The Extent of Adopting Blue Ocean Strategy and its Role in Increasing the Market Share Exploring Research on Alhamraa' Insurance Company

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Abstract

In the light of increasing competition among Insurance companies in addition to the great increase in the insurance companies number that reach to (32) private company until the end of (2018) .From that point the Blue Ocean Strategy emerge as a modern method to go to blue places free from competition .Thus this research aims to explain the extent of adopting Blue Ocean Strategy on the level of (increase , excluding , reduction , invention) and increase market share .Thus the researcher examined the theory which provided that there is statistically significant relations between adopting the insurance of Blue Ocean Strategy and its dimension level and the increase of market share .The research conclude that there is relation and connection relation between Blue Ocean Strategy and market share   PSR-9891.Also the researcher put some recommendations the most prominent is that the invention is considered one of the successful strategies an d the company has to encourage the employees according to inventive thoughts .

Keywords: Blue Ocean Strategy, market share, insurance companies

I.   Introduction

In the Light of speed movement in the markets and technological developments and the sharp competition increasing ,keeping market share or increase it becomes one of the greatest difficulties that confront the organization .Here emerge Blue Ocean strategy The invoke the organizations to go to undiscovered market place (Blue Ocean) and move away from market places crowded with competitors(Red Ocean).Thus this strategy works on creating new market areas and consequently increase the opportunities and reduce the risks ..Accordingly this research discusses this strategy on the work of insurance companies as this service has its own features distinguished it from other services .This research includes three inquiries .The first inquiry is dedicated for the research methodology .The second inquiry discusses the theoretical aspect .Third inquiry includes

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applications results and measure the effect and correlation relations between theBlue Ocean strategy and the increase in market share .

II.   The Research

First: The Research Problem and Questions

The increase of market share is the main objective of all companies in order to survive in the market .Their objectives becomes the continues search for new costumers and new markets in the light of hard competition and market openness .Thus the companies had to look for new strategies .So following the Blue Ocean strategy is the perfect method to face the competition and acquire the markets that never been under competition and away from   competition conflicts

Thus the research problem is identified by the following questions :

1-   Do the companies in question a clear view of what the Blue Ocean strategyis ?

2-   Do Insurance companies in question seek to adopt the Blue Ocean strategy with its dimension and apply it effectively ?

3-   Is there a relation between adopting this strategy and increase the marketing for the companies ?

Second : The Research Importance

1-   The research takes its importance from the attempt to enrich the strategic aspect to identify the relation and analyze it between Blue Ocean strategy and the increase of companies market share .

2-   The research importance is in learn more on Blue Ocean strategy as it is new term in administration science and in attempt to invoke insurance companies to adopt it

3-   The great importance of increasing market share of the companies to survive in the market in the light of hard competence among the companies thus the company have to adopt new strategies such as Blue Ocean strategy.

Third: The research objectives:

1-   The research aims to identify the extent of adopt Blue Ocean strategy in the studied companies as competitive strategy, the explain its role in increase market share.

2-   Drew the attention of the managers and the workers in insurance companies to Blue Ocean strategies a new competitive strategy that help the companies in finding new markets out of competition.

3-   Make suggestions that for studied companies to benefit from it in improving their performance according to the research conclusions.

Fourth: The Research Hypothesis

The research is based on the following hypothesis

The main hypothesis: There is collaboration statically significant relationship between theinsurance company adopt Blue Ocean strategy on its levels dimensions (increasing level ,excluding level , reduction level , invention level) in increase market share .

It is divided to the following branch hypothesis:

First branch level: There iscollaboration statically significant relationship between Blue Ocean strategy on increasing level and increase market share

