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E-Marketing for Insurance Services - CAAT Case Study

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Abstract:
This study aimed to examine the reality of electronic marketing within the CAAT insurance company in the Wilaya of El Oued. The research adopted a descriptive and analytical approach for the theoretical component, while the practical component relied on a case study methodology applied to the Algerian Insurance Company (CAAT). The findings revealed the existence of electronic marketing practices at the company under study through its website and the use of some social media platforms. The study confirmed the presence of various elements of the electronic marketing mix, including e-services, e-pricing, and e-promotion for the company's insurance services, with the exception of e-distribution. This limitation is due to the nature of the services provided, which require inspection and assessment of the items to be insured and the necessity of in-person signing of insurance contracts by the customer. Nonetheless, the application of electronic marketing remains relatively weak compared to its potential in this field.
Keywords: Electronic marketing, electronic services, insurance services, CAAT insurance company

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INTRODUCTION

The field of marketing, with its various branches, is receiving increasing attention from many researchers and practitioners. It has made significant strides forward, and the question is no longer whether organizations need marketing. No one can overlook its importance, as marketing has become recognized as a critical factor in the success of factories and companies.

The sustainability of insurance companies in performing their activities effectively, as well as ensuring their growth and development, is tied to their ability to attract the largest possible number of insurance contracts. On the other hand, it heavily depends on their capacity to meet the needs and desires of their customers. This is closely linked to the quality of insurance services these companies provide and their ability to market these services effectively.

Today, electronic marketing is faster, more effective, and more flexible than traditional marketing methods. Marketing is no longer just a function within business organizations; it has evolved into a philosophy, a way of thinking, and an approach to structuring and organizing businesses and their ideas. Electronic marketing offers advantages and benefits for both companies and consumers. However, to fully leverage these benefits, organizations must address numerous obstacles and challenges that diminish the effectiveness of electronic marketing in Algerian insurance companies.

1. Research Problem

From this perspective and based on the above aspects of electronic marketing for insurance services, the problem of this study is formulated as follows:

- What is the reality of electronic marketing in the Algerian Insurance Company (CAAT)?

2. Sub-Questions

This main question leads to the following sub-questions:

- What does the marketing of insurance services entail, and what are its key processes?

- What is electronic marketing, and what constitutes the electronic marketing mix?

- How is electronic marketing implemented in the Algerian Insurance Company (CAAT) in El Oued?

3. Hypotheses

To answer the main research question and its sub-questions, the following main hypothesis was formulated:

- There is an application of electronic marketing in the CAAT insurance company in El Oued.

From this main hypothesis, the following sub-hypotheses are derived:

- Marketing of insurance services is a fundamental element for insurance companies to increase their market share in the insurance sector, emphasizing the importance of appropriate marketing strategies and an effective marketing mix.
- Electronic marketing is carried out through dedicated online marketing websites or social media platforms. An effective e-marketing strategy for insurance services may include building a user-friendly, clear, and attractive website.
- Electronic marketing contributes to promoting CAAT's brand by offering exemplary services via its website, which increases demand for its insurance services through the online platform.

4. Research Objectives

This study aims to:

- Highlight the various theoretical concepts related to electronic marketing.
- Identify the main challenges facing electronic marketing.
- Investigate the reality of electronic marketing within the organization under study.

5. Research Methodology

In this study, the descriptive and analytical methodology was adopted for the theoretical aspect, where various fundamental theoretical concepts related to electronic marketing and insurance services were presented. For the practical aspect, a case study methodology was applied to the Algerian Insurance Company

(CAAT) to present and analyze the practical study results, verify the hypotheses, and draw conclusions.

6. Structure of the Study

The study is divided into two main sections:

- **Section One:** Electronic marketing of insurance services.
- **Section Two:** The reality of electronic marketing for insurance services in the Algerian Insurance Company (CAAT).

Section One: Electronic Marketing for Insurance Services

We are literally living in the age of electronic marketing, where ignoring this powerful force is no longer an option. Through electronic marketing, businesses can achieve tremendous profitability. The internet has become an essential element of life, with most people around the world using it extensively. By applying the basic marketing rule: "Market where your potential customers are," there is no more suitable, effective, or impactful platform for directing marketing efforts than the internet.

