

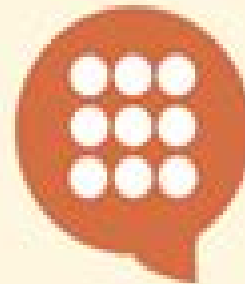
Insurance Distribution Channels

Internet

Direct
Channels

Direct Mail
Marketing

Intermediary
Channels



Direct
Response
Marketing

Bank-Led
Channels

Peer To Peer
Channels

Distribution Channels Of Insurance

Anurag Pahuja



Distribution Channels Of Insurance

The Art and Science of Life Insurance Distribution Douglas Bennett, FSA, Walter Zultowski, Ph.D., 2014-06-01 This book presents a complete discussion of life insurance distribution It begins by putting life insurance distribution within the broader context of distribution and marketing in general thus demonstrating why life insurance distribution is different It then goes on to discuss the history of how distribution as we know it today developed and the ten primary distribution channels that exist in the business With all of this as background the book continues with more detail and discusses the various functions performed by distribution and how distribution systems are managed today It also goes into more specifics regarding the compensation and the economics of distribution The text concludes with a discussion of managing distribution channel conflict and how distribution of life insurance is expected to evolve in the near future Spreadsheet models are available on the ACTEX website to assist readers in understanding the economics of distribution

New Insurance Distribution Channels Council on Financial Competition, 1987

Distribution Channels in European Insurance Susan Drury, 1999-01 This report examines the impact that the Internet has on insurance businesses The cost savings through online sales could be up to 60 70 percent over the lifetime of a customer Distribution it seems remains a key competitive advantage and a main weakness of European insurers This management report covers change and development distribution channels diversification and innovation in distribution channels case studies from the UK France Germany the Netherlands Sweden and Italy and the effects of the EMU

Insurance Distribution Directive Pierpaolo Marano, Kyriaki Noussia, 2021 This open access volume of the AIDA Europe Research Series on Insurance Law and Regulation offers the first comprehensive legal and regulatory analysis of the Insurance Distribution Directive IDD The IDD came into force on 1 October 2018 and regulates the distribution of insurance products in the EU The book examines the main changes accompanying the IDD and analyses its impact on insurance distributors i e insurance intermediaries and insurance undertakings as well as the market Drawing on interrelations between the rules of the Directive and other fields that are relevant to the distribution of insurance products it explores various topics related to the interpretation of the IDD e g the harmonization achieved under it its role as a benchmark for national legislators and its interplay with other regulations and sciences while also providing an empirical analysis of the standardised pre contractual information document Accordingly the book offers a wealth of valuable insights for academics regulators practitioners and students who are interested in issues concerning insurance distribution

An Analysis of the Distribution Channels in the Irish Personal Lines Insurance Sector Caroline Kelly, University of Limerick. Department of Accounting and Finance, 2000

Effectiveness of Distribution Channel in Insurance Sector Amit Mukherjee, 2012 This book provides a complete comprehensive text on micro and macro aspects of distribution system rather its effectiveness in the Insurance sector in close reference to the Indian market Due to increasing demand of insurance and insurance related products in India different companies are coming up with different distribution system in the Insurance sector rather than complying with the same and contemporary distribution channel Apart from discussing the different form of distribution channel in the Insurance sector it also explains the entire marketing and selling aspects of the Insurance products and Insurance related products lucidly incorporating the modern findings of behavioral schemes with emphasis on their applicability in the Indian context It gives detailed illustrations of practice adopted by different companies including the actual forms used by them This book is revised and updated Many useful prevailing concepts and current trends in the distribution channel in Insurance sector have been added

Ensuring Competition Ignatius J. Horstmann, G. Frank Mathewson, Neil C. Quigley, 1996 A controversial aspect of proposed changes to regulations for the financial services industry in Canada is the proposal to allow banks to distribute insurance products This publication provides an economic analysis of the forces that have brought the banks and insurance companies into direct competition It reviews the state of the insurance industry in Canada assesses potential costs of bank sales of insurance examines whether the banks have a genuine economic advantage in insurance distribution and discusses the benefits to consumers of the above proposal Evidence is presented on consumer benefits and impact on the insurance industry from countries where banks are permitted to distribute insurance products Europe United States Australia New Zealand Finally policy questions facing Canadian legislators are addressed

