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The Role of Insurance Awareness in Marketing Insurance Services An Explorative  
Research Views of A sample of Employees in The National Company for Insurance

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### Abstract

This research aims at shedding light on the concept of insurance awareness and clarifying its role on marketing insurance services of a sample of (100) employees in the National Company for Insurance. Questionnaire is used as a main instrument for collecting data and information from the sample. Their answers were analyzed by using arithmetic means, standard deviation, centesimal weight, and the correlation coefficient ( $\chi^2$ , F, t) tests. The research reached several conclusions of which:

1. The sample member's response to insurance awareness and marketing insurance services factors was in the medium level.
2. There was a positive relationship of a moral sign between insurance awareness and marketing insurance services, that correlation coefficient reached (0.715).
3. There is an effect of moral meaning of insurance awareness in marketing insurance services, the degree is (51%).
4. There are no differences of moral signs in the sample answers to show the role of insurance awareness in marketing insurance services according to personal characteristics (age, academic qualifications, number of years in service and administrative level).

**KEYWORDS: Concept of Insurance, insurance awareness, Marketing Insurance service.**

### Introduction

Insurance awareness is considered as one of the main necessities for bringing about interaction with Insurance activities. That is clear and fair understanding for insurance concept and importance, Which will be undoubtedly lead to marketing Insurance Services to a considerable extent, aside from that insurance services and marketing them became a very important function for different sides, because insurance companies today need to understand and know their markets and public and the atmosphere within which they work in order to be able for directing their possibilities to achieve their goals, that keeping insurance policies, for example, in the company, waiting for a buyer, but they should know clients needs and wishes in order to marketing their services. According to what previously mentioned, operation of marketing insurance services is necessary to both sides, insurance companies and policies bearer.

So this research came to deal with insurance awareness and its role in marketing insurance services through the following topics:

1. Research methodology.
2. Theoretical framing for the research.
3. Scientific side.
4. Conclusions and recommendations.



### **Topic one: Research methodology**

#### **First: Research Problem:**

Insurance sector is one of the most important service sectors that contribute to economic development through providing financial resources, developing and encouraging saving awareness for individuals. To increase the efficiency of insurance companies' activities, they have to adopt a marketing concept in their work, due to the impacts it has in increasing demand on their insurance services and satisfying their clients. So the research problem was defined through the explorative visits by researchers and answering the following questions:

1. What is the level of insurance awareness and marketing insurance services in the company from the point of view of the sample?
2. Is there any relationship between insurance awareness and marketing insurance services?
3. What is the nature of the effect that insurance awareness has on marketing insurance services?
4. Are there differences of moral meaning in the sample answers regarding variables under consideration according to personal characteristics?

#### **Second: The importance of the research**

1. The research will contribute in accentuating the importance of studying the function of marketing with respect to insurance companies to give success to their works and achieving their goals through presenting insurance services in the best manner.
2. The importance of the this research is come from the close relationship between insurance awareness and society and its role in providing beneficiaries with clear vision about insurance thought and its importance in increasing demand on its services.
3. It is a contribution to enrich the library with marketing insurance thought, due to its good impact on increasing local economy level.
4. Reaching recommendations that help to increase insurance awareness level in the society and its role in marketing insurance services.

#### **Third: Research objectives**

1. Presenting theoretical frame to insurance awareness and marketing insurance services.
2. Contributing in the researched Company officials' awareness about the importance of marketing and its role in increasing its capacities.
3. To know the level of insurance and marketing insurance services awareness through exploring views of a sample of the researched company employees.
4. Define the relationship between insurance awareness and marketing insurance services to the researched sample.
5. Showing the effect of insurance awareness in marketing insurance services.
6. Discovering the moral differences in the sample responses regarding insurance awareness in marketing insurance services according to personal characteristics.



#### **Forth: Research Hypothesis**

1. There is a moral relation with a statistical meaning between insurance awareness and marketing insurance services.
2. There is a moral effect with statistical meaning of insurance awareness on marketing insurance services.
3. There are no differences with moral meaning in the sample answers as to researched variables according to personal characteristics (age, academic qualification, number of years in services, administrative level)

#### **Fifth: Research Method**

Researchers adopted survey and exploratory method through concentrating on exploring views of a sample from the researched company employees, beside analyze and explanation of the data that the research has reached, to get results that can contribute in increasing insurance awareness of beneficiaries in order to market insurance services with the highest level of efficiency and activity.