I. The Essence of Electronic Marketing

1. Definition of Electronic Marketing:

The concept of electronic marketing does not differ fundamentally from other marketing concepts, except in the method of communication with customers. Electronic marketing relies on the internet as a fast, easy, and cost-effective communication medium. It facilitates various marketing activities, such as advertising, selling, distribution, market research, product design, pricing, and more. Essentially, it is any marketing interaction conducted electronically rather than through physical, direct contact. This includes the buying and selling of goods and services via the internet.

While these definitions are accurate, they do not encompass the dynamic nature of electronic marketing, which is characterized by its ability to integrate changing customer needs with evolving modern technologies. This dynamic integration has revolutionized the way businesses operate. Hence, electronic marketing can be regarded as a technology of transformation (1).

Michel Badoc highlighted that "the concept of marketing is adaptable to technological advancements. Traditional marketing, which relies on segmenting customer demands and employing a mixed marketing strategy, is no longer sufficient. Variables such as price, distribution, product, and targeted advertising

to increase market share and business turnover are unable to integrate technological projects into the framework of developing financial institutions."
Badoc further emphasized that electronic marketing demands four key variables as its driving forces:

- **Information:** Essential for understanding and analyzing customer behavior.
- **Technology:** Enables innovative tools and platforms for communication.
- **Distribution:** Ensures the delivery of products and services effectively.
- **People:** Facilitates interactions and enhances customer experiences.

These variables can independently serve as sources for acquiring new customers or creating innovative offerings (2).

2. The Importance of Electronic Marketing:

Electronic marketing holds substantial significance for both consumers and companies:

2.1. Importance for Consumers:

- **Fulfilling Consumer Needs:** Electronic marketing enables easy access to consumers and helps identify their needs and desires through diverse marketing channels, allowing them to express their preferences conveniently.
- **24/7 Advertising Availability:** Unlike traditional marketing, which restricts advertising exposure to specific times, electronic marketing ensures consumers can access advertisements at any time, making products and services available around the clock (3).

2.2. Importance for Companies:

- **Global Reach and Continuous Availability:** By leveraging the internet for marketing, companies can showcase their products and services worldwide without interruptions, 24 hours a day and 365 days a year, significantly increasing their chances of profitability and customer acquisition.
- **Cost Reduction:** Businesses can minimize expenses related to promotional activities or expensive customer service setups. Establishing

and maintaining e-commerce websites is far more economical than building retail markets or maintaining physical offices.

- **Effective Communication with Partners and Customers:** Electronic marketing transcends borders and distances, providing an efficient way to exchange information with partners and fostering opportunities for businesses to benefit from the goods and services offered by others (4).

II. Stages and Areas of Electronic Marketing

1. Stages of Electronic Marketing:

- **Strategy Development:** The process begins by defining goals, identifying the target audience, and establishing a comprehensive marketing strategy. This stage also involves crafting the main campaign message and selecting the most effective methods to reach the target audience.

- **Preparation Phase:** Sellers or producers conduct market research to understand consumer needs and preferences. Based on this research, they present products or services tailored to market demands locally and internationally, supported by a robust database.

- **Advertisement and Communication Phase:** This involves using the internet and various communication tools to connect with consumers. Simultaneously, businesses promote their products in a clear and engaging manner to persuade and encourage customers to purchase. Consumers can also process the information provided through electronic channels during this phase.

- **Exchange Phase:** After accepting the offer, the consumer decides to make a purchase electronically. This involves an agreement between the business or seller and the consumer, often facilitated by secure electronic payment methods, such as credit cards. These ensure confidentiality, reliability, and safety, making the transaction smooth and efficient (5).

2. Fields of Electronic Marketing

Marketing professionals can rely on the internet in several areas, including:

a. Sales:

Through the internet, marketing professionals can:

- Prepare lists of potential customers and gather demographic data about them.
- Engage in discussions with customers and address their objections.
- Receive purchase orders from customers and follow up on them.

b. Advertising:
The internet can be used for:

- Promoting the organization itself.
- Advertising its products.

c. New Products:
The internet facilitates:

- Receiving new product ideas from various sources, such as customers, suppliers, and inventors.
- Accessing published data and statistics that enable marketing departments to conduct economic studies for new products.
- Testing the proposed marketing mix before fully launching the product.

d. Customer Service:
The internet enables:

- Receiving customer requests for services to ensure quick responses.
- Recording data about customers, including complaints, reasons for complaints, and actions taken to address them.

e. Distribution:
The internet supports direct distribution channels, focusing on delivering products or services directly to the final consumer or organization.

f. Procurement:
Through the internet, businesses can:

- Receive and evaluate supplier offers.
- Send purchase orders to suppliers.
- Monitor the delivery of requested items (6).