Second branch level: There iscollaboration statically significant relationship between Blue Ocean strategy on excluding level and increase market share .
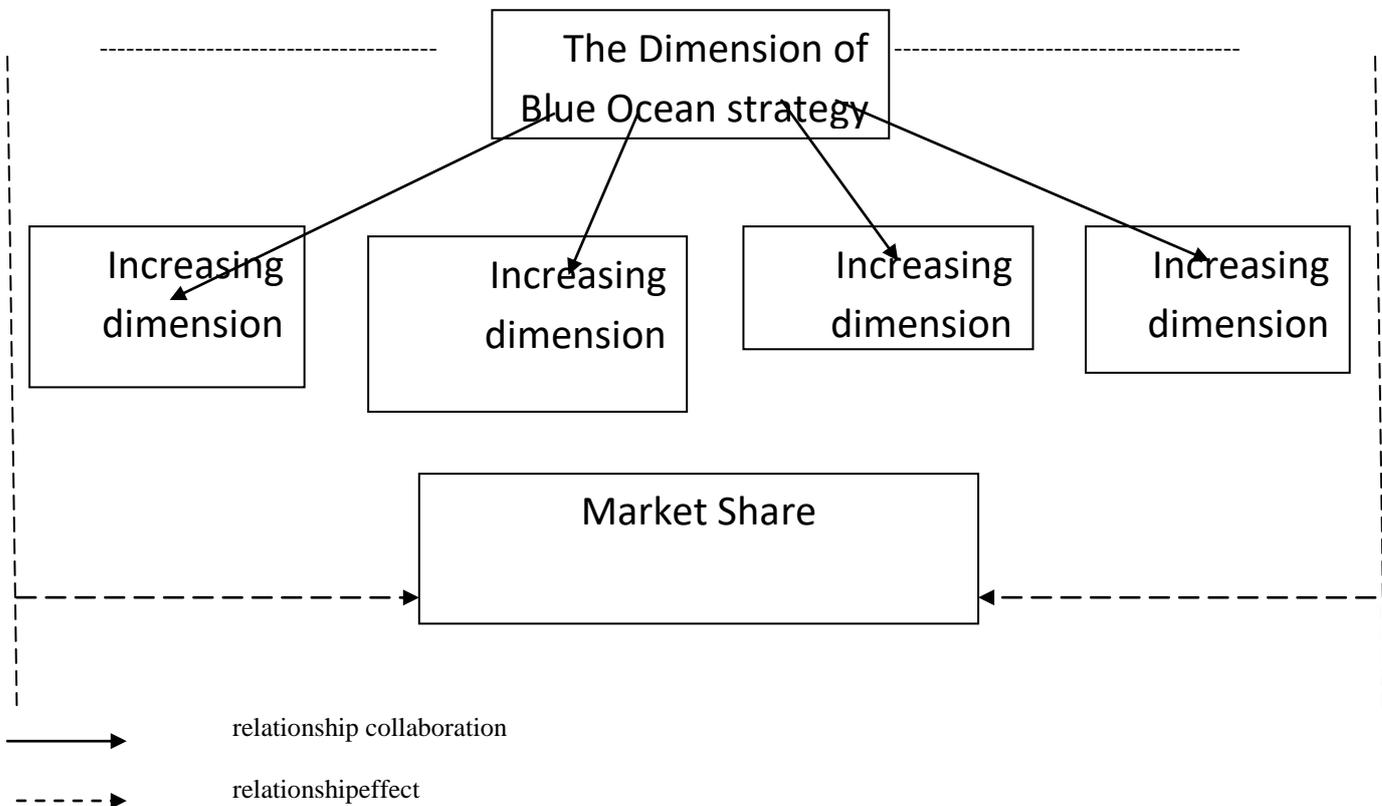
Third branch level: There is collaboration statically significant relationship between Blue Ocean strategy on reduction level and increase market share.

Fourth branch level: There iscollaboration statically significant relationship between Blue Ocean strategy on invention level and increase market share.

Fifth: The research sample

 figure 1 explain the hypothetical diagram of the research as it express the collaboration and effect among the research variables .

figure (1) hypothetical diagram of the research

relationship collaboration

relationshipeffect

III.   The Theoretical Aspect

The concept of strategy is development for strategic administration concept as it is considered new term in administration science .It appears in 2005 by Kim and Mauborgn who introduced this term as a modern competition marketing strategy and is named blue ocean as it is free from sharks thus it is free from bloody competition .

 Increasing market share is the main objective for the organizations with various products or services .Thus it is considered a new method to open new markets to achieve highest extent of invention and creation and as a result it increase the profits (Pinal, 2006 ,7) and (Kotler , 2008 , 74) as it is learning the perfect way to exceed the current limits and search for new markets far from competitors and (Rauof 2010,320) explained that it refer to new market locations never been discovered by other compete organizations .

