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## The effect of developing insurance marketing methods on performance of insurance companies (An applied research in the two Iraqi general and national insurance companies)

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**Abstract:** This research aims to introduce the importance of developing insurance marketing methods and their impact on the performance of insurance companies in general, and national and Iraqi insurance companies in particular, and what they can achieve from advantages and an increase in their competitive capabilities as well as contributing to reducing labor productivity costs and achieving efficiency and raising company performance. After reviewing the reality of the marketing activity in the national and Iraqi insurance companies, the researchers reached a set of recommendations that emphasize the importance of developing marketing methods to keep pace with global insurance companies, and take advantage of these advantages in the field of work in the company. The effect is also illustrated by changing the marketing services from traditional to electronic marketing, which works to reduce costs and reach the largest segment of targeted customers.

**Keywords:** developing insurance, marketing methods, insurance companies

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### INTRODUCTION

The insurance sector is considered one of the important economic financial sectors in Iraq. This is why the insurance industry needs to develop and innovate flexible marketing strategies to keep pace with developments in the insurance industry and take advantage of the absorptive capacity of the insurance market and rely on the introduction of new and diversified insurance services that are used, applying modern underwriting methods, working to change previous concepts and finding appropriate solutions to problems facing insurance marketing with insurance companies.

Therefore, the ability of large and small companies to remain in the market depends on the extent of their interaction with their external environment and their ability to know the strengths and weaknesses. Whereas the external environment of companies is often unstable due to production and marketing problems, the rapid development of technology in addition to economic and political problems, and as a result of the emergence of many changes and developments, companies have become concerned with developing marketing methods and giving it high priority to the decisions taken in the company.

#### 1. Methodology

##### 1.1 Research problem

The problem can be formulated with the following questions:

1. What are the insurance marketing methods and the willingness of the two insurance companies to implement them?
2. The extent of response and perception of the research sample to the importance of the dimension of insurance marketing methods and their impact on the performance of the activity of the two research sample companies?
3. What is the effect of the dimensions of insurance marketing methods on the productivity of the two companies, the research sample?

##### 1.2 Research importance

The research derives its importance from:

1. Study new variables in the dimension of marketing methods that can be used to improve the productivity performance of the two insurance companies.
2. Study and analyze the nature of the relationship between insurance marketing methods and the extent of their impact on the performance of the insurance companies.

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3. The role of insurance companies and the excellent services they provide through the commitment of individuals, which is reflected in the performance and the productivity of the two companies.

### **1.3 Research objectives**

The research seeks to achieve the following goals:

- ✓ The extent to which the two companies understand the research sample for the importance of insurance marketing methods.
- ✓ Clarify the insurance marketing methods most influential in the productivity of the two companies, the research sample.
- ✓ Knowing the effect of insurance marketing methods in improving the performance of the two companies.

### **1.4 Research hypothesis**

The research is based on the following hypotheses:

1. There is a statistically significant correlation between insurance **marketing** methods and the productivity of the two companies.
2. There is a statistically significant effect of insurance marketing methods on the **productivity** of the two companies.

### **1.5 Field and research data**

**1.5.1 Time limits:** The research was completed during the year 2020.

**1.5.2 Spatial limits:** The Iraqi and National Insurance Company.

### **1.6 Methodology of the study**

The study relied on the experimental and analytical method through collecting the necessary data and analyzing it, the fact that this approach focuses on polling the research sample and its directions, as using the descriptive approach; is to describe the reality of the studied variables, as for the analytical method, it is used to analyze the results of statistical treatments for research variables, and to draw conclusions on the basis of adopting recommendations.

### **1.7 Analysis tools**

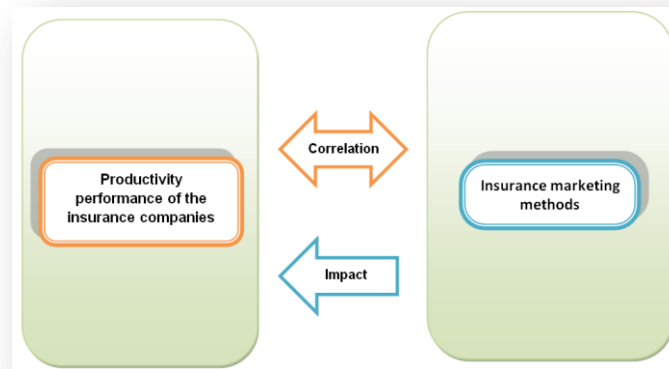
The questionnaire, which represented the main tool for gathering information about the research, was distributed for the period from (20/1/2020) to (18/2020). The questionnaire was divided into two main parts, the first of which was general information about the characteristics of the research sample, and the second consisted of (19) paragraphs, which were divided into two axes: The first axis consists of (12) items related to measuring insurance marketing methods, and the second axis consists of (7) items related to measuring corporate productivity performance.