III. Concept of Insurance Service Marketing

Insurance service marketing refers to the process by which insurance providers promote and market their products and services to potential customers in the insurance market. The aim is to attract customers, build strong relationships with them, increase awareness of insurance products and services, and achieve higher sales and growth.

1. Definition of Insurance Service Marketing:

Insurance service marketing is defined as:

"An activity that involves identifying the most profitable markets in the present and future, evaluating the current and future needs of customers, setting institutional goals, preparing and designing plans to achieve these goals, and managing insurance services in a way that allows the execution of these plans. It also includes the adaptations required by environmental changes." (7)

According to this definition, the concept of insurance service marketing does not differ significantly from other service marketing concepts. It focuses on studying customers' current and potential needs and preparing a marketing mix that aligns with these needs, balancing profitability and customer satisfaction to achieve the organization's core objectives.

In the insurance sector, marketing involves analyzing markets before offering services by understanding individual and community needs and motivations, such as the drivers for subscribing to insurance. Furthermore, insurance service marketing shares similarities with goods marketing, as it involves providing quality insurance services at the right time, place, and price.

Insurance service marketing relies on the four fundamental components:

- Comprehensive understanding of the customer.
- Providing services that meet customer needs.
- Delivering services at minimal cost.
- Efficiently performing marketing functions (8).

2. Characteristics and Objectives of Insurance Service Marketing

2.1. Characteristics of Insurance Services Marketing:

Insurance services have distinctive features that impact marketing efforts, including:

- **Reversed production cycle:** Revenue is collected in advance while future expenses and costs remain uncertain.

- **Mandatory nature of products:** Many insurance products, such as health insurance and loan insurance, are often compulsory. They address events no one hopes for but everyone prepares against, such as car accidents, fires, disability, and illness.
- **Strict regulations:** The insurance sector is heavily regulated by government authorities and unions, limiting the freedom of companies in product offerings and pricing.
- **Uncertainty of risk:** Insurance operations deal with future events whose magnitude and influencing factors are unknown.
- **Social role:** The social responsibility of insurance imposes limitations, such as avoiding certain products or refraining from dealing with specific customer segments.
- **Continuous relationship:** Customers often maintain ongoing relationships with insurance companies due to the future and recurring nature of risks, which encourages them to seek multiple insurance products (9).
- **Deferred services:** Insurance services are not delivered immediately after payment, making the marketing task more challenging.
- **Personality-driven service:** The presentation of insurance services is influenced by the personality, qualifications, and emotional state of the person delivering them.
- **Trust and assurance:** Marketing insurance services revolves around selling trust and security to clients or policyholders (10).

2.2 Objectives of Insurance Services Marketing

The marketing of insurance services adopted by insurance companies differs from the marketing of commercial and manufacturing companies. It is a core function within the company, and its objectives include (11):

- **Customer-Centric Approach:** Focus on the customer by convincing them that the organization is essential and responsive to their needs and desires, mobilizing all company resources to address changes effectively.

- **Strategic Guidance:** Use insurance as a key management tool to guide and influence all company departments to act accordingly.
- **Company Analysis:** Evaluate the company's capabilities, including technical activities, costs, market share, product offerings, social segments it serves, and financial and human resources. Additionally, assess how well the marketing strategy aligns with the company's weaknesses.
- **Identifying Customer Needs:** Diagnose the needs and desires of current and potential beneficiaries, identifying the types of coverage they require, whether limited, comprehensive, or composite.
- **Intermediary Needs:** Understand intermediaries' preferences, such as life insurance brokers who may favor full commission payments upon contract signing versus commissions spread over multiple years.
- **Revenue and Profit Growth:** Enhance company revenue and profitability by increasing the customer base, improving distribution, refining pricing strategies, and effectively managing risks. These efforts contribute to strong growth and financial returns for insurance companies.

