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TOTAL QUALITY MANAGEMENT PRACTICES AND PERFORMANCE OF INSURANCE COMPANIES IN EMBU COUNTY, KENYA

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Abstract

Insurance companies offer a crucial role in the in Kenyan economy by funding projects, enabling financial security and capital creation. Despite the crucial role, the market entry of insurance is low in Kenya being 2.7 percent compared to 6.28 percent global average. The sector has also been reporting poor performance and declining returns with some of the firms being put under statutory management while others have collapsed. This study aimed to determine how total quality management methods affect insurance company performance in Embu County, Kenya. The study specifically evaluated the impact of process approach, customer focus, continuous improvement, and fact based decision making on performance. Quality management, Kaizen and Balanced Scorecard theories guided this study. Descriptive design was utilized and 182 employees of all the 13 insurance companies operating in Embu County, Kenya were surveyed. The study sample size was 125 respondents and primary data was used. The findings showed that insurance companies have adopted quality management techniques, which had a beneficial effect on improved performance. In particular, the inferential results showed that the performance of insurance companies was positively and significantly affected by continuous improvement, client focus, process approach, and fact-based decision making. The study concludes that insurance companies' performance is positively impacted by quality *management practices. The study suggests that in order to improve performance, the enterprises should implement total quality management practices. The study recommends policymakers to develop regulations that guarantee insurance companies embrace and use quality management methods.*

Keywords: Total Quality Management Practices, Continuous Improvement, Client Focus, Process Approach, Fact-Based Decision Making

INTRODUCTION

Insurance sector has been struggling globally despite the critical role it plays. Chege, Wanjau, and Nkirina (2019) claim that the premium for the global insurance sector decreased from 4.7 percent in real terms in 2015 to 2.2 percent in 2016, then continued to decrease and reached 1.5 percent in 2017. Underwriting losses for American insurers rose to USD 5.1 billion in the second half of 2017 from USD 1.1 billion in the first half of 2016 (Federal Insurance Office, 2017).

In 2016, the average insurance penetration rate in Europe was 7.19%, a decline of 0.6 percentage points from 2015 and a 0.4% drop in total premiums. Deloitte (2019) attributes the decline in average penetration to the decrease in life premium penetration, which fell from 4.49% in 2015 to 4.21% in 2016. Underwriting capacity and return volatility are the two main issues in Africa. Insurance penetration, with an average of 3%, is also low when compared to the 6% global average. In addition, the price of life insurance in Africa has not changed over time (Swiss-Re, 2019). The Kenyan insurance industry has recently seen deteriorating profitability and return on equity, primarily as a result of operational inefficiencies and manual processes that drive up costs (PricewaterhouseCoopers [PWC], 2020].

The profitability of Kenyan insurance businesses follows a see-saw pattern, according to Nyawira (2021), who conducted a study of pre-tax income data from those companies in 2015. 2015 saw them claim a profit of Sh12.7 billion. Profits reached a peak of Sh13.8 billion in 2016 before dropping to Sh13.1 billion the following year. Profits continued to decline, falling to Sh 7.9 billion, before increasing to Sh 15.4 billion in 2019 and 2020, respectively. Businesses today confront a rising number of challenges due to increased worldwide competition as well as from customers who are better informed about their needs and shifting preferences (Chaudhry, Awan, Bilal, & Ali, 2018). Businesses are beginning to implement Japanese techniques in an effort to enhance market performance and increase revenues (Al-Shobaki, Fouad, & Al-Bashir, 2010). One of the important ideas that came from the Japanese business is total quality management (TQM), which strives to improve quality, productivity, efficiency, and customer loyalty (Bajaj, Garg, & Sethi, 2018).

Businesses employ this management style to ensure their long-term performance (Akelo, 2017). Cost-effectiveness, resource mobilization, quality service, and people management are all essential tenets of TQM. Businesses must adhere to quality standards, ensure that processes are followed correctly from the outset, and eliminate errors and waste (Neyestani, 2017). A company's processes are organized according to TQM, a management philosophy that first emerged in the 1950s, so that customers can receive products and services that satisfy their needs. Total quality management (TQM), a concept of management that permeates an entire organization, seeks to continuously raise the caliber of goods, services, and operations (Alfalah, 2017).

