

## **Dimensions of micro-insurance and their relationship to achieving insurance coverage / applied research in the Iraqi general insurance company**

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**Abstract:** The research aims to determine the nature relationship Link Between dimensions Microinsurance represented by (low-income groups, reasonable cost, low premium, low coverage) in the dependent variable insurance coverage with its two dimensions represented by (access, use), and the degree of arrangement of those dimensions according to their priorities, Incarnated The research problem that the researcher came up with during field visits to the researched company in the training phase, and reviewing the approved insurance programs, it was noted that the company lacks insurance programs and production plans, marketing documents that cover risks to low-income groups, and the lack of a tool that enables the insurance service to reach all segments of society. The descriptive analytical approach was adopted, and in light of it, the questionnaire was prepared as a main tool in obtaining data from the research community, which numbered (55) people who were in Levels Administrative (senior, middle, and executive) departments in the Iraqi General Insurance Company were tested with a set of appropriate statistical methods. The data was analyzed based on ready-made statistical programs (Spss v.28) to calculate (weighted arithmetic mean, standard deviation, coefficient of variation, Pearson correlation coefficient, a test z), and the research reached a set of results, the most prominent of which was: There is a positive correlation strong and moral Between the dimensions of a For micro insurance Combined and insurance coverage, Its value reached(0.815).

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**Keywords:** *Dimensions, Microinsurance, Insurance coverage.*

### **1. Introduction**

Insurance plays a role It is important in the economic development of any country, as it is the best way to protect people and property, by providing guarantees to protect families, individuals, and organizations from all the dangers that they may face. Therefore, insurance companies today in developed countries seek to distribute and deliver insurance services to all segments of society at reasonable prices to achieve What is called insurance coverage, which is one of the pillars of economic growth, and in order to ensure that low-income groups or those excluded from obtaining insurance services, most countries have sought to develop an insurance market that takes care of these groups and their needs, and from here the need for micro-insurance emerged and those in charge of the industry were encouraged. Ensuring the provision of micro-insurance programs for low-income groups, From here came this research, which deals with a vital and important topic through (four) sections. The first section specialized in the research methodology, while the second section specialized in the theoretical aspect of the research, and the third section was concerned with diagnosing the research variables and testing hypotheses, while the fourth section focused on conclusions and recommendations.

## 2. Research Methodology

### 2.1. Firstly. Research problem

Insurance companies suffer from challenges and environmental changes that have greatly affected the development of this sector, and the extent to which insurance services reach a large number of segments of society, as most of the insurance market is still largely untapped, which is potentially profitable for insurance companies. A large segment of the population is deprived and excluded from insurance service offers, as no insurance programs have emerged that address low-income women, due to a lack of complete understanding of the needs of these groups, and also a lack of understanding of the practices of this type of insurance, which prompted companies to search for innovative means and methods in terms of services. Insurance and its distribution channels, which made insurance coverage a real response to the protection needs of the most vulnerable populations, relying on micro-insurance as a means of penetrating the market and reaching low-income groups. Therefore, the research problem emerged in answering the following main question: What is the nature of the correlation between the dimensions of micro insurance and achieving insurance coverage in the researched company?

### 2.2. The Importance of Research: Research Importance

1-Enriching the knowledge aspect with research variables (microinsurance and insurance coverage), which are characterized by their modernity at both the theoretical and applied levels.

2-Deepening the understanding and interest of officials in the researched company in the importance of microinsurance and its relationship to achieving insurance coverage by increasing market share by entering new categories not covered by insurance.

3.The importance of the insurance sector and its role in supporting the economic development of the country.

