

**CUSTOMER SATISFACTION AND INSURANCE SERVICE DELIVERY
QUALITY IN KENYA.**

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DECLARATION

I declare that this project paper is my original work and has not been presented for the award of any degree in any University.

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This project paper has been submitted for examination with my approval as university supervisor.

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DEDICATION

I dedicate this project to my parents and to my husband and children, for they have continuously supported me.

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ABSTRACT

Customer satisfaction is often considered to be a very significant factor for thriving in today's fast globalizing insurance business and delivery of service quality, with internal and external customer satisfaction well thought-out as the most significant factor for gaining competitive edge in today's highly changing insurance business and service delivery quality. This research focused on establishing the level of internal customer and external customer satisfaction and insurance service delivery quality in Kenya. Specifically the study aimed at determining the impact of service delivery quality on customer satisfaction in Kenya, and also to establish perceived service quality that contributes to customer satisfaction in Kenya. The study was underpinned on the dissonance theory and problem statement hinged on key customer satisfaction factors. A descriptive survey design was used in studying the research problem. The target population included all the 51 duly registered insurance companies in Kenya: of which, a simple stratified random sampling technique based on a 30% gauge was done to give a sample focus of 16 insurance companies. A further bias sampling of one individual from each of the Human Resource and Operations department and also two customers randomly chosen from the walk-ins was used to give a total of 64 respondents. The researcher collected quantitative and qualitative primary data by use of open and closed ended questions in questionnaires that were subjected to by a drop and pick criteria. Descriptive data analysis with Statistical Package for Social Science (SPSS) version 21 and further refine in Microsoft excel was done, and presentation established by the help of mean, frequency and percentile tables and also by use of column and pie charts. From the 64 distributed questionnaires, 60 were filled and returned, giving a response rate of 94%. Majority of the respondents representing 51.7% came from the staff category, while the remaining 48.3% came from the customer category. However, there was a special category that overlapped the two categories. 96.7% of valid internal customer respondents indicated that they welcome the treatment they get within their line of duty; and further attributed job security, accommodative culture and employer appreciation as the main contributing factors. To further improve internal customer satisfaction, most of the respondents recommended lowering of job related stress and improving working conditions among others. 76.67% of the valid external customer respondents indicated that they welcome the treatment from the company with full satisfaction: those who do not, indicated that low quality services, unfriendly staff, higher premiums and poor communication as the main reasons. The study recommend that insurance firms should focus on enhancing employees reward systems and more staff training to increase motivation among the employees and improve insurance service delivery. Demonstrated desirable behaviors in service encounters increases employees satisfaction, their motivation, competencies, and commitment in insurance service delivery quality.

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

The service industry has become very competitive and customers are increasingly becoming specific on the service delivery quality. Every organization is therefore keen on demonstrating that the services they are offering are customer-focused and that service delivery quality is being conveyed (Shahin & Samea, 2010). As a counter measure, organizations have been revising and instituting strategies to satisfy clients and achieve consumer delight (Kotler, 2006). According to recent studies, a highly pleased customer is approximately six times more expected to be loyal and to re-purchase and even commend a service/product to friends and family than a client who is only just satisfied. Limayem (2007) believes that pleased clients tell five other people concerning the good treatment, and that 5% increase in loyalty can intensify returns by 25% - 85%. Equally, a middling customer with a problem ultimately tells eight (8) to ten (10) other people. Customer satisfaction rising from customer service is a corporate priority today and important to the future growth and success. The significance of customer satisfaction within the insurance industry comprise: meeting the ever rising demands from the customers, endurance of businesses in a rivalry environmental set-up, contributing to the vigorous progress of the businesses which in turn contributes to the Gross Domestic Product (GDP) of the economy and growing competitiveness (Karanja, 2013).

Internal customers include all employees in an organization who receive products from preceding processes and further use them to serve the end customers, while external customers are those individuals that consume or purchase anything from an organization and face and select on who to purchase from (Bell *et al.*, 2005). In this process, organizational personnel (internal customers) get results for the organization in return for inputs. Internal customer satisfaction has evolved to be considered the most essential aspect for succeeding in today's vastly volatile insurance business and service delivery quality. Kohli and Jaworski further states that in the prevailing dynamic competitive insurance market environment, the creation, maintenance and

enhancement of long-term employee's relationships have become essential to performance of insurance companies.

1.1.1 Customer satisfaction

Oliver (1997: 2010) defined customer satisfaction as consumer's fulfillment response. It is a conclusive decree on a service or product outlook and feature, or the service or product itself, as long as a satisfying level of consumption-related contentment, and levels of under-or over satisfaction are set forth. Under this definition, Oliver did not focus on a customer rather on a consumer in the perspective that the consumer is the user of the service or product. While a customer performs payment for the service/product a possibility that she/he may not be the consumer exists. Considering Oliver's context, customers who make payment for a product/service but do not use should not be expected to attain the type of satisfaction or dissatisfaction that the user will have. So the concept of customer satisfaction is better understood to be about consumer satisfaction, rather than about satisfaction to that person who bought the product.

Schultz and Good (2000) asserts that the interaction of service providers with their customers majorly contributes to organizational failure or success, of which customer contentment is an acute performance indicator (Adsit *et al.*, 1996). This means that for performance to be attained, service firms must emphasize more on both internal and external customer satisfaction. Taylor and Baker (1994) mentioned that Internal Customer satisfaction is generally acknowledged as top on substantial influence on the formation of consumers' future purchase intentions. Bell, *et al* (2005) also indicated that pleased internal consumers are also likely to convey quality service to the firm's external customer. Naumann & Giel (1995) further point out that external customers depend on the firm's personnel to attain their needs. These employees in turn depend on on each other for services, products, and operational support so as to attain or exceed external customers' needs.

Today's adverse competitive era exposes business to many challenges. However winning and retaining customers by giving them high quality products and service that meet and exceed their expectations is of outmost importance today. Considering

that, a satisfied worker and customer are of great value to the organization. It therefore, becomes the duty of the management to build a mechanism that would ultimately generate gratification to their employees and customers (Kotler *et al*, 2006). Employees major, play a major role in determining if a customer would appreciate the utility or shift to their opponents for better and higher utility. According to Baruch (1998), this pushes firms to re-think about their policies because as Zeithaml *et al* (2006) argues, today's firms have recognized that they can compete more feasibly by doing things differently in terms of service quality and enhanced customer satisfaction.

1.1.2 Service Delivery Quality

Kotler and Keller (2009) identified service delivery quality to be the entirety of characteristics and features of service that bear on its capacity to satisfy needs that are either identified or implied, while Fitzsimmons (2008) sees it as a time sensitive and immaterial experience done for a client acting in the co-producer role. In today's economy, service is everywhere and its importance is heightening from one decade to another with intense competition. This intense competition has always been encouraged by deregulation in both the financial and expert markets as well as the pressure from modern technology.

Services provision plays in three participative elements which include service environment, contact personnel, and other customers. These three elements together provide a sequence of actions that end to serving the customer in a rational manner. At service delivery quality stage, customer contact is always based on core service and additional services, and they become judgmental about the product quality by finalizing decisions on the suitability of the service. This gives reasons as to why contact personnel must give the right information and as customers' anticipation and experience get conflicted here (Wicks & Roethlein, 2009).

