

## Routine Procedures and their Impact on Insurance Service - An Applied Research in General Insurance Company

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### Abstract

The research aims to identify the routine procedures and their impact on the insurance service. All companies are subject to procedures and routine in their work, as well as identifying the means and methods used to simplify these procedures or to limiting them on this basis the research was prepared and named as (Routine Procedures and Their Impact on Insurance Service). The research was applied to the Iraqi general insurance company and was based on the descriptive approach to describe the reality of the studied variables and the analytical approach by collecting and analyzing the necessary data. For the purpose of achieving the research objectives, two main hypotheses were formulated and tested on sample size composed of (70) from a total of (100) branch managers, assistants, employees and clients of the general Iraqi insurance company. A Questionnaire form was distributed to them considering them as the main tool to collect data and information the sample size of this total was determined according to the global model of (D. Morgan). Data were analyzed using (arithmetic mean, standard deviation, frequency distribution, relative importance, percentages, coefficient of variation, coefficient of steadiness (Cronbakh Alfa) Simple Linear Regression, Pearson correlation coefficient, statistical program

pack). (SPSS V-24) program used also, The researcher found a relationship of influence and significant correlation between the two main variables and their sub-variables.

**Keywords:- Insurance, Services, Anova, Pearson, Coefficient**

### Introduction:

In general, insurance companies are faced with many obstacles and problems. One of the most important problems is the problem of routine procedures that penetrate the procedures of the insurance process either at the conclusion of the contract or when settling the compensation. The insurance sector has its procedures, legislation and methods, It will not be able to keep up with the private insurance sector, which is free of these restrictions. If it wishes to catch up with developments, it must review its procedures, legislation and methods, and simplify, modernize and facilitate them. To enhance the use of informatics, to expand customer communication through the electronic network, to re-engineer administrative processes and to establish an electronic management system through the use of information technology, especially the Internet, in the provision of services and information in the most appropriate and customer-oriented manner. This development is without doubt a transition

from generation to generation in the insurance service, and must accompany the rehabilitation of the company's employees, and the spread of the culture of insurance among citizens, and so did many insurance companies in countries, and achieved high amounts of Success.

In this context, the problem of research came to deal with the effect of these procedures, in real and tangible terms on the insurance service, and how this reflects on the future prospects of the insurance process and its development. The research deals with a vital and important subject in the insurance companies. The subject is divided into two main variables. The first variable is the routine procedures. Is the insurance service, and that these variables are of great importance in the Iraqi general insurance company. The research aims to identify the routine procedures and to show their impact in the insurance service, and to identify the relationship of influence and correlation between the two main variables, Saliva field study in the Iraqi general insurance company. The second topic deals with the concepts of routine procedures and the insurance service, which is the theoretical aspect. The third section deals with the presentation and analysis of the results of the responses of the research sample and the testing of the hypotheses. The fourth section deals with the conclusions and recommendations.

### **The first topic: methodology of research**

#### **First: Research problem:-**

The adoption of unbalanced policies, and the insistence on complex and protracted routine procedures in the provision of insurance service, will inevitably affect the delay in providing the insurance service at the time of subscription and compensation. In view of the above, the main research problem can be formulated by asking the following:

(What is the effect of routine procedures in the insurance service?)

This question is divided into several sub-questions:

- What are the negative consequences of routine procedures?
- What are the main causes of routine procedures?

#### **Second: Research Objectives:-**

Routine procedures are important topics because they have an impact on the insurance service, so the objectives are as follows:

- Provide a theoretical framework for routine procedures and their reflection on the insurance service.
- Diagnosis of routine procedures and their impact on the insurance service.

#### **Third: The importance of research:**

The importance of research on this subject is important because it deals with the possibility of proposing some means and methods to reduce or limit the routine procedures that contribute to the provision of an excellent insurance service.

- Standing and diagnosing the nature of routine procedures and their presence in the insurance process.
- The importance of research is to identify the routine procedures and their impact on the insurance service.

#### **Fourth: The hypothesis of research:**

In order for the insurance company to provide an excellent insurance service, it is necessary to develop solutions, treatments and policies to limit the insurance procedures:

- There is no significant correlation between routine procedures and tampering
- There is no significant correlation between routine procedures and tampering

#### **Fifth: Research Methodology:**

The analytical approach is used to analyze the results of the statistical treatments of the research variables and to draw the conclusions on which to build the data. Recommendations.