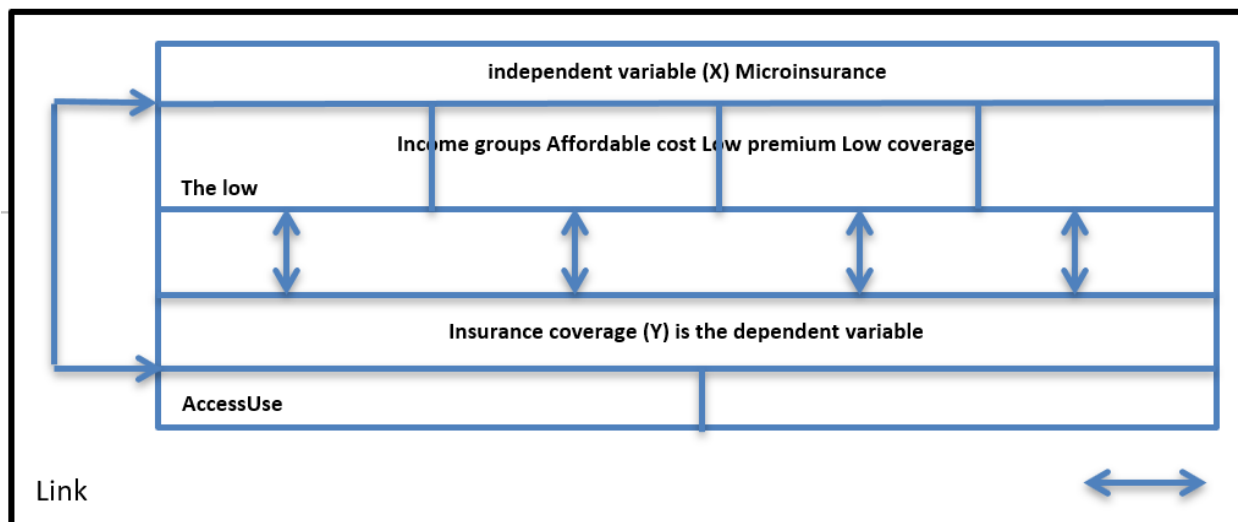
### 2.3. Research Objectives: Research Objectives

A- Diagnosing the level of interest of the management of the company under study in the dimensions of micro-insurance and insurance coverage and the degree of its ranking.

B- Explaining the type and strength of the correlation between the dimensions of micro-insurance and achieving insurance coverage

### 2.4. Hypothetical Research Plan

Figure 1 shows the hypothetical research chart, which contains two variables: independent variable (X) Monitoring insurance and its dates represented by (low -income groups, reasonable cost, low installment, low coverage), the Y. (Y) variable (Y) insurance inclusion in its dimensions represented by (access, use).



**Figure 1.**  
Hypothetical research scheme.

### 2.5. Research Hypothesis

(There is a significant correlation and Statistical significance between microinsurance and insurance coverage), Branching out from this hypothesis, aFour sub-hypotheses:

- 1- There is a statistically significant correlation between the dimension of low-income groups and insurance coverage.
- 2- There is a statistically significant correlation between the reasonable cost dimension and insurance coverage.
- 3- There is a statistically significant correlation between the low premium dimension and insurance coverage.
4. There is a statistically significant relationship between the low coverage dimension and insurance coverage.

### 2.6. Research Methodology

The descriptive analytical method was adopted based on the nature of the research variables in order to collect data and information to determine the characteristics of the phenomenon that we seek to address in the applied aspect and move towards testing and analyzing hypotheses, in order to come up with results that contribute to understanding and interpreting the researched phenomenon and broadly enrich its aspects.

### 2.7. Research Limitations

1-Spatial boundaries: represented by the Iraqi General Insurance Company, located within the geographical area of Baghdad Governorate.

2-Time limits: The period for conducting the research extends from (9/26/2023) to (5/30/2024)

3-Human limits: It includes officials in the researched company and at the administrative levels (senior, middle, executive).

### 2.8. Description of the Research Community

The research adopted the method of comprehensive inventory of the community of responsible leaders in the surveyed company and at the administrative levels (senior, middle, executive). They numbered (55) respondents, and the description of the research community can be clarified as in Table (1).

**Table1.**  
Description of the research community.

Ratio	Repetition		The details
34.5	19	Male	Sex
65.5	36	Feminine	
1.8	1	25- Less than 35 years old	The age
18.2	10	35 - less than 45 years old	
80.0	44	45 years and over	
9.1	5	Preparatory school	Academic qualification
16.4	9	diploma	
67.3	37	Bachelor's	
7.3	4	Master's	
20.0	11	Senior management	Administrative levels
40.0	22	Middle management	
40.0	22	Executive management	
27.3	15	10 - Less than 20 years	Number of years of service
29.1	16	20 - less than 30 years old	
43.6	24	30 years and over	
100.0	55	The total	

### 2.9. Search Tool

The questionnaire was adopted as the main tool for collecting data on the applied side of the research, as it included (24) items related to the dimensions of microinsurance and (20) items related to the two dimensions of insurance coverage, so the total number of items in the questionnaire became (44) items, and on a five-point Likert scale (very high, High, medium, low, very low) with weights (1,2,3,4,5) respectively.

