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## Wstęp

Ubezpieczenie jako urządzenie gospodarcze funkcjonuje od bardzo dawna. We współczesnych czasach w wielu krajach w ramach rynków finansowych działają rozwinięte w różnym stopniu rynki ubezpieczeniowe. Ryzyko, które towarzyszy człowiekowi od zarania dziejów i które dało początek zorganizowania instytucji ubezpieczenia, występuje ciągle i jednocześnie na skutek rozwoju cywilizacyjnego, rozwoju technologicznego oraz zmieniających się procesów demograficznych. Pojawiają się nowe kategorie ryzyka, które mogą być przedmiotem ubezpieczenia. Wobec zmieniającego się otoczenia rynek ubezpieczeniowy dostosowuje się i proponuje nowe produkty ubezpieczeniowe. Jednocześnie zakłady ubezpieczeń z obowiązku muszą dbać o bezpieczeństwo finansowe swoich klientów, aby nie podważyć podstawowej zasady realności ochrony ubezpieczeniowej. Wszystkie te zjawiska można zaliczyć do obszarów badawczych środowiska akademickiego zajmującego się problematyką ubezpieczeniową. Ponadto nowe tendencje, które pojawiają się w systemach emerytalnych, wywołane starzeniem się społeczeństw i niewydolnością repartycyjnego systemu emerytalnego, a równocześnie pojawiającymi się kryzysami na rynkach finansowych, generują cały szereg problemów badawczych, które są również w zasięgu zainteresowań wielu środowisk akademickich. Funkcjonujący w Polsce od kilkunastu lat nowy system emerytalny budzi różne kontrowersyjne dyskusje i skłania do wstępnej oceny, a zagadnienia te wiążą się z funkcjonowaniem systemu ubezpieczeń społecznych, w tym również z finansowaniem ochrony zdrowia.

Jak widać, tematyka badawcza obejmująca bardzo szeroko rozumiane ubezpieczenia od strony teoretycznej, jak również praktyki ubezpieczeniowej, jest niezwykle obszerna. Wszystkie te problemy są zawarte w przygotowanej pracy.

Zbiór zawiera artykuły, zaprezentowane na IX Międzynarodowej Konferencji „Ubezpieczenia wobec wyzwań XXI wieku”, która odbyła się w maju 2015 r. w Rydzynie. Konferencja jest organizowana z inicjatywy i w wyniku współpracy Uniwersytetu Ekonomicznego w Poznaniu i Uniwersytetu Ekonomicznego we Wrocławiu. Biorą w niej udział osoby reprezentujące wszystkie czołowe krajowe środowiska akademickie zajmujące się problematyką ubezpieczeniową oraz przedstawiciele praktyki ubezpieczeniowej. Od kilku lat przyjeżdżają również uczestnicy z zagranicy, z takich państw, jak: Rosja, Ukraina, Białoruś, Słowacja, Czechy i Niemcy. Tematyka badawcza prezentowana na obradach koncentruje się wokół następujących zagadnień:

- Funkcjonowanie rynku ubezpieczeniowego w Polsce i w świecie
- Zarządzanie ryzykiem w ubezpieczeniach
- Gospodarka finansowa ubezpieczycieli

- Zastosowanie metod ilościowych w ubezpieczeniach
  - Problematyka prawna w ubezpieczeniach
- Artykuły opublikowane w tym opracowaniu dotyczą powyższych zagadnień.

Pragniemy wszystkim Autorom serdecznie podziękować za przygotowanie interesujących artykułów poruszających wiele ważnych, aktualnych problemów i mamy nadzieję, że publikacja ta wzbogaci literaturę ubezpieczeniową i będzie inspiracją do dalszych badań.

W imieniu Autorów i własnym wyrażamy głęboką wdzięczność recenzentom: Pani Profesor Marii Balcerowicz-Szkutnik, Pani Profesor Teresie Bednarczyk, Panu Profesorowi Jackowi Lisowskiemu, Panu Profesorowi Markowi Monkiewiczowi, Panu Profesorowi Kazimierzowi Ortyńskiemu, Pani Profesor Wandzie Sułkowskiej, Panu Profesorowi Włodzimierzowi Szkutnikowi, Panu Profesorowi Tadeuszowi Szumliczowi oraz Panu Profesorowi Adamowi Śliwińskiemu – za cenne uwagi, które pozwoliły nadać publikacji lepszy kształt.