### **1.8 Research problems and difficulties**

1. The lack or scarcity of references, studies and scientific research on the subject of insurance marketing methods, as it is considered one of the new topics in the field of research and studies.
2. Difficulty in obtaining information from the two companies.
3. The unstable security situation the country is going through at the time the search is completed.

### **1.9 Research Form**

According to the opinions of a number of researchers in previous studies that review the independent variable (insurance marketing methods), and its effect on the dependent variable (performance of the productivity of insurance companies), as shown in Figure (1).



**Fig.1: Research hypothesis diagram**

(Source: Designed by the researcher)

### 1.10 Society and research sample

In order to test the study hypotheses and achieve its goals, the researcher has chosen the sample (probability class) from the study community in the Iraqi and National Insurance Company, which is represented by the following certificates (Ph.D., Master, Post Graduate Diploma, and Bachelor), considering that these certificates are closer to the subject of the study, and the size of the community according to the statistics of the two companies has reached (130) individuals, and the sample size of this community has been determined according to the global model (D. Morgan, D.). To determine the sample size at the significance level (0.01) and up to (0.05), then the sample size according to this model reached (97) individuals, i.e. (75%) of the total study population, as shown in Table 1.

**Table 1: Determining sample size from a given population**

N	S	N	S	N	S	N	S	N	S
10	10	100	80	280	162	800	260	2800	338
15	14	110	86	290	165	850	265	3000	341
20	19	120	92	300	169	900	269	3500	246
25	24	<b>130</b>	<b>97</b>	320	175	950	274	4000	351
30	28	140	103	340	181	1000	278	4500	351
35	32	150	108	360	186	1100	285	5000	357
40	36	160	113	380	181	1200	291	6000	361
45	40	180	118	400	196	1300	297	7000	364
50	44	190	123	420	201	1400	302	8000	367
55	48	200	127	440	205	1500	306	9000	368
60	52	210	132	460	210	1600	310	10000	370
65	56	220	136	480	214	1700	313	15000	375
70	59	230	140	500	217	1800	317	20000	377
75	63	240	144	550	225	1900	320	30000	379
80	66	250	148	600	234	2000	322	40000	380
85	70	260	152	650	242	2200	327	50000	381
90	73	270	155	700	248	2400	331	75000	382
95	76	270	159	750	256	2600	335	100000	384

"N" is population size Note

"s" is sample size

(97) Questionnaires were distributed to the sample. On the other hand, the number of forms received and fulfilled the conditions of analysis and study from the sample, which were answered, reached (92) questionnaires. Table 2 shows the study sample, the number of distributed, received forms, and the percentage of their retrieval.

**Table 2: Description of the research sample, the number of distributed and received forms and the percentage of recovery**

Sample community	No. of distributed forms	No. of received forms	Rate of return%
National Insurance Company	97	92	95%

### 1.11 Measuring honesty and consistency

**1.11.1 Honesty Test:** The researcher presented the questionnaire to a group of arbitrators with a specialization in the field of research, and the researcher responded to the arbitrators' opinions and made the necessary changes in the light of the submitted proposals, and the questionnaire was finalized.

**1.11.2 Stability test:** Stability means that the questionnaire gives the same result if it was redistributed more than once under the same conditions and conditions, and that the test of stability here is according to the formula (Cronbacg Alfe). In the case of a test in which the scores are rated (not one and zero), you can take different values (1, 2, 3, 4...), as in the case of tests that use Likert equation, as mentioned above to answer paragraphs. This equation is also used in tests of the type of substantive or essay questions (Al-Jadri and Abu Hilo, 2009: 171). Table 5 shows the stability test for the study variables.