### 2.10. Statistical Methods Used

The statistical program was approved (**spss v.28**)In calculating (weighted arithmetic mean, standard deviation, coefficient of variation, Pearson correlation coefficient, test (Z). (AI- Hakeem & AI-Musawi, 2022:140)

## 3. The Theoretical Aspect of the Research

### 3.1. Definition of Microinsurance

And he knew(THU, 2018:10) and(Churchill, 2006: 13) Micro insurance isAffordable insurance services that are easily accessible by low-income groups and sectors nottheOfficial.As he knew him (Rane, 2023:236) Also thatA tool to break the cycle of poverty by providing low-income families with access to... Access to liquidity after the disaster to secure their livelihood needs and provide reconstruction.The researchers can develop the operational definitionMicroinsuranceAnd he(An effective means or mechanism that helps the insurance company achieve economic growth by enabling low-income individuals or families to obtain insurance services and allowing them to recover from shocks that affect their income. It can be measured by the dimensions represented by (low-income groups, reasonable cost, premium). Low, low coverage).

### 3.2. Objectives of Microinsurance

It has been mentioned in the specialized literature that microinsurance has objectives that can be explained as follows:(DeBock ontireros,2013:2)((Maliz, 2015: 33-36 (Sabrina, 2018: 197) (Yahya and Khalil, 2021: 39)

1. Supporting the state's policy towards achieving a balance between opportunities to obtain insurance and providing protection for citizens.
2. Activating the role of the public and private sectors and promoting comprehensive sustainable growth to reduce unemployment by generating job opportunities.
3. It is one of the possible methods To clarify the company's vision (Hussein & Lafta, 2024:1592) To mitigate risks and ensure social and economic security for people with limited income.
4. It represents one of the important global economic issues with increasing poverty in the world by exploiting the huge untapped market and introducing individuals to its services. Which leads to companies' distinction and leadership. (Salman & Al-Nasir, 2016:201) Abbas & Muhammad, 2021:54))
5. Microinsurance represents a financial means designed to protect the poor, and by providing compensation in critical situations to help the insured deal with losses. (Hamed & Jawed, 2023:3) (Siegel et al, 2001:7)

### 3.3. Dimensions of Microinsurance

The scientific foundation of microinsurance requires defining its dimensions, as the current research relied on a model (Barakat, 2012) (Mohammed, 2014) and model (Nandru et al, 2016). In determining the dimensions of microinsurance, they are:

1. Low-income groups: custom (Halder & Mosley, 2004:388) Low-income groups are: those poor classes and low-income families in society, while he defined them (Barakat, 2012: 59) It is a type of customers with limited incomes, who are usually individual business owners, or employees in other projects. They live in urban or rural areas with poor infrastructure. Sustainability is achieved through the hard work of a group of working individuals, so that the work of each of them is supportive on the basis of its existence, which affects the organization's performance. In achieving competitive advantage. (Hamed & Hanan, 2019:174), In addition to that Sustainability is a key and vital requirement to handle outputs at a high level of accuracy and organization in modern organizations. (4147: Abd Ali & Lafta, 2021) (Chalamwong & Meepien, 2012:232)

2. Reasonable cost: He knew her (Al-Wardi, 2016:118) The cost of insurance was expressed as the basic cost of the insurance service, which is represented by the cost of the risk, that is, the rate of loss expected to be paid for the risk in question. The cost of microinsurance is affected by several factors, including the maximum annual coverage, type of coverage, premium costs and benefits, etc. (wipf & garand, 2010:16), Also Improving the quality of services provided to the insured Contribute In maximizing the value of the insured, improving human resources practices and improving organizational performance such as increasing sales and profits, achieving a competitive advantage and reducing the costs incurred by the company in its various operations. (Musa & Lafta, 2021:1118)

3. Low premium: define it (Melzi, 2015:10) These are the amounts paid by insurance policyholders or (by the government, development agencies, or donors) in exchange for the insurance company's pledge to pay compensation in the event of a risk.. Microinsurance market grows when the insurance premium is proportional to the insurance coverage granted with the innovative use of communications and information technology (Hart, 2012:27). Microinsurance is beneficial to insurance companies in many aspects, including increasing the large customer base and creating fame in the newly emerging market. (Sing, 2020:4372) Emphasis should also be placed on ensuring that insurance services are sustainable and that the financial level of families is taken into account when determining premium rates. (Adballah, 2019:23) Maintaining services and premiums at a low level to be accessible to the target group, thus requiring modifications to those services to meet the desires of the insured. (Gosemi & Meke, 2021:37) (Habib & Abdulraheem, 2021:236)

