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Analyze the application of the financial management in insurance enterprise marketing of the

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ABSTRACT

With the constant progress of social productivity, intensifying market competition and the trend of economic globalization, many new marketing ideas are proposed, which has a larger impact on the integrated marketing, network marketing, green marketing, relationship marketing, and marketing. In the whole process of enterprise business management, insurance enterprise actually is guarantee funds raised, using and distribution of a process, mainly in capital operation, the characteristics of the insurance business management decided to enterprise must strengthen the financial management system, the essence of enterprise's management is to pay close attention to the financial management, the essence of management is to protection funds and manage its for related liabilities, insurance enterprise management activity is not only related to their own interests, but also to the policyholder's own interests, insurance enterprises want to get his own place in the market competition, must strengthen the scientific management, and carry on the strong of enterprise financial management, financial management as the important link of improving and strengthening the enterprise management, make comprehensive reflection to the management course and financial achievements of enterprises in value form, have a large number of fund exchanges daily as insurance enterprises with certain business risk, must strengthen the financial management of enterprises. The article has mainly described contents such as enterprise's marketing, application in enterprise's marketing of the insurance of marketing, financial management of insurance enterprises and so on.

KEYWORDS

Financial management; Insurance companies; Marketing.



INTRODUCTION

In recent years, with the technology and network economic of continued development, makes the enterprise have a new opportunity in the process of the development of market economy, but also for insurance enterprise of financial management work put forward some challenges, this on needs we on fiscal deficit tube management work timely be innovation research, request enterprise financial management personnel to grasp the opportunity, the content to the new accounting criterion is strengthened and understood, continued adaptation new of accounting guidelines for accounting management work by made of requirements, how could arouse existing network resources advantages on the post of the financial administration constantly, keep forging ahead early warning function to give play to financial administration become present financial administrative staff need checking problem considered urgently already actively, the financial management in insurance enterprises mainly starts with these three respects of document management, finance management and information management, though insurance company possesses site, personnel's numerous and huge in organization advantages, but because of management weak, funds dispersed and information technology problems such as the existence of the core competitiveness will be difficult to form a network, While, financial management controls the unfavorable problem, it is easy to makes funds of security difficult to guarantees, then establish a scientific document, funds, and information management system, regarded financial administration as the important pivot and united these three organically, could improve benefit of the insurance company and efficiency of management effectively, insurance enterprise want to get his own place in the market competition, must strengthen the scientific management, carry on the strong financial management, Financial management as an important part of improving and strengthening enterprise management, make comprehensive reflection to the management course and financial achievements of enterprises in value form, have a large number of fund exchanges daily as insurance enterprises with certain business risk, must strengthen the financial management of enterprises. Since the insurance is from resuming 1979, the insurance of our country was improved rapidly, market main also began gradually increased, make the financial function, risk safeguard function, service function is improved progressively, the comprehensive strength of insurance enterprises gets promotion, the insurance marketing trade of our country mainly regards consumer behavior as the direction at present, some enterprises utilize the competitive method of prices blindly, rely on the high procedure expenses to produce the agent amazingly, take premium income as the core in the course of enterprise's performance examination, has caused the downward trend of the insurance profit, constitute corresponding threat to financial stability and repaying abilities to the future of Chinese insurance. During the past 20 years, the insurance of our country began to make the enormous achievement, it has already break through thousand billion yuan in April of 2004, their development has adopted relevant development strategies of the quantity expanding type all the time, light benefits, heavy scale, has often think of the immediate interest and neglected long-term development, the value to insurance enterprises has promote and exert an enormous influence, has influenced the customer's own interests seriously, do not as fully consider the whole interests of enterprises in the chance of seeking the development of market, especially will exert a certain influence on financial situation and repaying abilities of enterprises, last century eight of our country drop interests, come for development of insurance enormous profit decrease, only strengthen it to the norm of enterprise's market behavior of the insurance, use the financial administration thought, merge the open financial affairs of marketing each other, give full play to the function of supervision, control, reflecting and record in enterprise's marketing of financial administration, guarantee the financial affairs of enterprises are stabilized and developed continuously^[1-5].

