

Study on Influencing Factors of Rural Insurance Salesman's Sale Performance

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Abstract

Based on the survey data of 111 rural insurance salesmen in Tai Ping Life Insurance Co., Ltd, Sichuan branch, this paper has empirically studied on influencing factors of rural insurance salesman's sale performance by applying multiple ordered and classification logistic model. The result shows that the gender of insurance salesman, working time, levels of position, training goal, training ways, the single premium below 2 000 Yuan, the reward sale and marketing ways of insurance are significant factors. This paper also analyzes the causes of those factors briefly and puts forward relevant suggestions.

Keywords: Rural insurance salesman, Sale performance, Logistic model, Factor analysis

1. Introduction

In recent years, China insurance industry has made great development on the whole. However, there has arisen disequilibrium development between the city and the countryside, and it mainly shows that urban insurance industry has developed more mature than rural insurance industry (Zhao, 2006). Therefore, it is important to give some consideration to the rural insurance market while strategies of the insurance industry are implemented in order to promote rural economy development (Lin, 2003). The related departments of government had yet paid more attention to change the current situation which had put forward some relevant policies and files such as the representatives of the 3th Session of the 10th National People's Congress recommended that laying down agricultural insurance law regulated the agricultural insurance policy implementation in 2006, several opinions of the State Council on the insurance industry of reform and development clearly stressed that it must develop commercial endowment insurance, health insurance and accident injury insurance for farmers, and China Insurance Regulatory Commission also formulated the qualification granting system of rural insurance salesman at the same year. The China Insurance Regulatory Commission and the Ministry of Agriculture worked on the policy-oriented agricultural insurance scheme together and implemented the premium subsidies policy of farmers taking part in agricultural insurance in 2007. And the National People's Congress and Chinese People's Political Consultative Conference made full expounds about the role that insurance mechanism should play in the respects of improving the rural people's livelihood, the rural financial service quality and rural social security which also put forward definite requirements of rural insurance work in 2010.

The insurance industry of Sichuan develops very rapidly today. By the end of 2008, there were 83 000 insurance practitioners, the total premium income reached 49427 000 000 Yuan RMB, among of which, the policy-oriented agricultural insurance reached 999 000 000 Yuan RMB, the risk guarantee insurance reached 18111 000 000 Yuan RMB and the rural small personal insurance reached 3356 000 Yuan RMB which provided risk safeguard for 97 000 farmers. It showed that Sichuan insurance companies had play a important role in social security which

made up for economic loss of the policy-holder and bear a part of burden for government. However, Wenchuan earthquake in 2008 also reflected that the residents' insurance consciousness was very weak and the insurance participating rate was extreme low which were not only related with that the rural economic development level was low and uneven, the insurance market was irregularities, the effective supply of insurance products was short and insurance institutions and distribution network in rural were few but also rural insurance salesman's sale behavior was imperfect (Fan, 2010). Now it is to study the influencing factors of rural insurance salesman's sale performance and make some revisions, and it will have important practical significance to promote the rural insurance industry development of Sichuan and the new rural construction in western of China.

2. Literature review

Through studying a large number of literatures, it is known that the factors about the research of constraining rural insurance industry development and the research of insurance service quality, system and mode have been mature. And, the research of insurance salesman behavior analysis has gradually become the hotspot.

2.1 *The research of constraining rural insurance development*

The insurance industry develops very rapidly along with the constant development of market economy since the insurance industry of China has fully recovered in 1980. But there is still exists significant difference of the insurance industry development between the urban and the rural, which shows the rural insurance market instability, and farmer's cognition of insurance is not high and the categories of insurance product are not enough and the supply and demand of rural insurance are extreme asymmetric. The existing researches reveal that there are many factors of restricting the development of China rural insurance industry which are as follows: the sound agency network was short and it was not convenient for peasants to attend insurance and claim (Gao, 2008), rural insurance system, organization policies and regulations were also not sound (Chi, 2009), the income level of farmers was low, financial resource of government was short, insurance practitioners were insufficient and rural population was dispersible (Yang, 2010 & Yang, 2009), the enthusiasm of insurance companies developing rural insurance business was not high and insurance products were short (Ou & Yang, 2006), the consciousness of developing agricultural insurance was not strong and the channel of raising agricultural insurance capital was not smooth (Liu, 2010).