4. Low coverage: He knew her (Saif El-Din, 2011:31) (Churchill et al, 2003:71) He explained that it is one of the basic factors on which insurance is based, through the insurance company bearing the amount of potential losses to which the insurance company is exposed in exchange for the insurance premium paid by the insured. Microinsurance covers a variety of different risks, basically any risk that can be

insured against. Researchers have identified that there are two basic conditions for obtaining low coverage: (Inyang & Okonkon, 2022:63)

A- The type of coverage to be obtained from the insured It includes certain risks or all risks.

B- The limits and value of that coverage, as there are certain limits allowed in insurance coverage, so it is possible to adopt insurance for all different sectors, including tourism. (Shaaban & Hussein, 2020:41)

### 3.4. Insurance Coverage

1. Definition of insurance coverage: custom Researchers ((YAP et al, 2022:190) Insurance coverage is The process through which access to a wide range of non-insurance services is enhanced Cost that provides protection to different groups of society. It was also defined by Dogan et al, 2023:440) (Kousky & French, 2023,21) Banha The degree to which all individuals in the economy are included in the insurance services system and can benefit from all the opportunities provided by the system, which encourages long-term investment and provides individuals with insurance services and the ability to protect your investments and property. And he knows it (Cheston et al, 2018:47) Access to and use of appropriate insurance services by all persons who do not have access to them. The researchers set the following procedural definition: The process through which the insurance company aims to ensure access and use by all segments of society, regardless of their social levels and geographical regions, of the insurance service easily and at reasonable prices that suit their needs.

2. Objectives of insurance coverage: The objectives of insurance coverage are as follows: (Vimala & Alamelu, 2018:230) (Al-Zayadi, 2019: 478) (Perticone et al, 2023:594)

1. Maintaining the sound financial credibility of insurance companies and their strong financial background to increase insurance business.
2. Increasing the insurance penetration rate, by measuring the ratio of earned premiums to the total gross domestic product (GDP) in a given year. (East, 2018:10)
3. Increasing the insurance density ratio by measuring the ratio of subscribed premiums to the total population in a given year.
4. Enhancing digital platforms for insurance coverage in developing and emerging economies (Dawood & Ahmed, 2023:23)
5. Promoting self-employment projects, economic growth, and achieving social welfare (Ali & Lafta, 2023:134)

6. It helps determine the incentives that the insured receive as insurance services, and benefit from them when danger occurs. (Shank, 2013:61) (Roy & Patro, 2022)

7. Strengthening team spirit, encouraging cooperation, empowering employees and granting them powers, and building relationships between employees and the organization in order to achieve the foundations of loyalty and belonging to it. (Majeed & Lafta, 2022:7022)

#### 3. Dimensions of insurance coverage

The dimensions of insurance coverage were determined based on two models: (Sadyan, 2023) (Kiwainuka & Sibini, 2023) Which are:-

1. After arrival: Arafah (Sadyan, 2023:102) It is the customer's ability to use the services provided by insurance companies, which can be measured by the number of insurance companies per 100,000 adults. Because inclusion is closely linked to the existing infrastructure, corporate management must demonstrate the necessary efforts in reaching people in poor neighborhoods or rural areas or who have problems with difficulty of access due to old age or disability. (Sandmark, 2013:29).

2. . After use: He knew everyone (Kiwainuka & Sibindi, 2023:8) After use That he To what extent customers rely on the financial services provided from Insurance companies and the regularity of their use of them over a specific period of time within a specific geographical area. Therefore, insurance companies providing appropriate insurance services to low-income groups represents a strategy to ensure sustainable protection, and it represents the percentage of individuals or companies that use various insurance services. To attract and use more (Mahmmad & Lafta, 2021:22). (Meera et al, 2016:10)

## 4. Diagnosing the Dimensions of Variables and Testing Hypotheses

### 4.1. Diagnosing the Dimensions of the Microinsurance Variable

It is clear from Table (2) that:

1-Overall, the microinsurance variable achieved a weighted arithmetic mean of (3.169), with a standard deviation of (0.832), and a coefficient of variation (26.25), as we refer the results in general to an average degree of response shown by the respondents towards the dimensions of microinsurance, and this indicates the importance of the company seeking to develop an integrated methodology that includes a set of activities that contribute By enabling it to identify processes that are compatible with its work environment to enhance insurance performance, thus achieving microinsurance.

