го розвитку державна політика в трудовій сфері повинна бути направлена на підвищення якості та стабільності зайнятості, на захист інтересів та потреб суб'єктів соціально-трудових відносин.

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INSURANCE INTERMEDIATION OF LIFE INSURANCE SERVICES: THEORETICAL BACKGROUND

The sphere of life insurance services, as one of the components of the financial services sector, is being rapidly developed, and its importance is constantly increasing in the social and economic context of the state. Analysing the trends of the development of the global market of insurance services, it can be noted that the success of life insurance companies is determined by the knowledge of the needs and expectations of the users of the chosen segments of insurance services. In the financial services market, due to complication, complexity and high level of individuality of the products, personal selling is one of the most acceptable means of providing support. It is a unique element of marketing communication. Unlike advertising or sales promotion, which focus on increasing consumer awareness of the existence, the availability, price, and essential features of goods and services, personal selling enables to provide customized information tailored to the specific needs of each customer. The communication method of personal selling is usually directed towards particular segments of the market and plays a significant role in marketing exchange as it covers all the elements of the marketing mix [8]. [7] notes that, despite the fact that insurance companies in many countries use various service distribution channels, face-to-face communication, conducted by a well-trained and ethical sales professionals, is the main method for promoting sales to identify, meet and forecast the needs of the current and future customers. An efficient sales process, as many other characteristics that ensure competitiveness of business organizations, is of particular importance for successful activity. Most of the authors who study sales [1], [3] distinguish sellers' **self-efficacy** as one of the most important variables in assessing and analysing the models of sales performance. In the context of personal selling, this trait is associated with self-control in order to achieve the raised goals. Self-efficacious employees are more proactive in correcting sales failures. Not only do they generate higher sales volumes, but they also establish and maintain closer relations with customers, thus raising the process of providing services to a higher level. **Emotional intelligence** is important in many business areas, but in the service sector it is especially important. [6] describe the concept of emotional intelligence as the ability of a person to acquire and apply knowledge from one's emotions and to understand the emotions of others to achieve the desired outcome. [5], [6], [11] emphasize that the proper salespersons' use of emotions strongly affects the efficiency of their work. Emotionally intelligent agents capable of perceiving a wide range of emotions not only achieve high performance results, but also develop quality relationships with customers. Thus, integrating emotional management into the process of providing services is vital to creating quality interactions with customers based on goodwill and positive emotions. The relationship between the concepts of salespersons' behaviour, such as **adaptive selling** or customer-oriented selling, and sales performance is widely studied and analysed. Many studies trace a strong positive relationship between the application of these concepts of sales behaviour and the efficiency of sales professionals [2], [4], [10]. Easily adaptable to the situation salespeople, during the sales process, are able to effectively apply a suitable selling method to a particular customer and to increase the value of a product perceived by each customer, and at the same time to increase the income and profit of an organization [2]. A professional with **customer-oriented** sales practice actively seeks to provide with a solution that would enable the customer to achieve the desired goals. The customer-oriented sales process enhances customers' confidence in a product of an organization, forms positive attitude and opinion of the sales professional. [2] emphasize that customer-oriented sales professionals need to summarize customers' initial attitudes, intentions and wishes, and to draw conclusions from this information. Analysing the impact of applying the concepts of salespersons' behaviour on sales performance, [9] distinguishes the behaviour of **active listening**. The initial stages of sales process, an adaptive seller gathers information in order to adapt the appropriate communication method to each unique situation and to maintain good relationship with a customer. In the phase of identifying the needs, the sales professional identifies both the obvious and the «hidden» problems of a customer in order to provide an appropriate solution. Active listening is essential for a deep, not superficial understanding of the situation of a customer.

Conclusions. The market of life insurance is a complex system where there interact insurers, the insured, intermediaries and other institutional units. The complexity of the product of life insurance and the specificity of the use of this service require competent management of the sales process. In this context, the importance of insurance intermediaries, the need for personal selling and the advantages of selling life insurance services are evident.

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АКТУАЛЬНІСТЬ, ПРОБЛЕМИ ТА ПЕРСПЕКТИВИ МОДЕРНІЗАЦІЇ СОЦІАЛЬНОГО ДІАЛОГУ В УКРАЇНІ

Складні виклики, які сьогодні стоять перед українським суспільством, актуалізують необхідність модернізації традиційних, а також застосуванні новітніх форм та інструментів ефективного діалогу між владою та громадянським суспільством.

Традиційним інструментом, легітимною формою вирішення соціально-економічних та політичних протиріч, зменшення рівня конфліктності та соціальної напруженості в суспільстві є інститут соціального діалогу.

У Резолюції про трипартизм та соціальний діалог [1], соціальний діалог визначається як цінний демократичний засіб вирішення соціальних проблем, формування консенсусу; це сучасний і динамічний процес, що має унікальний потенціал та широкі можливості сприяння прогресу в контексті глобалізації, регіональної інтеграції і перехідного періоду.

Проблема підвищення ефективності соціального діалогу з урахуванням нових викликів для нашої країни, зокрема в контексті реалізації Угоди про Асоціацію між Україною та ЄС, за-