Section Two: The Reality of Electronic Marketing in the Algerian Insurance Company (CAAT)

The marketing of insurance services at CAAT's El Oued agency is diverse, thanks to the company's extensive experience in the insurance sector and its strong reputation among various societal segments. Most institutions tend to insure their assets with this well-known public entity.

I. General Introduction to the Algerian Insurance Company (CAAT)

1. Establishment of CAAT:

The Algerian Insurance Company (CAAT) was established on **April 30, 1985** by Decree No. 82-85 following the restructuring of the Algerian Insurance and Reinsurance Fund (CAAR). CAAT was founded as the Algerian Company for Transport Insurance and operates as an Economic Public Enterprise (EPE) with legal personality and financial autonomy. The company initially specialized in maritime, air, and land transport insurance until January 1, 1990.

With Algeria's adoption of a market economy policy, the specialization principle imposed on insurance companies was abolished on **January 1, 1990**, transforming CAAT into a Public Economic Enterprise with Shares (EPE/SPA). The company was renamed the Algerian Insurance Company (CAAT), with a capital of 1.5 billion Algerian dinars.

2. Roles and Functions of CAAT:

CAAT’s responsibilities include offering guarantees to customers against potential risks in their personal and professional lives. It organizes its insurance activities based on the potential needs and desires of its customers. Additionally, CAAT aligns its operations with Algeria’s developmental goals and relies on a strategy of industrial base expansion.

The company’s key functions include:

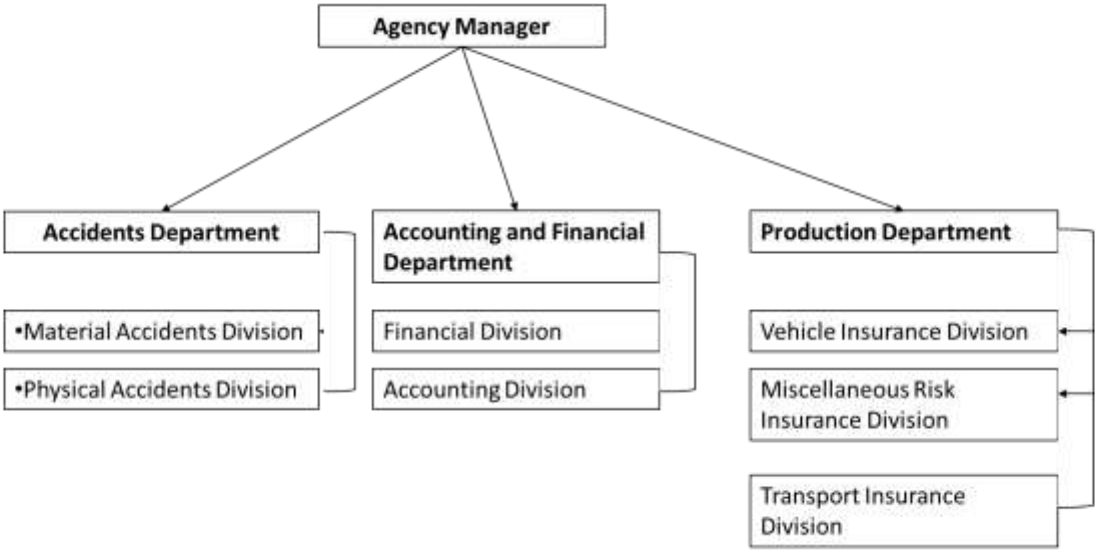
- Conducting all types of insurance operations.
- Compensating clients in case of risk occurrence.
- Financing developmental projects.
- Studying the insurance market and proposing effective measures to support the economy in line with national policies.
- Undertaking political and economic investments.
- Promoting savings policies and participating as a founding investor.
- Protecting citizens’ assets.

3. Establishment of the El Oued Agency:

The El Oued agency is one of CAAT's branches. It was founded on **June 21, 1993**, initially located in the municipality of Robbah. The agency opened its doors on **November 2, 1993**, with four employees and two guards, generating low revenue. After operating in Robbah for two years, the agency relocated in **1995** to El Oued in the administrative district of July 5, 1962.