#### **Sixth: Research boundaries**

1. Spatial boundaries: They are represented by the National Insurance Company –Baghdad ,because it is the first company in Iraq that practiced Insurance activities and insurance documents that it marketed were diversified ,(marine, goods, ships, air navigation, fire and accidents, automobile, agricultural, engineering, life insurance and reinsurance) .
2. Human boundaries: They include department head, section head, and officials.
3. Transient boundaries: Research transient boundaries extends from 1-1-2014 Until 1-11-2014

#### **Seventh: Research sample**

The random sample was selected from the employees in the administrative levels (department head, section head, and administrative official) which numbered (100) person, and Table- I gives a description to the sample.



**Table (1)**  
**Description of research sample**

Characteristics	Details	Number	Percentage
Gender	Male	68	68
	female	32	32
Age (Year)	30 years down	8	8
	31-40	28	28
	41-50	40	40
	51 years up	24	24
Academic qualification	Secondary school	8	8
	High school	16	16
	Diploma	20	20
	Bachelor's degree	48	48
	Master's degree	2	2
Number of years in service	doctor	6	6
	1-10	18	18
	11-20	38	38
Administrative Level	21 up	44	44
	Administrative official	62	62
	Section head	22	22
	Department head	16	16
<b>Total</b>		<b>100</b>	

By studying Data of the above table we concluded:

1. The great majority of the sample were male, they consisted 68%, while female consisted 32%.
2. The highest percentage from the sample persons was within the age group (41-50) which was (40%).
3. The highest percentage of persons who bear bachelors Degree was 48%.
4. The highest percentage of persons who have (21 years up) in service was (44%).
5. As to administrative levels for the sample members, the highest percentage of the employees who were in executive level (Administrative official) was 62%.

#### **Eighth: Research tool:**

Questionnaire used as research instrument to collect data and information, and its parts were designed through making use of literature that concerned research subject and they were adjusted in a way that suits the research goal. It contains two main parts, the first is definite information about the sample and the second includes (10) paragraphs concerns insurance awareness variable, and (17) Paragraphs concerns marketing insurance service variable. The questionnaire was formed according to the fivefold (Likert) scale (Agree completely, Agree, neutral, don't agree, don't agree strongly), with weighing (1, 2, 3, 4, 5) successively.

To make sure that the questionnaire suits research goal, a test of content truthfulness was conducted after arranging answers groups for scale topics descending and dividing them into



two equal groups and (27%) from the highest degrees and (27%) from the lowest degrees were taken with using (Mann - Whitney) test and the value of (P- value) was lower than (0,05) and this confirms the credibility of the scale in all its clauses.

#### **Ninth: statistics Instruments:**

(SPSS) program was used to pull out:

1. Arithmetic mean, standard deviation, centesimal weighing.
2. (F and t) test.
3. The correlation coefficient (R) and coefficient of determination ( $R^2$ ).
4. ( $\chi^2$ ) test.

#### **Second topic: Theoretical Framing for the research**

##### **First: Insurance concept and its importance:-**

Insurance philosophy and principles concentrate on protecting Man and his properties from dangers of fire, stealing, damage and destruction...etc, which result in financial and moral losses, that guarantee a continues movement enable him to achieve his goals . So insurance is considered as one of the most successful policies in managing and controlling danger.(**Auraycat&Akel, 2010: 45**). Insurance concepts are numerous and vary and each one reflects its writer's point of view. Insurance is defined:

A style involve an agreement between two parties through which the danger that faced by the second party (the insured) is transferred, in return of paying an amount calculated in statistic and mathematical ways that enable to cover potential, materially measurable losses, totally or partially.(**AL-Qazweeni Dhia'a,2008:66** ) It is also: A plan for collecting a group of people to transfer dangers caused by individuals to be borne by the grand total. By this concept Insurance is considered as a basis for trust and instrument for saving and investment. So it becomes a principle part of free economy projects.(**AL- Autair,2006:17**). So the importance of insurance (**Merzah,2006:59**)( **Regdah,2006:52-54**) comes from following:

1. One of economic development factors.
2. Contributes actively in the growth of constructional industrial and commercial movement.
3. One of the active means in parrying dangers and reducing its results.
4. It has social aims by spreading tranquility and safety between individuals.
5. Transfer danger from the insured to the insurer (Insurance Company).



