زانكۆی سەلاحەدین - هەولێر
Salahaddin University-Erbil

The quality of insurance companies' service using the "IPSQM" Scale "A case study of the National Insurance Company in Erbil"

A Study submitted to financial and banking department/ college of Administrative and Economic / the University of Salahaddin-Erbil as partial fulfillment of requirements for the degree of the bachelor in finance and banking sciences.

Prepared by:

Twana Mohammed Ahmed

Avesta Aso Qadir

Dilan Samir Gharib

Supervised by:

A.P.Barzan Ali Khoshnaw

April-2024

Abstract:

Due to the importance of insurance companies in economic life, it is necessary to pay attention to their performance through periodic evaluation of them through financial diagnosis of the company in order to extract and develop strengths and avoid weaknesses, as performance evaluation in insurance companies is of great importance due to the information it provides about ensuring The company's ability to continue to fulfill its obligations, protect the rights of policyholders, and not harm the insurance market and the economy as a whole. Regardless of the technical evaluation and extraction of technical indicators, there is also an evaluation of the company's financial performance, and this is based on financial techniques.

Accordingly, the research will address the problem: Are the services provided by the Iraqi National Insurance Company, Kurdistan Region Branch - Iraq, of high quality? It rises to the satisfaction of the public who works with it.

The study reached a number of conclusions, including that the efficiency of a company's performance can be evaluated using indicators (tangibility, reliability, responsiveness, time, and empathy). The study concluded that the Iraqi National Insurance Company - Kurdistan Region must pay continuous attention to the quality and price of insurance services and the personal relationship with customers, due to lack of commitment to the quality and price of services.

Key words: insurance, quality, services, PSQM

table of content:

Chapter 1: introduction

Insurance activity is considered one of the important economic activities in developed societies because it relies on the idea of cooperation and solidarity to overcome the losses resulting from the occurrence of risks, by reducing their negative effects on individuals and society. It is a means of confronting risk, as insurance works to support the solidarity of members of society through joint contributions from individuals that are collected. To benefit from it when needed. Insurance in its contemporary form no longer aims to protect against the risks to which society is exposed, but rather goes beyond its major role in economic development by mobilizing savings and investing them in various fields. (Abdul Kader at et ,2010:164)

In light of technical developments and the emergence of modern means of communication, modern concepts have emerged that have become a necessary trend in developing the activities of many institutions, and one of these means was electronic commerce, as it entered our economic and social life and became an effective influence in evaluating the level of performance, whether in producing or marketing the service, so it was used E-commerce in marketing all types of insurance activities(Ajlouni and Tobaishat ,2010:68)

This chapter aims to crystallize the main concepts addressed in the research, which are insurance, e-commerce, and marketing (traditional and electronic), as well as identifying marketing information systems, which are one of the basics of the information network that effectively influences insurance industry decisions. (Abdul Kader at et ,2010:164)

1.1 problem of the study:

insurance companies can provide a variety of services, including life insurance, auto insurance, home insurance, health insurance, business insurance, travel insurance, accident insurance, and others. Insurance helps reduce financial risks for individuals and companies. This involves transferring financial risk from the individual or company to the insurance company. Insurance requires paying a set amount of money (premium) to the insurance company periodically. In the event of loss or damage covered by insurance, the insurance provider undertakes to pay compensation to the insured individual or company.

Therefore, the following questions can be raised:

Are the services provided by the Iraqi National Insurance Company, Kurdistan Region Branch - Iraq, of high quality? It rises to the satisfaction of the public who works with it

1.2 objective of the study:

The study aims mainly to know the level of evaluation of the quality of insurance services at the General Insurance Company in Erbil from the point of view of customers using the actual performance model (IPSQM) with its five dimensions of "Tangibility, reliability, responsiveness, trust, empathy," which would give Evaluation indicators that contribute to improving the quality of insurance

1.3 hypotheses of the study:

Measuring the performance of government institutions is an important matter, in order to indicate the extent of public satisfaction dealing with those institutions, and based on this, the study prepared a main hypothesis stating:

There is a statistically significant relationship regarding the progress of the Iraqi National Insurance Company, branch of the Kurdistan Region - Iraq, with quality according to the standard of measurement (IPSQM).

1.4 significance of the study:

This study relied on a questionnaire-based research strategy. So that data on research forms directed to public service recipients are entered for processing through a dedicated statistical program (Spss). As for interviews, we seek to conduct interviews with a sample of institutional managers and unit managers responsible for the quality of services. The questionnaire tool was used with a sample of insurance service recipients, consisting of (5) axes, designed to answer the study's main question: What is the level of quality of services in public insurance institutions? The personal interview tool was used with managers of quality and quality units in the targeted institutions. The study population included the Iraqi National Insurance Company in the Kurdistan Region – Iraq.

chapter 2: theoretical framework

2.1 literature review (previous studies)

1. Study by Martina (Eckardt and Solvig, 2008 " The Quality of Insurance Intermediary Services – Empirical Evidence for Germany "

Insurance intermediaries help consumers to economize on information and transaction costs in insurance markets. However, competing insurance intermediaries provide heterogeneous services, which are difficult to assess by incompletely informed consumers. Transaction costs economics, search theory and principal agent theory provide arguments on product quality differences between the two main distribution channels in insurance markets (exclusive agents vs. independent intermediaries). The present paper uses a sample of 927 insurance intermediaries in Germany. By performing OLS estimations, we test the impact of the different distribution channels, but also of other factors relating to the information processing activities on intermediaries' service quality. Depending on the proxies used for service quality, we find mixed evidence for the "product quality hypothesis according to which independent intermediaries provide better service quality than exclusive agents. We find that service quality depends also to a large extent on the information gathering and processing activities of the individual intermediaries.

2. Study by (Alali, 2021) " Total quality management in the insurance sector "

This study examines the attitudes of corporate clients towards the Total Quality Management (TQM) process implemented by a bank. A sample of workers and employees were surveyed using questionnaires distributed among insurance companies. The results showed that top management commitment, courtesy, and responsibility towards customers are significant satisfaction factors. The study helps bank managers identify quality elements that need improvement to increase customer satisfaction and enhance their business.

3. Study by (Susheela Devi ,2021), " Study on Service Quality of Insurance Companies -A comparative study."

Quality of service matters a lot in retaining existing business as well as getting new business in the service industries. Insurance being a service industry, it is needless to add that service quality is important. Today's complex business environment makes it an imperative to maintain high quality service, come what may. Insurance sector is not an exception to the above rule. This study makes a simple attempt to compare service quality in both the Public and Private sector insurance companies. A sample of 107 responses from the existing policy holders belonging to

both Public and Private sector insurance companies have been elicited to estimate the quality of service in them. Parameters such as Reliability, Confidentiality, Accuracy, Receptiveness to customer complaints, Quick complaint resolution, Receptiveness to customer suggestions, Innovations in products and services have been considered to estimate the service quality. Non-probability sampling method and convenience sampling technique has been used in this study.

4. Study by(Corneliu Benţe , 2021)" Service Quality in Insurance Companies

Insurance services are crucial for customers to protect themselves from financial losses. Quality services are essential for attracting and retaining customers, resulting in a loyal customer base. Studies have shown that consumers' perceptions of the quality of insurance services influence their relationship with the company and their behavior. This paper aims to understand the meaning given by consumers of Allianz Sirica's insurance services to the concept of quality of insurance services. A case study of 300 respondents aged 26-45, working in the private sector, was conducted over a month. A negative GAP analysis highlights unfavorable aspects of the company's services.