**Table 3: Stability test of the research variables using Cronbach's Coefficient**

No.	Variables	Cronbach's Coefficient
1-	Insurance marketing methods X	0.982
2-	Corporate productivity performance Y	0.956
3-	Total research variables	0.966

It is clear from the table above that the value of the Crow Parameter Alpha alpha is high for each of the search variables, and the total value of the search variables of the alpha coefficient has reached (0.966), which is a high stability value, and this result confirms the validity and consistency of the study questionnaire and its validity for application to the basic study sample.

### 1.12 Statistical tools and methods used in data processing and analysis:

The researcher relied on a number of tools for statistical analysis and processing, as follows:

1. Statistical Software Package (Spss-Ver-19): used to extract the results.
2. Microsoft Excel 2010 to analyze the data.

## 2. Theoretical review

### 2.1 Definition of Marketing

"Marketing has been defined by individuals who work in marketing departments as it includes all administrative systems that participate in identifying and influencing current and potential demand for a particular region" (Harry AL.Lipson & John R. Darling, 1971: 5).

#### 1 - The importance of marketing

The importance of marketing comes to the meaning that marketing includes in the business world, as it includes commercial activities that aim to facilitate the tasks of the two physical transportation functions of services and transfer of ownership with the identification of appropriate marketing outlets for their delivery to the required markets. On the other hand, creating marketing policies requires a balance between supply and demand. In order to achieve this balance, individuals working in the marketing department draw the appropriate planning for the design of services or make changes or adjustments to them for the purpose of matching services with the requirements and needs of consumers. It also includes the concept of marketing is the design of effective marketing policies that are able to keep pace with the development of the market in order to achieve its goals and thus increase the demand for the services provided, thus achieving an increase in profits. (Magazigh, 1977: 18)

#### 2 - Choose a market

The controllable marketing variables for any company are the parts of the marketing process that the company can define and manage themselves, and for most insurance companies the marketing control variables include the following:

### **1. The Market**

Many insurance companies define specific sectors of the market that they intend to direct their marketing operations towards, and for the company to determine the sector that suits its business, the company resort to segmentation of the market, which means that the company dividing its services into large groups of consumers that lead to the service of the entire market, for this the companies divide the market into small sectors that are easy to focus efforts on and provide services to (Sharman and Abdel Salam, 2001: 103).

### **2. Prices for the products**

Pricing determined by any company for its products and services that affect its sales just as it affects its profits. Prices affect customers' understanding of the products and services they offer with an emphasis on the quality of the products that you offer, there are companies that offer their services at high prices to emphasize the quality of the products provided, while there are companies that offer their products at low prices for the purpose of attracting customers to them.

### **3. Products**

Insurance companies offer products based on their resources or marketing experiences, as insurance companies are committed to marketing products for individual life and group insurance, or there are companies that are committed to providing property or work injury insurance products.

### **4. Promotion**

Insurance companies are affected by all the factors that fall within the composition of the marketing mix. Insurance companies resort to promoting their products through customers in order to stimulate demand for their products, while some companies resort to promoting their products through their intermediaries and distribute incentives and rewards to encourage sales.

### **5. Distribution**

It is the process of delivering the insurance service from the insurance companies to the beneficiaries through the different distribution outlets. This process is one of the important operations in the insurance companies, because it is through them that the insurance protection that achieves safety and stability can be achieved for the beneficiaries of the risks to which they are exposed and that result in financial losses (peace and shore, 2012: 214).

### **There are some simple ways to update and develop marketing methods, including:**

- Improving the service and that is (in addition to) any more offers offered, so everyone wants more? Or an actual change to the characteristics of the service provided in the market, such as automatic processing of insurance information and electronic use in issuing documents and completing compensation transactions.
- Review the prices of the services provided, by conducting a search in the market related to the products, and make a comparison between the services provided by the company with the services provided by the competing companies, if there is a significant difference, and the solution is simple by providing some discounts to the customers.
- Style changes these changes include the way to provide service and renew the company's sign, and are among the most important elements in attracting new customers. Are they clear and well lit? Is the company name clear? Is it easy to read and see?
- Update the way of providing and selling the product or service, as the accepted way is to offer services at the company's headquarters, but now it is possible through the company's website, or use the most popular and well-known social media sites to communicate with customers or to target new consumers, as traditional methods are not enough to offer and provide service.
- Communicating with customers, by offering promotional offers via e-mail, or tempting offers with a text message to the consumer audience, and using the means of communication in all possible ways, by providing a distinctive advertisement on TV or the famous local newspapers.
- Staff training, in the world of marketing and sales there is always a new one, it may be well qualified staff, but staff may not be fluent in the English language, as it is difficult for them to deal with resident foreigners, and the solution is simply by entering them for basic English language courses for employees.