1 :Blue Ocean strategy

Six principles were made in formulation of Blue Ocean strategy :

1-   Overcoming main barriers : The organization to be distinguished and makes success among the competitors it must first resolve internal conflicts to avoid any problem that appears when transport to blue ocean (Siegmond&Carston , 2009)

2-   Concentrate on the complete image :The organization that concentrate on the whole image shall reduce its risks in planning when creating new product or new service and also compare the organization with the competitors and watch the product features and study the competitors ways of competition

3-   Rebuild the market boarders: Boarders are made to the market in order that the organization get rid of the competition and search for Blue Ocean and study the competition of the competitors (Sawart , 2005 :4).

4-   Expanding to the beyond the current demand : The traditional strategy followed by most organizations is to divide the customers to classes and concentrate on the targeted customer class , but the current trend is very different .It is to divide the organization by design goods and services that suit their desires (Altamimy 2010 :45)

5-   Seek for right strategic context : The transformation of the idea to product or service is the corner stone in the value creation and be from the basic elements (benefit , price , adaptation)

6-   Overcome the obstacles : When starting to use Blue Oceanstrategy many obstacles shall appear which the organization had to overcome , the most prominent : moral obstacle , political obstacle , motives obstacle (Kim & Chan , 2004) .

2 :Dimension of Blue Ocean strategy

1-   Excluding :Most organization attempt to exclude the parts that it see it have no importance and when doing this the costs shall reduced without influence on the product or service quality or the amount of sales .and also used for excluding some workers that do not make any services or important work for the organization (Kriesel ,2006 :224)

2-   Increasing : Means addition of some steps or procedures for production process until it improve the goods and services produced for the customers and consequently the sales and market share increased and that shall attract new customers (Yang ,2007:412).

3-   Reduction: This organization reduce the procedures that sees it is not necessary in coincidence with reduction of expenses and unjustified costs and that includes the exaggerated services (Kriesel ,2006,:244).

4-   Invention: The organizations that have sustaining   competition features are these which transform the ideas to products and services for the customer or invent solutions for the problems to help the organization to take the opportunities and avoid threats (Yang ,2007:412).

3: Basic Pillars For Launching Blue Ocean strategy

1-   Flexibility: Flexibility must be kept   when making marketing plan or making the products or service operation .

2-   The players Force :It is the location in which the organization as a complement for for the main service

3-   Cooperative similarity :An important element through establishing active market partnership .

4-   The gamer mastering :formulatefor the events or predict the events .

4 :Market Share Concept

It express the company situation in the market and it is used to know and the competition situation (Qassim And others ,2011:226) also (Pearse & Robinson ,2003) define it as a company sales in comparison with competitors sales .(O Ragan :2002) define it as the organization sales to the gross sector sales in certain period .

5 : Elements effecting the market share (Perwary and others :2013)

1-   Training the organization employees and attract human resources .

2-   Increase the interest in developing and research and variation of produces services .

3-   Distinguishing by the services introduced by the organization thus increase the added value .

4-   Seventh :Analyze the Market Share

The companies that desired to promote and advance attempt to obtain big market share in comparison with competitors through analyze its market share and collect information of the customers and competing companies and the objective is briefed as the following :

1-   Explanation :This objective is for strategic purpose according to the measures nature used .Boston Consultation Group is form the first who used this measure in form of matrix (2x2) .It is also used to make decision and strategies .

2-   Observation :This Objective is the most common through it the e changes can be discovered in market share but this method deficiency is it does not understand the source of changes occurs on market share.

IV.   Practical Aspect

This inquiry attempt to shed light on the related aspects by describe questionnaire form, then learn the features of the chosen sample , test validity and reliability of the questionnaire as well as the statistical methods the researcher used in analyze the available data .

First : Design the Questionnaire and Describe the Sample

The research depends in its methodology on several instruments to collect the data .The data were collected from previous studies , research and some literature , periodicals and reports in order to build theoretical framework of the research .The questionnaire form was to build the practical aspect .The researcher after review most literatures and the study related to variables of current study as well as exploring the opinions of the people in charge on insurance business and the specialists , the researcher made the questionnaire and the terms suitable for each axis were Likert Five point Scale Measure (1-5)and after prepare questionnaire form in its primary form related to the suitability of the scale items with the objectives they made for as in the following steps :

Choose the sample subjects which could achieve the research objectives represented by (the employees in Alhamra' Insurance Company).