Marketing overview

MARKETING CONCEPT

The research circle also has definition and understanding not needed to the definition of the marketing at present, its basic intension is roughly the same, the marketing should focus on the maintenance of consumer's interests, fully meet consumers' personal demand, Only there is demand, there will be the sale of products to the market, the core of the marketing is the exchange, only through exchange to makes enterprise reached transactions, eventually realize the goal of enterprise marketing management, In order to able to meet the demand of the market and to carry out business activities in an all-round way, mainly includes market research, design of products, production of products, formulation of product cost, determination of the marketing channel, trade of the market and reach and offer the after-sale service Because of such research, we can provide this definition of marketing, the data in customer's relation administrative system excavate the procedure as shown in Figure 1. Marketing refers to enterprises on the premise to maintain consumer interest, for enterprise activities about market research, producing, products fixing the price, products after-sale service of product design, launched of meeting demands of consumer, the marketing has microcosmic and meaning of two floors of macroscopic, among them micro meaning is to manage research to enterprises, macro meaning mainly involves the category of the society^[6].

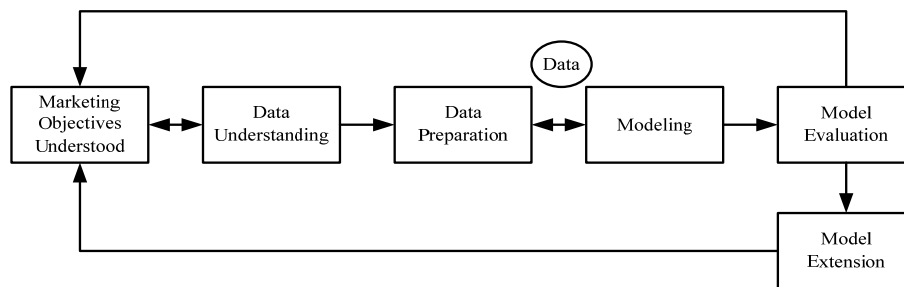


Figure 1 : Customer's data in relation administrative system field excavate the procedure

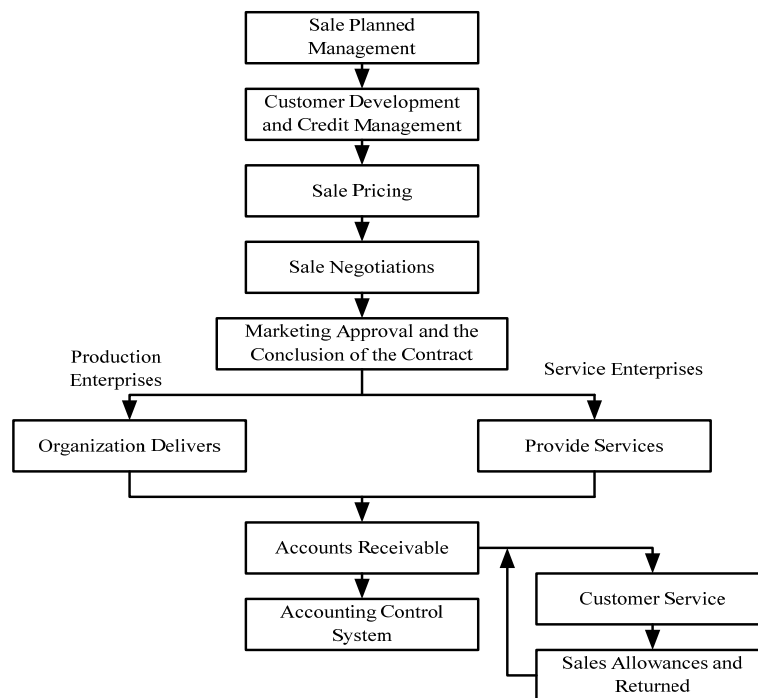


Figure 2 : Enterprise's selling operation flow diagram

The promotion of the marketing concept

1. Traditional marketing concept. Marketing activities of the enterprises was under the guidance of the marketing concept, marketing activities are correct to have a direct relationship to business success, a marketing concept with distinctive characteristics, gradually matures in the course of the marketing practice. Until in the 1950 of the 20th century marketing concepts are traditional marketing concepts, the enterprise is the main focus of marketing, enterprise business process as shown in Figure 2. Consumers in a relatively minor position, production concept is an original, traditional business philosophy, this concept was occupying the important position in the west before the twenties of the 20th century, believes that production to create the consumer, consumers tend to like cheap and widely available product, the main task of the products is distributing and producing in a large amount extensively, the supply that this concept fully reflects social economy is realistic is insufficient. With production of concept phase similar, what the products concept are referred to is that all work regard quality of the products as the centre. think that so long as there is this more than two types of kind of products, the customer will choose the products with better performance and quality, in 1920 years around, due to Western appears products supply of phenomenon, made customers have abundant alternatives to the production of the products, though the products concept relatively produced has progress of a certain degree, but still desire and demand to consumers are comparatively ignored. It's easy making into a morass of marketing myopia. In 20th century 20-50 years generation, the selling concept began to be produced, its main reason produced formed the phenomenon of buyer's market gradually, because overproduction competition of market fierce, product sell and become the problem of stressing of the market, this kind of concept thinks the key of winning in market competition is to sell out the products, could sell out the products in time only through the marketing means, this makes sales work begin to become the core of enterprise's sales work^[7].