2.2 *The research of insurance service quality, system and mode*

Because insurance is a service industry, insurance service quality has important influence on salesmen's sale performance. At present, the study of this aspect has been mature, typical studies are as follows: Wang (2004) elaborated the definition of insurance service in detail and who thought that insurance additional products (it was mainly insurance service) were the fundamental guarantee of realizing insurance marketing. Wang (2005) studied insurance service from the angle of insurance customers and thought that the service competition of insurance industry was very important. Huang (2005) launched study from the perspective of insurance company and who thought that insurance was an industry of exquisite accumulation, which required insurance agents who had good skills of customer service, established long-term and stable cooperative relations with insurance customers. Chen (2000) thought that the nature of insurance marketing was to improve service quality. Li (2005) pointed out that orphan policy service had important impact to insurance company's brand image, and who came up with some relevant countermeasures and suggestions of insurance policy. Because insurance market had the characteristics of changeable and uncertainty etc, China's original insurance system and pattern existed many problems, such as the training of marketing personnel (Guo Songping, 1999), a single direct sales model also existed many shortcomings (Cao Xiao lan, 2005), the problems of salary system etc (Wu Xiaowei, 2009) and who also put forward some improved suggestions.

2.3 *The behavior study of insurance salesman*

At present, insurance salesman is mainly defined from the aspects of employment and agency relationship, such as insurance personnel and insurance agent. While the most important indicator of measuring insurance salesman's operation performance is his own sale performance which means the amount of insurance premium of salesman's insurance achieving monthly or annually. Now, there are many descriptive studies on insurance salesman, and some corresponding suggestions are put forward. Typical studies are as follows: Ran (2003) pointed out that the new insurance service industry development of Thailand was not mainly to innovate new products, but reform products in other markets and insurance salesman mainly play a role in information transmission mechanism. Yang (2000) thought that the primary causes of insurance professionals' duty crime were as follows: the benefit driven, the principles of management were ineffective, the supervision system was imperfect and the enforcement was not strict. Cao (2007) pointed out that the mental health status of insurance salesman was lower than the general population and it was imperative to carry out psychological disease

prevention for them. Zhai (2009) thought that we could take measure of civil remedies and criminal relief to solve the problem of salesman devouring the premium. Liu (1999) thought that we could use training and motivation to retain the outstanding salesman. Mao (2006) thought that taking themselves packaging of salesmen was the key to achieve successful marketing.

From the literatures above, we can see that there are few empirical studies on the influencing factors of rural insurance salesman's sales performance from the aspects of salesman's own characteristics, insurance training, insurance category, the price type of insurance policy, marketing ways of insurance etc. In view of these, this paper is to empirically study on the influencing factors of rural insurance salesman's sale performance in Tai Ping Life Insurance Co., Ltd, Sichuan branch in order to reveal the key factors and provide decision-making references for the related departments.

3. Hypothesis, data and variable, methodology and model

3.1 Hypothesis

Individual's character factors are significant to insurance salesman's sale performance, as Chen & mau (2008) considered that moral behavior of a salesman was key to win customer's trust. Zhao (2006) thought that we should also consider the work enthusiasm and individual's character factors in choosing rural insurance salesman. Insurance training had a great influence on insurance salesman's sale performance, establishing and perfecting the training system and paying attention to the continuity of training should based on the salesmen's demand and the stage they stand in (Zhu, 2006). Training pattern, training content and training concepts had great effect on salesmen's performance (Mu, 2003). Guo (2000) pointed out that going out, coming in, meeting instead of training and self-trainings had great effect on senior managers or technician of three major insurance companies in China. Insurance products were the carrier of insurance marketing (Cai, 2005), Wang (2005) thought that insurance salesman should show some competitive advantages in insurance of quality, price and category in order to achieve better performance. Long (2007) studied marketing skills from the aspect of training and drawn a result of using the marketing skills had greater impact on insurance sale. Li (2005) thought that insurance products introduction fair was an effective method to increase sale success rate of high premium policy. Wu (2003) pointed out that personal marketing way of insurance had greater impact on achieving better performance of salesmen than others.