2-At the dimensional level, the results showed that the total dimension (low coverage) came in first place, with a coefficient of variation of (28.23), with an arithmetic mean of (3.358) and a standard deviation of (0.948), then it comes in second place after (low premium). It obtained a coefficient of variation of (29.06) and an arithmetic mean of (3.094) and a standard deviation of (0.899), and it came after (Reasonable cost) came in third place, with a coefficient of variation of (30.16), a mean of (3.103), and a standard deviation of (0.936), and it came after (low-income groups) in fourth and last place, with a coefficient of variation of (31.88), and a mean of (3.121). With a standard deviation of (0.995), the results indicate that the company should pay more attention to all activities, especially those that have insurance coverage that suits the risks to which the insured are exposed, and cover them through one policy through insurance on a group basis, and follow a flexible mechanism for paying premiums that is compatible with income. Low-income groups, which enables the company to provide microinsurance services to the target groups in light of the company's technical and financial capabilities to suit the needs of the local market.

**Table 2.**  
Summary results Microinsurance variant.

Ranking	Coefficient of variation	deviation Standard	Weighted arithmetic mean	Dimensions of the microinsurance variable	T
4	31.88	0.995	3.121	Low-income groups	1
3	30.16	0.936	3.103	Reasonable cost	2
2	29.06	0.899	3.094	Low premium	3
1	28.23	0.948	3.358	Low coverage	4
	26.25	0.832	3.169	Microinsurance variant	

Source: From Preparing the researcher based on the program (SPSS V.28).

### 4.2. Diagnosing the Dimensions of the Insurance Coverage Variable

It is clear from the results of Table (3) that:

1-The insurance coverage variable achieved an arithmetic mean overall Its value is likely to be (3.093), with a standard deviation of(0.809)And with a coefficient of variation of(26.16)That is, the degree of response of the respondents was moderate.

2-At the dimensional level, it came in first place in terms of the relative importance of the dimensions of the insurance coverage variable, with a coefficient of variation for it.(24.97)And the average of my account reached(3.116)The standard deviation was(0.778), then followed in second order after use, it obtained a coefficient of variation (30.24(And my average calculation reached (3.069(with a standard deviation of)0.928The results indicate that the company's management requires attention to this dimension, as its importance lies in improving the ways customers access the company's insurance services, by enhancing the work of the geographical branches, developing services for its electronic website, and working to provide its services through financial institutions such as banks and payment companies. Electronic and alternative distribution channels, as well as communicating with the customer in order to benefit from the insurance policy services and working to ensure renewal of the use of the company's insurance services.

**Table 3.**

A summary of the dimensions of the insurance coverage variable.

Ranking	Coefficient of variation	deviation Standard	The middle Weighted arithmetic	After him Insurance coverage variable	T
1	24.97	0.778	3.116	Access	1
2	30.24	0.928	3.069	Use	2
	26.16	0.809	3.093	Insurance coverage	

Source: Prepared by the researcher based on program (SPSS V.28).

#### 4.3. Testing The Research Hypotheses

1- To test the main hypothesis of the research, which states (there is a significant, statistically significant relationship between microinsurance and insurance coverage). Table (4) displays the relationship between the variables investigated, as follows:

**Table 4.**

Evaluate the relationship between the dimensions of microinsurance and insurance coverage.

Interpretation of results	Z Calculated	Correlation value and significance level		Dimensions of the microinsurance variable	variableSubordinate
The presence of a positive, wave-like relationship at a level ranging from moderate to strong between the dimensions of the microinsurance variable and insurance coverage.	5.979	0.680**	R	Low-income groups	Insurance coverage
		0.000	Sig		
	6.354	0.707**	R	Reasonable cost	
		0.000	Sig		
	7,000	0.749**	R	Low premium	
		0.000	Sig		
	6.902	0.743**	R	Low coverage	
		0.000	Sig		
	8.255	0.816**	R	Microinsurance	
		0.000	Sig		

ValueTabular Z=1.96

Source: From Preparing the researcher based on the program (SPSS V.28).