2. Concept of the modern marketing. In the 1950 of the 20th century, modern marketing of concept gradually formed, marketing work of Center also began by enterprise to customers angle changes, began to produce the idea of the marketing in middle period of the fifties of the 20th century, after World War II, Western of many national quality gradually formed competition increasingly fierce of buyer market, consumers gradually tends to reason mature, enterprise activities of Center is customers of demand,

enterprises should not only meet customer's realistic demand in the course of production, need to meet the customer's potential demand constantly. must be strengthened and cooperated between the marketing links in each enterprise, reach the intensity making the customer satisfied finally, the marketing department is that enterprises finish coordinating the main department which commands the work, marketing idea long-term interests and short-term demand in consumer, long-term development with interests of enterprise contradictions stored in ignore to some extent obtain, made the management of many enterprises get into a difficult position, so in the seventies of the 20th century, relevant scholars began to put forward the thought of carrying on revision to the traditional marketing idea, its main core lies in meeting consumers' different demands, will fully pay close attention to the long-term interest of consumers and the public while obtaining interests too. Began to present the idea of service marketing on later stage of the seventies of the 20th century, this kind of idea thought the traditional marketing idea had certain adaptability in the field of service market, but the traditional marketing theory can not totally meet the special requirement of the service, so must want the theory of service marketing to strengthen completely. In the last few years, our country has begun to propose the idea of the whole marketing in the academia, is called the whole marketing idea too, its background produced is promoted, technology and products reach unanimity, make the difficulty of competition between enterprises increase constantly, depend on emphasizing simply the marketing activity that a certain respect is being produced has been already unable to meet the need of present competition, in the marketing activities of enterprises, the fault that any respect appears will all lead to the fact that the result that the whole army was completely wiped down appear, this requires enterprises must be paying attention to the brand-new working content and knowing for the marketing constantly, give play to its comprehensive benefit effectively, promote the constant progress of enterprise's marketing relation in an all-round way. With the constant progress of social productivity, market competition and economic globalization trend are being aggravated constantly, a lot of new marketing ideas are proposed, among them combine marketing, network marketing, green marketing, relation marketing and great marketing more than great influence^[8].

INSURANCE M ENTERPRISES MARKETING OVERVIEW

Definition of insurance marketing

What is called insurance marketing, that was pointed is that contemporary comparatively advanced marketing method and theory are used the result received specifically in insurance trade. combine the particularity of the general theory of the marketing and insurance management and administration to learn, insurance marketing is for the purpose to realize one's own marketing and business activities of legal market launched in the market environment changing of meeting customer's needs, customer's demand is the centre of insurance marketing, the research to that customer's demand carries on is a foundation launched in insurance marketing, could design the relevant products which accord with customer's demand from the view of customer only. Satisfy the demands of consumers by effective means of linking up, is promoting one's own service quality constantly. The marketing work of the insurance is a globosity, dynamic work, mainly surveyed and studied by market prediction, market analysis, a series of activities such as development, pricing of products, marketing channel of the choice and strengthening to the insurance service and application of promoting making up of the products form together, require each department in insurance enterprises must strengthen cooperation, combine enterprise resources effectively, thus realize whole marketing. The main purpose that the marketing work of the insurance carries on is to realize win-win and pass marketing activity, insurance enterprises can realize the goal of enterprise's management effectively, the insured can be meeting to the demand ensured constantly through marketing activity, this requires insurance must proceed from lasting, steady, long-term management in enterprises, satisfy the demands of consumers constantly, improve the quality

of the service effectively, if it was only an immediate interest that saw, buy the insurance policy by promoting and enabling customers with strength, will produce certain damage to the customer's interests, and very difficult reaches the goal of management. The influence factors of enterprise marketing level diagram as shown in the Figure 3.