The TQM practice notion has developed as a result of the intense global competitiveness. Businesses in the contemporary business environment pay close attention to TQM philosophies, strategies, practices, and tools (Akhtar, Zameer, & Saeed, 2014). Businesses can improve internal efficiencies by putting TQM techniques into practice, which is crucial in today's competitive global market. TQM is in charge of promoting a culture where expenses are continuously being decreased. The TQM practices that this study will focus on are continuous improvement, customer centric approach, process and product design, and fact-based decision-making, according to Skarica and Hrgovic (2018). Continuous improvement comprises an organized search for potential areas for growth that can aid a company in achieving its goals (Otieno, 2016). The standard of goods and services is raised by ongoing development. It is the driving force behind many prosperous businesses. Through continuous improvement, organizations can streamline operations, saving time and money while simultaneously improving the quality of their output (Haddas et al., 2014). For businesses, continuous improvement is essential since it attempts to improve organizational practices, products, and services, which increases competitiveness and yields better performance.

A crucial element of the customer-centric strategy is the commitment of employees to always providing customers with additional value (Androwis et al., 2018). In essence, the customer-centric strategy establishes and monitors standards for customer satisfaction to make sure a business satisfies standards for the products it sells. A business can stand out from rivals who don't provide a comparable experience by focusing on its customers. Customer attention, according to Kumar and Narasimham (2012), comprises addressing client complaints, putting in place processes for client feedback, and taking actions to maintain client satisfaction.

Process approach is a key element of quality management strategy. For each stage of the production process to deliver the intended outputs more successfully, tasks and resources must be identified, analyzed, and assigned (Dawson, 2019). A process-based strategy can be used by an organization to promote continuous improvement. The process approach is focused on improving a business by managing and optimizing particular business processes that affect how the business serves its customers. International Standards Organization (ISO) 9001 is in favor of company operations that are process-oriented. Process-based techniques usually result in complex systems with numerous inputs, processes, and outputs. How effectively a system performs overall in an organization depends on the effectiveness of each individual activity as well as how those processes interact with one another. Given the complexity of decision-making, cause and effect relationships are essential and should be recognized (Otieno, 2016). Making decisions that are supported by data analysis, facts, and evidence results in decisions that are more confident and objective. The benefits of making decisions based on facts help businesses achieve their goals. It involves acquiring information on customers and competitors, interpreting that information, and applying it to improve the quality of products and services (Ibrahim, Amer, & Omar, 2011).

Research Problem

Insurance makes a substantial contribution to Kenya's financial services industry through project financing, offering financial stability, and capital development. Even though it serves a crucial purpose, Kenya only has a 2.73 percent insurance penetration rate, which is low compared to the 6.28 percent global average (PWC, 2020). The number of active insurance businesses is lower in Embu County than in other counties. For instance, 13 insurance companies, or 23% of all insurance companies in Kenya, were active in the county as of 2022. Additionally, these companies received less than 1% of the total premiums collected by Kenyan insurance companies in 2019 and 2020 (IRA, 2021).The firms have also reported dismal performance. For instance, the companies suffered underwriting losses of KES two million, KES one million, KES two million, KES three million, and KES one million, respectively, in 2016, 2017, 2018, 2019 and 2020. The companies' return on assets has also been declining. The return on assets, for instance, was 3.6 percent in 2016 but dropped to 3.2 percent in 2017. After falling to 3.2 percent in 2018 and then to 2.2 percent in 2019 and 1.75 percent in 2020, the return on assets kept declining. Other insurance firms were unable to pay out customer claims and were consequently placed under statutory administration, including United Insurance, Concord Insurance, BlueShield Insurance, and Standard Assurance (IRA, 2021). Some of the companies have also gone out of business. Due to poor performance and uncertain future prospects, this raises concerns about how businesses are managed.

Existing research indicates that TQM processes influence performance of an organization and organizations' disregard for these practices has a detrimental effect on performance. However, the study ignored additional TQM procedures that could enhance performance in favor of focusing exclusively on one or a small number of TQM strategies. The studies were also conducted in developed nations; for instance, Lizarelli and Tolendo (2016) concentrated on Brazilian companies, while Mohammed (2017) did the same for companies in Dalaware, Pari, and other places. 2017 focused on American cities, while Gazova et al. (2016) focused on Slovak enterprises, Repa et al. (2016) focused on European businesses, and Ryzhakina et al. (2016) focused on Russian businesses. The Kenyan insurance business, which is located in a developing nation and has unique policies and practices, may not be able to use the findings.

