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The report is devoted the analysis of influence on the insurance tariff of those factors which are difficult for the quantitative analysis and consequently are often missed at construction of the models intended for calculation of the price of insurance. These factors are: volume of Insurance Coverage, propensity of insurers to risk and size of the interest rate.

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The article is devoted market of bank services research and development of model of market equilibrium, determinations of competitiveness of the probed bank.

$$y_i = D_i(r_i, r_{-i}) \tag{1}$$

r_i –   , r_{-i} –

$$\prod{}_i (r_i, r_{-i}) = (r_i - R_i) \times D_i(r_i, r_{-i}) \tag{2}$$

R_i –

Matlab,

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