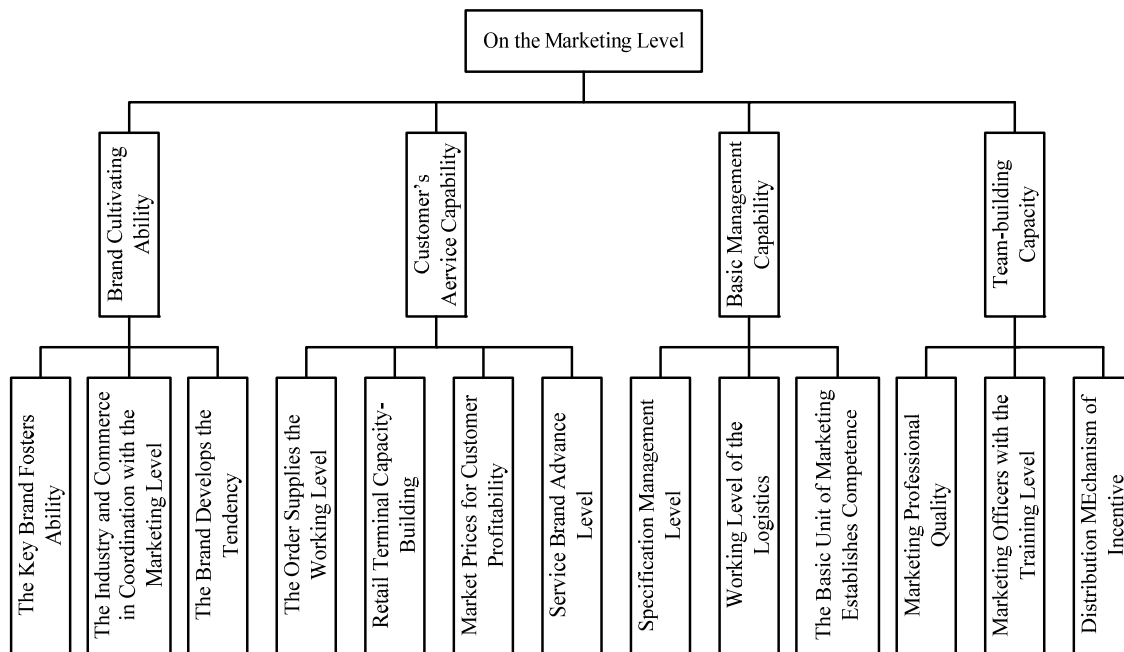


Figure 3 : Influence factor of enterprise's marketing level

Insure enterprise process of marketing

Ensure that marketing is an overall activity, for design, development, distribution of goods and services, strengthening the implementation, fully meeting the insurance needs of consumers, the steps are as follows: first of all, enterprises need to carry on the market research to predict, customer's demand is a starting point of insurance marketing, investigate and predict customer's demand only through the market correctly, fully understand customer's demand is the main prerequisite of launching the work of marketing. Second, analyze to the market chance, the prerequisite of the marketing strategy of making enterprises is a market environment of analysis, seek, realize enterprise relevant market chance of operations objective actively, mainly including buying analysis of behavior, Preferences and environment analysis. Meanwhile, enterprises should strengthen assessing to oneself, find one's own advantages existed, analyze whether to have the opportunity to grasp the market in ability by oneself. Third, enterprises should follow the market survey and divide the market to become several sub markets to the decision of the market of goal according to certain principle, and choose one or several as the business scopes of enterprises in the sub market according to one's own insurance kind property and condition. Fourth, make the marketing strategy, after carrying on the decision and assessment of the market of goal as to the marketing chance, enterprises should make suitably about this goal tactics and policy, fully consider the market chance, consider enterprise's own resource distributions from the long-term and the overall situation. The fifth, make the marketing tactics, enterprises are under the circumstances that the marketing strategy of the insurance is guided, in order to can realize that make relevant behavioral schemes in overall goal of marketing, it is usually by products, price, promote etc.. The sixth, implement the plan. The seventh, strengthen the after-sale service, the eighth, control and assess the performance of insurance marketing, after implementing insurance marketing, need to control and assess its course implemented, adjust relevantly in time according to changes appeared^[9].

APPLICATION OF FINANCIAL MANAGEMENT IN THE MARKETING OF INSURING IN ENTERPRISES

Necessity of insurance marketing

Marketing is an advanced approach to business and management, collection of modern management, communication studies, commodity science, psychology and economics, theory of knowledge, since introducing the concept of marketing, marketing theory has had a positive impact on the development of the insurance industry, financial management flow chart shown in the following Figure 4.