With significant growth in recent years, both in terms of customer numbers and business volume, CAAT’s general management decided to construct a new building for the agency. This decision aimed to uphold the company’s reputation and meet customer expectations. The new building was inaugurated on **February 2, 2017**, by Mr. Ben Missa Youssef, the Chairman and CEO of CAAT. The new facility is located in the Hay El Rimal district, and the agency is identified by code **348**.

Figure 1: Organizational Structure of the Algerian Insurance Company – El Oued Agency



Source: Algerian Insurance Company, El Oued Agency, Organization Department

II. Insurance Services Offered by CAAT El Oued Agency and Pricing Policy

1. Insurance Services Offered by CAAT El Oued Agency

The Algerian Insurance Company's El Oued agency provides a comprehensive range of insurance products, including:

1.1. Direct Insurance Operations:

Direct insurance operations include the following types of insurance:

- **Property Insurance:** Covers risks such as fires, explosions, and associated hazards; water damage; glass breakage; technical risks (machinery, electronic equipment, and IT systems); construction-related insurance; operational loss insurance; and theft risk insurance.

- **Civil Liability Insurance:** Includes general liability, civil liability for business owners, civil liability for professionals, engineers, and contractors, product liability, vehicle liability, and liability for organizers of sporting events.

- **Personal Insurance:** Comprises the following:
  - **Mixed Insurance:** Mainly includes life insurance in its various branches (covering risks such as accidents, death, and disability).
  - **Group Insurance:** Provides permanent or temporary grants for events such as marriage, death, circumcision, and education in case of the father's death.
  - **Individual Insurance:** Offers compensation for bodily harm, such as death, total disability, accident-related injuries, and treatment expenses, in exchange for premiums paid by the insured.

2.1. Transport Risk Insurance:

This covers insurance for all types of transport (land, sea, and air) and includes the insurance of ship, vessel, and aircraft structures. Each product in this category branches into various specific insurance products, tailored to the client's preferences. For example, car insurance offers several options, such as comprehensive coverage, collision damage insurance, basic coverage, and glass insurance.

3.1. Agricultural Insurance:

This is a new and exclusive product designed for farmers to insure their crops, assets, and agricultural operations. It includes:

- **Crop Insurance:** Covers risks such as hail, fire, multi-risk insurance for potatoes, multi-risk insurance for palm trees and dates, and multi-risk insurance for greenhouses.
- **Livestock Insurance:** Provides multi-risk insurance for cattle, poultry, bees, and aquaculture.
- **Miscellaneous Risks Insurance:** Covers movable agricultural equipment and agricultural investments.

Additionally, CAAT El Oued Agency offers specialized insurance services, such as contracts tailored to large companies insured by the agency. These include contracts for "all-risk excluding" insurance (Tous Risques Sauf) and mining insurance (Tous Risques Miniers). Examples include the national phosphate company **SOMIPHOS** and the national iron company **SOMIFER**.

Marketing Approach for Insurance Services

The agency's marketing strategy for insurance services is based on the following dimensions:

- **Breadth:** Refers to the variety of service lines offered, such as vehicle insurance.
- **Length:** The total number of services within all service lines, such as personal insurance or civil liability insurance.
- **Depth:** The range of services within a single line, such as the multiple options available under vehicle insurance.
- **Consistency and Compatibility:** Reflects the degree of alignment and coherence among different service lines, considering their usage by clients, the requirements for delivering them, and their distribution methods.

This diversity in the service mix has contributed to a 36% growth in the agency's revenue over the past three years, driven by the tremendous efforts of its staff.

The agency has also established contracts with major national companies, such as the public waste management company **SOMIPHOS CET EPWG**, **SOMIFER**, and the national cement company **Cimenterie Nationale**. Additionally, it serves private companies like **SOTRAMAT** for public works, offering equipment insurance that covers all risks for machinery, construction equipment, and facilities.

2. Insurance Pricing Policy

The agency's pricing policy is based on the model adopted by the parent company (**Bareme**) and complies with laws and regulations. Pricing is subject to several considerations and strict rules, including:

- **Risk Frequency and Probability:** Factors such as the nature, intensity, and level of potential damage, and risk severity over time.
- **Contract Duration and Terms:** Withdrawal rate, insurance factors, etc.
- **Taxes and Fees:** For instance, the 2020 Finance Law introduced a mandatory pollution tax stamp, amounting to **1,500 DZD** for passenger vehicles and **3,000 DZD** for other vehicles, which is added to the total cost.