2.2   theoretical framework:

2.2.1 the concept and definition of insurance

(The concept of insurance)

Basically, insurance services were a business that is to accepting insurances from the contract between an insurer and the insured where by the insurer undertakes to indemnify the assured against losses, which may result from the occurrence of specified events within specified periods. General insurance business can be subdivided into: motor, fire, accident, oil and gas, contractors' all risks and engineering risks; marine and credit insurance, bond and surety ship etc. This is a contract between the assurer and the assured whereby the assurer undertakes to pay benefits to the policy holder on the attainment of a specified event. ("Impact of Service Quality on Customer Satisfaction in Insurance Companies: A Study Conducted on Wolaita Zone," 2019)

(the definitions of insurance)

1. Legal legislation specifies insurance content, obligations, elements, and financial aspects. The Iraqi Civil Law No. 40 of 1951 AD defines insurance as a contract binding insurer to pay compensation to insured parties in exchange for financial instalments. (Othman,2013:18)

2-insurance: It is defined as a prior agreement between two parties during which the burden of the risk to which the second party (the insured) is exposed is transferred to the first party (the insured) in exchange for a financial payment that is calculated according to technical, statistical and mathematical principles that enable it to cover potential losses, and in this way the idea of distributing the burden of risk over a large number is realized. Of the beneficiaries exposed to the same risk, and perhaps this idea achieves collective participation in bearing the risks. The reason for the spread of insurance as well as economic motives

3- It has been defined as "a tool for reducing the risk faced by an individual by gathering a sufficient number of units, persons, or individuals exposed to the same risk to make the loss to which each individual is exposed distributable as a group" (Wasseja and Mwenda,2015:63)

4- The American Risk and Insurance Foundation defined insurance as "the accumulation of incidental losses by transferring these risks to the insureds (insurance companies) who agree to compensate the insured for these losses, or to provide other financial benefits in the event they occur, or to provide services related to the risk (Wasseja and Mwenda,2015:63)

5- It is also defined as "a technical process carried out by an organized body whose mission is to collect the largest possible number of similar risks and bear their consequences by clearing them off in accordance with statistical laws. This requires that the insured or whomever he appoints, in the event of the insured risk being realized, receive a financial compensation paid by the insurer in exchange for the first fulfilling the agreed upon premiums." It is stated in the insurance policy." (Ajlouni and Omari, 2013:277).

The specialists have defined the elements of insurance as follows:

(Wasseja and Mwenda,2015:63)

1- **The Insured:** He is the party (person or company) exposed to the risk and who resorts to the insurance company against this risk in exchange for an agreed upon premium, or he is the person who covers the cost of insurance. He defined "the person who concludes an insurance contract with the insurer and is called a policy holder." Insurance.

2- **Beneficiary:** He is the party who receives the benefit resulting from the insurance contract. He also defined "the person to whom the insurer pays the value of the insurance.

3- **Premium:** It is the amount that the insured pays to the insurer in exchange for the insurer's commitment to bear the risk on behalf of the first. It has been defined as "the cash amount that the insured is obligated to pay in instalments or in one payment, that is, in one instalment, and its value is determined in light of factors, the most important of which is the degree of risk insured against, the number of times the danger is repeated (Ajlouni and Tobaishat ,2010:68).

4-**Insurer:** The person who carries out insurance or reinsurance to whom the provisions of the law apply. He may be an Iraqi insurance company, a branch of a foreign insurance company, or any entity or body authorized to practice insurance business in Iraq (The Iraqi Gazette, 2005: Issue 3995: 2), and it has been known. "It is the insurance body or company that receives the insurance premiums and is obligated in return to pay the insurance amount when the risk necessitating this occurs."

5- **Sum Insurance:** It is the amount that the insurer is obligated to pay to the insured when the risk occurs. It is defined as "the maximum amount that the insurer is obligated to pay if the damage resulting from the occurrence of the risk insured against occurs. (Bawa and Bhagat,2015: 79)

There are many definitions of insurance from a technical standpoint, as mentioned above, and the reason for this diversity is due to the diverse intellectual backgrounds of those who have dealt with insurance theoretically, including researchers and specialists in insurance affairs. However, there is agreement on its essential element.

2.2.2 Types of insurance services:

Insurance business has expanded and developed in keeping with globalization, and thus insurance penetrates into various aspects of economic and social life, which has led to the difficulty of developing a comprehensive division for all types of insurance. However, insurance divisions can be presented as follows: .(Bawa and Bhagat,2015: 79)

1- In terms of the nature and purpose of insurance: it can be divided into:

a- Cooperative Insurance: It is also known as social insurance, as it is based on the idea of cooperation in order to avert danger, which is the agreement of a group of people exposed to the same danger to compensate for the losses and damages that may befall one of them, through specific amounts that they pay." (Marza, previous source: 105) as well as Some sources confirm that its members do not aim to make profit and cooperate among themselves, such as the insurance that the state is obligated to provide to its employees. (Othman,2013:18).

b- Commercial Insurance: It is an optional insurance according to which a person has the freedom to choose whether to believe or not to believe. It is insurance carried out by specialized companies and practiced for a commercial purpose (making a profit), namely insurance companies, under which the company undertakes to compensate the insured for the financial loss he is exposed to, such as accident, fire, and car insurance

2- In terms of insurance: it can be divided into four types:

a- Money insurance: The subject of the insurance is the insured money and property (assets), for which the insured is responsible when the risk occurs. The most important types are:

 - Fire Insurance: It covers material damage that occurs as a direct result of an ignition accompanied by flame of the insured funds. Its goal is to provide protection for individuals, buildings, and all contents from the risk of fire. Documents are issued to cover material losses to the property of individuals and establishments due to the danger of fire and the dangers associated with it (Abd Rabbo, previous source: 352).

 - Burglary Insurance against theft and burglary: It covers the loss of property, such as shops, homes, money, and securities, due to robbery. Theft or other sources of crime (Biener et at ,2015:156)

b- Marine Insurance: It includes all types of marine and river transport insurance and others, so it is sometimes called transport insurance because it covers goods transported by sea. And the risks associated with it, whether the transportation is internal or external (whether insurance on the means of transportation itself or the commercial and personal funds transferred on it (Marza, previous source: 108)

c- Agricultural Insurance or crop insurance: covers crop losses due to storms or any other source. (Ajlouni and Omari, 2013:278).

d- Motor Insurance: It is a type of insurance known in the world after the spread of the use of the car for transportation purposes, and the risks resulting from the

wrong use of the driver, and it aims to compensate car owners for material losses as a result of rollover, collision, theft, etc.,

3- Insurance Personal:

It includes all types of insurance against risks that affect people, such as:

- Life insurance of its various types: Life Insurance includes all insurance operations in which the insured risk is related to a person's life or death, and its most important types: (Bawa and Bhagat,2015: 80)

(a) Temporary insurance: The insurance amount is paid to the beneficiary if the life insured dies within a certain period. If he does not die during this period, the insured is discharged, and if it expires before the death of the life insured, the insurance ends.

(b) Life insurance: paid to the beneficiaries in the event of the death of the insured.

(c) Mixed insurance: (cases of life and death) where the insurer is obligated to pay the insurance amount as income or salary to the beneficiary if the life insured dies within a certain period, and the beneficiary may be the life insured himself if he remains alive upon the expiration of the specific period specified in the insurance document. It is the most common of them, as it provides protection and savings at the same time. There is disability insurance (Dr. Lutfi, 2007: 65-68).- Personal Accident Insurance covers sudden accidents resulting from incidents accompanied by violence that may cause death or injury.

4-. Liability Insurance

It includes all types of insurance that may be subject to Insurance includes civil liability of both tort and contract types, and compensation is focused on the legal responsibility incurred by the insured towards a third party (third party) in his person or property for accidents for which he is legally responsible as a result of his negligence or negligence, or his breach of any obligation in the duty imposed by the law on him. Everyone is free to harm others or breach an obligation arising from the contract (Marza, previous source: 107). Among the most important types are: (Ajlouni and Omari, 2013:278-279).