Based on the existing study and character-job matching theory of Holland, the paper has proposed the hypothesis of individual's character factor, insurance training, insurance category and the price type of insurance policy and marketing ways of insurance may have great effect on rural insurance salesman's sale performance.

3.2 Data and variable

This article is based on the survey data of rural insurance salesman in Tai Ping Life Insurance Co., Ltd, Sichuan branch. 112 questionnaires are issued altogether, and 111 valid questionnaires are returned, the recovery coefficient is 99.12%. Variables selecting is according to the existing scholars' study and hypothesis, dependent variable (sale performance) is the total amount of the premium that insurance salesmen reached from January to December in 2009, and it is specifically divided into the levels of normal, good and excellent, the premium reaches 50 000 Yuan RMB or less, the performance is normal, $Y=1$; 50 000 Yuan RMB to 100 000 Yuan RMB, the performance is good, $Y=2$; more than 100 000 Yuan RMB, the performance is excellent, $Y=3$. Explanatory variables are classified as four types: (1) Individual's characteristic: gender, age, education, working time and levels of position. (2) Insurance training: training target, training times and training ways. (3) Insurance category and the price type of insurance policy: the proportion of insurance dividends premium, the proportion of the single premium below 2 000 RMB. (4) Marketing ways of insurance: the proportion of the reward sale, marketing ways and the main customer class. Meaning and expected direction of these variables are seen Table 1.

3.3 Methodology and model

Considering dependent variable is a multiple ordered and classification discrete variable, and establishing common regression model cannot analyze it well. But multiple ordered and classification logistic model which is extensively used in the study of social economy, it can fit and analyze it very well, so establishing it and using the maximum likelihood method estimate the variables coefficient and find out the significant variables. The sale performance includes three levels of normal, good and excellent, and using P_0 , P_1 , P_2 to respectively indicate their own probability. There are two multinomial accumulation logit models to fit all the variables, as follows.

$$\text{Log} \frac{P_0}{P_1 + P_2} = -\alpha_1 + \beta_1 \chi_1 + \beta_2 \chi_2 + \dots + \beta_n \chi_n \quad (1)$$

$$\text{Log} \frac{P_0 + P_1}{P_2} = -\alpha_2 + \beta_1 \chi_1 + \beta_2 \chi_2 + \dots + \beta_n \chi_n \quad (2)$$

Where $P_0 + P_1 + P_2 = 1$, α_1 , α_2 are defined as constants, χ_i ($i=1, 2, 3, \dots, n$) stands for i^{th} explanatory, β_i ($i=1, 2, 3, \dots, n$) indicates the coefficient of i^{th} explanatory. The log refers to take natural logarithms, $P_1 / (1 - P_1)$ and $P_0 + P_1 / P_2$ are the performance probability ratios of fitting models.

4. Results analysis and discussion

4.1 Variable statistic analysis

4.1.1 Sale performance

There are 64 salesmen achieving annual premium below 50 000 Yuan RMB, and it reaches up to 57.66% (table 2 & table 3). The number of people whose annual premium between 50 000 Yuan RMB and 100 000 Yuan RMB is 29, and the proportion is 26.13%, the number of salesman whose annual premium over 100 000 Yuan RMB is less, only 18 salesmen, the proportion is about 16.22%. It can see a "pyramid" shape from the corresponding number of people and proportion of different premium segment above. When the annual premium amount is higher, the corresponding number of people and sample proportion will be smaller. Meanwhile, the sample statistic data shows that the annual premium value of most salesmen is 58 370 Yuan RMB on average. From the sample standard deviation of salesman's annual premium, we know the difference of them is big.

4.1.2 Individual's character

Now the gender of the salesman in Tai Ping Life Insurance Co. Ltd, Sichuan branch are mainly female, and the proportion of female is 3.27 times of male (table 2 & table 3). The mean age is 31.52 years old and the standard deviation is 5.48, which shows that all the salesmen are young and the individual difference of them is not big. The whole education level of salesman is good, and the proportion of college degrees or above is 100%, among which bachelor degree is 87.39% and college degree is only 12.61%. We know that most of rural insurance salesmen have worked within one year and the difference of salesman's work time is a bit obvious from the average work time and the sample standard deviation value. There are 74 salesmen belonging to general position, the proportion is 66.67%, and 33 salesmen are in intermediate position, and the proportion is 29.73%. In senior position of the salesman is even less, only 4 persons, the proportion is only 3.60%. Generally speaking, the difference of salesman's position levels is obvious.