Despite the challenges of pricing insurance products, CAAT El Oued Agency uses a specialized software program to handle all pricing operations and prepare insurance contracts with ease and efficiency.

Customer Payment Flexibility:

The agency offers several payment facilities for contracting companies and organizations, including:

- The option to pay insurance premiums in **four installments annually**.
- Attractive discounts for employees and executives of these companies for insuring their personal vehicles, with discounts reaching up to **90%** for senior executives.

III. Distribution and Promotion of Insurance Services at CAAT El Oued Agency

1. Distribution of Insurance Services at CAAT El Oued Agency

The agency primarily relies on **direct distribution channels**, which involve personal interaction between the client and the service provider. The agency has a single location situated in the heart of the city of El Oued, specifically in the "Hay El-Madaris" district, making its services easily accessible and available within standard operating hours (Sunday to Thursday, 8 a.m. to 4 p.m.).

Although the agency's strategic location, rapid service delivery, and customer-centric approach meet the needs of its clients, its capacity is insufficient to address the growing demand, especially from clients residing in distant municipalities.

2. Promotional Mix for Insurance Services

Despite the agency's efforts to meet customer demands, there is a significant lack of marketing awareness among its staff. Additionally, the agency lacks a dedicated organizational structure for marketing activities. Employees are primarily occupied with handling large volumes of requests from individual and corporate clients, and the absence of receptionists and secretarial staff further limits their capacity to manage visitor flow and inquiries.

The promotional activities currently undertaken are minimal and include:

- **Posters within the agency premises:** These provide visitors with information about the range of insurance products offered. However, the posters are outdated and rarely updated.

- **Signboards:** A limited number of informational signboards (fewer than five) are installed at city entrances and main streets.
- **Corporate training:** To fulfill contractual obligations and build public relations with major clients, the agency conducts training sessions for senior staff from large public institutions. These sessions provide information about insurance products, payment methods, and claims procedures. However, there is no significant innovation or updates in the insurance services provided.

IV. Processes for Delivering Insurance Services at CAAT El Oued Agency

The agency offers a variety of insurance services based on client requests, ensuring simplicity, speed, and minimal complications. The organizational structure of the agency highlights the roles and functions of each department, which differ as follows:

1. Production and Claims Department (Vehicle and Transport Insurance):

This department is the core of the agency, as all insurance operations begin here, and its activities directly influence the agency's revenue. It is divided into two sections:

- **a. Vehicle Insurance Section:**
  Handles insurance operations for various vehicle types, which are among the most common insurance products in Algeria. Clients are required to provide the following documents:
    - Vehicle registration card (gray card)
    - Driver's license
    - Previous insurance contract (if insured with the same company)
- **b. Transport Insurance Section:**

  This section covers air, land, and sea transport insurance. It insures vehicle structures, aircraft, and ships, as well as transported goods, luggage, and other personal belongings. It also provides liability insurance for carriers and physical accident insurance.

2. Production and Claims Department:

This department manages insurance contracts related to natural disasters, industrial risks, and personal insurance. It also handles claims processes for damages caused by insured incidents. The claims process includes the following steps:

- **Incident Reporting:**

  When an insured risk occurs, the client must notify the agency, either in person, via phone, or through fax, within 24 hours to 7 days, in accordance with the law.

- **Verification of Incident Evidence:**
- The client provides a document confirming the incident, which is received by an agency employee after verification. In some cases, this evidence is issued by other authorities, such as law enforcement (in theft cases) or civil protection services (in fire incidents).
- **Claims File Management:**

  The claims officer creates a file containing:

  - The incident report
  - The client's statement
  - The insurer's report

This department is divided into three sections:

- **a. Industrial Risks (IARD) Section:**
  Further divided into:
  - **Simple Risks:** Includes risks related to housing, commercial properties, professional activities, and crafts.
  - **Industrial Risks:** Focuses on major risks faced by industrial organizations that could severely impact their operations, necessitating insurance coverage to mitigate losses.
- **b. Natural Disasters (CAT NAT) Section:**
  Covers risks from natural disasters, such as earthquakes, volcanoes, hurricanes, and floods, which may affect industrial or commercial properties and other assets.