- Civil liability insurance for car accidents (compulsory insurance).

 - Civil liability insurance for owners of ships, aircraft and cars.

 - Employer's liability insurance towards his workers (work injuries and occupational diseases).

 - Liability insurance for professionals such as doctors, pharmacists, engineers, and others.

- General risks liability insurance, such as the responsibility of hotel and building owners.

-Fidelity Guaranty Insurance

The object of insurance is the benefit or interest. In this type of insurance, there are three parties: (the guarantor), who is the insured, (the person seeking the guarantee), who is the insured, and (the

insured person), who is the user or employee who is to be insured against breach of trust, and the insurance of sales agents

5- In terms of its procedure: it is divided into two types: (Wasseja and wenda,2015:63)

A- Optional Insurance: It includes all types of insurance that a person is free to take out against the dangers to which he may be exposed, that is, he has absolute freedom to take it out or not, such as accident insurance.

B. Obligatory Insurance: It includes the types of insurance that the person exposed to risk is obligated to insure either by law or by regulations and systems including accident insurance such as compulsory car insurance and other insurances (Marza, previous source: 108).

2.2.3 importance of insurance:

Insurance plays an important role in the areas of economic and social life due to its great role among individuals and institutions in bearing the burden of the risks to which they may be exposed to themselves, their property, or their responsibility towards others. Insurance contributes to financing economic development plans and protecting the economy from the dangers it may be exposed to. Insurance is an effective means of confronting uncertain losses by removing their material effects by transferring the burden of risk from a person or group of people to insurance companies. Thus, insurance has many economic and social benefits, which are summarized as follows:

1. Compensation for losses and material damages resulting from the realization of the insured risks, as insurance preserves capital by paying compensation, and thus companies that suffer a loss regain their previous economic status.

2. Employing funds for investment, as insurance premiums are paid before losses occur. This allows insurance companies to invest these funds until claims are paid, and the profits resulting from the invested funds cover the costs of insurance claims, the benefit of which can return to the insured in the form of reduced premiums (Ajlouni and Tobaishat ,2010:69).

3. Insurance has a social role in serving the environment and society in several areas, including providing protection Insurance is for those who are in dire need of it from the dangers to which they are exposed, and whose occurrence has nothing to do with their will and which they have no ability to protect themselves from.

4. Insurance is an essential factor in saving and directing part of productive capital into investment areas, which accelerates the implementation of development plans within the specified time period.

5. Facilitating credit and borrowing operations to finance economic projects by providing sufficient guarantees to the lender by pledging money belonging to the insured borrower, which encourages the lender to lend and strengthens commercial confidence.

6. Creating a spirit of reassurance and security among individuals and establishments from taking risks by investing their money, which increases their ability to produce.

7. Insurance contributes to preventing and reducing the recurrence of risks and improving methods of confronting them either through procedures and measures to prevent and reduce losses, or through studies, research and accumulated experience in this field.

2.2.4 Insurance document:

The insurance contract is one of the mutually agreeable contracts that are concluded by agreement of the wills of the two parties to the contract, that is, the union of the offer and acceptance in accordance with the basic conditions of the insurance contract. For the purpose of proving this contract, the insurance document is issued, which is defined as ((a printed document bearing the signature of the insured. It is a certificate and evidence of the conclusion of the insurance contract, because (Bawa and Bhagat,2015: 79) The insurance contract is concluded before the policy is issued, as once the insurer approves the insurance request, the insurance contract is considered concluded, while the procedures for issuing the policy may take a period of time.

2.2.5 1.The main parts of the document (Jarraya and Bouri,2012: 12-13)
a. Recital clause

 It is the introduction to the document in which the insurer announces the conclusion of the insurance contract between him and the insured. It includes the facts that led to the establishment of the contract, as well as the insurance request submitted by the insurance applicant, which is the basis of the contract and an essential part of it. The introduction also indicates the entry into force of the contract, and that the insured has paid the insurance premium, the insurance period, and the possibility of the company agreeing to renew this period.

B. Clause Operative

 The text includes the limits of the insurance company's liability towards the insured in compensation for damages resulting from the realization of the risk insured in the policy. It also includes the extension of the insurance company's obligation after the expiration of the contract validity period specified in the policy. That is, the renewal periods that occur in the insurance contract in order to avoid issuing a new policy. At each renewal, the renewal receipt is sufficient, which indicates that the insured has paid the insurance premium for the new term of the contract, and thus the renewal endorsement is issued.

C. Schedule

 The table includes a complete description of the thing subject to insurance, the insurance period, the insurance price and its premium. This description should be sufficient and accurate so that the insurer can verify his knowledge when the event occurs Losses and includes the following information: (the name, address and work of the insured, description of the thing to be insured, the beginning and end of the insurance period, the insurance price and its premium).

D. Exceptions

It is intended to exclude certain risks from the limits of insurance coverage, and they may either be mentioned independently, within the entry clause, among the terms of the policy, or in the schedule.

E. Conditions

They are the conditions that regulate the protection that the insurance company undertakes, and these conditions are either Explicit or implicit (such as the existence of an insurance interest or the legality of the place of insurance...etc.), and it can be It is divided according to the effective time of the insurance policy into: -

- Conditions precedent to the contract: It includes all the essential information and facts that the insured is supposed to disclose during the period of contracting with the insurance company and before concluding the contract. Violation of these conditions renders the contract invalid.

- Conditions subsequent to the contract: These are the conditions that must be observed when the insurance contract enters into force and during its validity, for example, informing the insurance company of the changes that occur to the risk and its circumstances while the policy is in force.

- Conditions prior to the insurance company's responsibility to pay compensation or the insurance amount: These are the conditions that obligate the insured to adhere to his obligations, the violation of which results in him not being entitled to compensation or the insurance amount.

- Warnings and Warranties: It means the pledges to which the insured is committed and which involve him performing a certain act or abstaining from performing a certain act.

- Kh. Signature: What is meant is the insurer's signature and seal and the date of signing the document, as the document has no value without the insurer's signature and seal. The insurer's signature and seal also confirm the validity of the data and information contained in the document and give it legal force.

2.2.6 The main divisions of insurance policies:

The insurance policy takes multiple forms and varies depending on its purpose. The most important of these forms are the following: (Abdul Kader at et ,2010:165)

1. Individual insurance policy

This policy covers a specific insurance policy against a specific single insurance risk for the benefit of a specific beneficiary. For example, issuing an individual insurance policy against the risk of theft at a specific store.

2. Multiple-line policy

It is called a comprehensive insurance policy or an all-risk insurance policy, and it differs from the previous policy in terms of the risk it covers only, as it covers dissimilar risks instead of a single risk. For example, an insurance policy for a specific car to cover the risks of fire, theft, etc.

3. Group policy

This policy covers similar things from one specific risk, for the benefit of multiple beneficiaries. An example of this is a group accident insurance policy for university students, as one policy is issued to all students for the purpose of compensating them for personal accidents that any of them is exposed to while at the university.

2.2.6 concept of marketing of Insurance:

The concept of marketing: can be represented by successful and distinguished work or intellectual and efficient work, and it is a basis for making marketing decisions and a guide for managing resources effectively. (Bawa and Bhagat,2015: 79)

Marketing plays a major role in achieving communication between production and marketing organizations in their various forms and interacting with the markets in which they operate and consumers through the goods and services they provide.

The importance of marketing and its various activities in insurance companies is increasing, as no insurance company can successfully carry out its marketing activities without its marketing function. The reason for this is due to the nature of the insurance service, which is represented by the following points: -

1. The insurance service is intangible, as the insured cannot touch it or feel its return unless he suffers a loss due to an insured risk, and the insurance company compensates for this loss. The benefit of this service is to guarantee the money, property, life, and responsibility of the individual from the effects of the dangers that threaten him.