Distribute questionnaire forms on the sample subjects (35) subjects ,(32) forms were returned .After Auditing and vetting by the researchers 2 forms were not valid thus they were excluded .Thus the final number of valid was 30 and they are approved for the research results .

In order to know the effect of Blue Ocean strategy represented by its dimensions in increase market share the research hypothesis had been chosen through the use of SPSS.

1-Validity and Reliability Test .The researcher complete the questionnaire according to what was introduced after checking the true of its variability the Validity and Reliability must be check as the loss of these two conditions means they are not valid and consequently the results are not precise .

1-   Validity Test : It is basic condition to affirm that the questionnaire terms are measuring the objectives they are made for thus the face validity test are made .

2-   Reliability Test :Means that the questionnaire gives the same results if it were repeated .

The scale reliability was approved by Cronbach - Alpha method where it appears from statistical treatment by use SPSS that reliability coefficient of the questionnaire is (0.83) and be acquainted with that if Cronbach – Alpha Coefficient   is more than (60%) that indicate acceptance and reflect agreement and collaboration among the questionnaire items .That mean if the test is repeated it shall be constant (0.83) it indicate that it is statistically accepted .

2-Analysis and Treatment Statistical Instrument for Study

Several statistical methods were followed as they are suitable for the data nature and as the data nature are nor indicators that necessitate   the selection of statistical instrument to analyze and treatment of the data and test the hypothesis .Thus the following instruments were used :

A-Descriptive Statistic

1)   Frequency Distribution and Percentage

2)   Arithmetic mean

B- Statistical Inference

1)   Validity coefficient by Cronoach – Alpha method

2)   Coefficient of Variation

3)   Spearman Correlation Coefficient

Second

Data Analysis of Research Sample

First Axis : Blue Ocean Strategy

Table (1) Explain Arithmetic mean and standard deviation for increase dimension).

Ser. No.	Items	Arithmetic mean	Standard deviation
1	The company add some procedures that increase the quality of introduced services	3.6	0.8
2	Promote the level of services leads to increase its market share	3.4	0.9
3	The company works on the best methods to facilitate compensation process	2.9	1.0
4	The company works on Increasing its branches	2.3	0.6
5	The company attempts to increase and diverse insurance documents	3.0	0.6

Resource made by the researcher depending on statistical analysis 2019

It is observed from table (1) that the highest rate of arithmetic mean was in the first question as it reached (3.6) and it is higher than hypothetical mean (3) that affirm that the company attempts to increase the introduced services qualities by adding some procedures with agreement rate (0.9) and the least rate of response was for the third question as it reached to (2.3) ,it is less than hypothetical mean that indicate that the company does notwork on Increasing its branches with agreement rate (0.6)

Table (2) explain Arithmetic mean and standard deviation for excluding level

SerNo.	Items	Arithmetical mean	Standard deviation

6	The company works on excluding insurance producers who does not achieve their production plans	3.8	0.8
7	The company exclude all routine complexes during apply for insurance , issuance of document and introduce compensation requests	3.3	1.0
8	The company attempts to remove some processes non benefit for the insured to raise the efficiency of insurance service	3.0	0.1
9	The company aware of its necessary and unnecessary procedures	3.0	0.5
10	Excluding dimension is considered a successful strategy in private companies in time of crises	3.7	0.7

Resource made by the researcher depending on statistical analysis 2019.

It is observed from table (2) that the highest rate of arithmetic mean was in the sixth question as it reached (3.8) and it is higher than hypothetical mean (3) that affirm that the company excludes insurance producers who does not achieve their production plans agreement rate (0.8) and the least rate of response was for the ninth question as it reached to (3.0) ,it is less than hypothetical that mean The company does not aware of its necessary and unnecessary procedures with agreement rate (0.5)

Table(3) explain Arithmetic mean and standard deviation for reduction level

Ser. No.	Items	Arithmetic mean	Standard deviation
11	The company works on reduce the errors that reduce the quality of introduced service.	3.0	0.8
12	The company attempts to reduce the costs , expenses and time of achievements to increase the profits .	4.3	1.2
13	The company is distinguished from the competitors by reduce unnecessary in issuance of insurance documents and compensation applications .	2.5	1.3
14	Reduction dimension is successful strategy in the company	2.8	1-2

