

## **An Assessment of Operational Strategies Influencing the Growth of Insurance Industry in Uasin Gishu County, Kenya**

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**Abstract:** *This study was undertaken to make an assessment of operational strategies influencing the growth of insurance firms in Uasin Gishu County, Kenya. Insurance is a technique of risk transfer and redistribution of losses. The Insurance Industry performance in the country has been relatively wanting to the extent that the growth needs to be looked at. The study was guided by the following objectives: to assess the operational competence strategies of insurance industry in Uasin Gishu County, to assess the effects of marketing strategies to the growth of Insurance industry in Uasin Gishu County and thirdly to assess the effects of claims management strategies to the growth of Insurance industry in Uasin Gishu County.*

*The study was undertaken in the Uasin Gishu County and was to enlighten the stakeholders in the industry on what needs to be done to enhance on the growth of insurance industry in Uasin Gishu. A combination of stratified/quota sampling and purposive sampling was used to get the respondents. Data was collected by use of questionnaires and discussions with key respondents. Questionnaires were developed for managers and staff/marketers of Insurance firms operating in Uasin Gishu County and others to both insured and uninsured public. Data was analyzed by descriptive statistics techniques such as percentages with the help of Statistical Package for Social Sciences (SPSS version 20). The study has made appropriate recommendations to all stake holders on what needs to be done to improve the growth of Insurance in the County.*

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### **Objectives of the Study**

#### **General Objectives**

The broad aim of the study is to assess operational strategies influencing the growth of Insurance firms in Uasin Gishu County with a view of making recommendations on what can be done to mitigate growth.

#### **Specific Objectives**

- i. To assess the effect of operational competence strategies to the growth Insurance industry in Uasin Gishu County.
- ii. To assess the effect of marketing strategies to the growth of Insurance firms in Uasin Gishu County.
- iii. To assess the effect of claims management operations to the growth of Insurance industry in Uasin Gishu County.

#### **Conceptual Framework**

That the growth of insurance industry is directly dependent on employee competence management strategies, marketing management strategies and claims management strategies as major organizational factors.

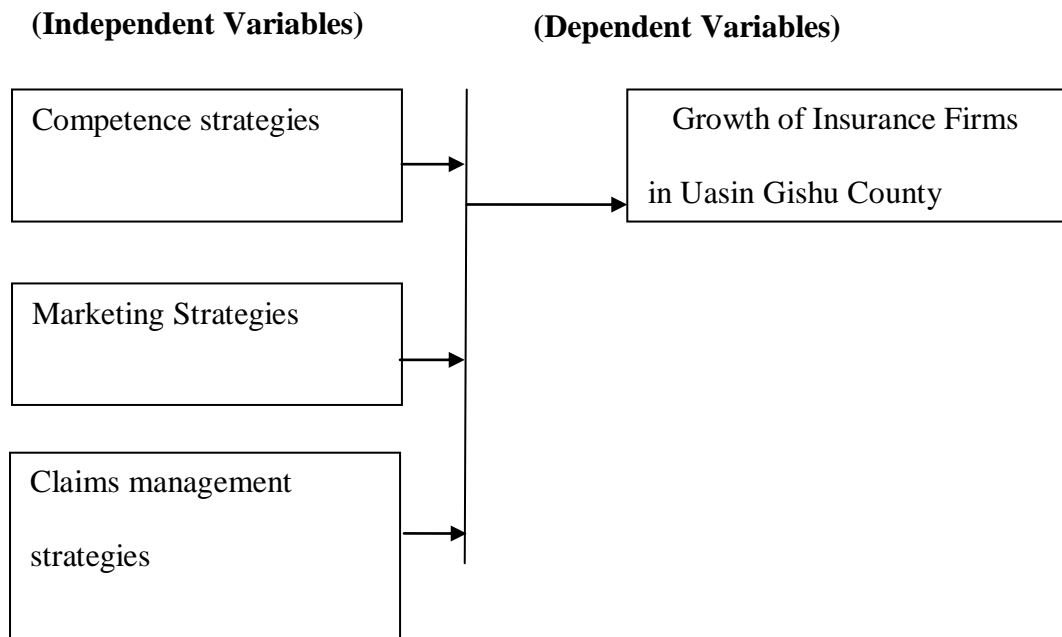


Fig 2.2. Conceptual framework

### Research Methodology

The researcher mainly used qualitative research design. Techniques such as interviews, questionnaire, test/measures, surveys and observations fall under qualitative method.