The modernization and development of marketing has become a great science and a new world to which the new is added daily. Therefore, this world must be followed and the latest suitable ideas applied in order for the company to remain strongly competitive in the market and achieve new steps of success and prosperity.

### **2.2 Productivity of insurance companies**

#### **Productivity concept**

Productivity is one of the topics that has received great attention in all economic aspects, especially in developing countries, where the developed countries realized that productivity is their path to economic development and social welfare, while developing countries suffer from problems in unemployment and a decrease in development rates, therefore they try to benefit from the experience of developed countries in raising

their efficiency through the exploitation of their resources in a way that achieves a balanced development and in improving the standard of living for individuals ( Al-Tibi, 2001). And the well-being of society through the production of the largest possible quantity of goods and services at the lowest possible cost, by using the lowest possible elements of production, therefore, increasing productivity when producing a good or service means the possibility of producing the same amount of this service with fewer resources, which means the possibility of producing a greater amount of other goods or services.

We can study the definitions of productivity and put them into three groups as follows:

**1. Productivity is the efficiency of human resources**

Sharma (2002) sees that productivity is by producing as much as possible of goods or services of the same quality or better than them with units less than the factors of production during a specific time period, That is, the relationship between the quantity of the commodity or services produced and the capital and material resources used in the production of these goods and services in a specific time period

**2. Productivity is the ratio of outputs to inputs**

Hammoud and Fakhoury, 2001, see productivity as a ratio or the relationship between outputs (the product) and inputs (the user), i.e. resources that are used in production, and both define them in a measurable way. And productivity is defined in general, it is a ratio between the outputs and the inputs in other words, the relationship between the outputs of the production or service activity during a specific period and the inputs of that activity in a specific period and it can be calculated on the following:

$$\text{Productivity} = \frac{\text{Outputs the quantity or value of production of goods and services during a specific period}}{\text{Input output elements}}$$

(John 1991, p6-7 & Vasilh, 1994, p102; Japan Productivity Center, 1993)

**Factors affecting productivity**

Productivity is influenced by several factors, and the opinions of researchers have varied in determining the factors that affect productivity and can be divided into two groups:

- Internal factors, which are subject to the control of the production unit and related to it.
- External factors and these factors are not subject to the control of the production unit, as its scope is greater and broader than the first as it includes political and economic factors, tax policies, interest rate, demand elasticity, the level of national income per capita and the availability of services (Jawhar et al. 2010 / p. 74, Obaidat 2004).

**3. Empirical analysis and test**

**3.1 Empirical Analysis**

This axis seeks to clarify the most important characteristics of the members of the research sample from workers in the Iraqi and National Insurance Company, through the information contained in the questionnaire that was distributed to them, and here comes a brief description of the members of the research sample.

**1. Distribution of the sample according to gender**

Table 4 shows that the percentage of respondents who were chosen by sex was for males (54.3%) and for females (45.7%).

**2. Distribution of the sample according to age**

Table 4 shows that the percentage (9.8%) of the sample ranges between (21-30 years), while the ratio (29.3%), their ages ranges between (31-40 years), followed by the ratio (28.3%), as Their ages range from (41-50 years), and finally (32.6%), their ages ranged between (51 years and over).

**3. Distribute the sample according to the educational qualification**

Table 4 shows that (71.7%) of the sample have a bachelor’s degree and (5.4%) have a post graduated diploma, followed by (13.0%) with a master’s degree, and finally (9.8%) their educational qualification is PhD.

**4. Distribution of the sample according to the job service**

Table 4 shows that what percentage (22.8%) of the sample their job service ranges within (less than 10 years), while the percentage (22.8%), their service ranges between (11-15 years), followed by the percentage (15.2%), as their service ranges between (16-20 years), and finally (39.1%), their service ranged from (21 years or more).