It can be seen from the table (4) (Results of the values of the correlation coefficient between microinsurance and insurance coverage, which reached (0.816\*\*) and at a strong level, as the value reached (Z) MCalculation(8.255) is greater than its tabular value of (1.96) at the significance level (0.000), and the result indicates the existence of a correlation between them. Positive and strong, and He must accept the main hypothesis of the research, Which states (there is a statistically significant relationship between microinsurance and insurance coverage), That is, providing microinsurance services helps expand the base of insurance beneficiaries, As low-income groups can access insurance services that are outside their reach, which increases the... AInsured counter, And then Insurance coverage can be achieved.

#### 2. Testing sub-hypotheses

It is clear from the results of Table (4) that:

A- It reached a value The correlation coefficient between the dimension of low-income groups and insurance coverage (0.680\*\*) reached (Z) Calculated (5.979) which is greater than its tabular value of (1.96) at the significance level (0.000), and the result indicates the existence of a correlation relationship Direct and intermediate between them, Thus, the first sub-hypothesis of the research is accepted. It confirms the result The challenges facing low-income groups are often less able to access



insurance services due to the cost of premiums, lack of awareness of the importance of insurance, and the difficulty of obtaining insurance services in remote or poor areas. And then Improving access of low-income groups to insurance services can contribute In a big way In achieving insurance coverage. for-reached value. The correlation coefficient between the reasonable cost dimension and insurance coverage is (0.707\*\*) and at a strong level. The value reached (Z) A To be calculated(6.354) which is greater than its tabular value of (1.96) at the significance level (0.000), and the result indicates the existence of a correlation relationship Direct and strong Between them, the second sub-hypothesis is accepted. The results show that reasonable cost plays a decisive role in determining the extent to which individuals can obtain insurance. SoIf the cost is high, many people may be unable to purchase insurance, which reduces the number of insured people. While if the cost is reasonable, this increases the possibility of individuals obtaining insurance, That is, reducing the cost of insurance can contribute In a big way Increasing the percentage of insured people, which contributes to achieving insurance coverage.

T- reached value The correlation coefficient between the low premium dimension and insurance coverage is (0.749\*\*) and at a strong level, reaching a value of (Z) Calculated(7,000) which is greater than its value The tabular value of (1.96) is at the significance level (0.000), and the result indicates that there is a correlation relationship Direct and strong Between them, the third sub-hypothesis is accepted, So lower premiums make insurance more accessible about A For individuals from People with low income, and this increases the number of insured people, which expands the base of insurance coverage. By reducing insurance premiums, and The number of people who can obtain insurance can be increased, which enhances financial and social stability, that is, reducing insurance premiums can contribute In a big way In increase E People seek insurance, which helps achieve insurance coverage.

W- The value reached The correlation coefficient between the low coverage dimension and insurance coverage (0.743\*\*) is at a strong level, as the value reached (Z) M Calculation(6.902) which is greater than its tabular value, The amount is (1.96) at the significance level (0.000), and the result indicates An There is a correlation Direct and strong Between them, the fourth sub-hypothesis is accepted, That is, the relationship between low coverage and insurance coverage makes insurance more accessible about A For individuals from Low-income people, It works to motivate them to insure by providing low insurance coverage, which can contribute In increase Achieving insurance coverage.

## 5. Conclusions and Recommendations

### 5.1. Conclusions

1-The results showed that the level of interest of the management of the researched company in microinsurance was moderate, as the order of its dimensions was descending (low coverage, low premium, reasonable cost, low-income groups).

2-It was found that the level of interest of the management of the researched company in insurance coverage was moderate, as the order of its dimensions was descending (access, use).

3.The results revealed that there is a direct and strong correlation between the dimensions of microinsurance and insurance coverage and value(0.816)This is a positive indicator that indicates the extent of the large and strong interrelation between the dimensions of microinsurance and achieving insurance coverage in the insurance company studied.

4.The research showed the company's ability to benefit from supporting distribution channels, including banking and postal services, as well as services through electronic payment and communications companies, or through the website.

### 5.2. Recommendations

1-The research recommends that the management of the researched company adopt microinsurance because of its importance in achieving insurance coverage of its services to the largest possible number of individuals within the geographical scope in which it conducts its business.

2. The research recommends that the researched company develop its distribution channels in order to develop the work of its branches in terms of ease of access to insurance services for various members of society.

3. The creation of micro-insurance coverage is within the work of some departments that can be provided, such as the group insurance departments, individual life insurance, and cars, because there are risks that can be covered within the activity of these departments.

4. Providing insurance coverage that is easy to understand, clear and not misleading in simple sentences, with few conditions and exceptions, including appropriate payment mechanisms, and few evidentiary requirements.

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