

基于 RFM 模型的汽车保险核心客户分析

摘 要

当今社会，随着市场竞争的日益激烈，客户资源已成为企业进步的重要因素。而核心客户也一直是企业发展中最重要的储备资源，合理使用客户分类管理机能可有效帮助企业分配营销资源。为有效加强客户之间的管理，应建立针对汽车保险核心客户的相关对策，如加强客户联系、改善客户关系、增强客户忠诚度等，使公司获得核心竞争力。

本文以 RFM 客户管需管理模型为导向，列联表分析方法作为辅助，为构建和管理汽车保险公司的核心客户服务系统的策略提供了有利参考。该策略用于剖析汽车保险公司的核心客户的真实想法，以帮助相关的汽车保险公司识别关键客户并管理客户关系，研究如何提高其客户的续保率；为车险企业准确识别核心客户价值、合理的分配资源提供有利依据。

关键词：RFM 模型，客户忠诚度，客户管理，续保率

Abstract

In today's society, with the increasingly fierce market competition, customer resources have become an important factor in the progress of enterprises. And core customers have always been the most important reserve resources in the development of enterprises, and the rational use of customer classification management functions can effectively help enterprises allocate marketing resources. In order to strengthen the management effectively among customers, relevant countermeasures should be established for the core customers of auto insurance, such as strengthening customer contact, improving customer relations and enhancing customer loyalty, so that the company can gain core competitiveness.

This paper is guided by the RFM customer management model with the help of contingency table analysis method as an auxiliary, which provides a favorable reference for the strategy of constructing and managing the core customer service system of auto insurance companies. This strategy is used to analyze the main ideas of the core customers of auto insurance companies to help relevant auto insurance companies identify key customers, manage customer relationships and study how to improve the renewal rate of its customers. This paper provides favorable basis for identifying core customer value accurately by auto insurance enterprises and reasonably allocating resources.

Keywords: RFM model, Customer loyalty, Customer management, Renewal rate

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