- **c. Personal Insurance Section:**
  Manages insurance policies related to risks affecting individuals.

Key Findings on Insurance Services Marketing at CAAT El Oued Agency
From the analysis of insurance services marketing at CAAT El Oued, the following conclusions can be drawn:

- The agency offers a diverse and comprehensive range of insurance products that cater to the needs of a wide variety of clients, both individuals and organizations. This diversity is unmatched by other public or private insurance companies in the region.
- The pricing processes for the agency's insurance products and services are governed by legal and legislative frameworks beyond the agency’s control, reflecting the strong influence of political and legal factors on pricing strategies, a challenge faced by most agencies.
- The agency boasts a large client base and continues to attract new customers.
- There is a noticeable weakness in the agency’s distribution network, as it relies on a single distribution channel that is insufficient to meet market demand.
- Promotional efforts are severely lacking, with no dedicated budget allocated for this vital strategic activity.
- There is no dedicated marketing department within the agency, despite its growing business revenue year after year.

In this chapter, we attempted to address the legal aspects of electronic marketing in Algeria through the **E-commerce Law**, where the Algerian legislator incorporated marketing as part of e-commerce. We discussed e-commerce practices, consumer obligations in electronic transactions, supplier duties, electronic payment methods, and electronic advertising.
In the second section, we reviewed the insurance sector in Algeria by examining its development after the issuance of Law 95-07 and the various laws regulating

the industry. This was followed by an overview of insurance companies operating in Algeria and an analysis of their economic role, focusing on production volume, claims, investments, and employment.

In the third section, we conducted a case study of the Algerian Insurance Company (CAAT), providing an introduction to the company and its organizational structure. We then explored the range of services offered by the company, the stages of contracting with clients, and the company's marketing mix.

Conclusion

Marketing is one of the most crucial functions insurance companies rely on to attract more customers and increase their market share. Successful insurance marketing involves offering diverse and attractive insurance policies while reaching potential customers at the lowest possible cost. To integrate electronic marketing into insurance companies, several foundational principles and requirements must be met:

- **Principles:** Strategic interaction methods, market evaluation, and marketing mix strategies.
- **Requirements:** Comprehensive knowledge of the consumer, profitability analysis, and understanding the unique characteristics of the insurance company.

Based on the theoretical and field research conducted in this study, we reached the following conclusions:

Key Findings:

1. **Electronic Marketing Characteristics:**
   - Electronic marketing relies on the internet and its applications across various marketing activities.
   - It ensures seamless electronic interactions and communication between companies and clients, enabling faster processes, reduced effort, saved time, and closer connections.
2. **Challenges to Electronic Marketing:**
   - Organizational challenges, including the complexity of designing and updating websites.

- Language and cultural barriers.
- Lack of trust in electronic payment methods.
- Absence of necessary infrastructure for this modern form of commerce.

Practical Results:

1. **E-Service Provision:**
   - CAAT offers electronic services by displaying its various insurance products on its website, providing detailed information on each service type and associated prices.
2. **E-Pricing:**
   - The company employs a flexible pricing policy that adjusts based on competitors' prices displayed on their websites and market demand conditions.
3. **E-Promotion:**
   - The company promotes its insurance services via electronic advertisements on its website and through social media platforms.
4. **E-Distribution:**
   - Currently, CAAT does not offer e-distribution due to the nature of insurance services, which require in-person inspection and evaluation of the assets to be insured. The absence of electronic payment methods further complicates the implementation of e-distribution.
5. **Marketing Mix:**
   - CAAT has a well-structured marketing mix; however, it is not utilized effectively.

Recommendations

To overcome the challenges and improve the effectiveness of electronic marketing in CAAT, the following recommendations are proposed:

1. **Overcoming Electronic Marketing Challenges:**
   - Train and develop employees on modern techniques and internet usage to enhance their familiarity with electronic marketing tools.
2. **Improving Infrastructure:**
   - Upgrade technological infrastructure and facilities for electronic marketing.
   - Develop and implement modern electronic payment methods to enable seamless online transactions.

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