

# Methods of service quality assessment in managing the property insurance market

Jarosław W. Przybytniowski

Polish business insurance market<sup>1</sup> may now be characterised as a dynamically developing segment of the financial market. One of the reasons for this state of affairs may be the organizational and legal system, the origin of which was the package of insurance laws of 2003 in response to Poland's accession to the European Union (EU). On the one hand, the growing number of insurance institutions (insurers) increase competition [Bednarczyk 2011, pp. 100-103; Owsiak, 2015, pp. 246-291; Ronka-Chmielowiec 2016, (ed.), pp. 26-30; Cycoń, Jedynak, Strupczewski, (eds.), 2017, pp. 10-11] while, on the other hand, according to the Author of this monograph, it has increased the standards that should be met in order to achieve a competitive advantage [2013, pp. 148-158]. The competition among insurance institution is one of the main prerequisites of growing expectations of the buyers [Jędrzejczyk, 2013, pp. 25-42]. Customers possess more and more knowledge and, consequently, the awareness of what surrounds them; therefore, they expect that insurance institutions will fulfil their needs. Otherwise, there is a risk that an insurance institution may lose its market share in favour of its competition. Long-term relations between insurance institutions and their customers prove that insurers endeavour to offer high quality services which meet customers' requirements. Moreover, customer behaviour is an important contribution to improving financial results of insurance institutions. Therefore, it is essential that insurers focus their strategy on improving the quality of their services and, consequently, on meeting their customers' needs. "High service quality results in customer satisfaction" [Karatepe, Yavas, Babakus, 2005, p. 373] which, to a large extent, "increases their loyalty" [compare: Lenka, Suar, Mohapatra, 2009, p. 47] and, consequently, helps insurance institutions to "improve their efficiency" [Yeung, Chew, Ennew, 2002, pp. 24-33]. Thus, high service quality leads to an increase in competitive advantage because buyers feel satisfied, i.e., they are more inclined to continue buying the services of the insurance institution and to recommend it to others. Therefore, it is necessary to systematically measure property service quality and to establish the areas in need of improvement.

From the point of view of an insurance institution, it is necessary to search for "determinants of customer satisfaction" [compare: Lenka, Suar, Mohapatra, 2009, p. 48] and

<sup>1</sup> The notion of "property insurance market adopted in this monograph, which in the literature is used in relation to business insurance [Iwanicz-Drozdowska (ed.), 2017, p. 414; Bednarczyk, Korzeniowska, (eds), 2014, p. 237], as well as in the insurance practice, in financial reports of the Polish Financial Supervision Authority, the Polish Chamber of Insurance and the Insurance Guarantee Fund.

determine the level of their acceptance. It causes that insurers increase their chances for distinguishing themselves from the existing competition. Such a service may be called "achieved benefits", i.e., achieving perfection, when customers are satisfied with the services offered by an insurance institution. Hence, we may say that the quality of property services offered constitutes the assessment of an insurance institution, which is measured in the context of improvement of such services which, according to E. Skrzypek [2010, p. 43] is a complex concept. According to her, the improvement of company management is connected with the level of quality of offered services which should lead to cost optimisation, increased efficiency and productivity, improved communication and increased effectiveness, as well as efficacy of action.

The concept of "quality" is systematically studied and needs special treatment. It results from the fact that it is rarely concluded what quality really is and, consequently, what service quality improvement is in property insurance institutions. Thus, according to the Author of this monograph, we can say that very often it is tacitly assumed that "everybody knows, anyway, what it is »quality« and what is quality". Therefore, there is no need to for more detailed deliberation on what the definition of quality includes and, in particular, "what it conceals". According to A.I. Vroeijenstijn [1992, pp. 109-113]: "Quality is like love. Everybody keeps talking about it, they practically know what they are talking about. Everybody knows and feels when it is coming. However, if one tries to define this concept, one is left empty-handed". The consequences of such a state of affairs would probably be less severe if the contemplation of quality was barely academic. However, M. Woodhead [1998, p. 116-117] rightly points out in his study "In Search of the Rainbow", that ..."quality resembles seeking a crock of gold at the end of the rainbow. We may all progress in the right direction but we never quite get there!"