Resource made by the researcher depending on statistical analysis 2019

It is observed from table (3) that the highest rate of arithmetic mean was in the twentieth question as it reached (4.3) and it is higher than hypothetical mean (3) that affirm that the company uses methods to reduce the costs , expenses and time of achievements to increase the profits with agreement rate (1.2) and the least rate of response was for the thirteenth question as it reached to (2.5) ,it is less than hypothetical mean that mean the company is not different from the competitors in reduce unnecessary in issuance of insurance documents and compensation applications with agreement rate (1.3)

Table (4) explain Arithmetic mean and standard deviation for invention level

SerNo.	Items	Arithmetic mean	Standard deviation
15	The company works on spread invention philosophy within it .	3.7	0.8
16	The company has complete flexibility for the environment changes and technological developments .	4.0	0.9
17	The invention works on creating new markets and increase the number of documents.	4.8	1.0
18	The company is distinguished by use of developed technology which promote the insurance service quality .	2.9	1-2
19	The invention dimension is successful strategy in the company	3.9	1.0

Resource made by the researcher depending on statistical analysis 2019,

It is observed from table (4) that the highest rate of arithmetic mean was in the seventeenth question as it reached (4.8) and it is higher than hypothetical mean (3) that affirm that the invention create new markets and that is achieved when the company integrated insurance document from personal incidents with recharge cards by agreement with Iraq Zain Company with agreement rate (1.0) and the least rate of response was for the eighteenth   question as it reached to (2.9) ,it is less than hypothetical mean that means the company is not different from the competitors in reduce unnecessary lacked developed technology   with agreement rate (1.8)

Table (5) explain Arithmetic mean and standard deviation for market share

Se.No.	Items	Arithmetic mean	Standard deviation
1	The company seeks that its insurance document shall cover most people want to insure.	4.1	1,2

2	The company uses statistical method to plan to increase its market share .	3.4	0.8
3	The company has good market share in comparison with the competitors.	3.0	0.9
4	The company attempts to reduce the costs in the way that does not affect the quality of introduced service to increase its market share	3.1	1.0
5	The market share is increasing in comparison with competitors	3.1	1.0

Resource made by the researchers depending on statistical analysis 2019,

It is observed from table (5) that the highest rate of arithmetic mean was in the first question as it reached (4.1) and it is higher than hypothetical mean (3) that affirm that the company seeks its insurance document shall cover most people want to insure. with agreement rate (1.2) and the least rate of response was for the eighteenth question as it reached to (3.0) ,it is higher than hypothetical mean that means the company has good share in comparison with the competitors agreement rate (0.9) .

Table(6) Correlation coefficient between increasing dimension and increasing of market share

Ser. No.	Items	Correlation coefficient	Sig
1	The company add some procedures that increase the quality of introduced services	0.74	0.000
2	Promote the level of services leads to increase its market share	0.82	0.000
3	The company works on the best methods to facilitate compensation process	0.88	0.000
4	The company works on Increasing its branches	0.81	0.000
5	The company attempts to increase and diverse insurance documents	0.75	0.000

Resource made by the researchers depending on statistical analysis 2019,

It was observed from table 6 that all item's questions acquired strong correlation coefficient and that indicate that these questions able to measure what it made for and the item does notcontain question not from the research subject .

Table (7) Correlation coefficient between increasing dimension and increasing of market share

SerN o.	Items	Correlation coefficient	Sig
6	The company works on excluding insurance producers who does not achieve their production plans	0.64	0.000
7	The company exclude all routine complexes during apply for insurance , issuance of document and introduce compensation requests	0.88	0.000
8	The company attempts to remove some processes non benefit for the insured to raise the efficiency of insurance service	0.69	0.000
9	The company aware of its necessary and unnecessary procedures	0.75	0.000
10	Excluding dimension is considered a successful strategy in private companies in time of crises	0.65	0.000

Resource made by the researchers depending on statistical analysis 2019,

It was observed from table 7 that all item's questions acquired strong correlation coefficient and that indicate that these questions able to measure what it made for and the item does not contain question not from the research subject

Table (8) Correlation coefficient between reduction dimension and increasing of market share

Ser. No.	Items	Correlation coefficient	Sig
11	The company works on reduce the errors that reduce the quality of introduced service.	0.66	0.000
12	The company attempts to reduce the costs , expenses and time of achievements to increase the profits .	0.63	0.000
13	The company is distinguished from the competitors by reduce unnecessary in issuance of insurance documents and compensation applications .	0.71	0.000
14	Reduction dimension is successful strategy in the	0.64	0.000

	company		

Resource made by the researchers depending on statistical analysis 2019,

It was observed from table 8 that all item's questions acquired strong correlation coefficient and that indicate that these questions able to measure what it made for and the item does not contain question not from the research subject.