2. The insurance service is considered unattractive because its benefits are linked to unfortunate accidents and disasters to which individuals are exposed.

3. The benefit of the insurance service is of a prospective, future nature by providing compensation to the insured, as the insured may or may not obtain this benefit due to the possibility of the risk occurring.

4. The insurance service is produced and consumed at the same time, meaning it cannot be stored or kept until demand is made for it.

Here comes the role of marketing in convincing customers (especially those who have not suffered previous losses) of the importance of insurance and the benefits it offers, as the media and promotional policies of insurance companies contribute to convincing the individual to buy insurance and realize its importance even if he does not suffer a loss. This is done by displaying statistics, compensation figures, or pictures of some major accidents that were compensated for some of the company's clients

2.2.7 Traditional marketing in insurance companies:

Marketing insurance policies requires a specific mechanism through which community members can learn about the types of insurance coverage available in the market and the level of quality of services they are expected to obtain from different insurance companies.

Like any market, the insurance market includes the following parties:(Biener et at ,2015:156)

1. Sellers, i.e. insurance and reinsurance companies

2. Buyers represent the public, including individuals, factories, shops, and others

3. Intermediaries, i.e. insurance brokers and agents

Dealing in the insurance market takes place during working hours, and contracts are concluded in places appropriate for the parties to these contracts.

Many insurance applicants, whether individuals or companies, deal directly with representatives of insurance companies. The insurance applicant identifies his insurance needs and contacts directly a number of insurance companies to find out the amount of insurance coverage premiums required by each company, and then chooses what suits him.

It is also possible to use the services of brokers, as the broker usually works for several insurance companies and is called an unrelated broker, or works for one insurance company and is called a linked broker. The individual can deal with brokers to arrange insurance procedures or to obtain insurance prices or information about the coverage available in the market.

In order for the insurance company or broker to succeed in selling insurance policies to any selected segment of society, a marketing strategy must be developed, that is, defining the goals and methods that will be followed in achieving those goals. This ensures that the goals always remain within the drawn-up plan and are reviewed continuously with the plan. Choosing the marketing channel is important. The occasion is one of the most important items in the business strategy of insurance companies in order to achieve the greatest possible return. The company usually chooses from the following channels: (Ajlouni at et ,2011:36)

1. Direct selling system through the main center.

The insurance company contacts the insurance applicant directly, and it is necessary to use different means of advertising, such as periodicals, audio and visual media, and producers.

The importance of this system is evident for modern companies that lack experience and thus create a feeling of fear of expansion for fear of financial loss.

2. Agencies system

The agent is the person who represents the insurance company in dealing with the insured (clients) in exchange for a fee. The agent may be a bank or any experienced person who carries out marketing documents for the benefit of one or more general insurance companies.

3. Insurance brokers system.

A broker is a person or company whose activity is limited to the field of insurance. A broker differs from an agent in that the former is an agent for the insured and not for the insurance company. The broker is an expert in insurance and provides advice and concludes contracts for the insured. The broker is not assigned to work for a specific insurance company, but rather chooses the company that provides the appropriate coverage for the requirements and needs of his clients (the insured).

4. Insurance representatives (producers) system.

The product is the company's representative before the customer audience and is the mirror that reflects the company's image, He represents her. There are two types of producers: -

a. Related product - has a fixed salary and enjoys all the benefits of the company's employees in addition to commissions Which is given to him in exchange for his personal production.

B. An unrelated product - and he receives his commission on the total operations he achieves for the company (or Enjoys an incentive system

5. Modern means of marketing. (Ajlouni at et ,2011:37-38)

Insurance markets in the world are moving towards the development of marketing methods with the aim of developing this industry, which is one of the pillars of the national economy. Documents can be marketed by direct mail or in an automated manner and via the Internet. This is what will be discussed in the third section of this chapter.

- In traditional marketing of insurance services, there are four main marketing activities:

a. Advertisements: The insurance company prepares publications, video or audio transcripts and uses means of communication such as television, radio, newspapers and magazines, and usually provides very specific information.

b. Customer service: The insurance company provides its services five days a week and during official working hours, as the insurance producer contacts customers by phone or makes field visits to customer sites.

c. Selling: The insurance producer telephones current and prospective clients or visits them and offers them insurance services using tariffs, price tables, insurance application forms, brochures, films, and slides.

d. Marketing research: The insurance company conducts individual and group interviews and surveys via telephone or mail

Model for measuring the quality of public services

The quality of services is one of the priorities adopted by institutions, whether they are service or production institutions, as customer satisfaction is one of the priorities of concern for institutions, as it expresses the extent to which products or services are compatible with the aspirations of customers.

After reviewing the models for measuring the quality of services (public sector), the study decided to take into consideration a set of five indicators, which include:

1- Contact and communication

Expression of the technical means necessary to exist in the institutional environment in (insurance) communication and the possibility of communication between the customer and the insurance company, in order to exchange information and data that both parties need, considering that there is an insurance contract concluded between the two parties (the customer and the company).

2- The time required to complete the service

One of the most important indicators of time, as time is one of the basics that must be available in the service, so customer satisfaction depends on the time in which the service is provided. The shorter the time, the greater the customer satisfaction.

3- Good treatment, sympathy with the customer, and awareness of his needs Good reception by the company's employees to customers, along with providing good treatment to customers, through which the customers' need for service is realized with the necessary understanding of the customer's needs, which facilitates the process of concluding contracts by both sides of the equation (the customer and the company), which contributes to increasing customer satisfaction about The company.

4- Preserving the customer's dignity

When the customer visits the insurance company, he needs a service, or needs a service from the company, and therefore communication with him must be in a way that is consistent with the requirements of the dispute and the social environment in a way that does not lead to insult and abuse.

5- Public service free of corruption and nepotism Providing the service in a neutral manner without any kind of corruption in the service and discrimination between customers, and highlighting the role of nepotism and familialism, which negatively affect the company's reputation, which in turn leads to dissatisfaction among customers.

The following figure shows a set of indicators assessing the level of quality of services in the public sector
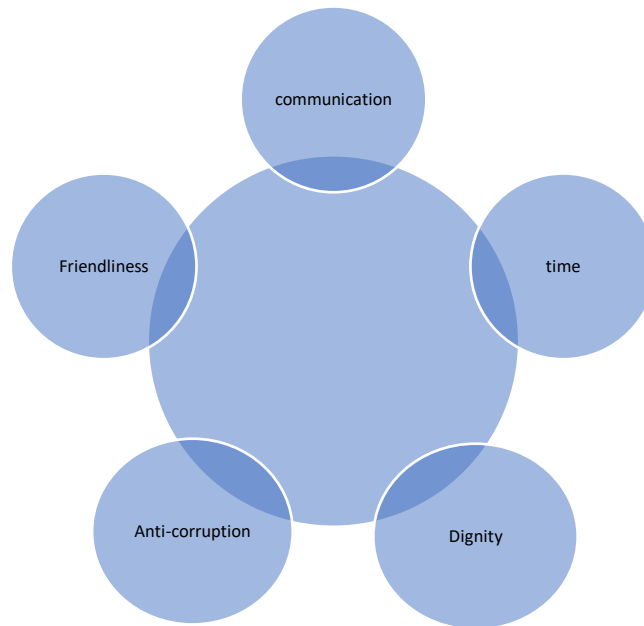
Gi. -Du, Kang. and James, Jeffery. (2004). Service quality dimensions: an examination of Gro¨nroos's service quality model, Managing Service Quality, 14 (4(, pp. 266-77.