One regional study that showed relationship of performance and TQM was conducted by Jonah et al. (2018), who utilized an exploratory research methodology to look at how TQM affected the organizational performance of Adama Beverages in Nigeria. In Kenya, the majority of research has focused on a variety of industries, including manufacturing firms and state-owned corporations. Kuria (2017), for instance, emphasized Kenyan enterprises with ISO certification, whereas Mudi and Moronge (2017) examined third-party logistic firms in Kenya. The conclusions might not be applicable to insurance businesses in Kenya due to the different operations and methodologies. By examining TQM procedures and insurance firm's performance in Embu County, Kenya, the study aimed to close these disparities.

Objectives of the Study

i. To determine how continuous improvement affects insurance company performance in Embu County, Kenya.
ii. To analyze the impact of customer focus on insurance company performance in Embu County, Kenya.
iii. To determine the impact of the process method on insurance company performance in Embu County, Kenya.
iv. To determine how fact-based decision-making affects insurance company performance in Embu County, Kenya.

THEORETICAL REVIEW

The theoretical underpinnings for the study were the balanced scorecard model, Kaizen, customer relationship management, and quality management ideas.

Balanced Scorecard Model

Initially put forth by Kaplan and Norton in 1992, the balanced scorecard (BSC) approach. In performance management, the balanced scorecard is a tactic that gives organizations quick and easy ways to gauge performance. In strategic management, the balanced scorecard model has evolved from being solely a performance management tool to a component of planned methods.

According to Perkins, Grey, and Remmers (2014), the BSC blends conventional financial performance indicators with non-financial metrics to determine a company's performance. According to the BSC model, non-financial measurements help management assess an organization's long-term viability rather than evaluating performance solely in terms of financial indicators. Planners can use the balanced scorecard to determine what needs to be done and how to quantify it (Kaplan & Norton, 2005), which makes it crucial.

The BSC identifies four crucial areas that companies can use to gauge success. These include organizational capabilities, internal procedures, customer happiness and retention, financial factors, and customer satisfaction and retention (Pan & Nguyen, 2015).

The non-financial indicators, according to Ofurum, Afodigbueokwu, and Ezejiofor (2019), are significant drivers for the stakeholders' long-term value, and when customers are dissatisfied, the company is forced out of business. Since the study will include both financial and non-financial data, BSC was utilized to examine the association between the variables (Malgwi & Dahiru, 2014).

Quality Management Theory

The quality management theory served as the main theory guiding this investigation. The quality management theory was developed by Deming (1986). According to the theory of quality management, the value management directive encourages devotion to the development of association’s front and center in the finest firm.

The idea holds that a company's management is responsible for developing the frameworks and structures that cause 80% of its issues (Murenga & Njuguna, 2020). Furthermore, according to the theory of quality management, no quality administration framework can be successful without the best administrative responsibility because it is the administration that allocates resources to the company's processes, creates a corporate culture, selects suppliers, and broadens long-distance networks. The theoretical tenet of Deming's quality management theory, according to David (2018), focused on the quality issues in developing a managerial framework capable of inspiring participation and learning for inspiring the employment of process management rehearsals, which in turn stimulates implementation. The responsibilities of a good business administration should include adapting to new frameworks and processes (Oakland, 2014). Because it shows how an organization can enhance performance by using management techniques including customer focus, continuous improvement, fact-based decision making, and process approach (Murenga & Njuguna, 2020), the quality management theory is pertinent to this study. Better business, greater cash flow, a healthy workplace, and contented staff are all results of using quality management methods. Organizations understand the strategic value of quality management because it improves competitive advantages and performance (Kumar et al., 2018).