**Table 4: Characteristics of Sample Members**

No.	Variables	Categories	Repetition	Percent %
1	Gender	Male	50	54.3
		Female	42	45.7
		<b>Total</b>	92	100.0
		21-30 years	9	9.8

2	Age	31-40 years	27	29.3
		41-50 years	26	28.3
		51 years and over	30	32.6
		<b>Total</b>	92	100.0
3	Educational Degree	Bachelor	66	71.7
		Post Graduate Diploma	5	5.4
		Master	12	13.0
		Doctorate PhD	9	9.8
		<b>Total</b>	92	100.0
4	Years of Experience	Less than 10 years	21	22.8
		From 11 to 15 years	21	22.8
		From 16-20	14	15.2
		More than 21 years	36	39.1
		<b>Total</b>	92	100.0

### 2.3 Displaying the results of the questionnaire

This axis seeks to present the answers of the sample (Iraqi and National Insurance Company) for each axis and every paragraph of the study, related to insurance marketing methods, the performance of the insurance companies' productivity, as the mathematical mean and standard deviations, the coefficient of variation, and the relative importance of the sub-general and general levels were used, and the five-dimensional Likert scale was used in the responses of the sample, the answer level will be confined between (1- 5) and for five levels, and according to the categories, the category length has been determined on this scale by calculating the range between the degrees of the scale ( $5 - 1 = 4$ ) and then dividing it by the largest value in the scale to get the length of the category i.e. ( $4/5 = 0.80$ ) and then this value has been added to the lowest value in the scale, i.e. from the beginning of the scale and it is one true, in order to determine the upper limit for this category, and thus the length of the category has become as shown in the table 5 below.

**Table 5: The weight of Likert Scale pentagon approved in the study**

Category length	Degree of approval
1.79 – 1	Strongly disagree
2.59 – 1.8	Disagree
3.39 – 2.6	Neutral
4.19 – 3.4	Agree
5 – 4.2	Strongly agree

### 1- Insurance Marketing Methods

This axis was measured through twelve questions (1-12), and as explained through Table 6, and the results about it were distributed among the highest level of response that the twelfth question achieved, which states (workers in the company realize the importance of switching from traditional to modern methods of providing services to citizens). As the value of the mean for it reached (4.36), which indicates the option (Strongly agree), and with very good harmony in the answers, and it is confirmed by the value of the standard deviation and the coefficient of difference in it, respectively, so its value was (0.64), (13.84). This result indicates that this paragraph has a high level of importance for the sample studied, while the relative importance was (87.42), which confirms the degree of interest by the research sample about this paragraph. As for the seventh question that states (the possibility of obtaining the services that customers need right on time), it has achieved the lowest answer level, as the mean value of it reached (3.21), which indicates an option (neutral), and with average harmony in the answers, confirmed by the value of the standard deviation and the coefficient of variation in it, respectively, so its value reached (1.03) (33.07), and this result indicates that this paragraph has an average level of importance for the respondent sample, while the relative importance was (61.95), which confirms the degree of interest by the research sample about this paragraph. This result indicates that there is almost disapproval by the sample members of this paragraph, and the rest of the paragraphs have achieved, in this axis, varying proportions in the arithmetic circles ranged between (strongly agreed, agreed).

In general, it can be said that the arithmetic mean of all paragraphs of the axis of successful management requirements is equal to (3.78), which indicates the option (agree), which is a positive value, and this result indicates that the majority of the sample members agree that insurance marketing methods affect positively in productivity performance of the Iraqi National Insurance Company.

**Table 6: Arithmetic mean, standard deviation, coefficient of variation, and the relative importance of variables at the sub and overall level of insurance marketing methods**