4.1.3 Insurance training

Most of salesmen understand the training goals before insurance training, and the proportion is 92.79% (table 2). But training times are a little low, and the average value is only 12.27 times. From the sample standard deviation value, we know that the differences of them are big. The types of insurance training are also various, there are more salesmen using enclosed training and combinational training while using other methods are relative less.

4.1.4 Insurance category and the price type of insurance policy

The whole share of the insurance dividends premium and the single premium below 2 000 Yuan RMB of every salesman are high, the mean proportion of which are respectively 71% and 65% (table 3). From the values of the sample standard deviation, we know the individual difference of salesman is small.

4.1.5 Marketing ways of insurance

The proportion of the reward sales is low, which is only 10.11%, and the standard deviation value is 6.90%, so the individual difference of salesman is small (table 2). The proportion of halted sale of insurance category and the combination of various marketing ways are high, which are more popular than the marketing ways of good starting competition and year-end performance sprint. The main customer class is self-employed and wage-earning class, and its proportion is 70.27%.

4.2 The result analysis

Based on the variables analysis above, it establishes multiple ordered and classification logistic model and uses

Eviews6.0 to process the data, and the results of model are seen table 4. The likelihood ratio chi-square value is 90.713 and P-value is less than 0.001, we know that the overall fitting effect of model is perfect and the model is meaningful. The results are analyzed on the condition of 0.05 significant levels.

4.2.1 Individual's character analysis

The result shows that the gender of salesman, working time and levels of position are significant to rural insurance salesman's sale performance. However, the age and education level of salesman are not significant.

Insurance products are invisible and just a promise to customers within implementation which can not immediately be felt by customers like common merchandise or service, so achieving a successful insurance policy needs several communications between salesmen and customers (Chen Xiuqi, 2000). Because of the gender difference, female salesman is better than male in dealing and communicating with customers, who have more patience to do insurance business, and they often achieve better sale performance than male under the same condition. The seniority salesmen can accumulate abundant working experience, establish stable client base, get much more market information and widen marketing channels etc which will make them carry out insurance marketing easily and achieve better sale performance than those with short working time. Currently, the salary system of most insurance company salesman has made a connection between sale performance and levels of position, which increases competition of salesmen. There is no doubt that only one who achieves better sale performance, and she or he is likely to get a higher position and salary. Because the rural insurance salesman mainly faces farmers to implement the service and claim of agricultural policy insurance, rural life insurance, rural housing insurance, migrant workers insurance, rural residents endowment insurance and new rural cooperative medical insurance, in addition to those, the content of insurance clausal is various, the overall education level of farmers is bad and rural insurance work is quite laborious, etc, so the salesman's working enthusiasm and marketing ability have great influence on their sale performance. Besides, the education level only represents their past learning experience, so it has little effect on their achievement. The age variable is not significant probably because most insurance salesmen are young and the overall difference of age is small.

4.2.2 The factors analysis of insurance training

The result of model shows that training goal and training ways are significant to rural insurance salesman's sale performance. However, training times are not significant.

As the process accelerating of insurance industry marketization, each insurance company pays more attention to training in order to advantage its sale performance and increase market share. Now, training pattern, training content, training concept, training goal, training direction and training ways undergo great change and training system is become more perfect, meanwhile the quality of all the salesmen has also been improved, so most of insurance salesmen understand the training goal before training and take actively part in training courses. Through those trainings, the marketing knowledge, marketing concept and marketing ideas of insurance salesmen have been updated. In addition, the better effect of insurance training not only lies in training times but whether to choose the appropriate training ways. And the result of model shows that the combination of various training ways often obtains better effect than single one only. And the result is also consistent with Peng Yuefa's findings (Peng Yuefa, 2006).