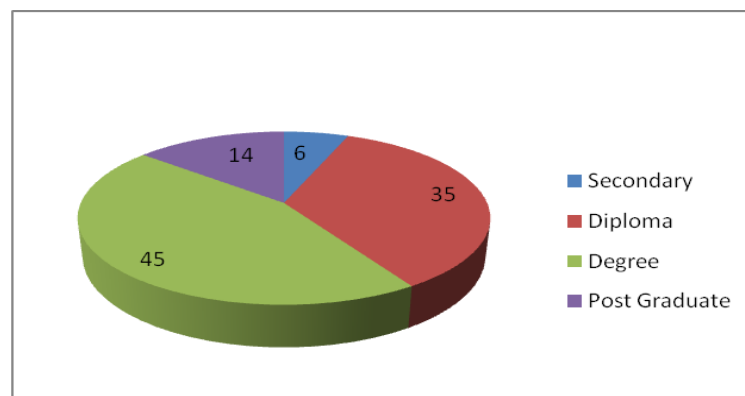
### Results and Discussions

#### Introduction

#### Level of education

Looking at the level of education results are shown below:

Chart 4.3 level of education



From the chart 45.0% of the total respondents were degree holders, 35.0% Diploma holders, 14.0% post graduate while 6.0% were 'O' level certificate holders. Results imply that majority of the respondents were degree holders as this is important to the study as performance of insurance industry must embrace personnel of high qualifications going forward.

#### Effects of Current marketing competence on insurance growth in Uasin Gishu County

Objective one was to assess the effects of operational competence of insurance industry the study assessed the following variables whether staff were skilled in products, training of insurance marketers and other staff, reasons for not purchasing any insurance product, knowledge on the insurance products, underwriting and claims management, handling of customers after selling their products, training on claims management, emerging markets, new marketing management strategies (banc assurance). Results are shown below.

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**Table 4.4.** *Insurance employees are skilled in their marketing.*

	Frequency	Percent
Yes	85	85.0
No	15	15.0
Total	100	100.0

From the table 85.0% of the respondents said that insurance employees are skilled while 15.0% said that they are not skilled in product marketing. Results reveal that insurance employees in Uasin Gishu County are skilled in their product marketing.

**Table 4.4.1.** *Necessity of insurance marketers and staff*

	Frequency	Percent
Very necessary	89	89.0
Averagely Necessary	10	10.0
I don't know	1	1.0
<b>Total</b>	<b>100</b>	<b>100.0</b>

On finding out if the training of insurance marketers and other staff was necessary it was found out that 89.0% of the respondents agreed that it was very necessary, 10.0%. Averagely necessary while only 1.0% of the respondents didn't know if it was necessary results reveals that training is a necessity to insurance marketers and other staff.

**Table 4.4.2.** *Reasons for not purchasing any insurance product.*

	Frequency	Percent
No one has communicated to me about insurance	12	12.0
Insurance staff are incompetent and dishonest	10	10.0
No reason in fact I may buy later	24	24.0
Claims are not paid	13	13.0
I have an insurance policy	41	41.0
<b>Total</b>	<b>100</b>	<b>100.0</b>

The study went further to find out reasons to why respondents were not purchasing any insurance product. It is seen from the findings that 41.0% already had insurance policies, 24.0% had no reasons and were willing to purchase later in future 12.0% lacked information about insurance while only 10.0% of the respondents had the opinion that insurance staff were incompetent and dishonest. This implies that a lot on marketing competence needed to be done as 24% of the public need to be reached.

