

**Voluntary Insurance in the Process
of Service Quality Improvement**

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Voluntary Insurance in the Process of Service Quality Improvement



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Contents

Introduction.....	7
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Chapter I

Economic insurance in the management of the insurance market in Poland	13
1.1. Economic insurance in the changing environment	13
1.2. Factors of the competitive advantage of insurance companies.....	20
1.2.1. Competitiveness in the activity of an insurance company.....	20
1.2.2. Factors of competitive advantage and the quality of the insurance service.....	23
1.2.3. The quality of services and the competitiveness of economic insurance	37
1.3. Quality in the process of improving the services of voluntary economic insurance.....	45
1.3.1. The concept and the essence of improving the quality of voluntary economic insurance services	45
1.3.2. Functional and technical nature of voluntary business insurance services	52

Chapter II

Perceived quality and expected quality in the process of economic damage insurance service quality improvement.....	57
2.1. Research methods in the service quality assessment	57
2.2. SERVQUAL method in assessing insurance service quality	62
2.2.1. The beginnings of the quality gap method.....	62
2.2.2. The concept of the 5-gap model by Parasuraman, Zeithaml and Berry	64
2.2.3. Service quality assessment according to the SERVQUAL method	72
2.3. Author's original service quality assessment method in individual voluntary economic damage insurance with indicators.....	79
2.3.1. The worst service quality (no excellent).....	97
2.3.2. The best service quality (excellent)	101

Chapter III

Methodology of research	109
3.1. Overview of current research connected with economy damage insurance service quality.....	109

3.2. Objectives of research method.....	114
3.3. Examination procedure	122
3.4. Research methods applied.....	129
 Chapter IV	
Empirical review of the research results concerning competitiveness in the voluntary economy insurance market in the process of service quality improvement based on the author's own research.....	135
4.1. Study population analysis	135
4.2. Descriptive statistics of qualitative variables of the perceived and expected individual voluntary insurance service for Sections I and II	138
4.2.1. Descriptive statistics of variables in perceived section	138
4.2.2. Descriptive statistics of variables in expected section.....	145
4.2.3. Position measures and the measure of volatility in the field of improving service quality of individual voluntary damage insurance	151
4.3. Assessment of the quality of services with the use of the proprietary method of testing the quality of the insurance service in Section I and II.....	154
Conclusions.....	167
Bibliography	177
Appendices	197