**Sixth: The limits of research:**

- Spatial boundaries of research: Iraqi General Insurance Company.
- Search time limits: Realistic data from the company were taken for the period from 2010-2016.

Human Boundaries of Search: Branch Managers, Staff and Group of Customers (Insured).

**The second topic**

**The theoretical framework for routine procedures**

**First: the concept and definition of routine procedures**

Governmental and non-governmental organizations provide services and produce certain commodities to meet the needs of different types of education, health, social, communications, transport, etc., and that the provision of these services at a high level requires the mechanisms of economic action, clear and limited at the same time, so most organizations are preparing plans Term, medium and short term and measurable objectives (Allozi: 89: 2007) These plans are called multiple names such as work procedures, working methods or routines. The procedures are the means of doing business, without which no work can be done. In the form of sequential steps, the first step followed by the second step, and so on until the transaction reaches the final step of the specified steps. The procedures of the transaction are terminated and the result is presented to the beneficiaries in the form of permission or permission to perform a work, Access to public service. (Asfour: 223: 1999) that the problem does not lie in the procedures themselves. The procedures are necessary to arrange and

complete the work according to specific steps, but the problem lies in the length of the steps to implement the procedures and the existence of unnecessary routine steps that are repeated in every procedure and require obtaining signatures from non-present officials Constantly, and then waiting to get the signature, wasting time and effort. (Al Juhani: 21: 2009) and defined by Jaradat a set of detailed steps that are approved and adopted as stages should be taken to get the service. (Jaradat, 2008: 3)

**Second: The disadvantages of routine procedures**

Despite the importance of procedures as an effective means of arranging work and providing services in a more orderly manner, there are shortcomings that make the procedures one of the most negative of the bureaucratic organizations. The procedures are used in a bad and improper manner in some cases. The procedures over time become long and complicated, The long procedures in some Arab countries are called the term routine or routines, and the word routine has become a concept among citizens and employees that has a real and practical understanding of it. The working routine is basically a work procedure, The process of each step of the transaction is done in the same order, each time the transaction is repeated (Asfour: 1999: 242). Routine according to the common and negative concept of employees and citizens leads to The delay of transactions is an unnatural delay. Therefore, it is one of the administrative diseases that many government departments suffer from. The routine of unifying processes and decisions for each type of similar business reduces the thinking of the administrative staff in the work they perform. Certain procedures, and routines, may lead to discontentment and discontent among government departments,

especially when procedures are prolonged and complicated (Hareem: 2006: 292,203)

### **Third: aspects and dimensions of routine procedures**

Although the procedures are a set of steps and stages of physical purpose, but it consists of many aspects and interrelated as a multi-dimensional system, these are the main aspects or dimensions of the procedures as follows:

- (A) design side: the design of the procedures in terms of form, content and steps stages and the importance of being the key to the success or failure of the company, and the design of procedures in a good manner and considered in terms of form and content and steps helps in the effectiveness and ease of application and achieve its purposes, Indiscriminate and ill-considered, bears the seeds of failure and problems related to procedures (Awamla, 1995: 180)
- (B) The humanitarian aspect: the persons involved in the proceedings and their application, such as auditors, employees and other persons involved in the procedures of a particular work, whose importance is that the procedures are means of service to the person wherever they exist and the procedures are man-made and implemented, And to address the problems and satisfy the needs, and therefore must take into account the procedures and the nature of humanitarian, and this includes alert management in any company that some of the problems of the procedures may be due to humanitarian reasons of the poor application or non-compliance or circumvention or lack of understanding by Personnel concerned or auditors. (Al Juhani, 2009: 23)
- (C) The legal aspect: The procedures are legal means that aim to comply with legal legality and achieve justice and objectivity in dealing between customers

and their service according to laws and regulations. Legal legality must be taken into account in different levels in the design and application of the procedures in a fair and objective manner. (Awamla, 1995: 183)