Kaizen Theory

Masaaki Imai (1986) established the Kaizen theory. According to the Kaizen idea, a long-term approach to work involves methodically attempting to implement minor, incremental changes in corporate procedures in order to increase both quality and efficiency. Continual change in business operations, administrative practices, and enterprises is at the heart of the Japanese principle known as kaizen. Constant modifications refer to the ongoing improvement and modification of hierarchical frameworks, products, and services in order to provide better incentive to the clients (Carnerud, Jaca, & Backstrom, 2018). The Kaizen theory recognizes that progress should be made in all facets of life. As a management concept, total quality management demands ongoing improvement of methodologies, controls, and methods (Boer, Berger, Chapman, & Gertsen, 2017). Because it clarifies the significance of ongoing improvement inside an organization with the goal of ensuring performance, the Kaizen theory is relevant to our study.

Improvements built on a number of incremental modifications rather than radical ones that can arise from organizational research and development are the fundamental components of the Kaizen theory (Jun & Cai, 2010). Every employee has a duty to look for ways to improve their performance (Imai & Kaizen, 2012). As procedures are always being used, according to the Kaizen principle of continuous development, personnel should be able to spot areas for improvement. Increased employee satisfaction has a direct impact on how things are done. Kaizen promotes increased production and higher quality (Rahmanian & Rahmatinejad, 2014).

Customer Relationship Management Theory

The focus of Laatuyhdistys' (1995) thesis is on how businesses may manage their relationships with customers more effectively and make improvements to such relationships. The theory also underlines the significance of scrutinizing the channels via which information about consumer demands can reach the business in order for it to identify the customers' future expectations and retain (Kotler & Keller, 2009). Customers don't care about purchasing a particular brand; instead, businesses should approach customers as partners (Prahalad & Ramaswamy, 2004). In order to match client needs with their products and services, businesses should first determine what those needs are. In an effort to keep the client at the center, businesses always try to improve. Customers' requirements are essential to a company's success (Kuratko, Goodale, & Hornsby, 2001). To make sure they understand their customers' wants and expectations, businesses should obtain information about their consumers through methods like in-person meetings, surveys, and phone interviews (David, 2018).

Customer focus influence on insurance company’s performance in Embu County may therefore be explained using the customer relationship management paradigm. Businesses keep an eye on client preferences to make sure they deliver what is needed and that customers are happy to sing the company's praises (Kangethe, 2015). According to Mugunthan and Kalaiarasi (2017), the customer relationship management strategy gives a company a framework for dealing with customers. The objective of the customer relationship management approach is to maximize profitable customer relationships by increasing the value of the connection for both the seller and the client. Customer relationship management is crucial for the success of a company and calls for a comprehensive plan and procedure.

CONCEPTUAL FRAMEWORK

The conceptual framework depicting the relationship between the independent and the dependent variables was presented in figure 1. The independent variables were customer focus, continuous improvement, fact based decision making and. process approach. The dependent variable was performance of insurance firms.

