

POVZETEK

Raziskovalno vprašanje (RV): Zanima nas zadovoljstvo zavarovancev z zavarovalnico. Sprašujemo se, ali obstajajo razlike v zadovoljstvu zavarovancev z različnimi vrstami zavarovanj in kako podane ocene zadovoljstva zavarovancev vplivajo na sklenitev novega zavarovanja.

Namen: Namen naloge v teoretičnem delu je spoznati zavarovalno storitev, komuniciranje v zavarovalništvu, zadovoljstvo zavarovancev in kakovost zavarovalne storitve. Namen empiričnega dela raziskave je ugotoviti stopnjo zadovoljstva anketiranih v vzorcu, ki smo ga izbrali iz populacije tistih zavarovancev, ki so prejeli izplačilo zavarovalnine ob nastanku zavarovalnega primera, iz naslova nezgodnega zavarovanja, zavarovanja avtomobilskega kaska in zavarovanja MojDom.

Metoda: Naloga vključuje metodo kompilacije, statistično metodo in metodo anketiranja. Metodo kompilacije smo uporabili v teoretičnem delu naloge in zajema citiranje, povzemanje ter navajanje. V empiričnem delu naloge smo podatke, pridobljene z anketiranjem preko telefonske linije, analizirali s statističnimi metodami. Za analizo podatkov prvega dela anketnega vprašalnika smo uporabili Kruskal-Wallisov test za vse tri vrste zavarovanj, Post hoc test, Jonckheere-Terpstra test in Wilcoxonov test med pari različnih vrst zavarovanja. Pri drugem delu anketnega vprašalnika smo podatke analizirali s Hi-kvadrat testom in binarno logistično regresijo.

Rezultati: Z rezultati raziskave lahko potrdimo, da so anketirani zavarovanci v povprečju zadovoljni z zavarovalnico. Analiza rezultatov je pokazala, da se podane ocene zadovoljstva anketiranih razlikujejo med različnimi oblikami zavarovanj, vendar le-te izrazito ne odstopajo, zato pri večini opravljenih statističnih testov nismo zaznali statistično značilnih razlik. Statistično značilno razliko je pokazal izračun Wilcox testa za prvi par vrst zavarovanj pri tretjem vprašanju o doslednosti strokovnih sodelavcev, nadalje pri izračunu Hi-kvadrat testa prav tako zasledimo statistično značilna odstopanja in v zaključku analize z binarno logistično regresijo ugotovimo statistično značilen vpliv sedmega vprašanja na odločitev anketiranih glede sklenitve novega zavarovanja.

Organizacija: Rezultati raziskave lahko zavarovalnici služijo kot temelj predlogov za izboljšanje tistih področij, kjer so bila ugotovljena statistično značilna odstopanja. Strokovne sodelavce, ki rešujejo zavarovalne primere po različnih vrstah zavarovanja, se lahko opozori na doslednost in odnos do zavarovancev. Omenjeni pristop pomeni izboljšanje dela zaposlenih, kar bo vplivalo na večje zadovoljstvo zavarovancev. Med raziskavo smo prišli do predlogov o izboljšanju in dopolnitvi uporabljenega anketnega vprašalnika.

Družba: V kolikor bodo upoštevani izsledki raziskave, bo imelo to pozitiven vpliv na družbo in okolje. Zavarovalnica lahko doseže še večje zadovoljstvo zavarovancev, le-ti pa s svojim pozitivnim mnenjem spodbudijo k sklenitvi zavarovanja tudi nove potencialne zavarovance.

Originalnost: Izvirnost raziskave je v izvirnosti ideje, metode in vsebine. Raziskava je bila izvedena v eni izmed slovenskih zavarovalnic. Sodelovalo je 180 zavarovancev. V Sloveniji obstaja nekaj raziskav na področju zadovoljstva zavarovancev, vendar je le-teh v primerjavi s tujino še vedno malo.

Omejitve/nadaljnje raziskovanje: V raziskavo so bili vključeni naključno izbrani zavarovanci, ki so prejeli izplačilo zavarovalnine v mesecu aprilu 2013 in maju 2013. Zaradi ohranjanja anonimnosti zavarovancev smo bili omejeni pri prikazu njihovih demografskih podatkov. Na zadovoljstvo zavarovancev in njihovo odločitev glede sklenitve nadaljnjega zavarovanja pri izbrani zavarovalnici vplivajo tudi drugi dejavniki, ki v raziskavo niso bili vključeni. Priporočena je nadaljnja raziskava na istem področju po dopolnjenem anketnem vprašalniku, kakor tudi raziskava o zadovoljstvu zavarovancev s področjem trženja.

Ključne besede: zavarovalnica, zavarovanec, zavarovalni primer, strokovni sodelavci, zadovoljstvo, komuniciranje, kakovost.

ABSTRACT

COMMUNICATION IN THE MODERN ORGANIZATION AND SATISFACTION OF THE INSURED

Research Question (RQ): In general, we are interested in clients' satisfaction of the insurance industry. We ask whether there are differences in policyholders' satisfaction among different insurance types and how policyholders' satisfaction ratings affect new insurance policies.

Purpose: The purpose of this thesis is to conduct a literature review on insurance service, communication in the insurance industry, policyholders' satisfaction, and quality of insurance services. The purpose of the empirical portion is to determine the degree of satisfaction of respondents in the sample that were selected from the population of those policyholders who received benefit payments upon the occurrence of risk, arising from accident-, automotive-, and home-insurance.

Method: The compilation method, statistical method, and survey method were used. The method of compilation was used in the theoretical part of the thesis. For the empirical portion, data were obtained by telephone interviews and analyzed with statistical methods. For the first section of the survey, the the Kruskal-Wallis test was used for all three types of insurance, a post-hoc test, Jonckheere-Terpstra test, and the Wilcox test to compare pairs of different types of insurance. In the second section of the survey, data were analyzed with chi-square test and binary logistic regression.

Results: The research results confirmed that the respondents, on average, were satisfied with the insurance company. The analysis also showed that the respondents' satisfaction ratings differed among various insurance types, but not significantly. The majority of statistical tests did not detect statistically significant differences. Statistically significant differences were found in the Wilcox test simulation for the first few pairs of insurance types and regarding the consistency of expert professionals. Chi-square test also detected statistically significant deviations. Binary logistic regression analysis showed a statistically significant effect on respondents' decision regarding concluding new insurance policies.

Organization: The results of the research outlined the critical areas where closer attention must be paid. Employees dealing with contingencies for different types of insurance must be encouraged to be consistent and professional in their relationship with clients. The improvements will ultimately bring greater client satisfaction. Through the research study, we outlined suggestions on improvements of the currently used questionnaires.

Society: We are confident that if implemented correctly, results of the research will have a positive impact on society and its environment. Satisfied customers will help to recruit new potential policyholders.

Originality: The originality of the research is in the content, ideas, and methods used. The survey was conducted in a Slovenian insurance company among a total of 180 clients. We found a few other surveys that deal with client satisfaction in Slovenia, although comparing with the rest of the world, data are still lacking.

Limitations/Future Research: The study included randomly selected policyholders who received benefit payments in the months of April 2013 and May 2013. We were limited in receiving demographic data of the insured due to anonymity. The level of client satisfaction and their decision on further collaboration with the insurance company is influenced by other factors that were not included in the survey, therefore further research is recommended. Also it would be beneficial to conduct a survey regarding client satisfaction in the area of marketing.

Keywords: insurer, insured, insurance example, professional staff, satisfaction, communication, quality.