Service delivery quality depends on dimensions of service experience and expectations (Mwangi, 2010). With positive expectations and results, customers get a good experience and they do not notice any flaw, otherwise if experiences do not match expectations then they get unsatisfied (Isoviita & Lahtinen 1994). In the event

of service delivery quality judgement, customers use reliability, responsiveness, assurance, empathy and tangibility to make the connection between their expectations and experience (Fitzsimons, 2006)

1.1.4 Insurance Industry in Kenya

According to the Association of Kenya Insurers (AKI) annual report (2015), the economic growth in Sub-Saharan Africa (SSA) slowed from 5.1% in 2014 to 3.8% in 2015. Among these SSA countries, with a total of 51 duly registered insurance companies, Kenya contains the utmost sophisticated insurance sector and regulatory framework with a premier level of insurance penetration (Insurance Regulatory Authority report, 2015). However, other countries are also increasingly becoming aware of the significance of insurance for social and economic progress, and their governments and regulators are collecting their forces to nurture progression of an active insurance industry. This nurturing includes elimination of derelictions, such as abolishing bogus insurance policies/companies, non-payment of legitimate claims, and the implementation of a “cash and carry” principle that indicates that an insurer can only give a policy after receiving the premium payment.

Over the years, the insurance industry in Kenya has persistently endeared itself to the potential and existing customers by use of innovative products and a substantial enhancement delivery platforms, assuring clients of superlative services delivery. This has been boosted by the establishment of the Insurance Regulatory Authority (IRA) in replacement of Commissioner of Insurance. Apart from IRA instilling assurance in the regulatory framework in this insurance industry, it has likewise introduced new criterion for growth, ethics and management of the insurance investments in Kenya.

Equally, efforts are also being made by insurance industry players to support the Association of Insurance Brokers in Kenya (AIBK) and the Association of Kenya Insurers (AKI) who are progressively paying off with more consumers pledging to come on-board. The service providers are also improving the quality of their services and products as well as the expansion strategies. Insurance companies are not only

ardent on recovering the apt outlook of the industry but are also concerned with eliminating scoundrel practitioners who have aided in planting the germ of mistrust that continues to affect the penetration rate of insurance services in the country.

Experts in insurance, including the IRA, AKI, AIBK, and the insurance underwriters, are implementing innovative tactics that are intended to ensure the industry claims the esteem they deserve and that customers numbers are growing and that they are also becoming essential conduits to driving insurance growth so as to counter the limiting views that insurers' intention is to swindle the public with no yield from the lucrative covers presented. With deep consultation with regulators, representative' body and affiliate associations, insurance companies are constructing innovative products that are friendly to clients.

1.2 Problem statement

Apparently, customer satisfaction: which is a core performance gauge in service-oriented firms, highly depend on service delivery quality among other factors. As pointed out by Oliver (2010), customer satisfaction depends on one's judgement on a product or service in consideration of subjective pleasure levels. To increase the positive pleasure indicated by Oliver, service providers have to play a major role of interacting with their customers so as keep track of the various concerns and requirements set forth (Schultz & Good, 2000). Internal Customer satisfaction is an important issue for managing operations in financial and service based organizations (Zeithaml *et al*, 2006). As an employee who inputs to the organization, internal customers determine the service delivery quality that the external customer receive (Bell et al., 2005). These quality assurance brought in by the internal customer acts as a link between the operational setup and the returns from the operational environment (Johnson, 2005). Wicks & Roethlein (2009) pointed out that firms that steadily gratifies their clients, attain higher withholding levels and superior productivity due to improved customer loyalty.

Kenya's insurance industry is a major player in the Financial Services Sector of the Kenyan economy (Wachira, 2013). This sector has been having a steady growth of averagely 14% per annum from time immemorial to date (Insurance Regulatory

Authority reports, 2012,-2015). However, the growth has seen the industry develop a very strong and competitive market force due to the many participants enticed by the insurance act CAP 487 that deregulates therein (Ndung'u, 2013; Gitau, 2013). One of the most prioritized strategies are those responsible for maintaining an organizations' customer base, May it be internal (employees) or external (buyers and consumers). With this focus, the industry has taken several steps ahead to ensure that it lives to expectations of economic experts. In the process, the insurance players have realized the importance of creating a customer management system that incorporates both internal and external customers.

Sharmin (2012) on Moon Travel Limited's customer satisfaction and Nguyen (2014) on "measuring customer satisfaction on perceived service quality" came up with many recommendations including staff training and improvement of service environment. Shahin & Abandi, (2011) indicates that there exists a high correlation between customer satisfaction and loyalty in relation to motivational, emotional and trust dimensions. Shahin and Samea (2010) made a critical argument on service quality gap models. In their discussion, they mentioned that high service delivery quality is vital and essential for competitive edge and further indicated that the model of service quality gaps is the most appropriate one as it enables practitioners and managers to identify quality problems and help improve efficiency.

A number of scholars have researched on customer satisfaction. Wanjohi (2002) focused on strategic planning by Insurance companies in Kenya. In his findings, he expressed great concern for strategic focus on internal and external customers. Ogolla (2005) and Swalehe (2005) carried out studies with Ogolla studying on application of standard strategies by Insurance companies in Kenya and Swalehe covering strategic issue management in Insurance companies in Kenya. Both of them focused on strategy formulation but only had a minor view of customer satisfaction and service quality. Mwangi (2010) carried out a study on effect of customer relationship management practices on client satisfaction amongst internet Service Providers in Nairobi. The study found that through customer services, adoption of technology, better training of customer and effective leadership enhances customer relationship management in organization. Murekio (2010) analyzed customer satisfaction and

income yielding at Safaricom Retail Centers in Nairobi and found that improving customer satisfaction increases company's profitability and more earnings.

This research therefore tried to fill the prevailing knowledge gap by identifying the "impact of service delivery quality of insurance service on customer satisfaction in Kenya". The study therefore sought to respond to the following questions: what is the impact of internal customer satisfaction on service delivery quality of insurance service and how does it affect external customer satisfaction in Kenya? Which perceived insurance service delivery quality values form the basis of customer satisfaction in Kenya?

1.3 Research objectives

The general objective of the study was to establish the level of internal customer and external customer satisfaction and insurance service delivery quality in Kenya. Specific objectives included;

- i) To determine impact of service delivery quality of insurance on customer satisfaction in Kenya.
- ii) To establish perceived service quality that contributes to customer satisfaction in Kenya.

1.4 Value of the study

This study will be significant to administration of insurance companies as it will help them achieve understanding on impacts of employee's contentment on service delivery quality hence pursue tactics that develop this satisfaction so as to enhance growing productivity. Service delivery quality will draw-in and merge-up customer's anticipations causing Insurance Companies to advance in terms of performance.

The regulators and policy makers including the Insurance Regulatory Authority (IRA) will be presented with an opportunity to apprehend the current state of the Insurance industry. This will inform strategic decision makers to formulate cognizant strategies concerning enhancement of employee's satisfaction with focus on driving service quality delivery in insurance industry.

This study will also offer a basis for further study referencing. Researchers and scholars will draw value from this study as they will expansion their understanding on customer satisfaction and service delivery quality.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter presents the literature review on customer satisfaction and insurance service delivery quality. The chapter addresses theoretical review, empirical review, summary, research gaps and conceptual framework.

2.2 Theoretical Review

Wachira (2008) states that customer behavior literature has traditionally advocated that customer satisfaction is a comparative notion, and it is umpired against a standard. Subsequently, during its development, quite a number of diverse opposing theories grounded on several standards have been advanced for elucidating customer satisfaction. In view of this, the theoretical background for this study will be supported by the dissonance theory.