**Table 4.4.3.** *Rating marketing competencies by insurance marketing and other staff*

		Frequency	Percent
<b>knowledge on the insurance products underwriting and claims management</b>	Strongly Agree	65	65.0
	Agree	31	31.0
	Undecided	1	1.0
	Disagree	3	3.0
	Total	100	100.0
<b>aware of handling customers after selling their products</b>	Strongly Agree	59	59.0
	Agree	34	34.0
	Undecided	2	2.0
	Disagree	4	4.0
	Strongly Disagree	1	1.0
Total	100	100.0	
Training on claims management and service level guideline	Strongly Agree	54	54.0
	Agree	30	30.0
	Undecided	12	12.0
	Disagree	2	2.0
	Strongly Disagree	2	2.0

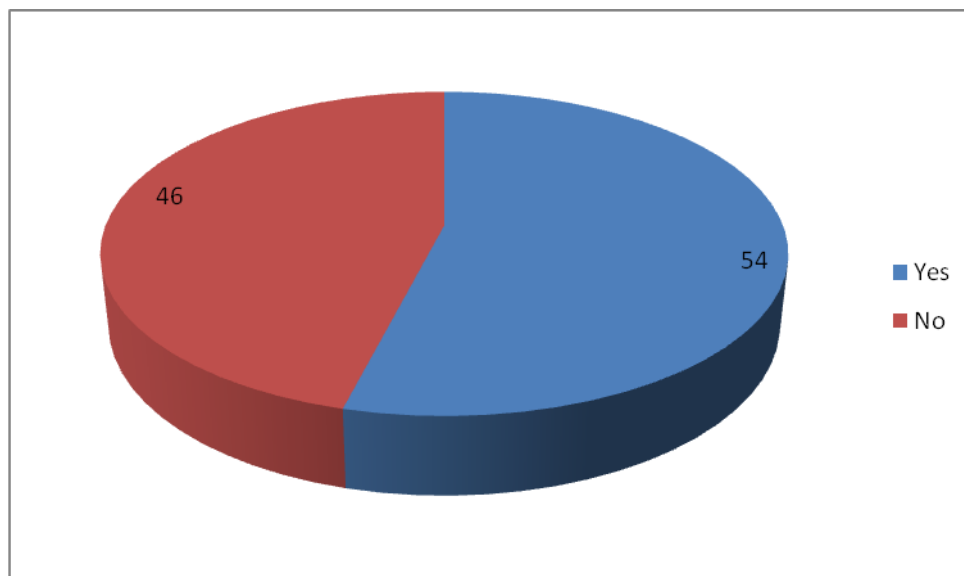
On rating knowledge on the insurance products underwriting and claims management 65.0% of the respondents strongly agreed that the staff and other marketing persons needed knowledge on the insurance products, underwriting and claims management 31.0% disagreed while 1.0% were undecided. Results imply that 96.0% of the respondents agreed that there is need for knowledge on the insurance products, underwriting and claims management. From the table 59.0% strongly agreed that they were aware of handling customers after selling their products, 34.0% agreed 4.0% disagreed, 2.0% were undecided while 1.0% strongly disagreed. This implies that handling of customers after selling their products was rated not as good as seen from the results.

Training on claims management and service level guideline were not rated as good with 58.0% of the respondents strongly agreed that there was need for training in these areas. 31.0% agreed, 8.0% were undecided while 3.0% disagreed. Showing the training on claims management and service level guideline was very essential. New marketing management strategies e.g. banc assurance was also rated as very highly with 49.0% of the total respondents strongly agreed, 33.0% agreed, 1.0% undecided, 6.0% disagreed while 1.0% strongly disagreed.