No.	Paragraphs	Mean	Standard deviation	Coefficient of variation	Relative importance
1.	The company is keen to use modern promotional methods through its website	4.22	0.71	15.61	85.74
2.	The company has a website that is easily accessible to customers	4.17	0.76	15.68	84.73
3.	The company holds seminars and continuous training courses to develop marketing methods	3.91	0.78	20.30	78.95
4.	The company chooses highly qualified and experienced marketing channels	3.74	0.82	22.79	71.90
5.	The company is keen to choose distinctive distribution channels for the purpose of delivering the insurance service to the customer at the right time and place	3.74	0.75	20.65	79.80
6.	The insurance company needs to spread insurance awareness through the use of efficient marketing elements	3.77	0.80	20.57	75.85
7.	The possibility of obtaining the services that customers need in a timely manner	3.21	1.03	33.07	61.95
8.	One of the main reasons why insurance services are not popular is the low promotional activity	3.75	0.85	22.77	74.90
9.	The company has marketing channels with the ability to identify and respond to customer needs	3.63	0.91	22.10	75.17
10.	The use of the insurance company by electronic marketing methods affects the quality of insurance services	3.54	0.73	35.15	60.45
11.	The company resort to update its data periodically on its website	3.88	0.96	23.32	76.73
12.	The employees of the company realize the importance of switching from traditional to modern methods of providing services to citizens	4.36	0.64	13.84	87.42
<b>Insurance marketing methods</b>		<b>3.78</b>	<b>0.65</b>	<b>16.52</b>	<b>77.39</b>

## 2 - Corporate productivity performance

This axis was measured through seven questions (1-7), and as illustrated by Table 7, and the results about it were distributed among the highest level of answer that was achieved by the twenty-fourth question, which states (interest in training programs and developmental) as the value of the mean for him reached (4.25), which indicates the option (strongly agree), and with very good harmony in the answers, and confirmed by the value of the standard deviation and the coefficient of variation in it, respectively, so its value reached (0.94), (16.52), this result indicates that this paragraph has a high level of importance for the respondent sample, while the relative importance was (88.79), which confirms the degree of interest by the research sample on this paragraph.

In general it can be said that the arithmetic mean for all paragraphs of the productivity performance axis of the Iraqi and National Insurance Company is equal to (3.81), which indicates an option (I agree), which is a positive value, and this result indicates that the majority of respondents agree positively on the paragraphs of the productivity performance of Iraqi and National Insurance Companies.

**Table 7: Mean, standard deviation, coefficient of variation, and the relative importance of variables at the sub and total level for the performance of the Iraqi and National Insurance Company**

No.	Paragraphs	Mean	Standard deviation	Coefficient of variation	Relative importance
1.	<b>Improving the level of income</b>	3.74	0.96	23.48	74.58
2.	<b>Interest to working conditions</b>	4.12	0.94	19.23	84.69
3.	<b>Increase material and moral rewards</b>	3.51	1.03	27.57	70.10
4.	<b>Interest to training and development</b>	4.25	0.94	16.52	88.79



	programs					
5.	Increase of highly qualified employees		3.63	0.98		22.68
6.	The use of modern and advanced devices in work programs		3.86	0.94		19.32
7.	Delegating workers with wide powers		4.06	0.67		21.10
<b>Performance</b>			3.81	0.73		18.75
						73.68
						79.73
						82.42
						78.24

### 3.3 study hypotheses test

In this topic, the study hypotheses that were laid out in the methodology of the study, which relates to the study variables, which are represented in the methods of marketing insurance as an independent variable, and the dependent variable represented by the productivity performance of the Iraqi and National Insurance Company will be examined.

#### 1 - Correlation hypothesis test

This topic seeks to determine the nature of the relationship between study variables, to find out the extent to which the first main hypothesis is accepted or rejected, which is: There is a statistically significant correlation with positive marketing methods of insurance with corporate performance, by using the simple correlation coefficient (Pearson Correlation Coefficient), which is one of the statistical methods used to measure the strength and direction of the linear relationship between two quantitative variables at the level of the study sample.

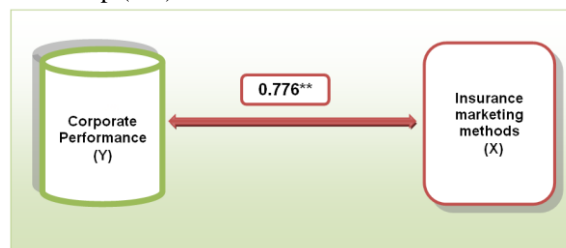
It is clear from Table 8 and Figure 2 that there is a positive correlation with positive (significant) moral significance between insurance marketing methods and corporate performance, and the correlation relationship has reached its value (0.776 \*\*) at the level of significance (0.01), and from here we infer the acceptance of the first main hypothesis, according to which there is a statistical correlation relationship with a positive moral significance for insurance marketing methods in the performance of the Iraqi and National Insurance Company. As shown table 8 and figure 2.