Insurance companies face risks that are not homogeneous in type, size, or numerical number, making it difficult to achieve clear expectations based on previous experience. To address this, they resort to reinsurance, which helps them clear risks from multiple geographical areas.

National General Insurance Company. (Othman,2013:22)

The company was established pursuant to Law No. (56) of 1950 AD, published in the Iraqi Gazette, No. (2861) on 7/23/1950 AD, with a capital of (1) million dinars. Then the company law was amended by Law No. (94) of 1960 AD, with Articles (5 and 8) were amended, as insurance business was detailed according to types, in addition to amending the number of members of the Board of Directors from (5) members to (7) original members and two reserve members, and then the company's capital increased to (20) million dinars (twenty million dinars) According to the certificate of incorporation published in the Iraqi Gazette No. (3706) on 1/26/1998 AD, and then increasing it to (600) million dinars (six hundred million dinars) based on the Ministry of Finance letter No. (8583) on 8/13/2002 AD, the company's work is governed by Companies Law No. (22) of 1997 (amended), and it currently practices all types of insurance in addition to financial and real estate investments. The company has (13) branches, including (8) specialized branches that

practice various insurance activities, and it has (5) geographical branches in each country. From Nineveh, Basra, Kirkuk, Babylon, and Baghdad governorates.

- Article (3) of Bylaws No. (1) of 1998 included the company's specialization in insurance and investment business to achieve its objectives, and in particular it undertakes the following competencies:

A- Practicing all types of general and life insurance by accepting risks, issuing insurance policies and their required annexes, and conducting inspections of the requirements for conducting insurance and compensation, including requesting a medical examination in life insurance.

B- Exercising all types of investments of the company's funds in various aspects of investment without being restricted by any restrictions based on Article (16 - Second) of the General Companies Law No. (22) of 1997, whether in financial and real estate investments, buying and selling, mortgages in Favor of the company and its cancellation, and selling mortgaged real estate as collateral for loans. The company fulfils it based on the loan contract, the company's instructions for real estate lending, and carrying out all legal procedures to achieve its investment objectives.

The Iraqi General Insurance Company

The company was established in 1959 based on the Commercial Companies Law No. (32) of 1957 as a joint-stock company, then it was nationalized pursuant to the companies' nationalization decision in 1964. It began it work in 1965 as a government company specialized in life insurance and was named (the Iraqi Life Insurance Company). The company aims to Contributing to economic development by providing insurance protection, encouraging savings, and employing it in available forms of investment in a way that enhances national investment, based on the dissolved Revolutionary Command Council Resolution No. 392 of 1988. Then the name of the Iraqi Life Insurance Company was changed to the Iraqi Insurance Company, and it practices various types of All insurance, and the company's capital is (5) million dinars (five million dinars). The company was subject to the provisions of the Public Companies Law No. (22) of 1997, as it issued a certificate of incorporation on 1/11/1998, and based on the provisions of Article (6) From the above law, the company's location and main headquarters are determined in Baghdad Governorate, and it has (19) branches, (6) of which are in Baghdad and (13) branches outside Baghdad. The capital was amended in the year 2001 AD from (5) million dinars (five million dinars), to (300) million dinars (three hundred million dinars) according to the minutes of the Board of Directors No. (38) on 4/31/2001, and the approval of the Council of Ministers was obtained according to Letter No. 5074 on 6/16/2001 regarding that.

chapter 3: methodology

3.1 data analyses:

Descriptive analysis and testing of study hypotheses

First: Descriptive analysis of the identifying information and variables of the study

1- Analysis of identifying information:

Table (1) indicate the following:

A- Gender: The percentage of females among the respondents was the largest (47%), but the percentage of males among the total sample was (53%). This indicates that the number of female employees in the Iraqi National Insurance Company - Kurdistan Region of Iraq Private Company is more than the number of males.

B - Academic qualification: The percentage of those with diploma degrees reached (45%), followed by bachelor's degrees in the sample studied, as it reached (39%), while the percentage of those with advanced master's degrees reached (3%), while those holding a higher diploma reached (1%). Those holding a middle school certificate or less were (9%) of the sample members, and thus the percentage of holders of a university degree, including a diploma and a bachelor's degree, is the highest percentage of the research sample, which adds credibility to the answers of the respondents.

C - Years of service: The percentage of employees whose length of service was from five years to less than ten years represents a large percentage among the sample members, as their percentage reached (35%), which confirms that the private insurance company sample possesses good experience that qualifies it to work with high efficiency, followed by the period of service. Their service ranged from 6 years to less than 10 years, at a rate of (30%), while those aged 11 years to less than 15 years recorded a rate of (16%), while those aged 16 years and above recorded a rate of (16%).

D- Scientific specialization:

The percentage of those with a specialization in administration reached (37%), which is the highest percentage, and it came next to accounting in the sample studied, as it reached (24%), while the percentage of those with a specialization in other sciences reached (24%), while the specialization in financial and banking sciences was (5%), and thus it is The percentage of holders of a university degree specializing in all types of management and economic sciences (management, accounting, financial and banking sciences) was (74%) of the research sample, which adds credibility to the answers of the respondents.

Table (1) Results of the descriptive analysis of identifying information

Theme	Category	the number	% percentage
Gender	male	25	47%
	feminine	28	53%
Total		53	100%
Years of service	than 5 Less years	19	36%
	years From 6 to less than 11 years	16	30%
	From 11 years to less than 15 years	9	17%
	From 16 years and over	9	17%
	total	53	100%
Qualification	diploma	24	45%
	Bachelor's	21	40%
	Higher Diploma	1	2%
	Master's	2	4%
	Preparatory school or less	5	9%
	Ph.D	0	0%
Total		53	100%
specialization Academic	Administration	20	%38
	accounting	13	%25
	Other	13	25%
	Economy	4	8%
	Financial and banking sciences	3	6%
Total		53	100%

Analysis of the level of sample responses for the study variables:

1-   At this stage of statistical analysis, the study focuses on interpreting the descriptive analysis data to evaluate the efficiency of the National Insurance Company, as the researchers use the response power matrix, which shows the level of response of the sample members to the questionnaire items, as listed in detail in Table (2), from which the following can be concluded:

2-   The strength of the response means complete disagreement and a very low level of response if the weighted arithmetic means value of the item or variable is within the period (from 1 to less than 1.8).

3-   The strength of the response means disagreement and a low level of response if the weighted arithmetic means value of the item or variable within the category was (1.8 to less than 2.6).

4-   Response strength means neutral and with a moderate response level if the weighted arithmetic means value of the item or variable is within the category (from 2.6 to less than 3.4).

5-   The strength of the response means agreement and a high level of response when the weighted average value of the item or variable within the category (from 3.4 to less than 4.2).

6-   The strength of the answer means complete agreement with a very high level of response if the weighted arithmetic mean value of the item or variable is within the category (from 4.2 to 5).

The value of the weighted arithmetic average is limited to the period

The strength of the answers to the questionnaire items Level of response by sample members

Table (2)

Ranking of the strength of the answers to the questionnaire items

Category	The value of the weighted arithmetic average is limited to the period	The strength of the answers to the questionnaire itemS	Level of response by sample members
The first	From 1 to less than 1.8	Completely disagree	very low
the second	From 1.8 to less than 2.6	Lack of agreement	low
Third	From 2.6 to less than 3.4	neutral	Moderate
Fourth	From 3.4 to less than 4.2	the agreement	high
Fifth	From 4.2 to 5	Totally agree	very high

The length of the category in the matrix = } (5- 1 = 4) \ (the highest value taken by the scale = 5) = 0.80 {this is when the five- point Likert scale was adopted in the study.