### **Second: Insurance types**

Insurance activities have developed and widened to go with scientific, technical development, so insurance covers were multiplied and varied. Specialized literatures referred to: **(Merzah,2006: 105)(Mishra&Mishra,2007: 241)**

1. Money insurance, it include: marine, fire, stealing, engineering, locomotive, terrestrial, and aerial.
2. Persons insurance.
3. Insurance against responsibility.

### **Third: The Concept of insurance awareness and the way to develop it.**

The word awareness means that mind be in a condition of perception and direct connection with its external environment. So awareness is what ideas, points of view, and concepts human being has about things surround him. Awareness meanings differ from one filed to another. Awareness in this research is concentrated on insurance awareness type that it refers to the complete realization of dangers surround human being life and properties, and contentment with facing these dangers and understanding that insurance is the most suitable instrument for that. Insurance awareness degree for individuals in any society could be measured with the extent of their ability to transfer part of spending on immediate need to spending on facing postponed dangers. **(AL-Hasoon , 2007: 87)** So the operation of spreading insurance culture faces some difficulties, from which: **(Sa'ad, 2008: 40)(AL-sayed,2010: 2)**

1. Indifference of some governments as to insurance sector.
2. Individual's dissatisfaction with insurance legitimacy.
3. Weakness of the economic structure of countries and depending on production sectors.
4. Low incomes of individuals.
5. Insurance Companies negligence for spreading awareness through mass media to make individuals aware of insurance services.
6. Weak performance of Insurance Companies employees.
7. Disinterestedness of Insurance Companies in developing any new insurance products.
8. Disinterestedness of insurance companies in the modern marketing concepts and adjusting them to presenting insurance services field.

According to what previously mentioned and to treat above difficulties and to develop insurance awareness for individuals, some practices are required from which are: **(Abdul-khaliq, 1990: 1)(AL-sayed, 2010: 10)**

1. Governments have to impose legislations for compulsory insurance in the short run in order to make progress in insurance awareness.
2. Insurance Companies have to make information program to acquaint and culture individuals with insurance covers and services.
3. Publishing leaflets to explain and clarify the importance of insurance idea and its contribution in developing society besides providing protection and stability for individuals.



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4. Putting plans and strategies to build insurance awareness for companies and their employees and beneficiaries in a way that reinforce developing and marketing insurance service, in addition to stirring beneficiaries wish to request insurance and to subscribe to it voluntarily.

**Forth: Marketing Insurance service.**

Insurance service is defined as a benefit or a group of benefits that could be gotten by the insured from the policy as a result of the acquiring it, and lead to satisfy his needs and wishes (Auraycat&Akel, 2008:28).

So that Insurance service, as any other product, has characteristics and qualities that distinguish it from other industrial and service products. It needs huge effort for marketing. If Insurance policy price is high, client will need a kind of strong convincing to be convinced in its high price, beside the need to have skilled selling men to sell it. So, marketing this service became one of the functions that needs skills and to clear marketing meaning. So that marketing is :one of the jobs of any organization that performs a group of operations which produce distribution ,promotion and pricing goods, services and ideas to satisfy exchange relations with consumer under dynamic environment. (Pride &Ferre1,2000:4) So this research will concentrate on marketing mixture, when it comes to deal with Insurance service which includes:

1. Planning for Insurance product: This element concerns the extent and the range of the extended Insurance service and its quality, besides putting a clear strategy for all kinds of the extended Insurance services.
2. Pricing Insurance service:  
Pricing in Insurance field has its characteristics. It represents securing harmony between the benefit that buyer of insurance policy can get with monetary values which he can pay, that prices will be fair and not exaggerated.(Al-thamoor,2008:79)
3. Distributing Insurance service :  
It is the way with which insurance service reaches the beneficiary through the suitable distribution outlet. It could be direct between insurance seeker and insurance company, or through a mediator, sales commissioner, or agents and sales men in return for commission. (Al-Wardietal., 1993:64)
4. Promosion for Insurance service:  
Development of insurance service program is done through the elements of promosion mixture which include (Advertising through different mass media, read, seen audible, personal selling, propaganda ...etc) to effect beneficiaries and pushing them to deal with the service company to increase heading to it.(Al-Somayda:ai&Rudaynah,2010:81)
5. Personals : they represent employees in service establishments who consist an important part of the service itself, because they performed two functions, production and selling together, like sales man in an insurance company and productive officials who have dual role that they carry out service beside their role in selling it.