How the Product Structure and Distribution Channels Affect the Business Cycle of the UK Life and General Insurance Companies Michel Guirguis, 2019 The demand for new insurance products in the UK has experienced important changes in recent years that can be attributed to three major factors First demographic changes have created different needs for more tailored products Second saving patterns have changed due to changing economic conditions Finally although the industry is still characterized by asymmetric information customer awareness has generally increased forcing life and general insurance companies to offer more competitive and sophisticated products than previously These changes are affecting the business cycle of the UK life and general insurance companies On the other hand the main distribution channels are also affecting the business cycle upwards and downwards in terms of the demand and supply of selling insurance products The main channels are independent financial advisors company agents direct sales and other channels These include sales through high street retailers such as Tesco Sainsbury Asda Marks and Spencer Argos and Debenhams banks and building societies and other companies For example the most notable change over the last ten years has been the growth of direct sales where business has increased from about 10% in 1992 to 21% in 2003 Overall direct sales and the provision of personal lines by high street retailers are on the increase while sales by intermediaries and company agents are decreasing

Reinventing Insurance Distribution Through Bancassurance Anurag Pahuja,2015 With the rapid globalization of the economy enterprises are faced with ever changing competitive environment Enterprises are adopting strategies aimed at developing competitive advantages based on enhanced customer value in terms of product differentiation quality speed service and costs Today interface between the customer and an insurance agent no longer characterize the insurance company Entry of private insurance players has brought about alternate distribution channels to suit the customers needs The distribution revolution has given a new dimension to opportunities for traditional providers in term of different modes of distribution and new partner organizations Insurance in coming years is expected to be sold almost everywhere The paper attempts to explore the recent trends in distribution channels in insurance sector with special reference to Bancassurance as an alternate channel

Effective Distribution Strategy for the Unit Linked Insurance Products for the Western European Consumer Life Insurance Market Samuel Owusu,2023 His research paper examines the effective distribution strategy for unit linked insurance products for the Western European consumer life insurance market This research focuses on the importance of distribution channel choice in order to achieve greater market penetration and customer outreach The aim of this research is to identify the key distribution channel characteristics that lead to a successful strategy for the sale of unit linked insurance products in the Western European market In order to collect the data necessary for this research interviews were conducted with executives from major life insurance companies operating in the Western European market The interviews revealed several key findings including that personal agents are the preferred distribution channel in this region and that product customization is critical to success Additionally the study identifies ways to leverage digital technologies in order to develop effective strategies for customer segmentation and targeted marketing The findings of this research can be used by life insurance companies to inform their decisions on effective distribution strategies for unit linked insurance products in the Western European consumer market Finally this research provides insights that can be utilized to design successful distribution strategies for similar markets across the world Additionally this research could be used to develop models to help life insurance companies evaluate the expected performance of their unit linked insurance products in a variety of markets This research can also be used by industry analysts to better understand the dynamics of the Western European consumer life insurance market Furthermore this study can help governments and authorities in the Western European market to set appropriate regulations and standards for the distribution of insurance products This research provides essential insights into the trends and conditions of the Western European consumer life insurance market This information can be used by companies to develop effective distribution strategies to ensure that their unit linked insurance products reach the right target consumers in an efficient cost effective manner Moreover this study provides a framework for similar studies in other markets which could help to refine our understanding of the global life insurance market

Analysis of the Digital Direct-to-Customer Channel in Insurance Nithila Jeyakumar,2017 Over the last few years continued environmental operational and technological changes have led to the development of multiple distribution channels in the insurance industry As competition in insurance markets is intensifying cost savings and customer retention has become critical forcing insurers to look for ways to drive sales and customer convenience while keeping costs low and maintaining profitability These factors are leading to the emergence of additional channels to reach directly to customers via call centers mobile and the web The market is experiencing growth in this industry with startups competing to seize the opportunities Digital Direct to customer opportunities have huge potential to improve business performance It is imperative that the strategy for incumbents and startups in this space to consider the changing landscape to make key decisions regarding their strategy towards the direct to customer channel for insurance This thesis provides a framework to navigate opportunities in this channel The framework will guide a business professional from an established insurance company to navigate the insurance landscape of insurance understand the existing business models and use the recommended solution approach for their business model