Source: Karnilev Sergey Sergeyevg (2102), Multiple Regression, Publishing House Statistical Science Library Moscow Russian Federation, First Edition, P:56.

While researchers benefit from weighted means, standard deviations, and relative mportance in the process of descriptive analysis of data, the results of the descriptive analysis to evaluate performance efficiency were as follows:

The first axis: Respect for the customer: Descriptive analysis of the supporting element (respect for the customer):

Table (3) documents that the value of the weighted arithmetic mean for the independent component, respect for the customer, reached (3.426), which is within the category between (from 3.4 to less than 4.2) in the response strength matrix of the sample members, to establish that the level of importance of the sample's answers to the overall items Respect for the customer: The insurance company moved towards agreement with a high level of response, with a standard deviation recorded (0.780), which shows the extent of the homogeneity of the sample's answers regarding the customer respect items. The relative importance of the customer respect element was (68.52%), which shows that more than two-thirds of the study sample members agreed on the importance of Customer respect paragraphs that contribute to increasing the company's efficiency and effectiveness in advancing the provision of insurance services.

It is also inferred from Table (3) that the levels of importance of the items within the independent component "Respect for the Customer" were distributed between the highest level of response achieved by paragraph (3) among all the items "Respect for the Customer" in The customer feels important to the company with a weighted arithmetic mean of (3.657) and a standard deviation of (3.657). 0.910), and relative importance constituted (73.14%), confirming that most of the study sample members agreed on the importance of paragraph (3), which confirms that The customer feels important to the company constitutes the relative importance among those responsible for providing insurance services in the Iraqi National Insurance Company - Region Kurdistan, and researchers believe that it results from the prevailing culture in society.

Table (3) documents that paragraph (4) achieved the lowest level of response among all the paragraphs of the independent component, respect for the customer, as its weighted arithmetic mean value reached (2.743), the standard deviation was (0.760), and the relative importance was (54.86. %) To confirm this, more than half of the study sample agreed that Company employees exchange inappropriate words in front of customers.

Tabl (3) The first axis: respect for the customer

	Paragraphs	the scale										Weighted arithmetic average	standard deviation	Relative importance	Response level
		completely agree		agree		neutral		agree no		I completely disagree					
		5		4		3		2		1					
		Number	%	Number	%	Number	%	Number	%	Number	%				
X1	The company's employees treat the company with courtesy and professionalism.	22	31.4	20	28.6	15	21.4	7	10	6	8.6	3.643	0.73	72.86	high
X2	The customer faces difficu in requesting additional assistance or service from compny employees	24	34.3	18	25.7	11	15.7	13	18.6	4	5.7	3.643	0.753	72.86	high
X3	The customer feels important to the company	26	37.1	22	31.4	4	5.7	8	11.4	10	14.3	3.657	0.91	73.14	high
X4	Company employees exchange inappropriate words in front of customers	10	14.3	9	12.9	16	22.9	23	32.9	12	17.1	2.743	0.76	54.86	Moderate
X5	The customer is informed of the information service, necessary for the even if he does not inquire about it	19	27.1	17	24.3	15	21.4	14	20	5	7.1	3.443	0.748	68.86	high
	The first axis: respect for the customer											3.426	0.78	68.52	

2- Timing of providing insurance services in the insurance company

Table (4) documents that the value of the weighted arithmetic means for the independent element, timing, provision of insurance services in the insurance company, reached (3.311), which is within the category between (2.6 to less than 3.4) in the response strength matrix of the sample members. This confirms that the level of importance the study sample's answers to the virtual community tended toward neutrality with a moderate response level, with a standard deviation recorded (0.687), which shows the extent of harmony in the study sample's answers regarding the virtual community paragraphs. The relative importance of the virtual community was (66.23%), which shows the agreement of more than two-thirds of the study sample members. On the importance of timing paragraphs in providing insurance services in the insurance company.

It is evident from Table (4) that the levels of importance of the paragraphs within the independent element, timing, provision of insurance services in the insurance company, were distributed between the highest level of response achieved by paragraph (10) among all the paragraphs of the virtual society, with a weighted arithmetic mean of (3.471) and a standard deviation of (0.715). The relative importance constituted (69.43%), confirming that more than two-thirds of the study sample agreed on the importance of paragraph (10), which confirms that the management of the Iraqi National Insurance Company - Kurdistan Region is keen to target the various virtual sectors to introduce insurance services and activities in accordance with the commitment to the timing principle. Insurance services in the insurance company.

While Table (4) confirms that paragraph (9) achieved the lowest level of response among all paragraphs of the independent component of the virtual community, as its weighted arithmetic mean value reached (3.143), the standard deviation was recorded (0.686), and the relative importance constituted (62.86%)), The company's employees are not too busy to meet customers' immediate requests, so

This is confirmed by the agreement of more than half of the study sample that the bank's management is keen to target specific virtual communities because they have common interests, needs and activities...

Table (4): **Timing of providing insurance services in the insurance company**

Q	Paragraphs	the scale										Weighted arithmetic average	standard deviation	Relative importance	Response level
		completely agree		agree		neutral		agree no		I completely disagree					
		5		4		3		2		1					
		Number	%	Number	%	Number	%	Number	%	Number	%				
X1	The company's employees provide service without distinction	22	%42	22	%42	3	%6	0	%0	6	%11	3.929	0.789	78.57	high
X2	Employees do not accept any guidance from customers	1	%2	6	%11	15	%28	17	%32	14	%26	3.914	0.783	78.29	high
X3	They give employees priority in completing transactions for influential people	7	%13	5	%9	19	%36	14	%26	8	%15	3.643	0.753	72.86	high
X4	They give employees priority in completing transactions for their families and relatives	4	%8	7	%13	17	%32	14	%26	11	%21	3.571	0.897	71.43	high
X5	Employees' keenness in providing service to customers is reflected in their performance	20	%38	15	%28	3	%6	0	%0	15	%28	3.786	0.95	75.71	high
Fourth axis: corruption and nepotism												3.769	0.834	75.37	high

The third axis: communication and communication

Table (5) confirms that the value of the weighted arithmetic mean for the independent component communication and communication between the insurance company and customers reached (3.280), which fell within the category between (2.6 to less than 3.4) in the response strength matrix of the sample members, which indicates the level of importance The answers of the study sample to the overall paragraphs on communication and communication between the insurance company and customers tended towards neutrality, with a moderate level of response, with a standard deviation recorded (0.737), which shows the presence of homogeneity in the responses of the opinions of the study sample regarding the paragraphs of communication and communication between the insurance company and customers, and the relative importance of communication and communication between The insurance company and customers (65.60%), which shows the agreement of more than half of the study sample on the importance of the paragraphs of the independent element, communication and communication between the insurance company and customers in completing the provision of insurance services in the company.

It is also documented from Table (5) that the levels of importance of the paragraphs within the independent element, communication and communication between the insurance company and customers, were distributed between the highest level of response achieved by paragraph (X5) among all paragraphs of the independent element, communication and communication between the Iraqi National Insurance Company - Kurdistan Region and customers, in paragraph There is follow-up by the unit administrator regarding the completion of transactions for customers, with a weighted arithmetic mean of (3.457) and a standard deviation of (0.703), and a relative importance of (69.14%). This confirms that more than two-thirds of the study sample members agreed on the importance of the paragraph (5), which confirms that the company's management seeks integration and communication with its customers

While Table (5) indicates that paragraph (X3) achieved the lowest level of response among all the paragraphs of the independent element, communication and communication between the Iraqi National Insurance Company - Kurdistan Region and customers, as its weighted arithmetic mean value reached (3.043) and

the standard deviation was recorded (0.757).), and the relative importance constituted (60.86%), confirming that more than half of the study sample agreed that communication and communications between the Iraqi National Insurance Company - Kurdistan Region and customers are important for the company and the customer.