**Table 8: The correlation between the insurance marketing methods and the productivity performance of the two companies**

Insurance marketing methods X Performance Y		Insurance marketing methods	Moral relations	
			Number	Percent %
Performance Y	Coefficient of correlation	0.776**	1	100%
	Moral level	0.000		
	The decision	Function		

\*\* Strength of Relationship and Morality (1%)

\* The strength of the moral relationship (5%)



**Fig.2: The correlation between the insurance marketing methods and the productivity performance of the two companies**

**2- Impact of the hypothesis testing**

The present study has developed the second major hypothesis, the Simple Regression Analysis hypothesis

**The main simple regression hypothesis**

It is clear from table 9 that the calculated value of (F) has reached (13.81), which is greater than the (F) table value of (7.91) at the level of significance (1%), and with significance (0.000) with a degree of freedom (1.90), this result means that there is a statistically significant and significant effect of the respondent variable (insurance marketing methods) in the dependent variable (corporate performance), in the research sample. As for the value of the determination coefficient (R<sup>2</sup>), its value was (0.520). This result indicates that (insurance marketing methods) explain what percentage (52%) of the difference in (corporate performance), and that (48%) is an explanation of the factors that did not enter the regression model. Accordingly, these results provide sufficient support to accept the second main research hypothesis, which states (There is a significant significance for insurance marketing methods in the performance of the productivity of the Iraqi and National Insurance Company).

Through Table 9, we notice that the value of the fixed term (a = 0.453) is statistically significant, as the calculated value of t was (3.532) and it is greater than the tabular t at the level of significance 1% and the degree of freedom (90) and (2.35), and the value of the marginal slope (b = 1.130) is statistically significant because the calculated t value of 7.620) is greater than the tabular t at the level of significance% 1 and freedom degree (90) and (2.35). These results confirm the presence of a strong influence of insurance marketing methods in the performance of the Iraqi and National Insurance Company.

**Table 9: Explains the effect of insurance marketing methods on the performance of the Iraqi and National Insurance Company**

Dependent variable Independent variable	Productivity performance of the Iraqi National Insurance Company							
	Fixed Limit a	Calculated Value of t	Marginal inclination B	Calculated Value of t	Selection coefficient R <sup>2</sup>	Calculated Value of F	Mortality	Decision
Insurance marketing methods	0.453	3.532	1.130	7.620	0.520	13.81	0.000	There is an effect

\*The value (f) of the table at a significant level 0.05 and the degrees of freedom (1.90) = (3.94),

\*\* The value (f) of the table at a significant level 1% and the degrees of freedom (1.90) = (7.91)

\* Value (t) tabular at a significant level 5% and degrees of freedom (90) = (1.67)

\*\* Value (t) tabular at a significant level 1% and two degrees freedom (90) = (2.35)

**4. CONCLUSIONS AND RECOMMENDATIONS**

**4.1 Conclusions**

1. There is a positive correlation with statistically significant (static) significance between insurance marketing methods in the performance of the productivity of the Iraqi and national insurance company, due to the vital role of insurance marketing methods in embodying and developing modern administrative thought that contributes significantly to raising the level of productivity performance of the Iraqi National Insurance Company.
2. There is a statistically significant effect of insurance marketing methods on the performance of the Iraqi National Insurance Company, where the results of the analysis showed the importance of the insurance marketing methods in developing and developing the performance of the Iraqi National Insurance Company.
3. There is a weakness in the ability to obtain the services that customers need in a timely manner.

**4.2 Recommendations**

In light of the results reached, the following recommendations can be taken:

1. Localizing the relationship between individuals and the Iraqi and National Insurance Company and not neglecting it.

2. The continuous development and modernization of insurance marketing methods and working to enhance them.
3. Working to implement democracy at work.
4. Working to obtain the services that customers need in a timely manner.
5. The company's management should work continuously to develop human resources, and work to intensify advanced training courses in order to control the insurance company's technologies, especially electronic ones, which need a high information culture.
6. Taking advantage of the competencies that exist in the insurance company that possesses the capabilities to innovate and renew that is suitable for work, especially in the field of marketing.
7. Attention to recent studies and research, especially in the areas of electronic marketing and the positive results achieved when dealing with them.
8. Setting time plans to bring about the required changes and preparing the work environment to suit these alleged changes.

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