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## THE MARKETING MEANING OF CUSTOMERS AS USERS OF INSURANCE SERVICES

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## MARKETINGOWE ZNACZENIE KLIENTÓW JAKO UŻYTKOWNIKÓW USŁUG UBEZPIECZENIOWYCH

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**Summary:** It is very important for insurance companies to know the needs of customers, because their satisfaction guarantees future profits. A satisfied customer works on behalf of an insurance company, not only by making another purchase of an insurance service, but also by shaping a positive opinion about the firm. This article shows the results of the survey defining the range of marketing essence of customers as users of insurance services.

**Keywords:** insurance market, insurance service, customer, insurance awareness, need, information.

**Streszczenie:** Firmy ubezpieczeniowe powinny znać potrzeby swoich klientów, ponieważ ich satysfakcja gwarantuje przyszłe korzyści. Usatysfakcjonowany klient działa na rzecz firmy ubezpieczeniowej, nie tylko dokonując kolejnego zakupu usługi ubezpieczeniowej, ale także kształtując pozytywną opinię na temat firmy. Artykuł przedstawia rezultaty badania definiującego rangę marketingu skierowanego na klientów jako użytkowników usług ubezpieczeniowych.

**Słowa kluczowe:** rynek ubezpieczeń, usługi ubezpieczeniowe, klient, świadomość dotycząca ubezpieczenia, potrzeba, informacja.

### 1. Introduction

Insurance is part of the market economy and its financial sector. Insurance services market plays a key role to the functioning of the whole economy and the real sector entity because:

- it stabilizes consumption and provides real participation of households in modern society and market economy,
- mobilizes and supports private savings or even replaces the public sector in the field of social protection,



- is an impact on the labor market – creates a large number of new jobs,
- ensures the participation of financial institutions in the financial market,
- eases economic shocks and is an important factor in the GDP growth,
- increases the competitiveness of the economy through the release of reserves and better risk management,
- supports alternative dispute resolution institutions.

The use of insurance allows the scattering of the effects of specific risk, and thus stabilizes the level of household consumption and business investment levels. Access to financial products, including insurance, is recognized by the European Commission as an important part of the normal functioning of modern society. The modern market of insurance services is a buyer's market. That is why insurance companies have to take marketing actions, which aim is to understand the needs of buyers better and on the basis of this to suit its offer to them.

## 2. Sources of information about customers

It is widely recognized that marketing is a kind of modern business customer-oriented philosophy. It is the most important marketing tool for business expansion and struggle in its position on the market, and this is evaluated by the generally accepted standards in the world which are: the size of sales in a given market, market share, the good name of the company and the size of profit [Kramer 1995, p.10].

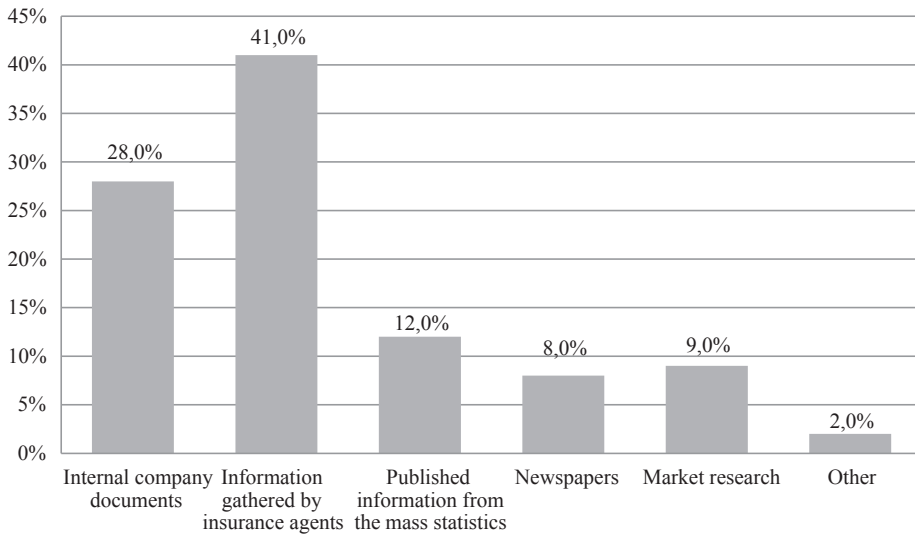
Marketing should be interactive and interactions ought to take place as a result of partners exchange, realizing their aspiration and satisfaction and maintaining a position of a company in a competitive market.