Tebl (5): communication and communication

Q	Paragraphs	the scale										Weighted arithmetic average	standard deviation	Relative importance	Response level
		completely agree		agree		neutral		agree no		I completely disagree					
		5		4		3		2		1					
		Number	%	Number	%	Number	%	Number	%	Number	%				
X1	The company's employees provide service without distinction	22	%42	22	%42	3	%6	0	%0	6	%11	3.929	0.789	78.57	high
X2	Employees do not accept any guidance from customers	1	%2	6	%11	15	%28	17	%32	14	%26	3.914	0.783	78.29	high
X3	They give employees priority in completing transactions for influential people	7	%13	5	%9	19	%36	14	%26	8	%15	3.643	0.753	72.86	high
X4	They give employees priority in completing transactions for their families and relatives	4	%8	7	%13	17	%32	14	%26	11	%21	3.571	0.897	71.43	high
X5	Employees' keenness in providing service to customers is reflected in their performance	20	%38	15	%28	3	%6	0	%0	15	%28	3.786	0.95	75.71	high
	Fourth axis: corruption and nepotism											3.769	0.834	75.37	high

Descriptive analysis of the independent supporting element: corruption and nepotism and attempts to reduce them in the insurance company:

Table (6) documents that the value of the weighted arithmetic means for the independent component communication and communication reached (3.769), which is within the category between (3.4 to less than 4.2) in the response strength matrix of the sample members. This confirms the level of importance of the study

sample's answers on corruption and nepotism. The attempts to reduce them in the insurance company tended towards agreement, with a high level of response, with a standard deviation recorded (0.834), which shows the extent of consistency of the study sample's answers regarding the items on corruption and nepotism and attempts to reduce them in the insurance company, and the relative importance of corruption and nepotism and attempts to reduce them in the insurance company (75.37%), which shows the agreement of most members of the study sample on the importance of corruption and nepotism and attempts to reduce them in the insurance company.

It is evident from Table (6) that the levels of importance of the paragraphs within the independent component of corruption and nepotism and attempts to reduce them in the insurance company were distributed between the highest level of response achieved by paragraph (X1) among all paragraphs of corruption and nepotism and attempts to reduce them in the insurance company with a weighted arithmetic mean of (3.929).) with a standard deviation of (0.789), and a relative importance of (78.57%), which confirms that the insurance company's management is striving to study corruption and nepotism and attempts to reduce them in the insurance company.

While Table (6) shows that paragraph (X4) achieved the lowest response level among all the paragraphs of the corruption and nepotism component and attempts to reduce them in the insurance company, as its weighted arithmetic mean value reached (3.571) and the standard deviation was recorded (0.897), and the relative importance It constituted (71.43%), which confirms that the insurance company's management is interested in addressing any complaint from its customers related to corruption and nepotism and attempts to reduce them in the insurance company. Through what the company does by the employees, the company provides service without discrimination, and about the employees' failure to accept any Guidance from customers when providing insurance services. They also do not give employees priority in completing transactions for influential people. They also do not give employees priority in completing transactions for their families and relatives. Rather, employees are keen on providing service to customers in a way that is reflected in their performance.

Tabl(6) corruption and nepotism

Q	Paragraphs	the scale										Weighted arithmetic average	standard deviation	Relative importance	Response level
		completely agree		agree		neutral		agree no		I completely disagree					
		5		4		3		2		1					
		Number	%	Number	%	Number	%	Number	%	Number	%				
X1	The company's employees provide service without distinction	22	%42	22	%42	3	%6	0	%0	6	%11	3.929	0.789	78.57	high
X2	Employees do not accept any guidance from customers	1	%2	6	%11	15	%28	17	%32	14	%26	3.914	0.783	78.29	high
X3	They give employees priority in completing transactions for influential people	7	%13	5	%9	19	%36	14	%26	8	%15	3.643	0.753	72.86	high
X4	They give employees priority in completing transactions for their families and relatives	4	%8	7	%13	17	%32	14	%26	11	%21	3.571	0.897	71.43	high
X5	Employees' keenness in providing service to customers is reflected in their performance	20	%38	15	%28	3	%6	0	%0	15	%28	3.786	0.95	75.71	high
Fourth axis: corruption and nepotism												3.769	0.834	75.37	high

5 - Descriptive analysis of the item Kindness and Empathy:

Table (7) confirms that the value of the weighted arithmetic mean for the element of good treatment and sympathy by the employees of the Iraqi National Insurance Company - Kurdistan Region towards the public dealing with the insurance company reached (3.609), which settled within the category between (3.4 to less than 4.2).) in the matrix of the strength of the response of the sample members, which indicates that the level of importance of the study sample's answers to all the items of good treatment and sympathy by the employees of the Iraqi National Insurance Company - Kurdistan Region towards the public dealing with the insurance company tended towards agreement, with a high level of response, with a standard deviation recorded (0.896).), which shows that there is homogeneity in the study's responses regarding the items of good treatment and sympathy by the employees of the Iraqi National Insurance Company - Kurdistan Region towards the public dealing with the insurance company, and the relative

importance of security constituted (72.172%), which shows that more than two-thirds of the study sample members agreed on the importance Item paragraphs include good treatment and sympathy by the employees of the Iraqi National Insurance Company - Kurdistan Region towards the public dealing with the insurance company.

It is also inferred from Table (7) that the importance levels of the paragraphs within the independent element, good treatment and sympathy by the employees of the Iraqi National Insurance Company - Kurdistan Region towards the public dealing with the insurance company, were distributed between the highest response level achieved by paragraph (X1) among all the paragraphs of the independent element, treatment. Kindness and sympathy on the part of the employees of the Iraqi National Insurance Company - Kurdistan Region towards the public dealing with the insurance company, with a weighted arithmetic mean value of (3.700) and a standard deviation of (0.945), and a relative importance of (74%), confirming that more than two-thirds of the study sample members agreed on the importance Paragraph (X1), which confirms that the insurance company's dealings with the customer are characterized by good treatment and sympathy because the insurance company's employees deal with humility when providing insurance services to customers.

While Table (7) indicates that paragraph (X4) achieved the lowest level of response among all the paragraphs of the independent component Good treatment and sympathy by the employees of the Iraqi National Insurance Company - Kurdistan Region towards the public dealing with the insurance company, as its weighted arithmetic average value reached (3.457). The standard deviation was recorded (0.918), and the relative importance was (69.14%), which confirms that the administration in the Iraqi National Insurance Company - Kurdistan Region treats employees with special needs in a decent manner that preserves their dignity

Tabel (7) **Descriptive analysis of the item Kindness and Empathy**

Q	Paragraphs	the scale										Weighted arithmetic average	standard deviation	Relative importance	Response level
		completely agree		agree		neutral		agree no		I completely disagree					
		5		4		3		2		1					
		Number	%	Number	%	Number	%	Number	%	Number	%				
X1	The company's employees provide service without distinction	22	%42	22	%42	3	%6	0	%0	6	%11	3.929	0.789	78.57	high
X2	Employees do not accept any guidance from customers	1	%2	6	%11	15	%28	17	%32	14	%26	3.914	0.783	78.29	high
X3	They give employees priority in completing transactions for influential people	7	%13	5	%9	19	%36	14	%26	8	%15	3.643	0.753	72.86	high
X4	They give employees priority in completing their transactions for families and relatives	4	%8	7	%13	17	%32	14	%26	11	%21	3.571	0.897	71.43	high
X5	Employees' keenness in providing service to customers is reflected in their performance	20	%38	15	%28	3	%6	0	%0	15	%28	3.786	0.95	75.71	high
	Fourth axis: corruption and nepotism											3.769	0.834	75.37	high