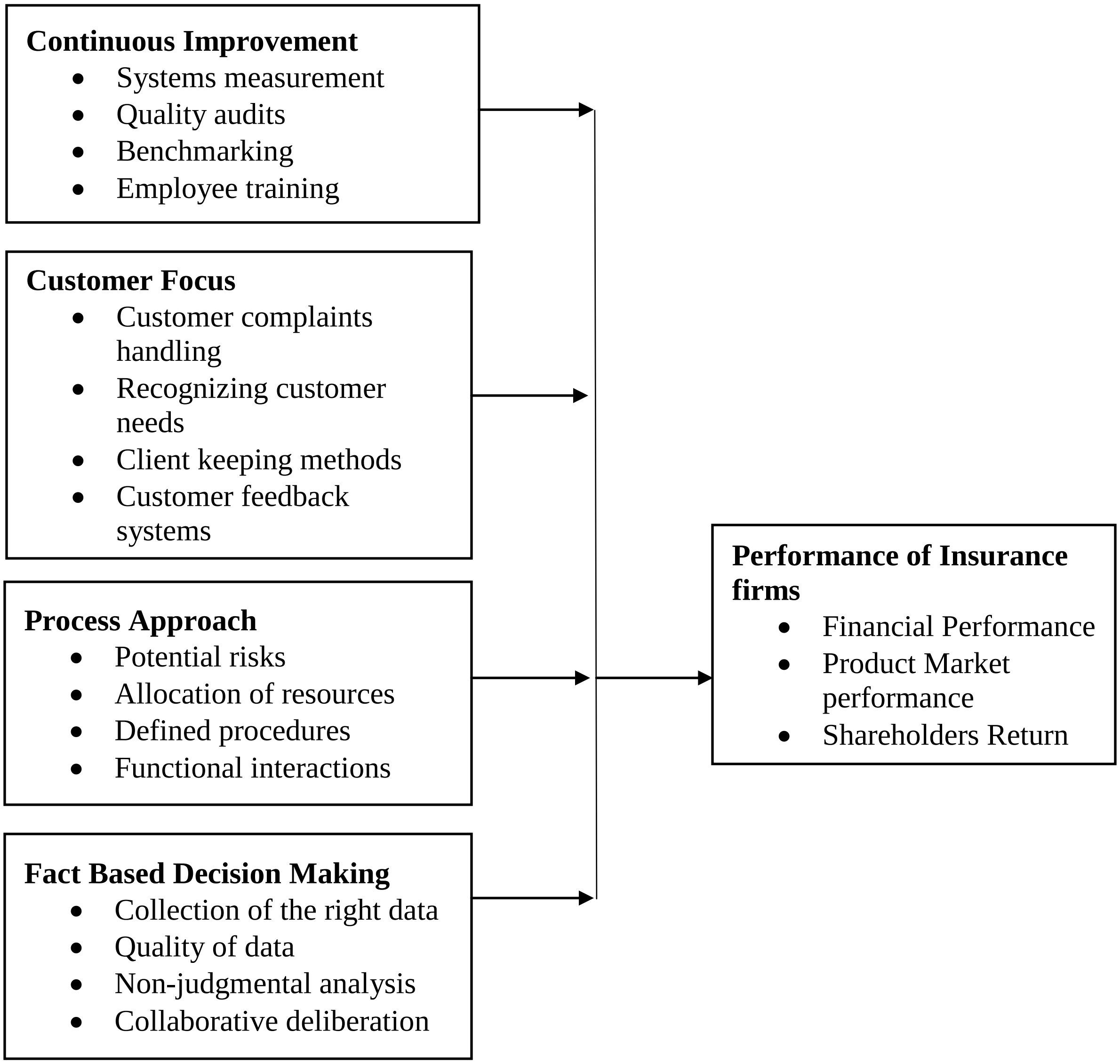

Figure 1: Conceptual Framework

RESEARCH METHODOLOGY

The study utilized a descriptive cross-sectional design because it assisted by providing answers to questions on what, where, and how concerning the problem under investigation, and provided honest, accurate, and organized data. The target population encompassed all the 182 employees working in 13 insurance firms in Embu County, Kenya. As per the Association of Kenya Insurers (2019), there were 13 insurance firms operating in Embu County, and the number of employees in these insurance firms were 182. The employees belonged to various categories which included the branch managers, unit managers, and salespersons. The sampling frame for this study comprised 13 branch managers, 65 unit managers, and 104 salespersons in insurance firms in Embu County. A sampling frame consisted of all the units of the target population (Kothari, 2004).

The study used State strata-wise sample distribution method because the employees belonged to different job categories to ensure fair representation of the population (Acharya et al., 2013). Moreover, the study used random sampling when picking participants from the three strata. According to Creswell and Creswell (2017), a sample size represents elements from which the research collects data. The sample size determined by formula recommended by Yamene (1964), outlined as follows;

n=182/ [1+182(0.05)2] =125

Ae semi-structured questionnaire used in this study consisted of several sections based on the research variables. The data collected were then analysed and presented via descriptive and inferential statistics.

ANALYSIS AND RESULTS

The relationship between the variable were determined using correlation and regression analysis. Pearson correlational analysis was done to determine the degree of association between the variables. The results are presented in Table 1.

Table 1: Correlation Matrix between the Variables

		P	CI	CF	PA	FBD
Performance (P)	Pearson Correlation	1				
	Sig. (2-tailed)					
	N	107				
Continuous Improvement (CI)	Pearson Correlation	.405**	1			
	Sig. (2-tailed)	.000				
	N	107	107			
Customer Focus (CF)	Pearson Correlation	.493**	.100	1		
	Sig. (2-tailed)	.000	.306			
	N	107	107	107		
Process Approach (PA)	Pearson Correlation	.366**	.164	.326**	1	
	Sig. (2-tailed)	.000	.091	.001		
	N	107	107	107	107	
Fact-based Decision-Making (FBD)	Pearson Correlation	.541**	.614**	.410**	.066	1
	Sig. (2-tailed)	.000	.000	.000	.501	
	N	107	107	107	107	107

**. Significant Correlation at the 0.01 level (2-tailed).

The correlation results in Table 1 indicate a positive significant correlation between continuous improvement (r =.405, p-value<0.01) and performance of insurance firms. The results also show that the correlation between customer focus and performance of insurance firms is positive and significant (r =0.493, p-value<0.01).