Table(9) Correlation coefficient between invention dimension and increasing of market share

SerNo.	Items	Correlation coefficient	Sig
15	The company works on spread invention philosophy within it .	0,89	0.000
16	The company has complete flexibility for the environment changes and technological developments .	0.76	0.000
17	The invention works on creating new markets and increase the number of documents.	0.88	0.000
18	The company is distinguished by use of developed technology which promote the insurance service quality .	0.74	0.000
19	The invention dimension is successful strategy in the company	0.85	0.000

Resource made by the researchers depending on statistical analysis 2019,

It was observed from table 9 that all item's questions acquired strong correlation coefficient and that indicate that these questions able to measure what it made for and the item does not contain question not from the research subject

Table (10) Correlation coefficient among items after increasing

Ser. No.	Items	Correlation coefficient	Sig
1	The company add some procedures that increase the quality of introduced services	0.81	0.000
2	Promote the level of services leads to increase its market share	0.87	0.000

3	The company works on the best methods to facilitate compensation process	0.83	0.000
4	The company works on Increasing its branches	0.89	0.000
5	The company attempts to increase and diverse insurance documents	0.85	0.000

Resource made by the researchers depending on statistical analysis 2019,

It was observed from table 10 that all item's questions acquired strong correlation coefficient and that indicate that these questions able to measure what it made for and the item does not contain question not from the research subject

Table (11) Correlation coefficient among items after excluding

SerNo.	Items	Correlation coefficient	Sig
6	The company works on excluding insurance producers who does not achieve their production plans	0.83	0.000
7	The company exclude all routine complexes during apply for insurance , issuance of document and introduce compensation requests	0.80	0.000
8	The company attempts to remove some processes non benefit for the insured to raise the efficiency of insurance service	0.80	0.000
9	The company aware of its necessary and unnecessary procedures	0.79	0.000
10	Excluding dimension is considered a successful strategy in private companies in time of crises	0.81	0.000

Resource made by the researchers depending on statistical analysis 2019,

It was observed from table 11 that all item's questions acquired strong correlation coefficient and that indicate that these questions able to measure what it made for and the item does not contain question not from the research subject

(Table 12) Correlation coefficient among items after reduction

Ser.	Items	Correlation	Sig

No.		coefficient	
11	The company works on reduce the errors that reduce the quality of introduced service.	0.86	0.000
12	The company attempts to reduce the costs , expenses and time of achievements to increase the profits .	0.88	0.000
13	The company is distinguished from the competitors by reduce unnecessary in issuance of insurance documents and compensation applications .	0.81	0.000
14	Reduction dimension is successful strategy in the company	0.79	0.000

Resource made by the researchers depending on statistical analysis 2019,

It was observed from table 12 that all item's questions acquired strong correlation coefficient and that indicate that these questions able to measure what it made for and the item does not contain question not from the research subject.

Table (13) Correlation coefficient among items after invention

SerNo.	Items	Correlation coefficient	Sig
15	The company works on spread invention philosophy within it .	0,77	0.000
16	The company has complete flexibility for the environment changes and technological developments.	0.83	0.000
17	The invention works on creating new markets and increase the number of documents.	0.89	0.000
18	The company is distinguished by use of developed technology which promote the insurance service quality .	0.82	0.000
19	The invention dimension is successful strategy in the company	0.84	0.000

Resource made by the researchers depending on statistical analysis 2019,

It was observed from table 13 that all item's questions acquired strong correlation coefficient and that indicate that these questions able to measure what it made for and the item does not contain question not from the research subject.