**To assess the effects of marketing Strategies to the growth of Insurance**

Objective two was to examine effects of marketing management strategies in Uasin Gishu County. Achieved by market scope, insurance products, rating the promotional strategies, problems of marketing insurance in the field, use of personal selling, use of television commercials online marketing, use of pop ups, social media marketing, conducting seminar, trade fairs presentations and conferences. Results are shown below

**Chart 4.5 Effectiveness of current marketing management strategies**



From the chart 54.0% of the respondents agreed that current marketing strategies have been wanting while 46.0% said no implying that current marketing management strategies of the insurance produce are averagely effective.

**Table 4.5.1. Rating promotional messages about insurance companies**

	Frequency	Percent
Very good	14	14.0
Good	39	39.0
Average	43	43.0
Poor	3	3.0
None of the above	1	1.0
Total	100	100.0

From the results above 43.0% of the total respondents rated promotional messages about insurance companies' products been relayed to the public as average 39.0% as good, 14.0% very good, 4.0% poor. Results imply that promotional messages about insurance need to be fixed.

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**Table 4.5.2.** *Problems of marketing insurance in the field*

	Frequency	Percent
People consider sales people conmen/women	43	43.0
They want low premiums	11	11.0
people consider buying waste of money	14	14.0
people don't know about insurance	29	29.0
None of the above	3	3.0
<b>Total</b>	<b>100</b>	<b>100.0</b>

On finding out problems of marketing insurance, the study had the above result, 43.0% of respondent said that people consider sales people as conmen /women thus being reluctant to buy a policy. 29.0% members of the public lack knowledge about insurance, 14.0% the public views policy purchasing as waste of money while need of low premium 11.0%. From the results it is implied that the public lacks knowledge about insurance policies and feel that the insurance sales people are not to be trusted, thus making it hard to convince them buy policies.

**Table 4.5.3.** *Marketing Management Strategies to increase in penetration levels*

		Frequency	Percent
use of personal selling	Strongly Agree	60	60.0
	Agree	32	32.0
	Undecided	3	3.0
	Disagree	4	4.0
	Strongly Disagree	1	1.0
	Total	100	100.0
use of television commercials	Strongly Agree	40	40.0
	Agree	43	43.0
	Undecided	11	11.0
	Disagree	5	5.0
	Strongly Disagree	1	1.0
	Total	100	100.0
	Strongly Agree	34	34.0
	Agree	48	48.0
	Undecided	9	9.0
	Disagree	8	8.0
	Strongly Disagree	1	1.0
Total	100	100.0	

Respondents strongly agreed that 60.0% that use of personal selling was the best marketing strategy, 32.0% Agreed, 4.0% disagreed, and 3.0% were undecided while 1.0% strongly agreed. Implying that use of personal selling was rated as good. Firms should use personal selling strategy as one way of increasing market penetration.

On finding out on the use of television commercials as one of the marketing management strategies firms use 47.0% of the respondents strongly agreed that its one of the strategies used; 46.0% agreed 4.0% were undecided 2.0% strongly disagreed. Results reveal's that most of insurance firm should use television commercials as a marketing management strategy to increase market penetration.

Online marketing was also found to be one of the strategies that should be used as to increase market penetration 48.0% agreed, 34.0% strongly agreed while 9.0% disagreed. Results show that firms should use online marketing as a strategy to increase market penetration. Conducting seminar, trade fairs, presentations and conference was looked at as one of the strategies used by insurance firms to increase market penetration levels. From the results above 68.0% of the respondents strongly agreed that seminars, trade fairs, presentation and conferences should be used as a strategy, 28.0% agreed, 3.05 undecided while 1.0% disagreed. This implies that most firms agree that conducting seminars, trade fair presentations and conferences is one of the strategies to increase penetration levels.