2.2.1 The Dissonance Theory

The Dissonance Theory indicates that a customer or individual expecting an above-average service and ends up receiving a minimal valued service would identify the discrepancy and realize a cognitive dissonance (Cardozzo, 1965). Meaning that the discrepancy creates a psychological discomfort in the individual (Yi, 1990). Oliver (1977) indicates that this theory assumes that after experience, evaluations are mainly as a function of the anticipation levels or as the charge of identifying disconfirmation and is thought to be emotionally uncomfortable. He further indicates that on this basis, customers are postulated to perceptually alter anticipated discrepant performance in order to match with early anticipated level. Jones (2002) contends that customers/consumers might elevate their assessment on services when the associated costs are high. Final result otherwise, etc.

In this study, dissonance theory signifies a post-evaluation of the insurance service delivery quality on customer satisfaction and its anticipated consequences on the

industry; as it's believed that if customers shy off from solving the dissonance issues, then they are at liberty to take the service-provider abandonment action.

The Dissonance Theory subsidizes towards the appreciative of the fact that anticipations are not inert in the fact that they may be varying in the event of using or service transfer experience. This indicates that as a customer progresses from one service exposure to the next, say from the front office reception to the underwriter, their expectations about the service delivery quality provision may be altered in accordance to the utility conclusion of the earlier encounter i.e. at reception. But this does not mitigate the fact that those customer responding, on this poor service delivery quality, by terminating their contract can uphold otherwise. Hence it's the duty of the service provider to ensure that they are offering the best service delivery quality to avoid dissatisfaction and resulting reactions (Cross, 2000).

Competition in the Insurance Industry has become very stiff and service delivery quality is one very important competitive aspect that can create a differentiated advantage among industrial players in Kenya. Quality service delivery reduces the effects of dissonance and increases level of customer satisfaction either to internal or external customers.

2.3 Customer Satisfaction

According to Oliver (1980), customer satisfaction is an emotive response which influences customers' attitude. Kotler & Armstrong (2010) defines customer satisfaction as the level at which a product's or service's alleged performance counters the buyer's anticipations. They further indicate that a customer's satisfaction happens when the client is matching an actual product/service performance with respective anticipations of the service: where the difference will create three types of disconfirmation; negative, positive and zero disconfirmation. Bearden and Teel (1983) indicates that the achievement of consumer contentment is significant since it is supposed to raise the vital objective of repeated business, loyalty from customer and positive rumors. Anderson, Fornell and Lehmann (1994) described customer satisfaction to be an amassed consumption experience.

Many researchers have indicated that service delivery quality contain direct influence on customer satisfaction, especially in the highly-commitment conditions (Churchill & Surprenant, 1982; Kotler, 2006; Patterson, 1997; Evans et al., 2006). Most times much dissatisfaction or satisfaction is engraved in service transfer since services are fairly defined by the transfer situation in that the service provider impacts satisfaction. Service provider's personnel that interact with clients play a major role in the company's prosperity or failure and customer satisfaction is a vital performance gauge (Schultz & Good, 2000).

Simply evaluating on market share and sales volume is not enough to help develop strategies on maintaining the customers or even improving the customer affiliation in an extremely competitive environment, but also enhancing employee commitment. Hence, prosperous service providers should pull their attention on both their employees and their customers, on the fact that employees are the ones who come in face with customers and are responsible for customer satisfaction. Numerous firms have progressively acknowledged the importance of viewing service personnel as customers, and to drive all focus on both external and internal customer satisfaction (Piercy, 1992; Kotler, 2006). Therefore, the front-line service offering staff would be regarded as internal customers so as to improve effective customer contact.

2.3.1 Internal Customer Satisfaction

George (1990) states that if the organization offering the service expects its contact employees to perform excellently with clients, it must ensure that it does the same with its employees first. In a study by Schneider (1980), a confirmation that satisfaction at work is one of the most important primary reasons as to why employees deliver quality services. Schneider (1980) and Vranesevic et al (2002) indicate that an employee's attitude is a vital element for performance of a service firms. Expectations of internal customers especially the forefront ones to the service delivery need to be understood as they are the main connection to the external customers and at the same time they perform an essential role in the external customer absorption.

Yoon and Suh (2003) describes that a high rate of employee contentedness is directly correlated to a lower turnover rate in business. Consequently, it is every employer and

firm's interest to keep its employees satisfied and engaged to business. Tang et al. (2012) indicates that among other means of providing employee satisfaction, job satisfaction is the major one and the leading in terms of reactive consequences. Another factor is the provision of task-aiding technology such as contemporary computer technology to aid them in their customary communication, to enhance the professional outlook of the front team, and to provide updated data and analysis for customers (Engle & Barnes, 2000). Bitner et al. (1994: 2000) supported the equipping of staff with work-easy-technology as it may even influence the external customers since the company's front staff might attain flexibility and customization, enhance service recovery, and even offer spontaneous delight in the process.

2.3.2 External Customer Satisfaction

In the current dynamic setup, an organization's capability to retain satisfied customers posts an incredible competitive advantage for them (Bitner et al., 2000). Organizations that emphasize on relationship building are expected to satisfy customers more (Kelley, 1992; Tang et al., 2012). These relationships include the systems for providing quality products and services.

However, interpersonal interaction with external customers alone is not sufficient to assure satisfaction. To maximize satisfaction and minimize dissatisfaction, organizations must also make contact with customer requests and needs, react to service failures and equally provide information technology (IT)-based platforms to aid in flow of information. These strategies should be employed by demand. Rajatanavin and Speece (2004) states that in top financial services providers such as insurance, a great deal of the loyalty from customers comes from confidence on the company's front personnel. With proper systems in place, quality service integration can be attained, consequently resulting in enhancement of external customer satisfaction and reduce sources of dissatisfaction. Priyo (2012) indicates that customer satisfaction is driven by product quality, prices, service quality, emotional factor and facility.

2.4 Customer Perceived quality

Customer perceived quality is the general valuation of the value of a service or product built on opinion of what is given and one received (Sweeney et al., 1999;

Patrick, 2002). Cronin, Brady, and Hult (2000) equally defines perceived quality as gains acquired and foregone sacrifices taken by customers. It represents the worth that a customer is expected to attain by procuring a product, and it is given by subtracting total perceived costs from the total perceived benefits. According to Ulaga and Chacour (2000), customers will make a repeated buying of the same product/service if they perceive to have received same value out of the product/service consumption previously. This has made delivering customer perceived value the biggest focus by service providers.

Perceived value is said to be the utmost significant measurement to attain competitive advantage (Parasuraman, 1997). Young, Dan, and Kathy (2013) further indicate that the relationship among customer satisfaction and perceived value are positively effective. In addition, Eggert and Ulaga (2002) argued that perceived value and satisfaction cannot be substitutes and should be complements. Perceived value is one of the most vital input towards customer satisfaction (Rosby and Stephens, 1987; Kelley, 1992; Fornell et al., 1996; Svensson, 2006; Tang et al., 2012).