1. Analysis of the study variables through the evaluation axis

Table (8)

code	Variables	Weighted arithmetic average	Standard deviation	Relative importance %	Level of response of sample members	Arrangement
first The axis	the Respect customer	3.426	0.78	68.52	high	the third
Second axis	Timing	3.311	0.687	66.23	Moderate	Fifth
axis Third	Communication	3.28	0.737	65.6	Moderate	the fourth
Fourth axis	and Corruption nepotism	3.769	0.834	75.37	high	the first
axis Fifth	yourself Treat with kindness and compassion	3.609	0.896	72.17	high	the second
the average		3.479	0.7868	69.578	high	

 Table (8) documents that the value of the weighted arithmetic average of the value extracted according to the statistical analysis of the performance evaluation elements of the Iraqi Insurance Company - Kurdistan Region, as one of the dimensions of the dependent variable represented by a series of performance indicators, amounted to (3.633), and the value of the weighted arithmetic average for this independent dimension came within the category Between (from 3.4 to less than 4.2) in the response strength matrix of the sample members, to establish that the level of importance of the selected sample answers on the customer's perceived value tended towards agreement and with a high level of response, with a standard deviation recorded (0.785), which shows the extent of harmony of the sample responses. The study concerned the paragraphs of perceived value to evaluate the performance of the insurance company, and the relative importance of perceived value constituted the axes of the study (72.67%), which shows the

agreement of more than two-thirds of the study sample members on the importance of the perceived value of the customer by the management in the private Iraqi National Insurance Company - Kurdistan Region, in question.

It can also be concluded from Table (8) that the levels of importance of the paragraphs within the value extracted for the performance evaluation were distributed between the highest level of response achieved by the paragraph (Fourth axis) Corruption and nepotism among all the paragraphs of the perceived value of the performance evaluation with a weighted arithmetic average of (3.771) and a standard deviation of (0.788).), and a relative importance of (75.43%), confirming that most of the study sample agreed on the importance of paragraph (35), which confirms that the company's dealings are characterized by good treatment.

Chapter 4: conclusions& recommendations

4.1 conclusion:

1- The results of the study showed that the Iraqi National Insurance Company - Kurdistan Region treats the company's employees with courtesy, professionalism, and relative importance (72.86%) and a standard deviation of (3.643), and this stems from the employees' responsibility towards the services provided by the insurance company to its customers.

2- The results of the study showed that the Iraqi National Insurance Company - Kurdistan Region deals with the company's employees, and the company's employees exchange inappropriate words in front of the auditors, with a relative importance (0.753%) and a standard deviation (3.643), and this stems from the employees' responsibility towards the services provided by the insurance company to its customers.

3- The results of the study showed that the Iraqi National Insurance Company - Kurdistan Region deals with the company's employees. The customer is informed of the information necessary for the service, even if he does not inquire about it, with relative importance (74.8%) and a standard deviation (3.443), and this stems from the employees' responsibility towards the services provided by The insurance company for its clients.

4- The results of the study showed that the Iraqi National Insurance Company - Kurdistan Region deals with the company's employees. The public service employees of the insurance company respect the auditors' time, and the company's employees accurately tell the customer how to implement the insurance service. The customer does not wait a long time to obtain the service, and the employees are not busy. The company is responsible for meeting the immediate requests of customers, and the employees in the insurance company quickly complete customer transactions without complaint, with a relative importance rate of (83.4%) and a standard deviation of (3.769), and this stems from the employees' responsibility towards the services provided by the insurance company to its customers.

5- The results of the study showed that the Iraqi National Insurance Company - Kurdistan Region deals with the company's employees. There are signs showing the

locations and addresses of providing the service. There are also flow lines within the company in providing the service. There is an identification card for each employee showing his name and job title. There is a guide inside the company who facilitates Transactions for customers in directing them to the correct job sites. There is follow-up by the responsible units regarding the completion of transactions for customers, with a relative importance rate of (81.3%) and a standard deviation of (3.749), and this stems from the employees' responsibility towards the services provided by the insurance company to its customers.

6- The results of the study showed that the Iraqi National Insurance Company - Kurdistan Region deals with the company's employees from the responsibility of the employees towards the services provided by the insurance company to its customers, and the company's employees provide the service without excellence, and the employees do not accept any guidance from customers, and they do not give the employees priority in completing Transactions are for influential people, and employees do not give priority in completing transactions to their families and relatives. The company seeks to ensure employees' keenness in providing service to customers in a way that is reflected in their performance, with a relative importance rate of (78.3%) and a standard deviation of (3.119), and this stems from the employees' responsibility towards the services provided by the company provides insurance to its customers.

4.2 recommendations:

1- The Iraqi National Insurance Company - Kurdistan Region should pay continuous attention to the quality of insurance services, price, and personal relationship with customers, because lack of commitment to the quality of services and price are the most important reasons that prompt customers not to deal with the company.

2- The Iraqi National Insurance Company - Kurdistan Region must use the various performance evaluation criteria and what was presented in the study with the aim of improving the services and their quality, which will achieve the best performance for it.

3- The Iraqi National Insurance Company - Kurdistan Region should strive to diversify insurance services in a way that is compatible with the requirements of the current clarity of what electronic technologies provide and the diversity of insurance services.

4- Conducting future research into the use of various performance indicators, including evaluating customer satisfaction and contributing to providing innovative services at an appropriate cost.

References:

1. Abdul Kader, H., Adams, M., Hardwick, P. (2010). The Cost Efficiency of Takaful Insurance Companies. The Geneva Paper on Risk and Insurance- Issues Practice .35 (1),161-181.

2. Ajlouni, M. and Omari, H. (2013). Performance Efficiency of the Jordanian Islamic Banks using Data Envelopment Analysis and Financial Ratios Analysis. European Scientific Journal. Special edition (1), 271-281.

3. Ajlouni, M. and Tobaishat, S. (2010). The Effect of Technical Efficiency in Insurance companies on Stock Performance: Data Envelopment Analysis (DEA)Evidence from Jordanian Companies listed in Amman Stock Exchange (ASE) During the Period (2000-2006). International Journal of Strategic Management, 10 (1),67-75.

4. Ajlouni, M. Hmedat, M. and Hmedat, W. (2011). The Relative Efficiency of Jordanian Banks and its Determinants Using Data Envelopment Analysis. Journal of Applied Finance and Banking. 1 (3), 33-58.

5. Bawa, S.K. and Bhagat, N. (2015), Efficiency of Life Insurance Companies Operating in Punjab. Pacific Business Review International, 7 (9) , 76-85

6. Biener, C, Eling, M. and Wirfs, J. (2015). The Determinants of efficiency and productivity in the Swiss Insurance Industry. Institute Of Insurance Economics, Working Paper on Risk Management and insurance No.153- 17.

7. Ertugrul, I., Zeynep, G., Ozcil, A. and Tayfun, O. (2016). Efficiency analysis of Non-Life Insurance Companies in Term of Underwriting Process with Data Envelopment Analysis. European Scientific Journal. Special Edition,71-83.

8. Gi. -Du, Kang. and James, Jeffery. (2004). Service quality dimensions: an examination of service quality model, Managing Service Quality, 14 (4(, pp. 266-77.

9. Jarraya, B. and Bouri, A. (2012), Efficiency Concepts and Investigations in Insurance Industry: A Survey. Munich Personal Repac archive.

10. Othman, Muhammad Dawood, (2013), Management and Analysis of Credit and its Risks, Wael Publishing House, Amman, Jordan, 16 -23.

11. Wasseja, M.M, and Mwenda, S.N. (2015), Analysis of the Efficiency of Life Assurance Companies in Kenya Using the DEA Model. American Journal of Mathematics and Statics. 5(2), 60-71