

# Marketing Strategy of Life Insurance-A Case of T Insurance Agency Company

黃秋萍、劉子歆

E-mail: 9607666@mail.dyu.edu.tw

## ABSTRACT

Under the trend of financial liberalization, many controls in the banking industry have been lifted in recent years. As the entry obstacles for new products and new competitors have been removed, the profit sources of traditional banking businesses would constantly be compressed and decline year by year. Thus, since new banks were permitted to set up by the government in 1991, the domestic banking industry has entered a highly competitive era. In face of macroeconomic tendencies, emergence of crises, impact of market competition, modification of laws (such as Financial Holding Company Act), and structural changes of the industry, the banking industry not only has to cope with competitors but also needs to resist others industries so as to eliminate the pressure of survival. By establishing an insurance agency company, T Bank offered insurance services (bancassurance) to generate high revenues from handling fees. The excessive funds in the financial market were also adequately digested by bancassurance. Now, T Bank's institution of an insurance agency company has become an example for other competitors in the financial industry. Thus, all the banks have entered the Warring States Period to promote the sales of bancassurance through the insurance agency system. In order to expand its market share, T Bank has applied numerous marketing strategies and promoting tactics. In the aspect of product promotion, it sold year-term deposit insurance products in the beginning. Now it is focusing on the investment type of insurance products. However, due to the replacement of personnel, uneven insurance advisors, and low intention of financial specialists to sell unattractive products, financial specialists will finally tend to promote more homogeneous and easy-to-sell financial products.

Keywords : bancassurance ; marketing strategy ; case study

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