4.2.3 The factor analysis of insurance category and the price type of insurance policy

The result of model shows that insurance dividends are not a significant factor. The possible reasons maybe that the propaganda and popularity of insurance dividends in rural area are low and the sense of farmer purchasing insurance is not high, which may lead to the small proportion of it in rural insurance market, correspondingly, the achieving premium amount of salesman is low. Besides, the design of insurance dividends is unreasonable which can't really ignite marketing enthusiasm of rural insurance salesman and the current marketing channels of rural insurance in rural are not smooth, etc, The results also verify the research conclusion of Fang Qian (Fang Qian, 2005). However, the single premium below 2 000 Yuan is significant probably because the main clients are farmers with low income, which prevents them from choosing the guarantee slip of the single relative large amount, only chooses the most urgent insurance policy and the single relative small amount. As a result, the rural insurance salesman mainly deals with the policy of a single price below 2 000 Yuan so that the amount of the ultimate achieving premium is high and it also has great effect on salesman's performance.

4.2.4 The factor analysis of marketing ways

The result of model shows that the reward sale and marketing ways of insurance are significant factors. However, the main customer class is not a significant factor.

Based on the Maslow's theory of the needs hierarchy, we implement some clear goals and diversification of

incentive activities to insurance salesman in order to promote their sale performance in a short time, one of which is the reward sale, its main aim is to arouse salesman's work enthusiasm through salary incentive system and make them do insurance sales well and achieve higher premium and better performance. Because the rural insurance category is various, the overall income of rural residents is lower than which of urban residents, the rural insurance market is disperse and the developmental level is low, the diversification of marketing ways are more conducive to conduct insurance sales than the single one (Wu Bo, 2003), and which can also meet different rural customers. Now, it should give priority to self-employed and wage-earning class among the customer sectors of rural insurance salesman. However, the purchasing insurance potential of these classes are not so big and the premium amount is inferior, so the main customer class is not a significant factor and insurance salesman should try to open the potential of rural customer to improve their sale performance. The result is also consistent with the insurance company strategy of both high and low-end customers (Lin Shaoling, 2003).

5. Conclusion and Limitation and further study

5.1 Conclusion

Multiple ordered and classification logistic model is used in the paper to analyze the influencing factors of rural insurance salesman's sale performance. The results of model show that the gender of salesman, working time, levels of position, training goal, training ways, the single premium below 2 000Yuan, the reward sale and marketing ways of insurance are more significant factors than others to influence on rural insurance salesman's sale performance. And age, education level, training times, insurance dividends and the main customer class are not significant factors.

5.2 Limitation and further study

This paper chooses only a sample of insurance company to study the influencing factors of rural insurance salesman's sale performance, but not to choose more insurance companies to do comparative studies, so the results may be not so comprehensively analyzing the influencing factors of the whole rural insurance salesman's sale performance. And this paper has not chosen rural insurance salesmen of other cities in Sichuan province to carry on research, so it has certain limitation on district. The targets used in this article are not very comprehensive, and it has not taken the revenue target of rural insurance salesman into consideration. The selection of sample size is not enough, and it has not classified to study rural insurance products in detail.

In view of the above shortages, this paper needs to select some samples of other insurance companies to in-depth and lateral comparison study. And it needs to choose several cities of rural insurance salesman in Sichuan to further study. It should choose more influencing factors of rural insurance salesman and enlarge the number of samples to classify study rural insurance products. At the same time, this paper needs to adopt some new research methods and draw lessons from the work and character theory of Holland to study the behavior and psychology of rural insurance salesmen.

6. Suggestions

In order to improve rural insurance salesman's sale performance and promote health development of rural insurance industry in Sichuan, some suggestions are put forward as follows.

6.1 Improve salesman's working ability

It suggests that the insurance company should provide many opportunities to insurance salesmen for further study, and incentive system should make connection with working capability of salesman so that it can constantly arouse the enthusiasm of improving their own capability.

6.2 Increase training strength of salesman

It suggests that insurance company should continuously explore and reform training ways and content to update the knowledge of insurance salesmen, so that they will cope well the changeable market and different class of customers, and then improve their ability of coping with the new environment problems.

6.3 Enrich insurance categories and the price types of insurance policy

It suggests that the insurance company should face different markets and customers to develop different insurance products and policies to enrich insurance categories and the price types of insurance policy.

6.4 Explore new marketing ways of insurance

It suggests that the insurance company ought to reform the single marketing way, actively carry out the reward sale and various marketing activities and expand marketing channels.