Similarly, the correlation between process approach and performance of insurance firms is positive and insignificant (r =0.366, p-value<0.05). In addition, the correlation between fact based decision making and performance of insurance firms is positive and significant (r =-0.541, p-value<0.01). The correlation results also indicate that the correlation between the independent variables was below 0.8 which implies that there was no multi-collinearity (Gujarati, 1995).

Regression analysis was done to determine the significance of the relationship between the variables. The findings are indicated in Table 2, 3 and 4.

Table 2 : Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.716[a]	.513	.493	.20649

a. Predictors: (Constant), Continuous Improvement (CI), Customer Focus (CF), Process Approach (PA), Fact-based Decision-Making (FBD)

The results in Table 2 show that the coefficient of determination (R^2) is 0.513 implying that the model estimated explains 51.3% of the variations in the performance of insurance firms.

Table 3 : ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4.572	4	1.143	26.808	.000[b]
	Residual	4.349	102	.043		
	Total	8.921	106			

a. Dependent Variable: Performance of Insurance Firms

b. Predictors: (Constant), Continuous Improvement (CI), Customer Focus (CF), Process Approach (PA), Fact-based Decision-Making (FBD)

The results of the Analysis of Variance (ANOVA) indicated in Table 3 shows that the relationship between the independent and dependent variable was significant (F = 26.808, sig <.05). This implies that the independent variables significantly affect the dependent variable. Continuous improvement, customer focus, process approach and fact-based decision-making are therefore statistically acceptable as useful in predicting the performance of insurance firms.

Table 4 : Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.600	.226		11.520	.000
	Continuous Improvement (CI)	.197	.073	.242	2.689	.008
	Customer Focus (CF)	.156	.059	.219	2.629	.010
	Process Approach (PA)	.088	.019	.356	4.714	.000
	Fact-based Decision-Making (FBD)	.071	.021	.326	3.313	.001

a. Dependent Variable: Performance of Insurance Firms

The results in Table 4 provide the coefficients of the variables used in the study. The regression equation model in this study is as shown in equation 4.1.

Y= 2.600 + .197 CI + .156 CF +.088 PA +.071 FBD…………………………. Equation 4.1

The findings indicate that the constant term is 2.600, implying that holding the variables under consideration to zero, could result to 2.600 units of performance in insurance firms. This could be due to other factors not considered in this study. The regression coefficient for Continuous Improvement is (.197, $p<.05$). This implies that holding other independent variables to zero, an increase in Continuous Improvement variable by 1 unit results to an increase of 0.197 units in performance of insurance firms. This suggests that Continuous Improvement positively and significantly affect the performance of insurance firms. The results are in agreement with prior studies by Ornguga, and Torsen's (2018) which found that continuous improvement has a favorable and substantial impact on organizational performance. Findings by Wanjogu and Waithaka (2021) showed that continuous improvement contributed immensely to better performance of micro finance institutions. Another study by Mohammed (2017) showed that business executives use continuous improvement techniques to boost revenue while Lizarelli and Toledo (2016) indicated that dedication to ongoing improvement is crucial for the development of new products.

The results also show that the coefficient for customer focus was (.156, $p<.05$). This implies that holding other independent variables to zero, an increase in customer focus variable by1 unit results to increase of 0.156 units in performance of insurance firms. The results suggest that that Customer Focus positively and significantly affect the performance of insurance firms. The findings are in agreement with a study by Mudi and Moronge (2017) which found that organizational performance is significantly influenced by customer service. Sule (2013) indicated that increasing customer satisfaction boosts customer service relationships, recurring business, and organizational effectiveness.