Systemic changes in attitudes of the former communist block (including Poland) brought rapid development of companies in terms of IT, technology and economics. An efficiently functioning market is the *condicio sine qua non* of a fast and systematic growth of affluence of the society. As P. Dicken and A. Malmberg [2001, p. 345-363] write – "the development of every industry, including the insurance market, is subject to systematic changes and is well-oriented and irreversible. On the one hand, such changes may relate to the quantitative aspect while, on the other hand, to the qualitative aspect". In the global reality – the quality of services is becoming one of the fundamental indicators of assessment of organizations functioning in the market, as well as its perception as the factor of growth

[Dobiegała-Korona, Kasiewicz, 2000, p. 89]. It applies to customer satisfaction which, as a result, “leads to the share in the market, as well as in the profits” [Burch, Rogers, Underwood, 1995, p. 1] and loyalty, which is essential for long-term relations [Tkaczyk, Kołuda, 2018, pp. 403-426] between customers and their insurance institution [Przybytniowski, 2017a, pp. 55-66].

The subject matter of service quality of an insurance institution and, consequently, customer satisfaction which impacts the company management, has always been and will be an important and multi-dimensional area of deliberations for scientists [compare: Adamkiewicz-Drwiłło, 2010, p. 353]. It is the diversity which is the strength of sciences as organisational situations require comprehensive diagnosis of organisational problems and knowledge accumulated in the process of management [Gorynia, Łaźniewska, 2009, pp. 48-67]. Socioeconomic changes which are taking place in the insurance market have triggered the necessity for scientists, practitioners of technological, IT and electronic progress to observe even more thoroughly the problems of service quality and the impact of this factor on creating management strategies. Bearing the above in mind, we may note that, consequently, all the systems lead to including rationality in making reasonable, effective and efficient decisions. Thus, the common denominator are the characteristics of deliberate action. Therefore, the assessment of quality of offered services should enable us to recognise these systems in a company in the most transparent manner. A holistic, multidimensional approach is essential and, consequently, it leads to conducting an assessment of individual features characterising the efficiency of service quality improvement and, as a result, their aggregation.

For the above reasons, there is a need to *develop the indicator of service quality improvement in relation to the level of insurance service quality. Such an indicator shall serve as a tool to analyse the property insurance market.*

The term “service quality improvement” mentioned in the monograph title is explained by the framework methodology of assessing property insurance service quality which indicates the research procedure, i.e., the scope of research, assessment methods, as well as its application. The method of service quality improvement is a specific, detailed solution which presents the procedure and the technique of its application in the process of improving quality of described services, in this case – property insurance services.

The aim of this monograph is to *learn and analyse the processes of improving property insurance service quality.* Whereas, the methodological aim is to *create an instrument to measure property insurance service quality. Thus, this monograph focuses on the assessment of dissonance arising between what individual customers expect and what an insurance institution provides them with, i.e., the evaluation of service provision from the customers’ point of view.*

So formulated a research aim requires a comprehensive approach – including the aspects and the specificity of the activities conducted by property insurance institutions and

the impact of changes and transformations undergoing in the, often turbulent, environment. The description of these determinants should systematize their knowledge and the degree of their influence on the process of forming and evaluating improvement of service quality in terms of taking managerial decisions in the property insurance sector. The necessity to indicate those determinants which have an influence on the assessment of service quality improvement in the property insurance sector inspired the Author of this monograph to undertake a range of cognitive issues which justify the selection of appropriate methods.

According to so formulated a research aim, the construction of this monograph is in line with the following hypothesis: *if property insurance institutions do not take decisive actions to improve insurance service quality, including measuring this quality, their share in the insurance market, in competitive conditions, shall be systematically declining.*

The subject of the research conducted were the following issues:

theoretical issues connected with the development of the theory of services, service quality and the level of insurance service quality; moreover, the conditions in which an individual customer functions in relation with a property insurance institution, as well as improvement of service quality in the decision-making process in the property insurance sector.

practical issues, in the voivodeships of south-eastern Poland (Świętokrzyskie, Małopolskie and Podkarpackie), were focused on preparing measures and paths of their implementation, together with the scheme of assessment of the process of improvement of property insurance service quality in short-term and long-term individual customer - insurance institution and insurance institution – individual customer relations.

