trials, but numbers are already impressive – it seems that company's strategy not only sounds good on the paper, but also works in real life. Of course, Lemonade's way is not the only way to fix trust issues between customers and insurers, but this fresh, non-classic type of insurance system could certainly help to change people's pessimistic and critical views of insurance not only in USA, but – and most importantly – in post-Soviet countries as well.

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THE ROLE OF DESIGN IN THE DEVELOPMENT AND IMPLEMENTATION OF ORIGINAL PROJECTS WITH THE GOAL OF ECONOMY IMPROVEMENT

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Summary - The role of design in the economy is increasing steadily nowadays. Design technologies not only create new goods and services, but also introduce them into the market, help manufacturers meet the needs of buyers. Thanks to the activities of designers, the economy improves its performance, as well as perfects its aesthetic aspect.

Резюме - Роль дизайна в экономике сегодня неуклонно возрастает. Дизайн-технологии не только обеспечивают создание новых товаров и услуг, но и внедряют их на рынок, помогают производителям угодить потребностям покупателей. Благодаря деятельности дизайнеров экономика улучшает свои показатели, а также совершенствуется с эстетической стороны.

Introduction. Design is a professional activity that creates and develops concepts and specifications with the goal of improving functionality, appearance of the product, which leads to mutual benefit between consumers and producers.

The main part. In the world economy design is at the forefront. It is in line with the business, technology and art. Its value as a tool for the creation and promotion of goods on the market is becoming increasingly important. Design functions as the subject of economy which means that the developer is leading the project from initial concept to distribution and consumption, provides a consolidation of the market and the withdrawal from the market in case of economic and design errors, when the faulty goods lose their consumer benefits, trying to avoid losses to the producers and reputation damage in the eye of the consumer.

The relationship of design with the economy is clearly seen in the book "Fundamentals of design" by the authors Kulevoy L. M., and Mikhailova, S. M. This book not only helps us to understand the specifics and the main activities of the designers, but also presents basic concepts of design, its development and formation. It discusses the features of design, functional analysis and ergonomics.

Industrial design is the most common sphere in design and with its components familiar to each of us. It covers the whole range of design objects: advertising, housing and interiors, transport, production facilities and, of course, goods of mass consumption. And it is industrial design that represents how the economy affects market demand, and therefore subsequently design.

The term "industrial design" was introduced in the early 20th century with the beginning of the development of mass market goods. At that time specialists of different spheres - marketing specialists, technologists, engineers - worked together with design representatives and sought to make the product so that it not only meets the needs of consumers, but is characterized by increased originality and quality as a result. Creative developers constantly thought and think about how to simplify and reduce the cost of manufacturing, maintenance and give the product additional functionality or aesthetic features. Therefore, at the end of the 20th century the role of designers is significantly increasing.