**To assess effects of Claims management strategies on insurance growth**

Objective three to assess effects of Claims management strategies to insurance growth the. Results are discussed below;

**Table 4.6.** *Settlement and management strategies of insurance claims*

	Frequency	Percent
Yes	37	37.0
No	63	63.0
Total	100	100.0

The table above shows that 63.0% of the respondents disagreed that the settlement and management strategies of insurance claims by insurance companies are satisfactory while 37.0% agreed. Showing that most of the insurance firms in Uasin Gishu County have a problem with claims settlement meaning that a lot needs to be done on their claims management strategies and policies.

**Necessity of change by insurance companies to claims settlement**

	Frequency	Percent
Very necessary	79	79.0
Averagely Necessary	19	19.0
Not Necessary	2	2.0
Total	100	100.0

On finding out if it was necessary for insurance companies to change claims settlement and management strategies, 79.0% of the respondents agreed that it is necessary while 2.0% said not necessary results reveals that most of the respondents are of idea that it was necessary for insurance companies to change claims settlement and management strategies.

**Table 4.6.2.** *Rating claims settlement strategies*

		Frequency	Percent
Stiff penalties	Strongly Agree	77	77.0
	Agree	22	22.0
	Disagree	1	1.0
	Total	100	100.0
Terms of service	Strongly Agree	70	70.0
	Agree	30	30.0
	Total	100	100.0
Embracing information technology	Strongly Agree	75	75.0
	Agree	17	17.0
	Undecided	3	3.0
	Disagree	3	3.0
	Strongly Disagree	2	2.0
	Total	100	100.0

From the result shown in the table above 77.0% strongly agreed that stiff penalties should be meted to the firms that avoid settling claims by the regulator, 22.0% agreed while only 1.0% disagreed. From the result it is revealed that stiff penalties should be meted to the firms that avoid settling claims by the regulation for prosperity of the firms. Setting up standards in terms service level agreement was also looked at as one of the claims settlement and management strategies that should be employed, from the results 100.0% of the respondents agreed that standards in terms of service level agreement should be set up and employed for the prosperity of the insurance firms in Uasin Gishu County.

Also embracing information technology where customers are allowed to lodge their claims online were looked at as a strategy that should be employed for the prosperity of the insurance firms. From the results 75.0% of the respondents strongly agreed that embracing information technology is one of the strategies to be employed, 17.0% agreed, 3.0% were undecided and 5.0% strongly disagreed. The results imply that information technology should be embraced.

## **Conclusions and Recommendations**

### **Introduction**

This chapter covers the discussions of the research findings, conclusions, recommendations as well as suggestions for further research.

### **Discussions of the Findings**

Objective one was to establish the effects of management competences to the growth of insurance industry in Uasin Gishu County, 85.0% of the respondents agreed that insurance employees are not skilled in their product marketing in most of the insurance firms in Uasin Gishu County. The training of insurance marketers and other staff was found to be necessary with 99.0% of the respondents agreeing to it revealing that training is a necessity to insurance marketers and other staff. Reasons to why respondents were not purchasing any insurance product were already had insurance policies 41.0%, others had no reasons and were willing to purchase later in future, lacked communication about insurance while few respondents had the opinion that insurance staff were incompetent and dishonest. On rating knowledge on the insurance products, underwriting and claims management 96.0% of the respondents agreed that staff needed knowledge on the insurance products, underwriting and claims management, 93.0% agreed that staff were not aware of handling customers after selling their products, implying that handling of customers after selling their products was rated as highly needed attention as seen from the results. Training on claims management and service level guideline was rated highly with 88.0% of the respondents strongly agreeing to it, showing that training on claims management and service level guideline was required. A new marketing management strategy such as bancassurance was also rated as very good with 81.0% of the total respondents agreeing to it.

Objective two was assess the effects of marketing management strategies to the growth needs of insurance in Uasin Gishu County. 54.0% of the respondents agreed that current marketing strategies have been wanting implying that current marketing management strategies of the insurance products and services need to be changed.

