

# **TRENDS AND CHALLENGES OF ROMANIAN BROKERAGE INSURANCE MARKET**

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*ABSTRACT: The distribution of insurance products represents a key aspect regarding the attainment of positive results by insurers. Insurance brokers represent one of the major distribution channels in some national markets, including Romania. The present paper aims at highlighting the importance of insurance brokerage on the Romanian market, analyzing the evolution of brokers in quantitative terms and also grasping the main characteristics of the recent evolution of this market. Based on the official statistics, the paper emphasizes the main managerial aspects that have guided and will guide the Romanian brokerage market, as well as the challenges brokers will have to solve in order to have a positive development.*

*Key words: insurance, brokers, distribution channels*

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