- (D) Timetable: It is the element of time as time is an important element in the completion and implementation of actions as well as it is the element that serves all the humanitarian, environmental and legal elements as it reduces the mental and nervous effort of customers and auditors, and these dimensions or aspects mentioned above interrelated and interactive and influential in Each other, so that any defect in any of them negatively affects the other dimensions and the promotion of any of them positively affects the other dimensions (Abboudia: 3.4: 2014)

### **Fourth: The negative results of the routine procedures**

The complexity of the procedures and misuse and the prevalence of routine and length of time required to obtain the service and the high turnover of transactions and low level of achievement lead to negative results The most important of these results:

1. Delays in the completion of transactions  
Routine is the main reason for delays in the completion of transactions. The term routine is synonymous with habit, customization and normality, ie, the performance of the tasks themselves by the same persons at the same time, the adoption of fixed regulations, seniority and typical performance as management bases, Between leaders and subordinates, away from development and innovation. Ruten is undoubtedly one of the pests that have afflicted our Iraqi society and its failure to progress, progress and the spirit in which societies seek renewal and new ideas and innovations. Employees stuck to their old ideas, administrative

systems, and job rules, and kept them in a state of inertia, as well as to fight workers who want to break it into the organization with new ideas and a new spirit of development and development appropriate for the present age. Sticking to traditional ideas and rigid patterns of management and But organizations that are already successful are those organizations capable of working in a spirit of the times, capable of changing and redesigning their plans and objectives, which leave their employees with an area of movement and creativity within the same goals set Prior to this, the company facing the winds of change and development will either disappear or be uprooted by the winds of change (Al-Juhni, 2009: 28).

2. The delay in obtaining service: The length of time spent by the customer waiting to provide service has a significant impact on the customer's perception of the quality of service, the delay in obtaining the insurance service leads to a large accumulation of transactions, which is reflected on the ethics of employees and threatens to break confidence between The company and the customers, which harm the reputation of the company (Caspiani and Diaa, 2008: 370) so the insurance company to consider all transactions received and completed at full speed, which reflects the seriousness in the practice of insurance work. (Marza, 2006: 137)

### 3. Administrative corruption:

Administrative corruption is the most serious diseases of the societies of the deadly countries, and damaged the political, economic and social structure, and its impact negatively on the lives of citizens, as the level of service delivery and complexity of procedures and lack of justice and transparency, and neglect the capabilities and innovations and paralyze

the movement to be frustrated and failure and weakness (Jibril: 2010: 101) Administrative corruption is defined as that behavior which deviates from the official duties of a regular public office because of a particular in relation to the personal benefit of a person or a relative or a particular group for financial gain or violates the rules to exercise types of influence and includes administrative corruption Bribery, nepotism and embezzlement. (Tiuhonen, 2003: 9)

### **Fifth: The main reasons behind the routine procedures**

Every case or administrative phenomenon, whether positive or negative, comes as a result of specific reasons and motives. Routine procedures are a negative phenomenon in the insurance process and have many reasons, including: (Jaf, 2011: 3)

- The inefficiency of officials and employees in performing tasks.
- There is no periodic monitoring to follow up the completion of the procedures.
- Often there are no deterrent administrative penalties for undercover employees.
- There is no time limit for completing the procedures.
- Favoritism and nepotism and their overlap in the public interest.
- Lack of follow-up from a lower position by senior management.
- Preference for personal interest in the public interest.

### **The Theoretical framework of Insurance Services**

#### **First: the concept and definition of insurance service**

The insurance service is a major aspect of social and economic development in the countries of the world, because it contributes to reducing the psychological crises that affect the insured when the risks occur, as well as contribute to the investment projects for the capital returned from reinsurance (Kazem, 2013: 116) The



insurance service is a source of satisfaction that the customer seeks to achieve either from the company's perspective. The insurance service is a source of profit, and thanks to the rapid technological and scientific progress witnessed by the world today, the real challenge for these companies is to provide a range of services that "meet the needs of customers and exceed their expectations because they Plan to start insurance work. Kotler defined it as an activity or action can be provided by a party to another party, and is essentially an intangible, and do not result in ownership of any Shi. (Kotler, 2002: 454)

### **Second: The economic and social importance of the insurance service**

The economic and social importance of the insurance service is in some of the following points:

- 1-Insurance is an effective tool in reducing the effects of damage to individuals as the transfer of the burden of the risk on the insurance companies and this is a form of compensation "cash" or in kind paid by the company in return for the obligation of the insured to pay the premiums agreed in the contract (Nasser, 1998, 58).
- 2- Insurance is a factor of credit "At the level of the state insurance helps the national economy to obtain the loans it needs by using the amounts existing in the insurance companies and at the level of individuals provides them with insurance through" guarantees that facilitate their borrowing from creditors.(Al-Tai et al., 2006: 36).
- 3- Insurance shall reduce inflationary pressures by withdrawing funds that were expected to be spent on consumer goods or services "in the form of premiums (alfiqhe, Hamza, 2000, 317).
- 4- Encouraging the implementation of various economic projects, as insurance "works to provide immediate protection

and to the extent necessary losses" arising from the realization of the risks faced by individuals and projects, therefore there is no room for hesitation in the establishment of these projects because of fear of loss of funds invested in it As a result of many dangers such as fire and theft (Abu Bakr and Sefou, 2009: 114).

- 5- Insurance has social objectives through the provision of compulsory insurance for motor vehicle accidents and social security and for the protection and safety of individuals exposed to it (Merza, 2006: 59).

### **Third: Characteristics and characteristics of the insurance service**

There are three basic characteristics that are unique to the service: the lamellum, the telemetry, the dissolution of the service, the asymmetry or homogeneity. These characteristics can be dropped on the insurance service, which is ultimately a "service." The insurance service is a moral activity that produces and consumes at the same time and requires direct interaction with The customer is the recipient of this service, so they differ in characteristics with the goods, and these characteristics are not different from those in the services in general, but note that they take a broader and more comprehensive in many aspects

The Immaculate

The insurance service is different in nature from the rest of the other goods and services. It is an intangible service, ie it has no material existence beyond producing, consuming or using. In practice, both production and consumption occur simultaneously. Inspection or testing of the service before it is purchased. In other words, the beneficiary of the insurance service will not be able to make decisions or express his opinion on the service based on a significant assessment through the senses

of the taste perception before purchasing the service (Abdulkader, 2012: 25)

### **Thalassemia**

The advantages of the insurance service are the presence of the provider and the beneficiary at the same time, and the synergy will provide a feedback process that helps the company to identify the reactions of customers to the policies adopted and strategies and to know their needs and preferences and take into account when designing and developing new insurance services, As well as providing a great deal of flexibility in adapting the marketing policies and strategies to suit the wishes and expectations of customers, it turns out that the characteristic of the correlation means the presence of the student service during the process of production as in the operations Shaving services. (McDaniel, 2011: 390).

### **Service faded**

Since the service represents an act or behavior, it ends and vanishes, whether it is used or not, because it can not be stored and held until the demand occurs. This will naturally cause a problem for the insurance company. Therefore, the company must solve the reasons for not applying for the service. To be able to develop the appropriate processors, either in the case of continuous demand, this feature does not pose a problem for the provider. (Sumaidai, 2010: 40)

### **The third topic: the practical aspect of research**

#### **View and analyze the results of descriptive statistics for the axis of routine procedures The first dimension "after design"**

Table (16) and (17) refer to the arithmetic mean, standard deviation, coefficient of difference, relative importance, order of variables by importance, frequency and percentages of design dimension. The table reflects a total mathematical mean of 4.34

out of (5) Strongly agree with the value of the standard deviation and the coefficient of variation in it, respectively, as it was (0.74), (17.06), while the relative importance (87.068), which confirms the degree The interest of the research sample on the paragraphs after the design, this means that all the respondents strongly agree on all variables b D design, meaning that this result is achieved for the first hypothesis, which states (design effect on routine procedures).