51.0% of the total respondents rated promotional messages about insurance companies' products been relayed to the public were rated as good, and 46.0 % were average, implying that promotional messages about insurances are good. On finding out problems of marketing insurance, it was found that 43.0% of respondents consider sales people as conmen /women thus being reluctant to buy a policy, 29.0% members of the public lack knowledge about insurance, 14.0% the public views policy purchasing as waste of money while need of low premium 11.0%, thus the public lacks knowledge about insurance policies thus hard to convince them buy policies. 93.0% of the respondents made use of personal selling; implying that use of personal selling was rated as good. Firms should use personal selling strategy as one way of increasing market penetration. On finding out on the use of television commercials as one of the marketing management strategies firms should use 93.0% of the respondents strongly agreed that its one of the strategies that need to be used; Results reveal's that most of insurance firm use television commercials as a marketing management strategy to increase market penetration. Online marketing was also found to be one of the strategies used as to increase market penetration 82.0% agreed, showing firms should use online marketing as a strategy to increase market penetration. Conducting seminar, trade fairs presentations and conference was looked at as one of the strategies to be used by insurance firms to increase market penetration levels.

Objective three was to assess the effects of claims management strategies to the growth of the insurance industry in Uasin Gishu County. 63.0% of the respondents disagreed that the settlement and management strategies of insurance claims by insurance companies are satisfactory showing that most of the firms in Uasin Gishu County, their settlement strategies of insurance claims are not satisfactory. On finding out if it was necessary for insurance companies to change claims settlement and management strategies, 79.0% of the respondents agreed that it is necessary revealing that most of the respondents are of idea that it was necessary for insurance companies to change claims settlement and management strategies. Also stiff penalties were found as needed to be meted to the firms that avoided settling claims by the regulation with 99.0%, revealing that stiff penalties should be meted to the firms that avoid settling claims by the regulation for

prosperity of the firms. Setting up standards in terms service level agreement was also looked at as one of the claims settlement and management strategies that should be employed, also 100.0% of the respondents agreed that standards in terms of service level agreement should be set up and employed for the prosperity of the insurance firms. Also embracing information technology where customers are allowed to lodge their claims online were looked at, as a strategy that should be employed for the prosperity of the insurance firms from the results 92.0% of the respondents agreed that embracing information technology is one of the strategies to be employed.

### **Conclusion**

Objective one was to establish the effects of management competences to the growth of insurance industry in Uasin Gishu County, the study found out that the training of insurance marketers and other staff is very necessary if the growth of insurance business is to be realized.

Second objective was to assess the effects of marketing management strategies to the growth needs of insurance in Uasin Gishu County, it is concluded that the current marketing management strategies of the insurance products and services need to be changed with a lot of emphasis put on personal selling as a major market penetration strategy to experience increased growth in insurance business.

Objective three was to assess the effects of claims management strategies to the growth of insurance industry in Uasin Gishu County, and the study found out that settlement and management strategies of insurance claims by insurance companies are not satisfactory and it is necessary for insurance companies to change claims settlement and management strategies, also stiff penalties should be meted to the firms that avoid settling claims by the regulation.

### **Recommendations**

The study makes the following recommendations;

1. Insurance players to intensify the training and retraining of their staff and agents to make them more skilled, competent and professional. This will help in building consumer confidence in the insurance industry.
2. That the insurance companies should vigorously work on re-engineering of personal selling as a major marketing and market penetration strategy as they begin to embrace on new and other modern methods of selling such as bancassurance.
3. The role of supervision by the insurance regulator should be enhanced with stiff penalties meted against those underwriters who avoid claims settlement.

### **Suggested Areas for Further Research**

The following are suggestions for further study:

1. A study should be undertaken in the area of bancassurance and its implication on the growth on insurance business in Uasin Gishu County.
2. The study only provided information on claims settlement and management strategies, future studies should focus on the legal redress mechanisms available for the claimants or the insured and this can mitigate growth gaps in the industry.
3. A further study should be considered on the future role of micro insurance business in both benefiting the low-income citizens and increasing on the growth of the industry.

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