Assessing the quality and characteristics of the insurance services purchased by the customer concerns not only the insurance staff but also other people. These people are agents, brokers and other customers, who by their behavior and reactions create insurance service environment. Currently, customers are more aware, they know what they want and use different sources of information to have thorough knowledge of insurance companies and their offerings. Every year the number of people who use Internet, a powerful source of information, increases. Every insurance company has its website owing to which it is easy to contact with specialists in the fields of insurance, as well as to look for interesting messages [Nowotarska-Romaniak 2013, pp.134-139].

Insurance companies should bear in mind that in the provision of services the customer plays the most important role. The success of cooperation depends on the relationship insurance employee–client, agent–client, which is why it is important to know and understand the customer. Therefore, insurance companies collect information about their clients<sup>1</sup>(See Fig.1).

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<sup>1</sup> For the purpose of this article a survey was conducted of insurance headquarters and branch offices in provincial cities. The aim of the survey was to perform the method of questionnaire, which consisted of four key questions and two questions asked to specify the size of the insurance divided



**Figure 1.** Sources of information about customers in the surveyed insurance companies (in %)

Source: own work

Analyzing figure 1, we can conclude that insurance companies receive information about their customers from agents (41%) and internal documentation (28%). Looking at the size of the insurance we can see that large firms benefit more from market research (12%) and a small less (8%). The results are very similar based on the business.

### 3. Stages affecting the behavior and decision-making by the customer

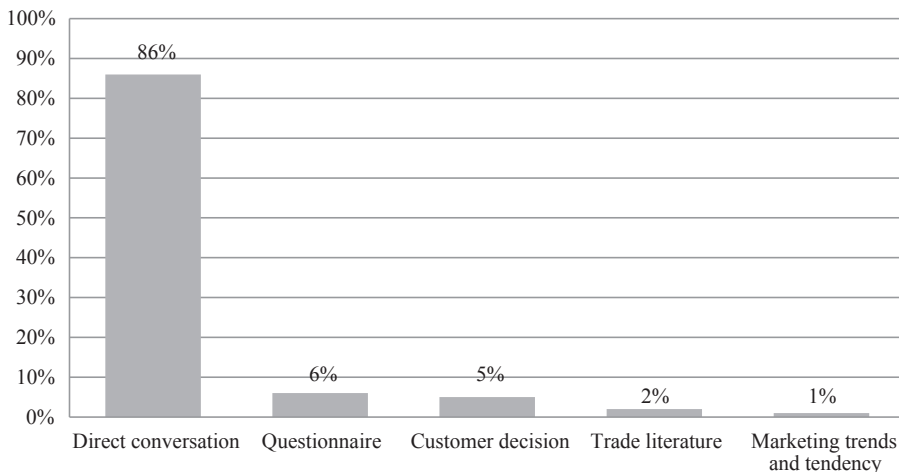
In order to understand the customer we need to know the steps affecting their behavior and decisions. The analysis of consumer behavior in the market of insurance services is based on the consideration of decisions taken by the client, determining the needs for ensuring their safety or of a family member. This means that the client has to identify their needs in this field, gather information and make a decision to choose an insurance company. Consumer behavior in the market of insurance services consists of five phases: needs creation, search for information, assessing the possibility of meeting the need, the decision to purchase and “after purchase behavior” (after using insurance services). The first phase is the awareness of the need, defining

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into: large, medium, small, and the type of business: property insurance and life insurance. The survey was conducted from February 2014 to the end of the year via Internet applying the sample selection procedure. Central and branch offices in provincial cities sent 117 correctly completed questionnaires. After grouping, counting, and the initial description of the data collected, the analysis was made.

the range of current need and the assessment of the possibility of satisfying. At this stage insurance agents play an important role. The research shows that an important objective of the insurance company is high, which is a comprehensive level of customer service, and that is why a way to identify customer needs is vital.

The research shows that an important objective of the insurance company which is a comprehensive level of customer service is high. Therefore it is vital to identify customer needs.