2.5 Service Delivery Quality

Anderson and Fornell (1994) defined service delivery quality as the extent to which a service or product offers customer support and requirements and how these obligations are achieved. Parasuraman, Zeithaml, and Berry (1998) summarized Anderson and Fornell's definition to customer's judgment about an organization's overall performance. Gefan (2002) indicates that service quality is a contrast that a customer makes among the qualities of service that he wants and what he actually gets. Parasuraman et al. (1998) came up with the SERVQUAL - a tool to measure the satisfaction of customer. As a quality measuring tool, SERVQUAL utilizes five generic dimensions which include; tangibility – equipment, physical amenities, and appearance of personnel; reliability – capability of performing the intended and promised service accurately and dependably; responsiveness - alacrity to assist clients and deliver prompt service; assurance - (including courtesy, competence, security and credibility) courtesy and understanding of employees and their capability to stir confidence and trust; and empathy – (access, understanding the customer, and communication,) individualized and caring responsibility provided by the company to customers.

Parasuraman, Valarie Zeithaml and Len Berry (1998) also explained service delivery quality as a ten-element gap in regard to perception and expectation of services quality. Later, the ten were refined into five gaps that may cause customers to experience poor service quality. SERVQUAL model recommends that customers assess service quality on five different dimension mentioned in the precedent paragraph. In order to measure service delivery quality, it's essential to understand the model of service quality gaps brought forth by Parasuraman and others; where he identified five service quality gaps as follows (ASI Quality Systems, 1992; Layton and Luk, 2002; Curry, 1999; Nyeck, Morales, Ladhari, and Pons (2002):-

Gap 1: among management perception and consumer expectation, gap 2: between service quality specification and management perception, gap 3: between service delivery and service quality specification, gap 4: concerning external communication and service delivery, and gap 5: concerning experienced service and expected service. This study shall utilize these SERVQUAL model so as to determine the impact of service delivery quality on customer satisfaction.

2.7 Summary of the studies and knowledge gaps

Table 2.1 Summary of the studies and knowledge gaps

Author & Year	Study	Findings	Knowledge Gap
Al Khattab, A. (2011)	Perceptions of Service Quality in Jordanian Hotels	Service quality is derived from the five dimensions of service and is also highly attached to readiness and job satisfaction of service encounter staff.	The study was based on hotel industry setup and not in the insurance industry making generalization of the findings inappropriate.
Shahin et al., (2011)	Analyzing the Relationship between Customer Satisfaction and Loyalty in the Software	The results of this survey indicates no substantial relationship between loyalty and satisfaction. However it indicates that relationship between	The study investigated relationship between customer satisfaction and loyalty and not service delivery quality.

	Industry	motivational and satisfaction, trust and emotional dimensions are linear.	
Njambi, P. (2013)	Effects of internal customer satisfaction on service delivery in resolution insurance	The study found a direct link between the concepts: in that, poor internal satisfaction lead to decline in service delivery.	The study was based on “service delivery” and not on “service delivery quality.” It also did not consider both dimensions of customer satisfaction (i.e. internal and external)
Qadeer, S. (2013)	Service Quality & Customer Satisfaction: A case study in Banking Sector	Results from this study reveals that service quality does affect customer satisfaction by significantly contributing towards it. However more employee oriented policies should be established to drive this phenomenon.	The context of this study is not in line with the current proposed study. Equally, the researcher did not conceptualize service quality in terms of delivery; an aspect taken care of by the current proposal.
Suki, N. (2013)	Customer Satisfaction with Service Delivery in the Life Insurance Industry	The study shows that assurance, empathy and tangibility inhibit a significant and positive relationship between service delivery and customer satisfaction.	Service delivery is a quality limited concept when compared to service delivery quality. This study did not factor in quality. It’s also limited to life insurance of the entire insurance industry.
Alabar et al., (2014)	Service Quality and Customer Satisfaction in Nigerian Mobile Telephony	The results indicate that the two concepts are purely independent but closely associated and with certainty, asserting that growth in one is expected to induce a variation in another.	The study was carried out in a telecommunication industry: a diversion from the current one that focuses on insurance.

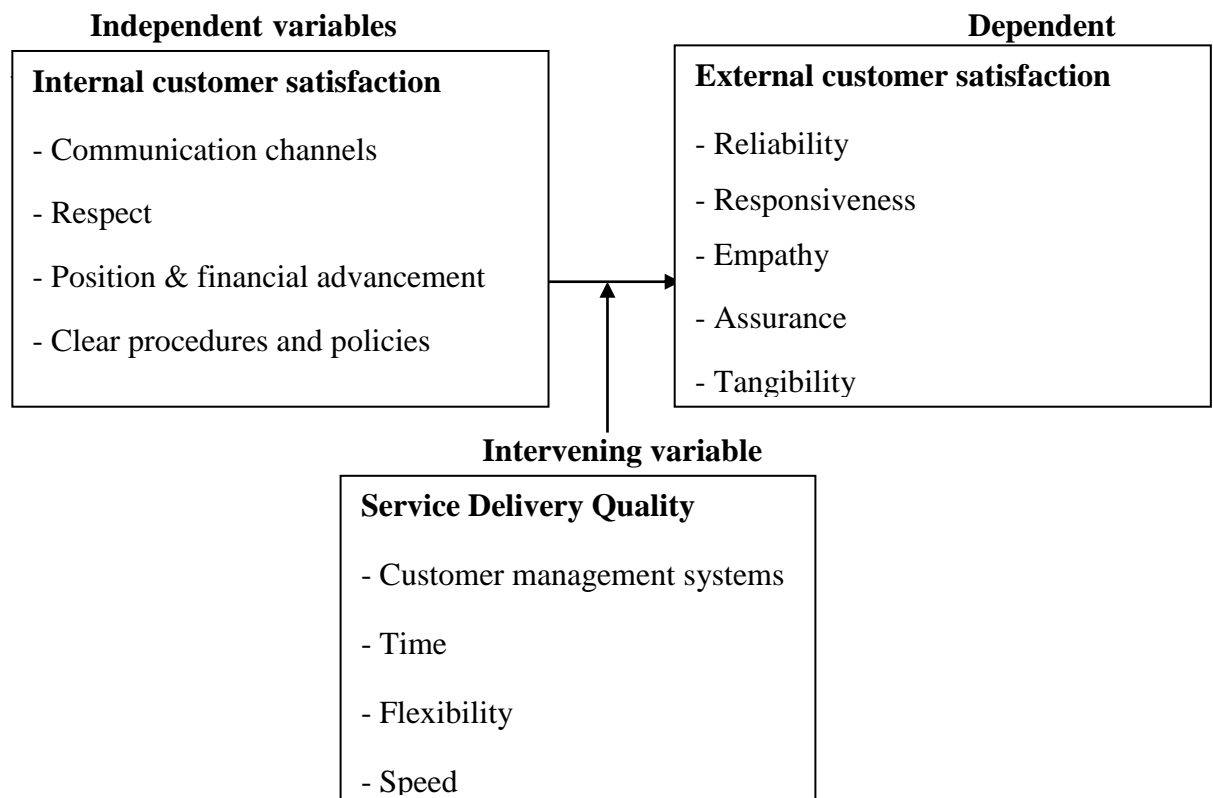
Source: Researcher (2016)

2.8 Conceptual Framework

Conceptual framework is a representative structure of concepts which the study conceptualized so as to realize the set goals, Mugenda & Mugenda, (2003). They further define a variable as a rational characteristic that considers diverse values among targets. Independent variables represent characteristics manipulated by the researcher so as to define its effect on another. Kombo and Tromp (2006) indicates that independent variables drive a supposed change in the cause of variations in the dependent variable; the dependent variable attempts to indicate the overall impact brought in by the effect of the independent variables (Mugenda & Mugenda, 2003). This relationship is shown in figure 2.1 below.