The paragraphs of this dimension were arranged in ascending order according to the relative importance of each paragraph and according to the degree of approval of the study members as follows:

- 1-The paragraph (duplication and inconsistencies in procedures leading to routine and administrative complexity) ranked first in terms of the degree of approval of the sample of the study sample, obtained a mean value of (4.50) which indicates the option (strongly agreed) and very good harmony in the answers and confirm it The value of the standard deviation and the coefficient of variation, respectively, as the value of (0.608) (13.51) while the relative importance (90), which confirms the degree of interest by the research sample on this paragraph.
- 2-The paragraph (long routine procedures lead to delay and delay in payment of compensation) ranked second in terms of the degree of approval of the sample of the study sample. It obtained a mean value of 4.37 which indicates the option (strongly agreed) The value of the standard deviation and the coefficient of variation in it, respectively, being (0,685), (15.67) while the relative importance (87.43), which confirms the degree of interest by the research sample on this paragraph.
- 3-The use of traditional manual systems increases the routine and leads to delay in

providing insurance service. The third rank in terms of the degree of approval of the sample of the study sample was obtained from a mean value of (4.37) which indicates the option (strongly agreed) (17,981). This result indicates that this paragraph has a good level of importance in the sample being studied while the relative importance (87.43) confirms the degree of interest By the search sample about this paragraph.

4-The paragraph (good design of the procedures in a manner calculated by the company in terms of form and steps helps to ease its application) ranked fourth in terms of degree of approval of the sample of the study on it obtained a mean value of (4.34) which indicates the option (strongly agreed) (0.72) and (16.59). This finding indicates that this paragraph has a good level of importance in the sample being studied while the relative importance (86.86), which confirms the degree Attention by the research sample about this paragraph.

5- The Paragraph (the company needs to redesign the procedures in place commensurate with the insurance service provided by) ranked fifth in terms of degree of approval of the sample of the study on it obtained a mean of the value of (4.19), indicating the choice (agreed) and good harmony in the answers And the value of the standard deviation and the coefficient of variation, respectively, as the value of (0.906), (21.63). This result indicates that this paragraph has a good level of importance in the sample, while the relative importance (86.86) About this paragraph.

**View and analyze the results of descriptive statistics for the axis of routine procedures The second dimension "human dimension"**

Table (18) and (19) refer to the arithmetic mean, standard deviation, coefficient of

variation, relative importance, order of variables by importance, frequency and percentages of the human dimension. The table reflects a total mathematical mean of 4.09 out of 5, ), Which is a very good value and in good harmony with the answers confirmed by the value of the standard deviation and the coefficient of difference in it, respectively, with a value of (0.822), (20.10), while the relative importance (87.068) The human dimension, which means that all the respondents agree on all variables of the dimension only Sani, meaning that this result achieved the first hypothesis, which states (paragraphs of the human dimension have an impact on routine procedures).

The paragraphs of this dimension were arranged in ascending order according to the relative importance of each paragraph and according to the degree of approval of the study members as follows:

1 - The paragraph (the company's attention to the development of human cadres specialized in the use of modern technology leads to simplification of procedures and achieve customer satisfaction) ranked first in terms of degree of approval of the sample of the study on it obtained a mean of the value of (4.36), which refers to the option Strongly) and in very good harmony with the responses, confirmed by the value of the standard deviation and the difference coefficient in it, respectively, when it reached (0.682), (15.46), while the relative importance was (87.14), which confirms the degree of interest by the research sample on this paragraph.

2 - The paragraph (simplifying the procedures in the company to develop the skills and competencies of employees) came in second place in terms of degree of approval of the sample of the study on it obtained a



mean of 4.31, which indicates the option (strongly agreed) The value of the standard deviation and the coefficient of variation were confirmed by the value of (0.603), (13.99) while the relative importance (86.29), which confirms the degree of interest by the research sample on this paragraph.

- 3 - The paragraph (weak training of employees leads to the complexity of procedures and prolongation, which reflected negatively on the insurance service) ranked third in terms of degree of approval of the sample of the study on it obtained a mean of the value of (4.20), which indicates the option (strongly agreed) The value of the standard deviation and the coefficient of variation, respectively, were consistent with the value of the standard deviation and the coefficient of difference. The value of this variable was (0.827), (19.69). This result indicates that this paragraph has a good level of importance in the sample being investigated, Attention by the research sample about this paragraph.
- 4 - The paragraph (the company pays great attention to simplify procedures and achieve customer satisfaction) ranked fourth in terms of degree of approval of the sample of the study on it obtained a mean of 3.99, which indicates the option (agreed), and very well in the answers, The value of the standard deviation and the coefficient of variance, respectively, were valued at (0.985), (24.69). This result indicates that this paragraph has a good level of importance in the sample being investigated, whereas the relative importance (79.71) Sample search about this paragraph.
- 5 - The paragraph (the senior management review the procedures in force at the company periodically) ranked fifth in terms of the degree of approval of the

sample of the study on it obtained a mean of the value of (3.59), which indicates the option (agreed) and good harmony in the answers and confirm value (1.014) and (28.25). This finding indicates that this paragraph has a good level of importance in the sample being studied while the relative importance (71.71) confirms the degree of interest by the research sample About this paragraph.