The coefficient for process approach is (.088, $p<.05$). This indicates that holding other independent variables to zero, an increase in process approach variable by 1 unit results to increase of 0.088 units in performance of insurance firms. It implies that process approach positively influence the performance of insurance firms. The findings agree with a study by Gazova, Papulova, and Papula (2016) which suggested that process approach ideologies are important because they promote ongoing process improvement within a company, raise external customer satisfaction, and reduce overall business costs through process optimization.

Another study by epa, atanová, and Korenková (2016) looked into how the process approach and organizational development are related and the outcome demonstrated that process approach was key for business excellence. The coefficient for fact-based decision-making is (.071, $p<.05$). This indicates that holding other independent variables to zero, an increase in fact-based decision-making variable by 1 unit results to increase of 0.071 units in the performance of insurance firms. The results suggest that fact-based decision-making positively influence the performance of insurance firms. The findings are consistent with Jessani et al. (2016) and Wanza et al. (2017) which asserted that management decisions should be supported by facts. Jessani, Kennedy, and Bennett (2016) indicated that proof is required in Kenya in order to influence decision-making.

CONCLUSIONS

The study concludes that total quality management practices positively and significantly impact performance of insurance firms. Specifically, continuous improvement practices positively and significantly affect the performance of the firms. Firms should thus implement continuous improvement practices like assessments in form of internal quality audits regularly and take the audits seriously. The insurance firms should also measure their systems against other best quality practices and the employees should regularly undergo training. Similarly, the firms should compare the performance of its services and products against those of other insurance firms, be committed to increasing the quality of processes, services and products in order to enhanced performance.

The study also concludes that customer focus practices positively and significantly affect the performance of the firms. In particular, insurance firms should strive to understand the needs of the customer, focus on reducing the number of customer complaints, regularly seek customer feedback, have a strategic method for obtaining the opinions of customers concerning the products and services, increase efforts to keep the existing customers, provide clients with unforgettable service and have strong commitment to customers in order to significantly increase performance.

The study further concludes that process approach practices positively and significantly influence the performance of insurance firms in Embu County. Specifically, processes in the firms should be well defined and described in details with the required results identified, the firms should identify and quantify the resources and other inputs necessary to serve the customers and the firms should determine how each organizational function interacts with the process. The firms should also consider how the process will affect customers and other stakeholder, be concerned with any risks that may happen in the process, manage and refine particular business processes that impact the way it serves the customers and the firm's processes should be properly managed to ensure better performance.

The study also concludes that fact based decision making practices positively and significantly influence the performance of insurance firms in Embu County. Specifically, the firms should ensure collection of the right data for decision making, the quality of data should be considered in making decisions and data collected should be processed in an unbiased ways. The management of the firm should also tap into the collaborative intelligence of the personnel, management should involve the employees in decision making and decisions should be based on facts

This study focused on the effect of quality management practices on the performance of insurance firm in Embu County, Kenya. The study thus may not explain the factors that influence the adoption and implementation of the specific total quality management practices. Future studies may focus on the factors that influence the adoption and implementation of the specific total quality management practices by insurance firms and the challenges experienced. Similar studies can also be conducted in other sectors like banks in order to compare and contrast the contribution of total quality management in the various sectors

RECOMMENDATIONS

The study recommends that insurance firms should embrace total quality management practices in order to enhance performance. The practices include continuous improvement, customer focus, process approach and fact based decision making. The firms should implement continuous improvement processes by undertaking regular assessments in form of internal quality audits, measure own systems against other best quality practices, training employees regularly and compare the performance services and products against those of other insurance firms.

The firms should also implement customer focus practices by priorities the interest of their customers by striving to understand their needs, regularly seek customer feedback by having a strategic method for obtaining the opinions of customers concerning the products and services. Firms should also implement process approach practices by ensuring that their processes are well defined and described in details with the required results identified, provide adequate resources necessary to serve the customers. Each process should also be monitored to ensure it works efficiently and any risks should be mitigated. Firms should implement fact based decision making approaches. The firms should thus ensure collection of the right, quality and unbiased data for decision making. The management of the firm should also tap into the collaborative intelligence of the personnel and involve the employees in decision making. The study also recommends that government and policy makers should come up with policies that will ensure adoption and implementation of quality management practices by insurance firms. Policies should also be put in place that will ensure training and sensitization of insurance stakeholders on the benefits of quality management practices.

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