The independent and intervening variables for this study are internal customer satisfaction and service delivery Quality respectively, while the dependent variable is external customer satisfaction.

Figure 2.1 Conceptual Framework



Source: Researcher (2016)

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter provides the methods and procedures which were followed in conducting the study. It covers the research design, the target population, sampling technique, data collection procedures, and data analysis techniques.

3.2 Research Design

A descriptive survey design was used in conducting the study. Kothari (2008) indicates that descriptive survey is a highly preferred social science research design as it ensures thorough explanation of the conditions, ensuring existence of minimal biasness that normally exist during data collection. Kombo and Tromp (2006) argue that the goal of descriptive design is to offer the researcher a description of relevant characteristics in the matter of interest from an individual, organizational, industry oriented or other perspective. Descriptive survey research clearly describes a person's profile, events, or explanation of the characteristic which include opinions, behavior, knowledge and abilities of a specific setup or group (Cooper and Schindler, 2008). This design was used in collecting information from employees and customers of insurance companies in Kenya on their awareness and opinion on customer satisfaction and insurance service delivery quality.

3.3. Target population

The intended target population of this study included all 51 insurance companies in Kenya (Appendix I). Kothari (2008) defines population as a universal set of of all participants of a hypothetical or real set of events, people or objects of which the researcher uses to align the response result. The purpose of the population is to show the number of the larger group that the researcher intended to manipulate so as to get the required information on competitive advantage gained through horizontal integration.

3.4 Sample

The sample size represents a subset of sampling units from a population (Collis and Hussey, 2009). According to Mugenda (2003), a sample size is termed to be good enough for descriptive statistics if it is between 10% and 30 % of the total population. A simple stratified random sampling comprising of 30% giving 16 of registered and duly certified insurance companies was used. Out of the 16 chosen company sample, a further bias sampling of one individual from each of the Human Resource and Operations department and also two customers randomly chosen from the walk-ins was used. This gave a sample size at 64 respondents.

3.5. Data Collection instruments

The study engaged primary source of data collection. For data collection, the researcher utilized the questionnaire tool. The choice of a questionnaire was founded on the idea that respondents are able to duly fill them with minimal help, unanimously and at a quicker and cheaper manner than other methods and at the same time reaching out on a large sample (Bryman, 2008). The questionnaire utilized open ended and closed questions in collecting data from the respondents. These questionnaires were administered by use of “drop and pick” criterion.

3.6. Data Analysis and Presentation

First, the researcher established if the entire questionnaire(s) had been duly completed. The collected primary data was coded fed, and analyzed by use of Statistical Package for Social Sciences (SPSS) version 21. However for optimal presentation, the SPSS output was exported to Microsoft excel platform where it was trimmed and polished for proper outlook. Descriptive mean and standard deviation analysis was used as the Min analysis drivers on factors under each area of study. Analyzed responses were then presented in pie charts and tables so as to allow for logical organization of information.

CHAPTER FOUR

DATA ANALYSIS AND PRESENTATION

4.1 Introduction

The chapter focuses on the presentation, analysis and interpretation of responses in the study using descriptive statistics. Frequencies, percentages and mean were used to explain the responses to the questionnaires. Conclusions and recommendations were made based on the analyzed data. This survey was carried out in fifteen insurance companies in Kenya. A total of a sixty (N=60) respondents participated in this study.

4.2 Response Rate

From the collected responses, out of the 64 administered questionnaires, 60 of them were duly filled and returned, giving a response rate of 94%. This rate of response was considered very good enough to contribute to the final research conclusion. This was justified by Mugenda and Mugenda (2003) who indicated that a response rate 50% is adequate, that of 60% and above are said to be good, while 70% is rated as very good.

Mugenda and Mugenda's advocacy has been cemented by Bailey (2000) that 50% response rate is adequate, while that of 70% and greater is very good. Hence a response rate of 94% in this case can be termed as excellent. The high response rate recorded was attributed to the data collection procedures used, in which the researcher notified the participants in advance on the intended study.

4.3 Respondents' characteristics

The study pursued on establishing the respondents' demographic data which included; respondents' designation and duration taken in the firm.

Table 4.1 Position Held

Variables	Frequency	Percentage (%)
Customer	29	48.3
Staff	31	51.7
Total	60	100.0

Source: Researcher (2016)

From the table 4.1 above it clearly indicates that majority of the respondents were staff with 51.7% closely followed by customers which recorded 48.3%

Table 4.2 Staff/customer category/department

		Frequency	Percentage (%)
Staff	Human Resource depart	9	15
	Operations department	21	35
Customer	Life Insurance	10	16.7
	Non-Life Insurance	36	60

Source: Researcher (2016)

Out of thirty (30) staff respondents nine (9) were from human resource department while 21 were from operations department, however there were some respondents who were staff and at the same time customers. Out of 46 customers 10 were from life insurance category while 36 were from non-life insurance category

Table 4.3 Duration taken in the firm by respondents

	Frequency	percentage
less than a year	11	18.3
1-3yrs	10	16.7
4-5yrs	18	30.0
above 5yrs	21	35.0
Total	60	100.0

Source: Researcher (2016)

In respect to the duration with which the respondents have been stakeholders in the company, majority of the respondents representing 35% have taken five years and above within the same firm followed by those who have been stakeholders for a period of between 4-5 years at 30% of the respondents, less than a year 18.3% of the respondents while a small number of 16.7% of the respondents have taken 1-3yrs of duration. However long duration from majority of the respondents was clear indication that the data was collected from the experienced respondents

4.4 Internal Customer Satisfaction

This section deals with most part of objective one of the study; to determine impact of service delivery quality of insurance on customer satisfaction in Kenya. And mostly seeking the opinion of the respondents on internal customer satisfaction. A five point Likert scale of 1 indicating very poor, 2 as poor, 3 as average, 4 as good and 5 as very good was used. However only internal customer were allowed to fill this section.

Table 4.4 Do you welcome the treatment you get within your line of duty

	Frequency	percentage	valid (%)
Yes	29	48.3	96.7
No	1	1.7	3.3
Total	30	50.0	100.0
Missing in system	30	50.0	
T0tal	60	100.0	

Source: Researcher (2016)

When 50% of the total 60 respondents (internal customers) were asked whether they welcome the treatment they got within their line of duty at work, 96.7% of the them (internal customer respondents) indicated yes while 3.3% indicated No.

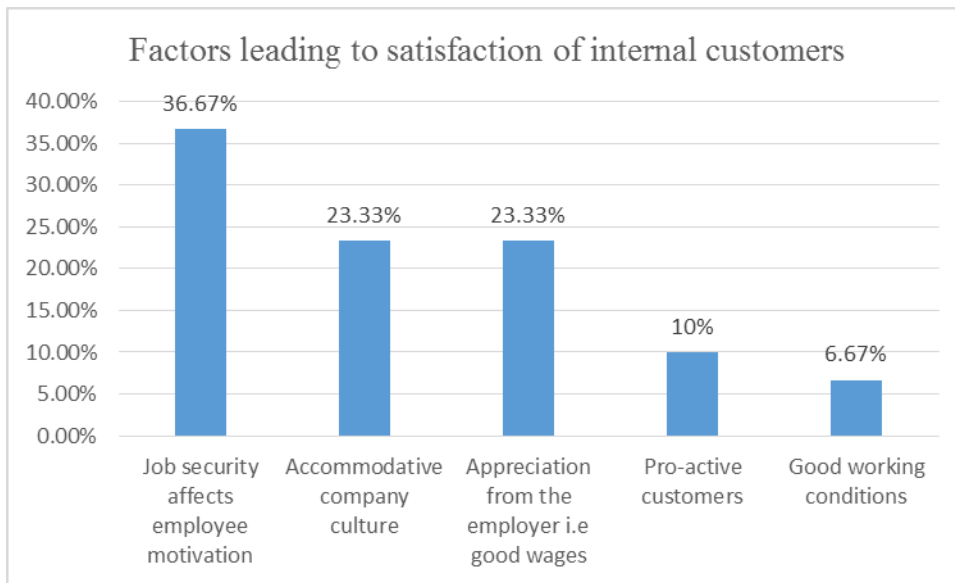
Table 4.5 Satisfaction of the respondents and the colleague in terms of internal satisfaction basis