### Third Topic: The scientific side

#### First: Analyzing arithmetic mean and normative deviation:

##### A: Insurance Awareness:

Table (2) shows values of means, standard deviations and centesimal weight of the researched sample answers regarding insurance awareness variable. This variable achieved general arithmetic mean that reached (3.80) which is higher than hypothetical mean of (3) on measuring area, with standard deviation of (1.074) and centesimal weight of (76%). This indicates the agreement of the sample members, in medium degree, on this variable, that arithmetic means values of its clauses ranged between (3.20 and 4.26). Paragraph (8) which reads (Advertisement is considered an important instrument in spreading insurance awareness) got the higher arithmetic mean which reached (4.26) with standard deviation (0.853). This refers to the agreement of the researched sample on the importance of advertisement and its role in increasing and spreading insurance awareness to a great degree, while paragraph (6) which reads (abundance of education programs to show insurance benefits and service for individuals) got the lower arithmetic mean of (3.20) with standard deviation of (1.161).

**Table (2) shows the probable and weighed arithmetic means, standard deviation and centesimal weight of insurance awareness variable.**

	<b>Paragraphs</b>	<b>mean</b>	<b>standard deviation</b>	<b>Centesimal weight</b>
1	Individual's possession of knowledge of insurance types increases insurance awareness level.	4.02	1,020	80.4
2	Individual's belief in insurance idea helps increasing insurance awareness level.	4.16	0.842	83.2
3	The belief that insurance contributes in developing society and provides stability and protection for present and future.	3.78	1.055	75.6
4	The knowledge of the importance of insurance service and its economic and social role.	3.58	1.179	71.6
5	Individuals view about insurance legitimacy.	3.32	1.077	66.4
6	Availability of education programs to show insurance benefits and services to individuals.	3.20	1.161	64
7	Financial position of individual's plays an important role as to insurance awareness level.	4.14	0.904	82.8
8	Advertisement is considered an important instrument for spreading insurance awareness.	4.26	0.853	85.2
9	High average of accidents constitutes an incentive for individuals towards insurance in the future.	3.98	0.937	79.6
10	Follow up insurance companies' publication increases insurance awareness level.	3.60	1.050	72
	<b>Probable means and standard deviation and general centesimal weight of the axis.</b>	3.80	1.074	76



**B. Marketing insurance services:**

Table (3) shows values of arithmetic means, standard deviation and centesimal weight for the answers of the researched sample members as to marketing insurance service variable. The general arithmetic mean value is (3.90) with standard deviation of (0.954) and centesimal weight of (78%). This result shows that agreement of the sample members was in a medium degree as to this variable.

An explanation of the results is as follow:

1. Paragraphs (14,17,13,10-A,15,5, 12/c,16,11, 6/D, 12/A, 4, 9/c) got arithmetic means higher than hypothetical medium of (3) and their values were(4.62,4.58,4.56, 4.28, 4.26,4.24,4.22,4.18, 4.16, 4.14, 4.08, 4.04,4) successively. This means that agreement of the sample as to answering these paragraphs was in a high degree, and this could be explained by:
  - A. Whenever the researched company commits itself with fast response in paying compensations , this will help in attracting new clients, beside marketing insurance policies and retaining existing clients, that the paid compensations by the national company for insurance in 2011 was (16) Billion Iraqi Dinar, i-e(65%) increase above year(2010).
  - B. Employee's participation in training courses contributes in marketing insurance service.
  - C. Behavior of company employees affects marketing insurance service and it reinforces confidence with parties that deal with it.
  - D. Types of insurance policies that obtain most demand and marketing in the researched company are insurance policies against fire and accidents, that the number of insured policies in (2011) was (7052) policy.
  - E. Acquisition of sales officials with high technical skills by companies contributes in marketing insurance service too.
  - F. All advertising instrument, read, heard seen have a role in marketing insurance service operation.
  - G. Sample members agreed that individual culture plays a great role in marketing operation, beside the personality of policy marketer.
  - H. Operation of promoting service which is done through agents helps in marketing insurance service.
2. Paragraphs(3,8, 10/E,2, 12/d, 6/C,9/D, 12/F, 1, 7, 10/b, 12/b, 9/b,9/A, 10/d, 6/b, 6/A, 10/C) got arithmetic means of (3.96, 3.96, 3.90, 3.88, 3.88, 3.86, 3.82, 3.80, 3.78, 3.76 , 3.76, 3.70, 3.44, 3.30, 3.24 , 3.14, 2.62) successively, and this means that there is an agreement among the researched sample members upon what these paragraphs included, with medium degree.