Table (12) Correlation coefficient among items after increase market share

Se. No.	Items	Arithmetic mean	Standard deviation
1	The company seeks that its insurance document shall cover most people want to insure.	0.89	0.000
2	The company uses statistical method to plan to increase its market share .	0.81	0.000
3	The company has good market share in comparison with the competitors.	0.86	0.000
4	The company attempts to reduce the costs in the way that does not affect the quality of introduced service to increase its market share	0.85	0.000
5	The market share is increasing in comparison with competitors	0.89	0.000

Resource made by the researchers depending on statistical analysis 2019,

It was observed from table 14 that all item's questions acquired strong correlation coefficient and that indicate that these questions able to measure what it made for and the item does not contain question not from the research subject.

Table (15) Reliability among the items after increasing

Ser. No.	Items	Alpha –Cronbach coefficient
1	The company add some procedures that increase the quality of introduced services	0.71
2	Promote the level of services leads to increase its market share	0.65
3	The company works on the best methods to facilitate compensation process	0.72
4	The company works on Increasing its branches	0.71

5	The company attempts to increase and diverse insurance documents	0.75

Resource made by the researchers depending on statistical analysis 2019,

Question no.2 acquired the less Alpha –Cronbach coefficient that indicate that this question contribute more than others in the reliability of the item questions .

Table (16) Reliability among the items after excluding

SerNo.	item	Alpha –Cronbach coefficient
6	The company works on excluding insurance producers who does not achieve their production plans	0.83
7	The company exclude all routine complexes during apply for insurance , issuance of document and introduce compensation requests	0.53
8	The company attempts to remove some processes non benefit for the insured to raise the efficiency of insurance service	0.69
9	The company aware of its necessary and unnecessary procedures	0.73
10	Excluding dimension is considered a successful strategy in private companies in time of crises	0.86

Resource made by the researchers depending on statistical analysis 2019,

Question no.7 acquired the less Alpha –Cronbach coefficient that indicate that this question contribute more than others in the reliability of the item question.

Table (17) Reliability among the items after excluding

Ser. No.	Items	Alpha –Cronbach coefficient
11	The company works on reduce the errors that reduce the quality of introduced service.	0.77
12	The company attempts to reduce the costs , expenses and time of achievements to increase the profits .	0.61

13	The company is distinguished from the competitors by reduce unnecessary in issuance of insurance documents and compensation applications.	0.76
14	Reduction dimension is successful strategy in the company	0.82

Resource made by the researchers depending on statistical analysis 2019,

Question no.12 acquired the less Alpha –Cronbach coefficient that indicate that this question contribute more than others in the reliability of the item question.

Table (16) Reliability among the items after invention

SerNo.	Items	Alpha – Cronbach coefficient
15	The company works on spread invention philosophy within it .	0.63
16	The company has complete flexibility for the environment changes and technological developments .	0.53
17	The invention works on creating new markets and increase the number of documents.	0.83
18	The company is distinguished by use of developed technology which promote the insurance service quality .	0.66
19	The invention dimension is successful strategy in the company	0.

Resource made by the researchers depending on statistical analysis 2019

Question no.16 acquired the less Alpha –Cronbach coefficient that indicate that this question contribute more than others in the reliability of the item question.

V.   Conclusions and Recommendations :

first: Conclusions

1-   The companies in question aware the Blue Ocean Strategy and its dimensions .

2-   There is statically significant relationship between the insurance company adopt Blue Ocean strategy on its levels dimensions in increase market share

3-   The invention dimension is considered a successful strategy new markets and that is achieved when the company integrated insurance document from personal incidents with recharge cards by agreement with Iraq Zain Company

4-   Market share of the company is good in comparison with competitors.

5-   There is variance in effect of Blue Ocean Strategy in increasing market share as the principle of (reduction and invention) achieved highest effect rate with the principle of (increase and exclude)

Second: Recommendations

1-   Giving greater importance to Blue Ocean Strategy as it is considered strategic method through it the competition abilities could be increased .

2-   The necessity for the company to concentrate on increasing its share market as it is a good indicator on the company position among the competitors .

3-   Invention dimension is considered one of the successful strategies and has a role in creating new markets .Thus the company has to encourage the employees to build inventive ideas and give the importance to research and development department .

4-   confirm on Increasing and its role in developing the services as increasing the branches contribute in fulfillment the customers need.

5-   confirm on excluding principle through excluding insurance producers that never achieve production also the company has to realize what are the necessary and unnecessary procedures until it remove form non-benefit steps.

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