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Table 1. Variables table

Variable	Name	Definition	Mean	Direction
Performance	Sale Performance	Y=0, Normal; Y = 1, Good; Y = 2, Excellent	0.613	
Individual's character variables	Gender	Male = 1, Female = 0	0.234	-
	Age	Continuous variable	31.523	+
	Education level	Bachelor degree = 1, College degree = 0	0.874	+
	Working time	Continuous variable. calculated by the number of months	10.207	+
	Levels of position	General position=1, intermediate position = 2, senior position = 3	1.369	+
The variables of insurance training	Training goal	Little or no understanding = 1, almost understanding = 2, all understanding= 3	2.405	+
	Training times	Continuous variable, the total number of annual trainings	12.270	+
	Training ways	Closed training = 1, semi-enclosed training = 2, irregular small training = 3, onlinevideo training = 4, combination of the above trainings = 5	2.955	+
Insurance categories and the price types of insurance policy	The proportion of insurance dividends premium	Continuous variable	0.119	+
	The proportion of the single premium below 2000 Yuan	Continuous variable	0.652	-
Marketing ways of insurance	The proportion of the reward sale premium	Continuous variable	0.101	+
	The main customer class	Self-employed = 1. Working class = 2. other classes = 3	1.874	-
	Marketing ways	Good start competition=1, year-end performance sprint = 2, halted sale = 3, combination of the above ways = 4	2.937	+

Table 2. Summaries of discrete variables statistics

Variable	Variable classification	Frequency	Percentage	Accumulative percentage
Annual premium	Bellow 50 000 Yuan	64	57.66%	57.66%
	50 000~100 000 Yuan	29	26.13%	83.78%
	Above 100 000Yuan	18	16.22%	100%
Gender	Male	85	76.58%	76.58%
	Female	26	23.42%	100%
Education	College degree	14	12.61%	3.60%
	Bachelor degree	97	87.39%	100%
Levels of position	General position	4	3.60%	3.60%
	Intermediate position	33	29.73%	33.33%
	Senoir position	74	66.67%	100%
Training goal	All understanding	53	47.75%	47.75%
	Almost understanding	50	45.05%	92.79%
	Little or no understanding	8	7.21%	100.00%
Training ways	Enclosed training	30	27.03%	27.03%
	Semi-enclosed training	21	18.92%	45.95%
	Irregular small training	12	10.81%	56.76%
	Online video training	20	18.02%	74.77%
	Combination of the above trainings	28	25.23%	100.00%
Marketing ways of insurance	Good start competition	18	16.22%	16.22%
	Year-end performance sprint	11	9.91%	26.13%
	Halted sale of insurance	40	36.04%	62.16%
	Combination of the above ways	42	37.84%	100.00%
The main customer class	Self-employed	33	29.73%	29.73%
	Wage-earning class	45	40.54%	70.27%
	Other classes	33	29.73%	100.00%

Table 3. Summaries of continuous variables statistics

Variable	Minimum	Maximum	Mean	Std. Dev
Annual premium	0	241130	58370	50578
Age	19	48	31.52	5.48
Working time	0	12	10.21	3.48
Training times	0	50	12.27	8.73
The proportion of insurance dividends premium	50%	100%	71.35%	12.97%
The proportion of the single premium below 2 000 Yuan	10%	100%	65.24%	22.66%
The proportion of the reward sale premium	0	27.20%	10.11%	6.90%

Table 4. The result of model

Variable	Variable name	Coefficient(b)	P-Value	Exp(b)Value
Explanatory variables	Gender	-1.814	* 0.004	0.163
	Age	-0.018	0.791	0.982
	Education	1.553	0.174	4.728
	Working time	0.567	* 0.006	1.764
	Levels of position	1.886	* 0.005	6.590
	Training goal	-2.635	** 0.012	0.072
	Training times	-0.021	0.609	0.980
	Training ways	-3.130	* 0.001	0.044
	Insurance dividends	0.306	0.896	1.357
	The single premium below 2 000Yuan	-8.085	* 0.000	0.001
	The reward sale	14.091	* 0.009	1317.512
	Marketing ways of insurance	0.956	* 0.002	2.601
	The main customer class	-0.002	0.995	0.998
The test values of model	Log Likelihood Ratio	-53.080		
	LR Statistic	109.727		
	P-value of LR statistic	0.000		
	Adjust R-square	0.508		

* Significant at 1%, ** Significant at 5%