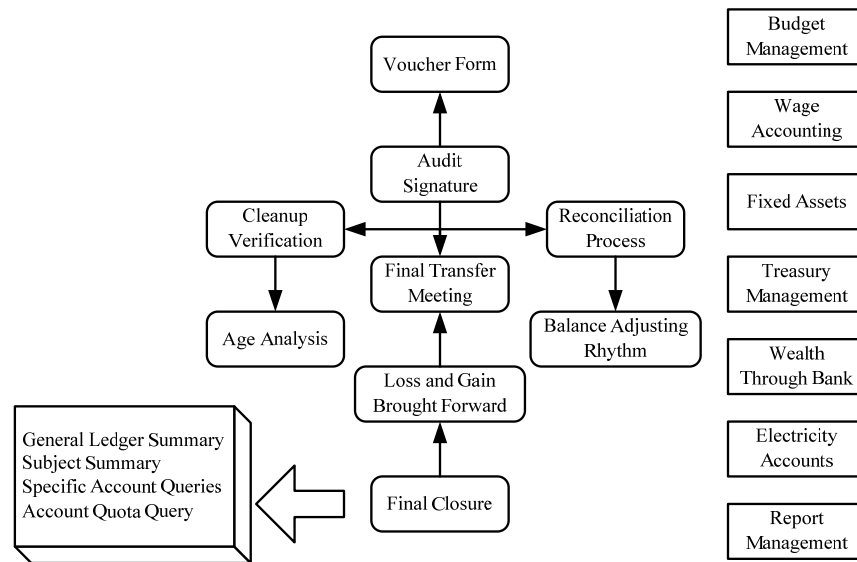


Figure 4 : Enterprise financial management flowcharts

1. The particularity that the insurance goods have requires that must implement insurance marketing. As one being comparatively special products, insurance goods other products can person who ask and getting invisible already, it was one kind that enterprise managed the insurance can't see risk not fumbling, the products produced by it are only relevant commitments to that insurance consumers make, this kind of commitment can be realized only under fulfilling certain condition too, it could obtain use value from essence after buying as the general service or goods, need more high-level thinking to experience the complicated and abstract goods, the insurance goods have not craving for nature at the same time, only general consumers will not go to buy the desire to need to arouse people by personnel's own skill of marketing voluntarily, promoting the behavior of people's substantive purchase constantly, the following picture of status in enterprise's administration structure of finical administration of enterprise shows in Figure 5.

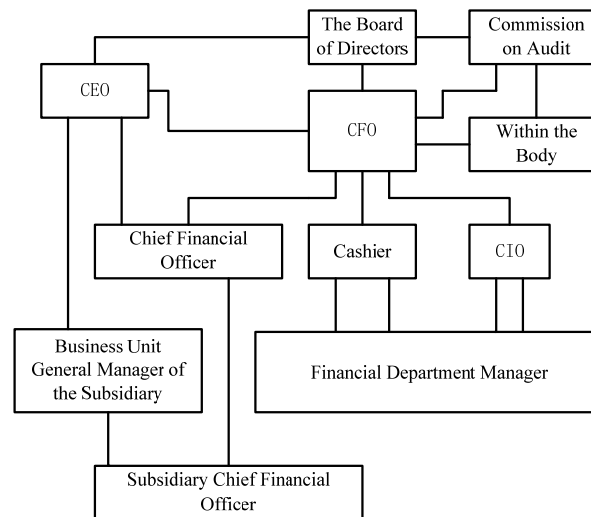


Figure 5 : Position in enterprise's management structure of financial management

2. Enterprise's key function of the insurance is the marketing. As to comprehensive management, organize internal management functions such as control, financial affairs, personnel, a key function that insurance enterprises carry on management is the marketing, with the constant aggravation of enterprise's competition of the insurance, its key of launching the business lies in the striving for of the customer, most need of work among them are market-oriented, and regard customer as the centre, the main purpose that enterprises manage is to obtain benefit, mainly see to can make the best economic benefits whether could gain the customer, whether enterprises can offer the service needed by it to customer, the customer is some homes where insurance enterprises carry on the financial administration and starting point, enterprise's marketing function should be given play to under the correct idea of instructing, so enterprises must use existing resources correctly, take the marketing method with rational science, promoting one's own benefit constantly while serving the customer

3. The violent market of insurance day by day of the competition needs insurance marketing. With aggravation day by day of the market competition of insurance, how to keep the customer and strive for more customers to begin to become main tasks that insurance enterprises face, the position in insurance enterprises of marketing function is promoted gradually too, similar to other enterprises, insurance enterprises also regard dealing in the maximization acquiring an advantage in enterprises as the main marketing purpose, insurance enterprises only meet consumer's needs, could participate in the market competition effectively, find one's own market of goal on the market, give full play to one's own advantage, thus promoting enterprise's own marketing ideas and methods and obtaining the profit constantly, consumption and service of insurance enterprises carry on at the same time, this requires insurance must possess the strong marketing function in enterprises.

