RESEARCH ASSUMPTIONS

H1. The new marketing communication tools applied in the insurance segment are well-known and popular among the insurance company clients.
Based on this we can word the following part-hypothesis:
H1.1.: The reputation of the new and traditional marketing communication tools are almost the same.
H1.2.: DM is more known than the online communication tools (banner and micro site).
H1.3.: Clients receiving direct mail read the offer and we can tell that the boosting they receive in direct mail influence their purchasing decisions.

H2. The new marketing channel is well-known and accepted alternative method addition to the traditional marketing channels.
Based on this we can word the following part-hypothesis:
H2.1.: Clients know the telephone channel better than the online channel.
H2.2.: Clients prefer the new marketing channel for future insurance contracts than the traditional ones.
H2.3.: Those insurance companies who introduced the online marketing channel have greater client retaining force.
H2.4.: In case of choosing a new insurance company the primary standpoint is the price of the insurance-product.

H3. Clients recognize the risk of new marketing channels, and during they choose from the different channels they consider and make the decision knowing these facts.
Based on this we can word the following part-hypothesis:
H3.1.: Clients feel that telephone marketing channel has less risk than online marketing channel.
H3.2.: The highest risk of internet insurance contracting are the different viruses spreading over the net.
H3.3.: According to the client’s opinion the data-protection of insurance companies are safe (data-protection belongs to the lowest risk elements).
H3.4.: Clients require more the services than the sales function offered by the channel, this is in close connection with the observed risk.

**H4. The leaders of insurance sector are committed to the development of online marketing.**

Based on this we can word the following part-hypothesis:
H4.1.: All of the domestic insurance companies started or plan to start the introduction of online marketing.
H4.2.: Insurance companies are interested in the online marketing development, they will build up the online marketing customer service beside the traditional ones.
H4.3.: The number of customer service office will decrease in the next years.
H4.4.: The competition between insurance companies will become stronger.