**Table (3) shows probable or weighted arithmetic mean and standard deviation and centesimal weight for marketing insurance service variable**

	Paragraphs	mean	standard deviation	Centesimal weight
1	The company believes in the necessity of putting a strategy for planning to all types of insurance services.	3.78	0.815	75.6
2	The company believes in the necessity of expanding plans of presenting insurance services.	3.88	0.824	77.6
3	Putting a drawn policy to attract clients plays an active role in marketing insurance service	3.96	0.832	79.2
4	Presenting insurance service depends on the personality of the exhibitor	4.04	0.832	80.8
5	Sales official's possession of technical skills	4.24	0.932	84.8



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	contributes in increasing marketing insurance service.			
6	The following advertisement instruments contribute in marketing insurance services:			
	a- Read instruments	3.14	0.756	62.8
	b- Audible instrument	3.24	0.744	64.8
	c- visual instruments	3.86	0.989	77.2
	d. All of them	4.14	1.030	82.8
7	Issuing publication about insurance plays role in gaining huge numbers of insured	3.76	0.938	75.2
8	Success of selling insurance service depends on promotion effects.	3.96	0.925	79.2
9	The operation is done through adopting:			
	A- Advertising through newspapers	3.44	0.884	68.8
	B- Radio and television	3.70	0.953	74
	C-Agents	4.00	0.857	80
	D- Officials	3.82	0.941	76.4
10	Which type of the following insurance policies faces great demand on its marketing:			
	A- Insurance against fire and accidents	4.28	0.809	85.6
	B- Motorcars	3.76	1.255	75.2
	C-Agricultural	2.62	1.105	52.4
	D-Civil liability	3.30	0.763	66
	E- Life	3.90	0.953	78
11	Public relation in the company plays a role in marketing insurance services	4.16	0.766	83.2
12	Marketing insurance service has relation with the person to whom the service is directed, as to:			
	A- His culture	4.08	0.944	81.6
	B- His social position	3.76	0.980	75.2
	C- Insurance awareness level	4.22	0.790	84.4
	D- The ability for purchasing a policy	3.88	0.824	77.6
	E- To what extent he needs the coverage	3.80	0.782	76
13	Behavior of the company employees strengthens confidence with individuals and helps in retaining them.	4.56	0.577	91.2
14	Commitment by the company of paying compensations fastly helps in attracting clients and retaining them.	4.62	0.635	92.4
15	Fixing premium precisely helps in marketing insurance policies.	4.26	0.723	85.4
16	Written clearly and without mistakes documents of the company helps in gaining client satisfaction.	4.18	0.720	83.6
17	Entering employees in training courses to develop performance efficiency contributes in Increasing insurance service marketing.	4.58	0.575	91.6
<b>mean, standard deviation and general centesimal weight for the axis.</b>		3.90	0.954	78



**Second:** Testing hypothesis of relationship and influence between insurance awareness and marketing insurance services:

**A- Relationship Test:**

To test trueness of the first hypothesis of the research which says (There is a moral relation of statistic meaning between insurance awareness and marketing insurance services), the results of the table (4) show the following:

**Table (4)**  
**Value of the relationship between insurance awareness and marketing insurance services**

	Marketing insurance services ®	The calculated value of (t)	Value of ( p)	the level of significance
Insurance awareness	0.715	7.773	0.000	0.05

There is a strong and positive relationship with moral meaning (indication) between insurance awareness and marketing insurance services in the researched company, that correlation coefficient value is (0.715) and it is moral indication about indicating level (0.05).