	Very poor	Poor	Average	Good	Very good	MEA N	Std-deviation
How can you rate the satisfaction of your colleagues at work?	2 (6.7%)	5 (16.7%)	6 (20%)	17 (56.7%)	0 (0%)	3.2667	0.98027
How can you rate your satisfaction at work?	1 (3.3%)	4 (13.3%)	13 (43.3%)	10 (33.3%)	2 (6.7%)	3.2667	0.90719

Source: Researcher (2016)

When respondents (internal customers) were asked to rate their satisfaction and that of their colleagues in a five point Likert scale of 1(very poor), 2 (poor), 3(average), 4 (good) and 5(very good). 6.7% and 3.3% rated very poor for both colleagues and themselves respectively, 16.7% and 13.3% rated poor for both colleague and themselves respectively, 20% and 43.3% rated average for both colleague and themselves, 56.7% and 33.3% rated good for both colleague and themselves while 2% rated very good for their satisfaction at work. However from the mean of 3.2667 in both cases clearly indicates that internal customer satisfaction is at average level.

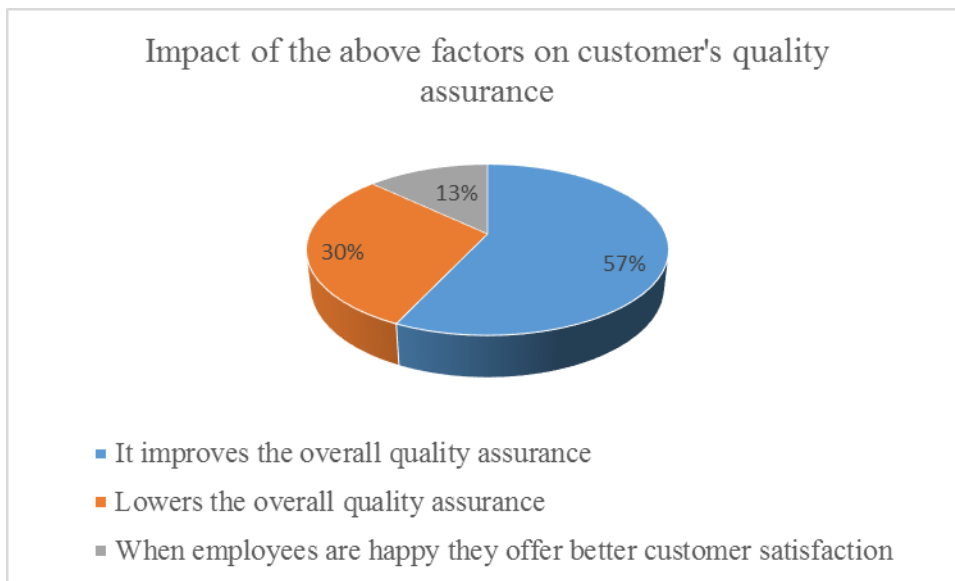
Figure 4.1: Factors leading to average satisfaction of internal customer



Source: Researcher (2016)

When the respondents (internal customer) were asked which factors could have led to an average performance of the internal customer satisfaction 36.67% of the respondents cited job security that influenced employees motivation as one of the major factors since employees will perform to his/her best if she/he is sure that is job is not threatened, 23.33% of the respondents indicated both accommodative company culture and appreciation from the employer i.e. good wages and reward as the second most important factors which contributed to the average performance while pro-active customers and good working conditions each scoring 10% and 6.67% of the respondents respectively.

Figure 4.2: How do the factors above affect the overall quality assurance to the final customer



Source: Researcher (2016)

When the respondents were asked of their views on how the factors in figure 4.1 affect the overall quality assurance to the final customer, 56.67% indicated that it affects positively by improving the overall quality assurance while 30% of the respondents were of the opinion that they contributed negatively by lowering the overall quality assurance, however 13.33% of the respondents were of opinion that when employees are happy they offer better customer service which was also contributing positively to the quality assurance.

Table 4.6 Respondent Recommendation

Recommendation	Frequency	Percentage
Slash waiting time	3	10.0
Stay in touch with customer's needs and reviews	5	16.7
Invest more in employees training	2	6.7
Lower job related stress	8	26.7
The management should increase company loyalty to employees and customers	4	13.3
Improve working condition	6	20.0
No response	2	6.7
Total	30	100.0

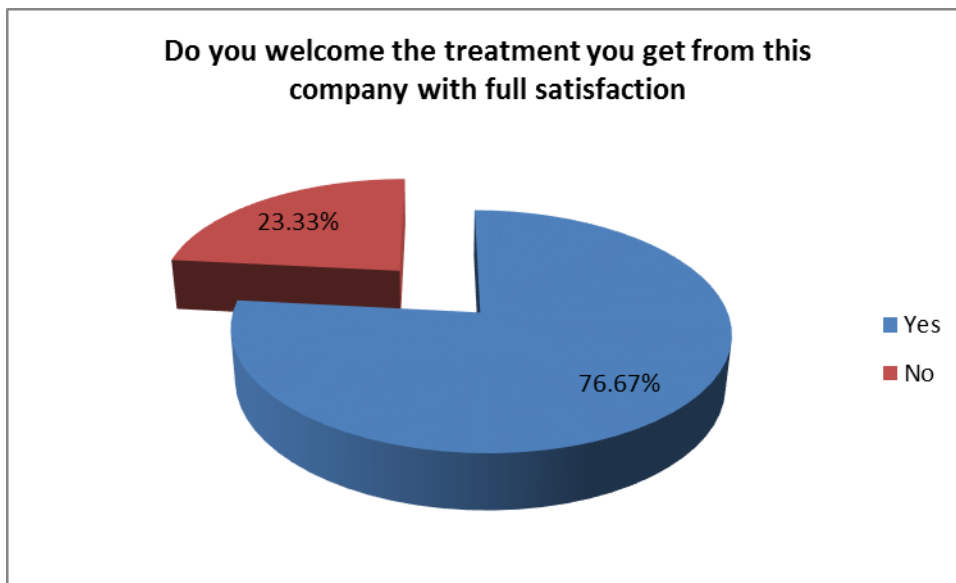
Source: Researcher (2016)

When the respondents were asked to give any recommendation they would like the company management to adopt to improve internal customer satisfaction, 26.7% of the respondents indicated that the company management should lower job related stress among the employees, 20% improve working conditions, 16.7% stay in touch with current customer needs and reviews, 13.3% the management should increase company loyalty to employees and customer, 10% slash waiting time, 6.7% invest more in employees training while 6.7% of the respondents never responded to the specific question.

