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**NEW SALES AND COMMUNICATION TOOLS IN THE INSURANCE SECTOR,  
WITH PARTICULAR ATTENTION TO CERTAIN RISK ISSUES**

**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.