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## THE INFLUENCE OF QUALITY VARIABLES ON LOYALTY EFFECT OF NON-LIFE INSURANCE COMPANIES' CUSTOMERS

**Abstract:** *The aim of the article is to present ways of measuring customer loyalty. The results of this analysis allowed us to differentiate institutional clients of insurers' services depending on the power of their loyalty. On the basis of this measurement we presented a tool that enables us to indicate the most and the least loyal groups of clients taking into account some assumed features. The article is based on the authors' research conducted from May to July 2003 on the sample of 739 economic entities.*

**Keywords:** *customers loyalty, insurers', variables, selected methods for measuring customer loyalty, loyal groups.*

**JEL:** D 01, D 12

### Introduction

Shaping customer loyalty is closely related to the marketing activities of an enterprise. Insurance institutions, when selling an insurance service (each insurance company offers a range of mandatory insurance, property insurance, third party liability insurance [5,7,19], financial insurance, life insurance companies offer life assurance policies combined with investment funds, dowry insurance, personal accident insurance and others), created in order to compensate for the negative effects of fortuitous events, must be prepared that in their marketing activities they should draw customers' attention to other features of the service as a product than a product manufactured by some industrial enterprise [8,9,18]. Planning such product as insurance service is a slightly different process than in case of material goods as we do not have to take into consideration such means of effect as for example: package, shape, color or labeling of the product. [2] By taking appropriate action it can positively influence the number of regular customers. [21] An enterprise must adjust to its external situation – it must be shaped by the market. The specificity of insurance services marketing determines the use of some and the resignation from other marketing tools [11], [12].