# CONSIDERENTS CONCERNING THE ROMANIAN EMIGRANT ASSURANCE BEHAVIOR

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*This is a questionnaires reserch destinated to assess the potential market among the emigrants from the rural environment of salaj County, Nord-West Romania, in European Union in the field of assurances. The evaluated topics of interest were about the percentage and types of owned assurance. The conclusions are that excepting the auto compulsory assurance, the assurances in rural environment are rarely encountered so the market is empty.*

***Key words:*** *assurance, emigrants, behavior*

## MATERIAL AND METHOD

This is a research based questionnaires, in a sample of 471 repondents, representative for Salaj county, North west Romania. The sample was aleatory chosen, through the emigrants from the rural space, spending their their Christmas hollyday of the 2008 year. More than 40 questions were elaborated on different topics. The results were processed using the SPSS program.

## RESULTS AND DISCUSIONS

Of the total emigrants' number 50,5% declare they have at least one type of assurance, meanwhile the others have no assurance or, at least do not declare they have *(table 1)*.

Table 1

**The number of respondents having at least an assurance**

|  |  | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | I have at least one assurance | 238 | 50.5 | 100.0 | 100.0 |
| Missing | System | 233 | 49.5 |  |  |
| Total | | 471 | 100.0 |  |  |

The most encountered assurance types are: 54,7% of the population has auto assurance (66% of them having a car), 15,5% life assurance, 4,9% goods assurance, 1,9% agricultural income assurance 4,2% other type of assurance. A percentage of about 10% has two types of assurances *(table 2)*.

Table 2

**The distribution of emigrants having life assurance**

|  |  | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | No I haven't | 146 | 31.0 | 45.3 | 45.3 |
|  | Yes I have | 176 | 37.4 | 54.7 | 100.0 |
|  | Total | 322 | 68.4 | 100.0 |  |
| Missing | System | 149 | 31.6 |  |  |
| Total |  | 471 | 100.0 |  |  |

Concerning the life assurances 76,7% of them belong to the men and 23,3% to the women *(table 3)*. Considering the fact that in the frame of total emigrants the man represents 66% of the respondents, the results of Chi-square test *(table 4)* show the difference is significative. Thus, the male respondents looks more interested than women concerning the life insurance.

Table 3

**The distribution of assurances depending on respondent's sex**

|  |  |  | Sex | | |
|---|---|---|---|---|---|
|  |  |  | Male | Female | Total |
| Having life assurance | No | Count | 157 | 92 | 249 |
|  |  | % within I have life assurance | 63.1% | 36.9% | 100.0% |
|  |  | % within Sex | 73.7% | 84.4% | 77.3% |
|  | Yes | Count | 56 | 17 | 73 |
|  |  | % within I have life assurance | 76.7% | 23.3% | 100.0% |
|  |  | % within Sex | 26.3% | 15.6% | 22.7% |
|  | Total | Count | 213 | 109 | 322 |
|  |  | % within I have life assurance | 66.1% | 33.9% | 100.0% |
|  |  | % within Sex | 100.0% | 100.0% | 100.0% |

Table 4

**The Chi-Square Tests**

|  | Value | df | Asymp. Sig. (2-sided) | Exact Sig. (2-sided) | Exact Sig. (1-sided) |
|---|---|---|---|---|---|
| Pearson Chi-Square | 4.704[a] | 1 | .030 |  |  |
| Continuity Correction[b] | 4.114 | 1 | .043 |  |  |
| Likelihood Ratio | 4.927 | 1 | .026 |  |  |
| Fisher's Exact Test |  |  |  | .035 | .020 |
| Linear-by-Linear Association | 4.690 | 1 | .030 |  |  |
| N of Valid Cases | 322 |  |  |  |  |
| a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 24.71. | | | | | |
| b. Computed only for a 2x2 table | | | | | |

Although there are some differences between the average level of incomes of those having/not having auto assurances *(table 5)*,the differences are not statisticaly meaningful *(table 6)*.

Table 5

**Group Statistics related to auto statistics and incomes**

|  | The existance of auto insurrance | N | Mean (euro) | Std. Deviation | Std. Error Mean |
|---|---|---|---|---|---|
| The incomes level | Yes | 146 | 1246.40 | 439.020 | 36.334 |
|  | No | 123 | 1117.25 | 744.774 | 67.154 |

Table 6

**Independent Samples Test to identify the relation between the level of incomes and the auto assurance existence**

| Incomes level | Levene's Test for Equality of Variances | | t-test for Equality of Means | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
|  | F | Sig. | T | df | Sig. (2-tailed) | Mean Difference | Std. Error Difference | 95% Confidence Interval of the Difference | | |
|  |  |  |  |  |  |  |  | Lower | Upper | |
| Equal var. | 1.8 | .18 | 1.763 | 267 | .079 | 129.1 | 73.24 | -15.054 | 273.3 | |
| Not Equal var | | | 1.692 | 190.1 | .092 | 129.1 | 76.35 | -21.456 | 279.7 | |

Concerning the life assurances, there is a statistical difference, that means that people decleering they have a life assurance have an average income biger that the average income for not assured people with about 200 euros. (1348 vs 1141 euros) *(table 7, table 8)*

Table 7

**Group Statistics between the average monthly income and life assurance**

|  | The number of respondents having life assurance | N | Mean | Std. Deviation | Std. Error Mean |
|---|---|---|---|---|---|
| The average monthly income | Yes | 60 | 1348.17 | 503.346 | 64.982 |
|  | No | 209 | 1141.18 | 619.348 | 42.841 |

Table 8

**Independent Samples Test to identify the relation between the level of incomes and the life assurance existence**

| Incomes level | Levene's Test for Equality of Variances | | t-test for Equality of Means | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
|  | F | Sig. | T | df | Sig. (2-tailed) | Mean Difference | Std. Error Difference | 95% Confidence Interval of the Difference | | |
|  |  |  |  |  |  |  |  | Lower | Upper | |
| Equal var. | .07 | .789 | 2.373 | 267 | .018 | 206.9 | 87.24 | 35.21 | 378.7 | |
| Not Equal var. | | | 2.659 | 115.2 | .009 | 206.9 | 77.83 | 52.81 | 361.1 | |

# CONCLUSIONS

The market assurances in the rural environment is practically empty. Excepting the auto compulsory assurances the other assurances have less or no representativity. The life assurance are more siqnificant for men than for women, this is possible related to the hard working occupation. No romanian assurance in the field of agricultural incomes was found, the existing inssurances being purchased for the agricultural exploitation abroad.

The Romanian assurance societies have to explore this sector despite the low population incomes. A possible market segment could be the Romanian emigrants' turning back due to the economical crisis.

## BIBLIOGRAPHY

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