#### **View and analyze the results of the descriptive statistics of the insurance service axis The first dimension "**

Table (24) and (25) refer to the arithmetic mean, standard deviation, coefficient of variation, relative importance, order of variables by importance, frequency and percentages of lamellum dimension. The table reflects a total mathematical mean of 3.12 out of 5 indicating a neutral option, This means that the value of the standard deviation and the difference coefficient is not determined in the answers. The value of the standard deviation and the difference coefficient in it, respectively, reached (1.2396), (39.73), while the relative importance (62.4) A sample search about the human dimension paragraphs, that means all f Ed sample is unsure of the effect of variable paragraphs after Allammoosah, meaning that this result ascertains the first hypothesis, which states (paragraphs of the legal dimension has an impact on routine procedures).

The paragraphs of this dimension were arranged in ascending order according to the relative importance of each paragraph and according to the degree of approval of the study members as follows:

1. The paragraph (the decision to buy the insurance service is difficult because it is an intangible service) ranked first in terms of the degree of approval of the sample of the study on it obtained a mean

- of the value of (4), which indicates the option (agreed) and good harmony in the answers and confirmed value deviation (0.93), (23.33), while the relative importance (80), which confirms the degree of interest by the research sample on this paragraph.
2. The paragraph (the company pays a wide attention to understanding the needs and desires of the customer) ranked second in terms of the degree of approval of the sample of the study sample. It obtained a mean value of 3.26 which indicates a neutral option and an average consistency in the answers. (40), while the relative importance (65.14), which confirms the degree of neutrality by the research sample on this paragraph.
  3. The paragraph (the company makes a high promotional efforts to inform the customer about the insurance service) ranked third in terms of the degree of approval of the sample of the study sample. It obtained a mean value of 2.94 which indicates the option (agreed) and the average harmony in the answers confirmed by the standard deviation value (46.29). This finding indicates that this paragraph has an average level of importance in the sample being studied while the relative importance (58.86) confirms the degree of neutrality by the research sample on this paragraph .
  4. The paragraph (the company provides publications and manuals to explain the available insurance service) ranked fourth in terms of the degree of approval of the sample of the study sample. It obtained a mean value of (2.87) which indicates a neutral option with average consistency in the answers. The difference is in (1.307), (45.54). This finding indicates that this paragraph has an average level of importance in the sample being examined while the relative importance is (57.43) which confirms the

degree of neutrality by the research sample on this paragraph.

- 5- The customer has sufficient insurance awareness to identify the insurance service that meets his needs and desires. He came in fifth place in terms of the degree of approval of the sample of the study sample. He obtained an average of (2.53) which indicates the option (not agreed) The results indicate that this paragraph has an average level of importance in the sample being studied while the relative importance (50.57) confirms the degree of lack of interest from Before the search sample about this paragraph.

#### **View and analyze the results of the descriptive statistics of the insurance service axis The second dimension "**

Table (26) and (27) refer to the arithmetic mean, standard deviation, coefficient of variation, relative importance, order of variables by importance, frequency and percentage of the dimension of the correlation. The table reflects a total mathematical mean of 3.65 out of (5) In addition, the value of the standard deviation and the coefficient of variation in it, respectively, reached (1.056), (28.93) while the relative importance (73.03), which confirms the neutrality of the research sample on the paragraphs of the human dimension, which means that all respondents agree on the effect of paragraphs Variable, ie, this result satisfies the hypothesis which states (cf. Post-titration effects have an effect on routine procedures).