Single- Versus Multi-channel Distribution Strategies in the German Life Insurance Market Lucinda Trigo Gamarra,2007 Until its liberalisation in 1994 exclusive agents dominated the distribution of products in the German life insurance industry Since then their importance has been declining for the benefit of both distribution via direct distribution channel and independent agents However the market shares of specialized direct and independent agent insurers have remained small while multi channel insurers increasingly incorporate direct and independent distribution channels and represent the dominant distribution strategy The aim of this paper is twofold First it analyses the performance of single and multi channel distribution firms in the German life insurance Thus we are able to explain the development and the coexistence of the industries distribution systems Our study contributes to research on coexistence of different distribution systems in insurance industry which had been limited to the comparison of exclusive versus independent agent insurers so far Second our paper gives insight into cost and profit efficiency levels of German life insurance firms for the period 1997 2005 and delivers information about scale economies in the German life insurance industry Applying an empirical framework developed by Berger et al 1997 we estimate cost and profit efficiency for three groups of life insurance firms differing in their distribution systems multichannel insurers direct insurers and independent agent insurers Non parametric DEA is used to estimate efficiencies for a sample of German life insurers for the years 1997 2005 Testing a set of hypothesis we find economic evidence for the coexistence of the different distribution systems which is the absence of comparative performance advantages of specialised insurers Further we find evidence for scale economies in the German life insurance industry Insurance markets distribution systems efficiency analysis

Indian Life and Health Insurance Industry Novi Dewan,2008-08-29 Novi Dewan establishes a status quo of the Indian health and life insurance industry and discusses the best practices for various elements of the marketing mix She complements secondary research with recent empirical data accentuating the emerging opportunities and challenges in the Indian Insurance Industry by using standardized interviews with opinion leaders and CEOs of several insurers

Distribution Channels in Irish Motor Insurance John C. Kirwan,1996

Distribution Channels in the U.K. General Insurance Industry Martyn Hooper,Mercantile and General Reinsurance Company,John Parker,1990

보험소비자 구매의향에 영향을 미치는 요인 연구 (The Influence of the Shopping Orientation of Insurance Consumers on Choosing Insurance Distribution Channels). Hyun Min Kim,2018 English Abstract This study attempts to identify the factors that affect the preferences of the insurance distribution channel when insurance consumers intend to subscribe to insurance products for their financial planning Thus it establishes the shopping orientation of insurance consumers who prefer a specific insurance distribution channel and determines the moderating effect of insurance products This study focuses primarily on consumers in their 20s 30s and 40s who are expected to expand their economic capabilities in the future Empirical analysis reveals that the shopping orientation of insurance consumers has been categorized into five groups price sensitive time saving relation conscious coverage conscious and brand and company conscious orientations Those who prefer online channels have high price sensitive and coverage conscious orientations Those who prefer online channels partly tend to value time saving brand and company conscious orientations Those who prefer exclusive channel and GA channel have a strong relation conscious orientation A Z test for the regression coefficient was performed to analyze the moderating effects of insurance policies on the purchase of insurance policies and preferred channels Insurance consumers who prefer online channels have high price sensitive orientations regardless of their type of insurance policy Insurance consumers who prefer exclusive channel have a strong relation conscious orientation when they insure for full life insurance Younger consumers preferred the online channel and showed price sensitive and coverage conscious orientations with insurance properties being important regardless of the type of insurance product There was a limit to the study s main focus on younger consumers This research is significant in that it identified the orientation of insurance consumers that affects the selection of insurance distribution channels and also identified the moderating effects of insurance products This demonstrates the importance of considering the orientations of insurance consumers when establishing marketing strategies and consumer policies

Influence of Distribution Channels and Culture on the Future of the Health Insurance Sector in the Era of Digital Transformation and Sharing Economy Gema Arando Pulido,2017

INSURANCE INTERMEDIARIES JAGENDRA RANA,2022-04-21 Insurance Intermediaries play a vital role in insurance distribution services Distribution channels are the extended arm of insurers Physical sales forces and intermediaries are responsible for the majority of insurance distribution across geographies and lines of business Insurance intermediaries serve as a bridge between consumers and insurance companies

Insurance Intermediation Martina Eckardt,2007-07-24 Insurance intermediaries can help consumers to economize on information and transaction costs in insurance markets This book analyzes conduct and performance in the market for insurance information services by applying search theoretical and industrial organization approaches Based on a sample of 927 insurance intermediaries coverage empirically studies the factors that affect the quality of the information services provided by them

Changes in the Life Insurance Industry: Efficiency, Technology and Risk Management J. David Cummins,Anthony M. Santomero,1999-12-31 Ten chapters explore the determinants of firm performance in the life insurance industry by identifying the best practices employed by leading insurers to succeed in the changing business environment Particular attention is devoted to strategic choices in distribution systems information technology mergers and acquisitions human resources and financial strategies Generic strategies such as cost leadership customer focus and product differentiation are analyzed as well as strategic practices specific to the insurance industry The book concludes with an analysis of the future opportunities and challenges facing managers Annotation copyrighted by Book News Inc Portland OR

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