4.5 External Customer Satisfaction

This section deals with most part of objective two of the study; to establish perceived service quality that contributes to external customer satisfaction in Kenya and mostly seeking the opinion of the respondents on internal customer satisfaction. A five point Likert scale of 1 represented very poor, 2 as poor, 3 as average, 4 as good and 5 as very good was used. However only external customers were allowed to fill this section.

Figure 4.3 whether the respondents welcome the treatment they get from the company with full satisfaction (N=30)



Source: Researcher (2016)

When the respondents (external customer) were asked whether they welcome the treatment they get from the company with the full satisfaction, 76.67% of the respondents indicated yes while 23.33% of the respondents said no. This clearly shows that the majority of external customer are fully satisfied with the treatment they are getting from the company.

Table 4.7 Rating of the respondents' satisfaction as a customer

	Very poor	Poor	Average	Good	Very good	Mean	Std-deviation
How can you rate the satisfaction you receive as a customer?	2 (6.7%)	3 (10%)	8 (26.7%)	13 (43.3%)	4 (13.3%)	3.466	1.0743

Source: Researcher (2016)

When the respondents(external customer) were asked to rate the satisfaction they received as a customer, they rated it as follows; very poor as 6.7%, poor as 10%,

average as 26.7%, good as 43.3% and lastly very good as 13.3% with the mean of 3.466 (average) , this means that the external customer satisfaction is above average.

Table 4.8 Kind of dissatisfaction

	Frequency	Percentage
Poor service delivery quality	13	43.3
unfriendly staff	3	10.0
poor communication	3	10.0
long waiting period	1	3.3
High premium compared to its competitors	4	13.3
No response	6	20.0
Total	30	100.0

Source: Researcher (2016)

The respondents were asked to provide the major dissatisfaction they experienced if any, the result were as shown in table 4.8 with low service delivery quality recorded highest with 43.3%, followed by high premium compared to its competitors with 13.3%, unfriendly staff 10% ,poor communication 10%, long waiting period 3.3% while 20% did not experience any major dissatisfaction worth noting.

Table 4.9 Recommendation to company management

	Frequency	Percentage
Employees should be given more control	4	13.3
Paying attention to customers concerns	8	26.7
Make employee satisfaction a priority	4	13.3
Keep an update on customers' reviews.	3	10.0
Faster services	6	20.0
Training employees	3	10.0

Personalize services	2	6.6
Total	30	100

Source: Researcher (2016)

When the respondents were asked to give any recommendation they would like the company management to adopt to improve external customer satisfaction, 26.7% of the respondents suggested that the company management should pay attention to customers concerns, 20% suggested faster services, 13.3% suggested that the employees should be given more control to avoid keeping issues unresolved and also to make employees satisfaction priority while another 10% of the respondents suggested training of employees and keeping updates on customer reviews.

Table 4.10 Definition of the term service delivery quality

	Frequency	percentage
Value for money	4	13.3
Friendly , fast, and caring services	23	76.7
Ability to fulfil customer needs	3	10.0
Total	30	100

Source: Researcher (2016)

When the respondents were asked what the term service delivery quality meant to them, 76.7% of the respondents said that it meant friendly, fast and caring service while 10% said that it is ability to fulfill customer's needs

Table 4.11 Projection of stakeholder’s milestone in the company

	Frequency	percentage
2yrs	5	16.7
3-5	2	6.7
6-9	3	10.0
above 9yrs	7	23.3
No response	13	43.3
Total	30	100.0

Source: Researcher (2016)

When respondents were asked to project milestone as a stakeholder in the company, 23.3% of the respondent indicated above 9yrs, 10% indicated a period of between 6-9yrs, 16.7% indicated less than 2 years while 43.3% did not respond to the question

Table 4.12 Shift of customer loyalty

Response	percentage	Frequency	
Yes	43.3%	Poor customer service	5 29.4
		Poor after sales service	3 17.6
		To explore the market and hopefully get better value for money	4 23.6
		End of my commitment	2 11.8
		Happy with the service	3 17.6
No	40%		
No response	16.7%		
Total	100	17	100

Source: Researcher (2016)

From the table above it is indicated that 43% of the respondents would prefer moving from their current company to other company, citing poor customer service, hopefully of getting better value for their money. They indicated that poor after sales service as

a main reason why they will consider leaving to other company. However, 40% of the respondent will not consider leaving.

Table 4.13 Extent to which internal customer satisfaction contribute to external customer satisfaction

	No extent	Little extent	Moderate extent	Great extent	Very great extent	Mean	Std-deviation
How much do you as an external customer believe that internal customer satisfaction in this company can contribute to your satisfaction	7 (23.3%)	6 (20%)	5 (16.7%)	2 (6.7%)	10 (33.3%)	3.067	1.617

Source: Researcher (2016)

When respondents were asked to rate the extent to which internal customer satisfaction can contribute to external customer satisfaction, they rated as follows; No extent 23.3%, Little extent 20%, moderate extent 16.7%, great extent 6.7% and very great extent 33.3% with a mean of 3.067 i.e. there is a moderate extent at which internal customer satisfaction contribute to external customer satisfaction.

Table 4.14 External customer recommendation to the firm towards its employees, satisfaction

	Frequency	percentage
Break up routine	3	10.0
Ease work related stress	4	13.3
Rewarding employees who perform well	7	23.3
Focus on employee growth and development	6	20.0
Better remuneration.	3	10.0
Job security	5	16.7
No response	2	6.7
Total	30	100.0

Source: Researcher (2016)

From table 4.14, the following are the external customer recommendations to the firm towards its employees' satisfaction; rewarding employees who perform well 23%, focus an employee growth and development 20%, job security 16.7%, ease work related stress 13.3% and better remuneration 10% while 6.7% no response.

Table 4.15 Other recommendations to the management

	Frequency	percentage
Encourage representatives to take ownership of problem	1	3.3
Faster employee growth	4	13.3
Encourage customers to give feedback	5	16.7

Better remunerations to employees	9	30.0
Shorten company Claim process	2	6.7
No response	9	30.0
Total	30	100.0

Source: Researcher (2016)

The other recommendations to the management were as follows; better remuneration 30%, encouraging customer to give feedback 16.7%, focus on employees' growth 13.3% and shorten company's claims procedure 6.7%.

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.1. Introduction

This chapter focuses on summary, conclusions and recommendation drawn for the study. This is based on the analysis of the research findings that have been presented and discussed in the previous chapter.

5.2. Summary

The main purpose of this research was to establish the level of internal customer and external customer satisfaction and insurance service delivery quality in Kenya. The literature review expansively obtained information from areas that have been researched on and their respective findings. Out of the literature review, a study frame-work covering five key areas was developed. The main areas covered under this study were tangibility, reliability, responsiveness, assurance and empathy.

The target population comprised internal customer and external customers within the insurance industry in Kenya.

A questionnaire was used as the research instrument for data collection. The researcher was able to collect views from 60 respondents of which 50% of them were external customers and another 50% were internal customers of which majority of them have been stakeholders for more than four years and therefore capable of giving credible responses.

Majority of the respondents who participated in the survey were staff from operations department also the majority of the customer respondents were from non-life insurance category. This revealed that Non-life insurance was the dominated category in insurance company in Kenya. The findings indicated that most internal and external customers had welcomed the treatment they got within their line of duty. The findings further revealed that most internal and external customers were averagely satisfied with the services they are getting both as a customer and as a staff, however the few who were dissatisfied with the service offer at the insurance company cited poor

service delivery quality, unfriendly staff and poor communication as one of the major factors that they were not happy with, the study also revealed that the most recommended factors to the insurance company management to enhance both internal and external customer satisfaction were; improving working conditions in order to reduce employees stress, motivation of employees through better wages and offering training to employees to the current market trend. The study finding on the definition of the term service delivery quality revealed that most customers understood service delivery quality as friendly, fast and caring services to fulfill customer needs.