Due to the volume of this monograph, not all the forms of insurance intermediation in Poland were included. The research excluded: reinsurance brokers dealing only in reinsurance intermediation; entities providing maritime agency services or maritime brokerage services, which are subject to separate legal provisions. This monograph does not contain detailed analysis of direct channels such as *direct*, indirect channels like post office, bank, dealers, tourist agencies, real estate agencies, as well as insurance-related institutions. However, in justified cases, the scope of work was extended to include the analysis of the institution of the Financial Ombudsman.

The research included the years: 2013, 2015 and 2017. The methodological concept of the work was of theoretical and empirical character. In the theoretical part, the research was conducted using the knowledge contained in the subject literature. The literature included: books, scientific articles published in specialist magazines, as well as source materials acquired via the Internet. The Author conducted the cause-and-effect analysis, comparative analysis and deductive reasoning. Whereas, in the empirical part, there were used: the Author’s own measure of service quality improvement and the survey of the SERVQUAL (*Service*

Quality) methods, as well as Customer Satisfaction Index (CSI).

The Achievement of the research aim and hypothesis verification in this monograph required the Author to adopt a proper work structure. Hence, this dissertation consists of five chapters (three theoretical and two empirical ones), preceded by an introduction. In the final part there is a conclusion and lists: bibliography, tables, figures (graphs, charts and drawings), as well as annexes and a summary.

In Charter One entitled: *Service and its quality in the light of the literature*, which was to introduce the leader to the essence of the issue, some historical sources of the definition of service and its specificity were discussed, as well as its contemporary meaning. Moreover, the analysis of the concept of quality was conducted. Some connections between the quality and the service were described in the context of insurance service quality, the importance of customer service, actions connected with managing relations between an individual customer and an insurance institution and vice versa, as well as some factors and behaviours of customers in the process of insurance service acquisition. On the basis of some conclusions reached, there were determinants presented which impact the level of insurance service quality. The solutions adopted let the Author look at the above mentioned terms and concepts, as well as adjust the already existing concepts to insurance service.

In Charter Two, *Insurance service quality as a prerequisite of managing an insurance institution*, the analysis of the property insurance sector in Poland was conducted in terms of socioeconomic conditions of this market functioning. Some factors were analysed in detail, which shape the foresight and the awareness of individual customers being active participants of the market of property insurance services. The importance of business insurance market, including property insurance, was also considered. In the final part of the chapter some prospects were described of development of the property insurance market in Poland. The studies were justified by an attempt to verify the importance of insurance protection which will allow us to avoid negative consequences of random damages by paying the insured entity compensations and/or benefits and guaranteeing full solvency of the insurer. There is an explicit relationship indicated between legal, social and economic aspects of insurance. The legal aspects, which shape the content of insurance relations, also influence the level of services offered by insurance institutions. The results of the research conducted made it possible to confirm that the Author of this monograph has reasonably selected the cognitive area of property insurance market. Beside the economic factors (the economic situation in the country), also this market is also highly influenced by the improvement of service quality, expressed by the professionalism of entities providing a service (insurance institution's staff, insurance agents and damage liquidators), as well as the insurance knowledge and awareness of potential customers of this market. Also, the opportunities and threats were presented, which determine the development of property insurance market in Poland and in the EU.

In Charter Three, *Improving service quality in the decision-making process in the property insurance sector*, the importance of the decision-making was discussed in terms of quality management and relations with business process structure in property insurance institutions. The results of the study of determinants were presented as perceived by individual customers. This research was justified by the verification of the correctness of determinants adopted by individual customers in relation to the quality of property insurance services offered by insurance institutions. On the basis of the literature study, a new view on the notion of property service quality improvement was suggested, by preparing a model, with its assumptions and description, which is a measurable effect of the Author's research. This view suggests a direction of changes in the process of improving property service quality, enabling its further configuration for the Leeds of insurance institutions, not only property insurance institutions.

In Chapter Four, *Selected methods of insurance service quality assessment*, the Author focused on comparing some selected evaluation methods and service quality assessment. The methods of service quality and the methods of its measurement were described and evaluated in detail. In particular, the SERVQUAL method was discussed in terms of perception, expectation and acceptance of property insurance service quality by an individual customer. The Author pointed to the perception of property service quality, which is a consequence of comparing what the customer expects in relation to what he receives. It happens during the service provision when there is a direct contact between a customer and a property insurance institution. The Author of this study proved that a significant element of proper quality of service provision is the accompanying insurance awareness of customers of property insurance institutions. The measurable effect of the Author's research, being an important contribution to science is a new view on the level of service quality expected and perceived by customers of insurance institutions, as well as proving that the key assumptions of the SERVQUAL method may apply to a property insurance institution.

