

Utilizing distribution company to broaden the marketing for insurance products (case study : allianz center)

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Abstrak

Asuransi Allianz Utama Indonesia known as AZINDO established in 1981, has been developing various kind of non-life insurance products both standard and package. There are two product lines that are sold now by AZINDO: Corporate and Retail non-life insurance. In 1999 AZINDO formed Allianz Center (called AZCENTER) that manages retail products. The products are directly sold by sales persons of the company or by agents or brokers. This system has already been known as a cooperation in marketing, franchise or licensed products that aimed to broaden the network.

There were 105 loss insurance companies in Indonesia in year 2001 and they were state-owned, private national, and joint venture. To anticipate the dynamic global competition, the AZCENTER management feels that it is necessary to develop a new marketing system for retail products by cooperating with Distribution Company.

This work has an objective that is to support inputs on strategy in determining Distribution Company and to form maximum compensation that could be given as an extra to the standard commission. Type of Distribution Company will depends on retail product sold and company with salesperson but not an insurance company or Multi Level Marketing system company. A system has been created to decide which Distribution Company performed by Analytical Hierarchy Process and Expert Choice software with other criteria such as potential salesperson, period of time established, location, facility, business-line owned, marketing system, company culture, etc. Based on the above, subjects, cost, benefit and risk of each Distribution Company could be determined to get the best result of rank.

Numbers of Distribution Company to determine here is by consider types of retail product and AZINDO corporations used in the past. Compensation of the extra commission is based on expenses spent by AZINDO for operational cost, building, salary and old data comparison on premium, claim, result and commission ever happened to AZCENTER, AZINDO and competitors' non-life insurance company (with application support of SPSS to calculate the correlation of premium, claim, result and commission) so that the maximum commission is combined with reward and discount rate for the Distribution Company.

Information Technology support is given as an advise in making Distribution Company by using integrated system of Enterprise Resource Planning (ERP) in all parts of internal and external companies and is leading to use Systems-Applications-and-Products-in-DataProcessing (SAP), electronic business (e-business) and electronic commerce (e-commerce). In this case, both internal and external assessment and analysis are supporting target that could be performed in short or long term.

Determination target is performed by consider the target reached by AZINDO or by total Indonesia market shown in Data Asuransi Indonesia (DAI) and from the numbers of product fit to the AZCENTER in Indonesia. The variation is shown up by considering the sensitivity analysis via reward, commission, extra commission for salesperson and Distribution Company, and others that could be given to the Distribution Company, sales and consumer by allocating expense largely for marketing and promotion.

The conclusion in making Distribution Company is to broaden the marketing of retail product that gives advantages for Allianz Center, Distribution Company, salesperson and consumer. Recommendations will be given based on result analysis in facing the obstacles that might happen in the future.