**Figure 2.** Means of identification of customer needs

Source: own work

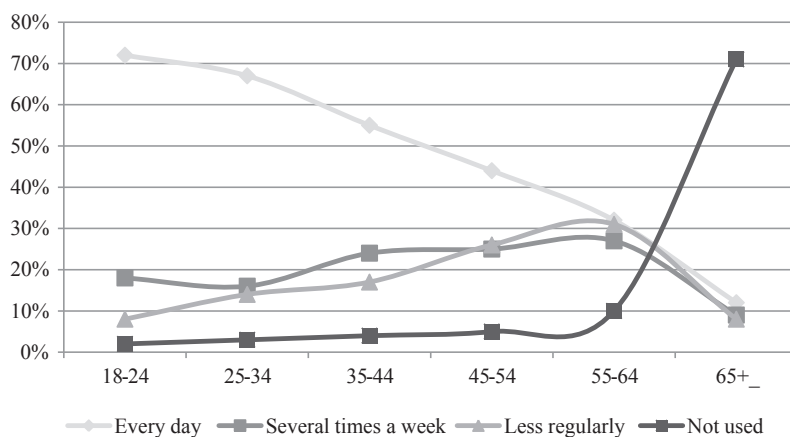
Identifying customer needs happens most often (86%) during a direct conversation with the customer, then, based on a survey (6%), which is filled during a meeting with the client and on the basis of which the analysis is carried out to identify needs [Nowotarska-Romaniak 2004]. After defining the scope of the insurance needs the customer makes exploration and evaluation of capabilities to meet the needs. The research is based on experience and its aim is to look for information. The impact of information on customer activities on the insurance market is visible in the overall process of decisions. The sources of information that influence the behavior of customers in the purchase decision in process insurance services are friends, family, an agent, a broker, insurance company employees, the press, television and the Internet. Gender, age and occupation have the greatest influence on the extent of the use of information. For women the most important source of information is family and friends (39%), for men – an agent and the Internet (32%), for young people (aged 18-34), primarily the Internet (34%) and family (25%), for people aged 35–64 – an agent and a broker. Due to the occupation the Internet is the primary source of information in decision-making for managers, supervisors, office workers

and students. For employees who run own economic activity and for freelancers an agent and a broker are important sources of information [Nowotarska-Romaniak 2013, pp.154-159] (see Table 1).

**Table 1.** Sources of information used by customers of insurance companies

| No. | Source of information         | Answers in % |
|-----|-------------------------------|--------------|
| 1.  | Agent, broker                 | 64           |
| 2.  | Internet                      | 40           |
| 3.  | Family, friends               | 39           |
| 4.  | Employee of insurance company | 12           |
| 5.  | Press                         | 10           |
| 6.  | Television                    | 8            |
| 7.  | Other                         | 2            |

Source: [Nowotarska-Romaniak 2013, p. 157]



**Figure 3.** The frequency of Internet use by age of the respondents

Source: [Nowotarska-Romaniak 2013, p. 158]

Information derived from an agent or broker has the greatest impact on the customer, but let us notice the growing increase in the importance of information from the Internet, websites or forums. A client meets with an agent or broker not only to search for information on new services or to conclude a new service. The primary purpose of the meeting with them is the renewal of the policy on the existing insurance services. However, in the web a client looks for information primarily about the insurance and offered services, the opinions on the insurance company, its stability and whether it provides good and reliable service. The impact of the Internet

as an important source of information affecting the client depends on the age (Fig. 3). The frequency of use of the Internet is influenced by the age of the customer. Young people use the Internet not only to social networking sites and instant messaging, but also to make use of it for entertainment purposes.

Then the evaluation of information and the decision to choose insurance company and insurance services are made. Often the decisions of buying insurance are affected by the customer experience connected with earlier events. An important step is to maintain the customer's after-shopping decisions or after the use of a particular insurance services affecting their satisfaction. Often it is difficult to assess the quality of customer service insurance especially if it is not exercised. It is important to keep after-purchase gestures such as calling or mailing to remind the client of the possibility to extend the period of insurance coverage or the date of payment for the insurance. Customers who feel insurance staff are interested in them better assess their service.

That is why it is very important what strategies are taken by an insurance company towards the customer.

#### 4. Strategies of insurance companies towards customers

As it has been previously described the use of strategy to customers by insurance companies should begin with the identification of needs and preferences of customers, so to target and to offer them better insurance services for their needs and preferences than the competition. Customer satisfaction is primarily based on satisfaction which translates into loyalty to the company. A thorough extensive study can determine the extent to which insurance companies use strategies towards clients. The question on the operating strategy of insurance companies to customers is answered in tab. 2 showing that most insurance companies (62.3%) are trying to match supply and requirements of individual groups of customers, of which 64.3% are non-life insurance companies and 56.1% life insurance companies.