Charter Five, *Empirical verification of improving property insurance service quality by individual customers*, presents some research results in selected property insurance institutions. The research was conducted in three voivodeships of south-eastern Poland: Świętokrzyskie, Małopolskie and Podkarpackie in the years 2013, 2015 and 2017. Based on the Author's measure of improvement of service quality as an alternative method for the existing methods of examining service quality in property insurance institutions, the Author indicated its validity, benefits, as well as its limitations, which should be taken into account while using it by the management of property insurance institutions.

Another original contribution into the development of science were actions proposed in order to plan further cognitive studies which might become more utilitarian. The most important value of the originality of this monograph was establishing how the Author's measure of service quality improvement, the model of service quality improvement

and the SERVQUAL method are suitable to identify the factors of property insurance service quality which use the strengths of the existing solutions while trying to avoid their limitations. Their results is not only the assessment itself but also the proposal of the direction of their improvement and their adjustment to the specificity of property insurance institutions. An important achievement of this monograph are the multidimensional literature studies of definitions and concepts of the notion of service improvement by preparing and describing the model of improving property insurance service quality. A new view on the definition of improvement of property insurance service quality was introduced, as well as the research tool to measure, analyse and evaluate the process of improving property insurance service quality. The research results presented indicate potential areas and cognitive problems found during the work on the process of improving property insurance service quality. This material should help scientists, market practitioners and experts to analyse the prospects of development of the property insurance market, as well as its function, identification of future changes and the impact of property insurance institutions on service quality.

The Author would like to thank all the people who, during numerous discussions, offered many important, professional and critical comments which lead the Author to introduce positive changes in this monograph, as well as the representatives of insurance institutions who made the research possible. Polish business insurance market<sup>2</sup> may now be characterised as a dynamically developing segment of the financial market. One of the reasons for this state of affairs may be the organizational and legal system, the origin of which was the package of insurance laws of 2003 in response to Poland's accession to the European Union (EU). On the one hand, the growing number of insurance institutions (insurers) increase competition [Bednarczyk 2011, pp. 100-103; Owsiak, 2015, pp. 246-291; Ronka-Chmielowiec 2016, (ed.), pp. 26-30; Cycoń, Jedynek, Strupczewski, (eds.), 2017, pp. 10-11] while, on the other hand, according to the Author of this monograph, it has increased the standards that should be met in order to achieve a competitive advantage [2013, pp. 148-158]. The competition among insurance institution is one of the main prerequisites of growing expectations of the buyers [Jędrzejczyk, 2013, pp. 25-42]. Customers possess more and more knowledge and, consequently, the awareness of what surrounds them; therefore, they expect that insurance institutions will fulfil their needs. Otherwise, there is a risk that an insurance institution may lose its market share in favour of its competition. Long-term relations between insurance institutions and their customers prove that insurers endeavour to offer high quality services which meet

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methods of examining service quality in property insurance institutions, the Author indicated its validity, benefits, as well as its limitations, which should be taken into account while using it by the management of property insurance institutions.

Another original contribution into the development of science were actions proposed in order to plan further cognitive studies which might become more utilitarian. The most important value of the originality of this monograph was establishing how the Author's measure of service quality improvement, the model of service quality improvement and the SERVQUAL method are suitable to identify the factors of property insurance service quality which use the strengths of the existing solutions while trying to avoid their limitations. Their results is not only the assessment itself but also the proposal of the direction of their improvement and their adjustment to the specificity of property insurance institutions. An important achievement of this monograph are the multidimensional literature studies of definitions and concepts of the notion of service im-

provement by preparing and describing the model of improving property insurance service quality. A new view on the definition of improvement of property insurance service quality was introduced, as well as the research tool to measure, analyse and evaluate the process of improving property insurance service quality. The research results presented indicate potential areas and cognitive problems found during the work on the process of improving property insurance service quality. This material should help scientists, market practitioners and experts to analyse the prospects of development of the property insurance market, as well as its function, identification of future changes and the impact of property insurance institutions on service quality.

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