As more the level of individual's awareness as to insurance and the belief in its idea increased, as more the marketing of insurance policies and the demand on them by individuals is increased, due to their real feeling as to insurance role in providing protection and stability for them. And what supports the connection relation is that the value of (P) is (0.000) lower than the significance level (0.05). This means that the researched company has to multiply its efforts as to spreading insurance awareness among individuals because this will increase people embarking upon buying insurance policies. In the light of these results, the first hypothesis of the research could be accepted.

**B. Testing influence hypothesis:**

To test trueness of the second hypothesis which reads (there is a moral influence with statistic meaning for insurance awareness in marketing services), table (5) shows the following:

**Table (5)**  
**The influence of insurance awareness in marketing insurance services**

	Marketing insurance services			
	coefficient of determination(R <sup>2</sup> )	The calculated Value of (F)	Indication Level of significance	(P) value
Insurance awareness	0.511	60.427	0.05	0.000

Insurance awareness realized an effect in marketing insurance services, and the percentage of this effect is (51%), and the remain percentage is related to other factors. And (P) value of (0.000) is lower than moral value which is (0.05), and this explains acceptance of the second hypothesis of the research.



**Third: Testing difference in the sample answers**

To test trueness of the third hypothesis of the research which says {There are no differences with moral indication in the sample answers as to researched variables according to personal characteristics (age, scientific qualification, number of years in service , administrative level)}, ( $\chi^2$ ) test was used to find out differences moral, and table(6) results shows the following:

**Table (6)**  
**( $\chi^2$ ) Calculated and tabulated value and freedom  
 Degrees according to personal characteristics**

No	Details	Calculated Value of ( $\chi^2$ )	tabulated value of ( $\chi^2$ )	Freedom degree	Significance level
1	Age	86.137	7.814	3	0.05
2	academic qualification	20.839	12.832	5	
3	Number of years in service	6.529	5.991	2	
4	Administrative level	9.832	5.991	2	

The calculated values of  $\chi^2$  (86.137, 20.839, 6.529, 9.832) are higher than their tabulated values of (7.814, 12.832, 5.991, 5.991) successively on Significance level of (0.05). This means that the sample members are in agreement in their answers, and this related to similarity in scientific and practical experience of the researched sample, that the majority of them were bearers of Bachelor degree and of executive administrative levels who have practical experience of (21) years – so the third hypothesis of the research which reads(There are no differences of moral indication in the answers of the research sample as to the researched variables according to personal characteristics) was accepted.



#### **Topic four / Conclusions & Recommendations**

##### **First: Conclusions:**

1. Results of general arithmetic means values for the sample members answers as to the research's two variables (insurance awareness and marketing insurance services) are higher than supposed arithmetic mean, and this stress agreement among the sample members in general as to the paragraphs of these variables with medium degree.
2. The results of test show that there is a positive and strong relationship between insurance awareness and marketing insurance services, that correlation coefficient between them amounted (0.715).
3. It becomes clear that there is an effect for insurance awareness in proportion to (51%) on marketing insurance services.
4. There are no differences in the researched sample answers according to personal characteristics (age, academic qualification, number of years in services, and administrative level) as to the researched variables.

##### **Second: Recommendations**

1. It is necessary for the researched company to use various and suitable mass media for public to spread insurance culture among people.
2. This research recommends the researched company to allocate enough budgets for spreading insurance awareness and support financing promotion programs and activities.
3. Establishing a satellite channel to take care of insurance affairs and issues.
4. The researched company has to seek to develop training programs for employees in field of marketing and promoting its services.
5. It is necessary for the company to attach importance to (the Relations and Information unit) and activate its activity in the field of advertisement for the insurance service through adopting service instruments, like internet and electronic mail.
6. It is necessary for the company to seek always to do opinion surveys for clients and to know their proposals, because this contributes in improving level of the presented insurance services.
7. Establishing relationship with the official and private mass media to contribute in conveying the informational message to the public and spreading it.



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