**Table 2.** Strategies to customers in the surveyed insurance

| No. | Specification   | All insurance companies in % | Life insurance companies in % | Property Insurance companies in % |
|-----|---|------------------------------|-------------------------------|-----------------------------------|
| 1.  | We use the same action to all customers                                 | 12,9                         | 11,7                          | 14,5                              |
| 2.  | We try to adjust our offer to the needs of particular groups            | 62,3                         | 56,1                          | 64,3                              |
| 3.  | We adjust our offer to the expectations of selected groups of customers | 27,2                         | 37,5                          | 22                                |

Source: own work

Every fourth insurance company adjusts their offer to the selected groups of customers: 37.5% life insurance companies implement this strategy compared to 22% non-life insurance companies doing it.

The main objectives pursued through the strategies applied to customers are presented in tab. 3.

**Table 3.** Goals achieved through strategies applied to customers

| No. | Specification                               | Life insurance companies<br>* (%) | Property insurance companies<br>* (%) |
|-----|---|-----------------------------------|---------------------------------------|
| 1.  | Raising the level of customer service       | 83.4                              | 82.7                                  |
| 2.  | Acquisition of new customers                | 76.5                              | 79.8                                  |
| 3.  | Introduction of new insurance services      | 29.4                              | 32.1                                  |
| 4.  | Extension of the existing area of operation | 41.3                              | 38.9                                  |
| 5.  | Profit growth                               | 42.3                              | 45.9                                  |
| 6.  | Growth of the market share                  | 37.2                              | 39.9                                  |
| 7.  | Minimizing the costs                        | 26.2                              | 27.6                                  |

\* Interest indications do not add up to 100% due to multiple-choice answers

Source: own work

Analyzing the results shown in tab. 3, it can be concluded that most insurance companies try to raise the level of customer service as well as the possibility of obtaining new while taking care of existing ones. Through strategies and marketing activities, using a set of marketing tools called 5P (service, price, distribution, promotion, personnel) they are preparing valuable insurance products for customers. However, the concept of 5P reflects the decisions of the service provider not the customer. Therefore, marketing becomes an increasingly important customer approach by looking at everything from their point of view. They are interested in an insurer offer which has to be aware of its existence (awareness), to see if it is acceptable/available in the right place and time, as well as if it is low-cost (affordable). According to Professor Jagdish Sheth a set of attributes is called “the concept of 4A marketing” [Sheth, Lisodia 2008, for Kotler et al. 2011, p. 31]. By creating the concept of marketing strategy through action: first segmentation, then determination of 4A, and finally at the end the implementation of 5P marketing tools in the right way for undertaking may prove to be successful. Let us note, however, that the desires and needs of customers must correspond with the mission or purpose of insurance. Knowledge about customers, their needs, mechanisms of market decisions and regularities of behavior are the basis of business of insurance companies. Customers through the purchase of insurance services determine the success or failure of an insurance company.

## 5. Conclusions

To summarize the above findings and considerations, it can be concluded that most insurance companies see the essence of marketing as a user of the importance of customer service policy.

For most insurance companies business the main objective is the client, and they put the emphasis on a comprehensive personalized service. Customer satisfaction becomes important, gaining confidence needed to take into account the effect which is to bring success in sales and profits achieved. All these activities force insurance companies not only to make use of active marketing and marketing activities, but also to study the process of decision-making by clients and their behavior. The basis for the success of the company and its sustainable competitive advantage is to meet the specific needs and requirements of the customers for their satisfaction in a more efficient and effective way than competitors. Insurance companies try to compete in products, but their services are similar throughout the entire competition. An important problem is therefore the creation of adapted marketing strategy to new conditions for insurance companies. This brings benefits such as enhancing the image and competitiveness of insurance companies and to improve the offered service. In order to make insurance companies marketing actions effective, the knowledge which offer to choose for the customer is essential. It is important for insurance companies to know the behavior of clients and the factors that influence it. Currently, insurance companies are increasingly focusing on the customer and their opinion about a company and services they offer [Nowotarska-Romaniak 2013].

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