The paragraphs of this dimension were arranged in ascending order according to the relative importance of each paragraph and according to the degree of approval of the study members as follows:

1. The paragraph (the company is developing its services and providing

new services continuously) ranked first in terms of the degree of approval of the sample of the study. It obtained a mean value of (4) which indicates the choice of (agreed) and good harmony in the answers. (80.8), which confirms the degree of interest by the research sample on this paragraph, based on the foregoing, the insurance company's development of its current services and the provision of new services leads to Its ability to meet the wishes of the customers renewed.

- 2 - The paragraph (the insurance company is keen to understand the behavior of the customer and meet his wishes to earn his loyalty) ranked second in terms of degree of approval of the sample of the study on it obtained a middle of the value of (3.61), which indicates the choice (agreed) and the average harmony in the answers and confirm value The standard deviation and the coefficient of variation, respectively, reached (1.054), (29.20) while the relative importance (72.29) confirmed the degree of approval by the research sample on this paragraph.
- 3 - The paragraph (the company is keen to respond to the requirements of customers and their preferences in providing insurance service that meet their needs) ranked third in terms of degree of approval of members of the sample of the study on it got a middle of the value of (3.59), which indicates the option (agreed) The results indicate that this paragraph has a good level of importance in the sample in question, while the relative importance (71.71) confirms the degree of approval by Sample search about this paragraph.
4. The paragraph (the employees clarify all the items of the insurance policy for the

customer) ranked fourth in terms of the degree of approval of the sample of the study sample. It obtained a mean value of (3.59) which indicates the choice of (agreed) and good harmony in the answers confirmed by the value of the standard deviation and coefficient The difference in this ratio, respectively, was (1.056), (29.42). This result indicates that this paragraph has a good level of importance in the sample being studied while the relative importance (71.71) confirms the degree of approval by the research sample on this paragraph.

5. The paragraph (the company pays great attention to the problems and suggestions of customers) ranked fifth in terms of the degree of approval of the sample of the study on it obtained a mean of 3.47 which indicates the option (agreed) and the average harmony in the answers and confirmed by the value of the standard deviation and the difference coefficient (69.43). This finding indicates that this paragraph has an average level of importance in the sample in question while the relative importance (69.43) confirms the degree of interest by the research sample on this paragraph.

### **Hypotheses of the study**

The first main hypothesis: There is no significant correlation between the routine procedures and the integrity service

H0: There is no significant correlation between the routine procedures and the minutiae service.

As opposed to the following alternative hypothesis:

H1: There is a significant correlation between the routine procedures and the insurance service in its dimensions

		Axis of Routine Procedures	Axis of Insurance Services
Axis of Routine Procedures	Pearson Correlation	1	0.509**
	Sig. (2-tailed)		0.000
	N	70	70
Axis of Insurance Service	Pearson Correlation	0.509**	1
	Sig. (2-tailed)	0.000	
	N	70	70
*. Correlation is significant at the 0.05 level (2-tailed)			

Table (32) shows that the correlation value between the two variables is 0.509 and that there is a positive correlation between the axis of the routine procedures and the minyan service in its dimensions, and we note that it is a moral value below the level of significance of 5% The H0 hypothesis is rejected and the alternative hypothesis H1 is accepted and we conclude that there is a significant correlation relationship below the 5% level between the routine procedures and the SD service. The second main hypothesis: There is no

relationship of significant significance between the routine procedures and the service in terms of dimensions.

H0: There is no relationship of significant significance between the routine procedures and the integrity service. As opposed to the following alternative hypothesis:

H1: There is a significant effect relationship between the routine procedures and the insurance service in its dimensions.

**Table (34) shows the explanatory value of the model among the search variables**

Model	R	R Square <sup>b</sup>	Adjusted R Square	Standard Error of the Estimate
1	0.985	0.970	0.970	0.61899
a. Predictors : Axis of routine procedures				

**Table (35): Influence factor values for variables of routine procedures and safety service in their dimensions**

ANOVA <sup>a,b</sup>					
	Sum of Squares	Df	Mean Square	F	Sig.
Regression	857.554	1	857.554	2238.171	0.000 <sup>0</sup>
Residual	26.437	69	0.383		
Total	883.991 <sup>d</sup>	70			
a. Dependent Variable : Axis of the Insurance Services					
b. Linear Regression through the Origin					
c. Predictors: Axis of Routine Procedures					