4. It needs insurance to market to control the risk of management of insurance. The management of the insurance is set up on great number risk and the homogeneity of the rule and foundation with dispersed risk, the more insurance signed by it is, the greater the homogeneity risk undertaken is, the greater the range of dispersing the risk is, the more ones that caused the chance factor taking place in risk to offset each other are, the complicated, large-scale projects of a lot of links of controlling etc. that insurance marketing is one to include marketing risk, market survey, find the development opportunity suitable only in time, could equilibrate insurance goods benefit and weak point of the cost effectively, improve in time to these weak points, promote enterprise's benefit effectively.

5. Insurance marketing to effectively improve the quality of insurance products. Insurance marketing concept actually refers to customer demand as the center of a business management and philosophy, focusing on how to protect your customers ' needs, such as customer service, from the design,

development and marketing of insurance products to customer needs, and truly protect the customer's needs^[10].

The importance of financial management in the insurance business process

1. Enterprise management is important in the way the particularity of financial management. In the whole process of enterprise business management, insurance companies are actually guarantee funds raise, use and distribution of a process, mainly in capital operation, insurance enterprise characteristic of management determine can enterprise strengthen to financial attention of management system, the essence of enterprise management is the need to attach great importance to the enterprise's financial management, the essence of management is to protect capital and liabilities management, insurance enterprise management activity is not only related to their own interests, but also to the policyholder's own interests, the importance of customer service strategies as shown in the figure below. Insurance companies a bit financially microcomputer, the necessary is damage insurance policy holders and shareholders, from this significance, general insurance enterprise financial management is not only an internal affairs. The Importance of customer service policies is shown as Figure 6.

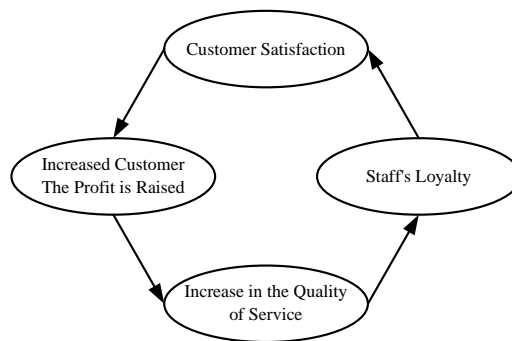


Figure 6 : Importance of customer service policies

2. Financial management is that insurance enterprises manage the basic component in management. The financial managements of insurance enterprises are mainly through the concrete operation carried on of financial department, as one comprehensive management, financial administration should work as foundation with accountant, to be able to involve each department of enterprises, don't be such as investing in department, giving cover for the departments of department, code insurance department, exhibition industry. The vocational works of these departments are correlated with financial affairs, while include the financial affairs and financial management, the control needing to strengthen the financial accounting department supervises, it is usually by what the concerned leaders in charge of the financial affairs are in charge of that enterprise's great management and financial affairs make policy, the financial department is the centre organizations of enterprises, the financial management is the important working content that an insurance enterprise carries on management and administration.

3. Financial management concerns the survival and development of enterprises. Insurance enterprise management activity is a liability, In addition to other enterprise financial management work is outside the role of the management of funds, Also need to manage enterprise liabilities, embodies in the management of insurance reserve profit and loss and provision, in accordance with the relevant laws and regulations also need to establish the system of insurance of the financial, insurance companies sell products with the uncertainty of risk, the insurance financial position also uncertain, if you want to maintain their own survival and development, we must continuously strengthen enterprise financial management functions.

CONCLUSION

What the financial management that insurance enterprises carry on is pointed is to utilize the form of currency to based on accountant raising to the fund which enterprises manage in the process, Use of various financial activities are organized, distribution supervised and controlled, the financial management is regarded as the important component in the economic management of insurance company, system of management its sound or not, measure of management capable or not, result of management outstanding to will produce direct influence to insurance management of enterprise or not.

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