The study further revealed that most of the respondents were not ready to shift to other companies lastly the study found out that internal customer satisfaction averagely contribute to the external customer satisfaction.

5.3. Conclusions

Based on the above findings, conclusions were drawn on customer satisfaction on insurance company. The study concluded that; motivating employees, by rewarding those with good performance, through recognition, increasing their commission, while other were being offered scholarship for further training and promotion improved employee's satisfaction. This motivates and enables employees to be more committed to offering quality health and general insurance services which in turn improve customer satisfaction and the overall company performance.

The study concluded that company management should focus on employees welfare and emphasize on work-life quality, providing effective working environment for the staff and ensuring employees concerns were addressed effectively focusing on Keeping employees happy which is tremendous benefit to companies as employees sought to stay loyal, consume more and were more likely to be committed to offering quality services to customers.

The study concluded that Internal customer satisfaction improve service delivery quality in the company as employees provided quick feedbacks and within the expected period and provide errors free policy document, enlightening customers,

updated customers on what they needed to do and about new insurance products developed by the company and effectively listening to customers.

5.4 Recommendations

Based on conclusions indicated there before, the resulting recommendations were made for enhancing service delivery quality and customer satisfaction for insurance companies. The study recommend that insurance firms should focus on enhancing employees reward systems. Increase continued training support. This will enhance good service encounters, increase employees satisfaction, their motivation, competencies, and commitment to service delivery quality.

5.5. Limitations of the study

Most of the respondents were hesitant in providing information on the basis that the information sought may be a source of intimidation to them or portray undesirable image about the company. The researcher handled the problem by presenting an introduction letter issued by the University and further assured them that the information they gave was to be treated with utmost confidentiality and it was to be used purely for academic purposes.

5.6 Recommendation for further study

This research analyzed the level of internal customer and external customer satisfaction and insurance service delivery quality in Kenya. The study recommends that a further study be carried to identify other factors affecting internal customer satisfaction in the insurance industry

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APPENDICES

Appendix 1: Questionnaire

This form contains **part A**, **part B1** and **part B2**. You are requested to respond as per instruction given per section

Name of your company

PART A: GENERAL INFORMATION (*Kindly tick where appropriate*)

1. What is your position

Customer [] Staff []

2. If staff, which department do you work?

Human Resource	Operations

3. If customer, which category are your services?

Life Insurance	Non-Life Insurance

4. How long have you been a stakeholder in this company?

Less than 1 year [] 1-3 years [] 3-5 years [] above 5 years []

PART B1: INTERNAL CUSTOMER SATISFACTION (*Kindly tick & fill where appropriate*)

To be filled by internal customer (employee & departments) only.

5. Do you welcome the treatment you get within your line of duty at work?

Yes [] No []

6. How can you rate the satisfaction of your colleagues and yours at work in terms of internal satisfaction?

Colleagues: Very good [] Good [] Average [] Poor [] Very poor []

Yours: Very good [] Good [] Average [] Poor [] Very poor []

7. Which factors do you believe contribute to the above (no. 8) kind of relationship?

1.....

2.....

3.....

4.....

8. In your own perspective, how do the factors in no. 9 above affect the overall quality assurance to the final customer?

1.....

2.....

3.....

4.....

9. Any other recommendations that you could like to put into the attention of the company management.

PART B2: EXTERNAL CUSTOMER SATISFACTION (*Kindly tick & fill where appropriate*)

To be filled by external customer only

10. Do you welcome the treatment you get from this company with full satisfaction?

Yes [] No []

11. How can you rate the satisfaction you receive as a customer?

Very good [] Good [] Average [] Poor [] Very poor []

12. What kind of dissatisfaction a you experiencing (if any)?

- 1.....
- 2.....
- 3.....
- 4.....

13. Any improvement that you suggest or recommend.

- 1.....
- 2.....
- 3.....
- 4.....

14. As a customer, what is your “definition of quality services”?

-
-
-
-
-

15. How can you project your milestone as stakeholder in this company?

-
-
-
-
-

16. In the future, could your prefer moving from this company to some other company?: if yes –please state the exact reasons as to why;

Yes [] No []

.....
.....
.....
.....
.....

17. How much do you as an external customer believe that internal customer satisfaction in this company can contribute to your satisfaction?

Very great extent []

Great extent []

Moderate extent []

Little extent []

No extent []

18. What are your recommendations to the firm towards its employee's satisfaction?

.....
.....
.....
.....
.....

19. Any other recommendations that you could like to put into the attention of the management.

THANK YOU FOR YOUR PARTICIPATION

Appendix I: List of Registered Insurance Companies in Kenya

No.	Company	Line of business
1	AAR Insurance Kenya Limited	General
2	A P A Insurance Limited	General
3	Africa Merchant Assurance Company Limited	General
4	Apollo Life Assurance Limited	Life
5	AIG Kenya Insurance Company Limited	General
6	British-American Insurance Company (Kenya) Limited	Composite
7	Cannon Assurance Limited	Composite
8	Capex Life Assurance Company Limited	Life
9	CFC Life Assurance Limited	Life
10	CIC General Insurance Limited	General
11	CIC Life Assurance Limited	Life
12	Continental Reinsurance Limited	Composite
13	Corporate Insurance Company Limited	Composite
14	Directline Assurance Company Limited	General
15	East Africa Reinsurance Company Limited	Composite
16	Fidelity Shield Insurance Company Limited	General
17	First Assurance Company Limited	Composite
18	G A Insurance Limited	General
19	G A Life Assurance Limited	Life
20	Gateway Insurance Company Limited	General
21	Geminia Insurance Company Limited	Composite
22	ICEA LION General Insurance Company Limited	General
23	ICEA LION Life Assurance Company Limited	Life
24	Intra Africa Assurance Company Limited	General
25	Invesco Assurance Company Limited	General
26	Kenindia Assurance Company Limited	Composite
27	Kenya Orient Insurance Limited	General
28	Kenya Reinsurance Corporation Limited	Composite
29	Madison Insurance Company Kenya Limited	Composite
30	Mayfair Insurance Company Limited	General
31	Mercantile Insurance Company Limited	Composite
32	Metropolitan Life Insurance Kenya Limited	Life
33	Occidental Insurance Company Limited	General
34	Old Mutual Life Assurance Company Limited	Life
35	Pacis Insurance Company Limited	General
36	Pan Africa Life Assurance Limited	Life
37	Phoenix of East Africa Assurance Company Limited	General
38	Pioneer Assurance Company Limited	Life
39	Real Insurance Company Limited	General
40	Resolution Insurance Company Limited	General
41	Shield Assurance Company Limited	Life
42	Takaful Insurance of Africa Limited	General

43	Tausi Assurance Company Limited	General
44	The Heritage Insurance Company Limited	General
45	The Jubilee Insurance Company of Kenya Limited	Composite
46	The Kenyan Alliance Insurance Company Limited	Composite
47	The Monarch Insurance Company Limited	Composite
48	Trident Insurance Company Limited	General
49	UAP Insurance Company Limited	General
50	UAP Life Assurance Limited	Life
51	Xplico Insurance Company Limited	General

Source: Insurance Regulatory Authority (2015).