The results of Tables (34) and (35) show that the value of the multiple correlation is equal to 0.985 and the significant value of sig = 0.00 is evidence of the existence and significance of this correlation below the significance level 0.05 and then reject the null hypothesis H0 and accept the alternative hypothesis H1. We conclude

from this that there is a significant effect relationship of the routine procedures on the service of the fitness with its dimensions, which is enhanced by the explanatory value of the extracted model 0.970 which means a strong interpretation of those variables for the research problem

**Table (36) shows the explanatory value of the regression model between after design and insurance service**

Model	R	R Square <sup>b</sup>	Adjusted R Square	Std. Error of the Estimate
1	0.975 <sup>a0.950</sup>	0.949	0.79971	

A: Predictors : the design

**Table (37): Influence factor values for two variables after design and service**

ANOVA <sup>a,b</sup>						
Model		Sum of Squares	Df	Mean Square	F	Sig
1	Regression	856.770	1	856.770	2171.767	0.000 <sup>0</sup>
2.	Residual	27.221	69	0.395		
	Total	883.991 <sup>d</sup>	70			

a. Dependent Variable : Axis of the Insurance Services  
b. Linear Regression through the Origin  
c. Predictors : the human design

**Table (38) shows the explanatory value of the regression model between the human dimension and the insurance service**

Model	R	R Square <sup>b</sup>	Adjusted R Square	Std. Error of the Estimate
1	0.984 <sup>a</sup>	0.969 <sup>`</sup>	0.969	0.62810

a. Predictors: The human dimension

**Table (39): Influence factor values for two variables: human dimension and insurance service**

Model					
Regression	839.864	1	839.864	1313.252	0.000 <sup>0</sup>
Residual	44.128	69	0.640		

1- The design dimension: the results of Tables 36 and 37 show that the value of the multiple correlation is equal to 0.975

and the significant value of sig = 0.00 is a proof of the existence and significance of this correlation below the significance



level 0.05 and thus reject the null hypothesis H<sub>0</sub> and accept the alternative hypothesis H<sub>1</sub>. We conclude from this that there is a significant effect relationship of the design dimension on the service of the fineness with its dimensions, which is enhanced by the explanatory value of the extracted model 0.950 which means a strong interpretation of those variables for the research problem.

- 2- The human dimension: The results of tables (38) and (39) show that the value of the multiple correlation is 0.984 and the significant value of sig = 0.00 is evidence of the existence and significance of this correlation below the level of significance 0.05 and then reject the null hypothesis H<sub>0</sub> and accept the alternative hypothesis H<sub>1</sub>. We conclude from this that there is a relationship of significant significance to the human dimension on the service of the Tamina in its dimensions, which is enhanced by the explanatory value of the extracted model 0.969, which means a strong interpretation of those variables to the problem of research.

### Conclusions

1. The duplication and conflict in the procedures of the insurance process leads to confusion and randomization in the decisions of the company, which reflected negatively in the complexity of procedures on customers and leads to the outbreak of many of the problems and differences between them and the company.
2. The good design of the procedures a large role in the ease of application in the company, the more deliberate design and concept whenever there is easy to apply and vice versa whenever the procedures are designed in a complex and incomprehensible whenever there is difficulty in application by employees.

3. The use of traditional systems in the company of archiving and paper records instead of electronic supervision, computers, the Internet ... etc, lead to a significant delay in providing the insurance service to customers.
4. The use of the company by specialists in modern technology has a great impact in the development of appropriate programs that lead to simplification of work procedures and increase customer satisfaction.

### Recommendations

1. Redesign and develop the procedures that the insurance process and models undergo in the company in order to reach simpler models of the current models.
2. Develop more effective and clear means to eliminate the complexities of many of the company's working methods.
3. Expanding the application of modern technological systems in the company as a means of shortening and simplifying the procedures that the insurance process goes through as long as it is proven by the clear evidence that the length of the procedures and their complexity leads to grumbling many customers.
4. Attracting distinguished human resources in the field of electronic work from trainers, consultants and experts in the design and development of programs to benefit them at the beginning of the application of electronic work in simplifying procedures.

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