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Measuring Customer Satisfaction with Insurance Services within the Framework of ISO 9001 Application

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Abstract:
This paper aims to measure customer satisfaction with the insurance services provided by GIG Algeria within the ISO 9001 framework, while analyzing customers' evaluations of all stages of the insurance service process and identifying their priorities based on actual experience, particularly among claimants. A structured questionnaire was administered to a selected customer sample, and data were analyzed using SPSS. The findings reveal a high level of overall satisfaction and positive evaluation across all service stages, confirming the effectiveness of the implemented quality management system. The underwriting stage emerged as the highest customer priority. The study concludes that the implementation of ISO 9001 enhances customer satisfaction and operational performance, thereby strengthening the competiveness of Algerian insurance companies.

Keywords: Customers Satisfaction ; Insurance Services ; Insurance Service Process ; ISO 9001 ; Quality Management System.
Jel Classification Codes : M31 ; L15 ; G22.

ملخص:
تهدف هذه الورقة البحثية إلى قياس مستوى رضا الزبائن عن الخدمات التأمينية المقدمة من طرف GIG Algeria في إطار تطبيق معيار الجودة ISO 9001، مع تحليل تقييمات الزبائن لجميع مراحل الخدمة التأمينية وتحديد أولوياتهم استنادا الى تجاربهم الفعلية، لاسيما لدى المطالبين بالتعويض. وقد تم توزيع استبيان منظم على عينة مختارة من الزبائن، ثم تحليل البيانات المتحصل عليها باستخدام برنامج SPSS.
أظهرت النتائج وجود مستوى مرتفع من الرضا العام الى جانب تقييمات إيجابية لمختلف مراحل الخدمة التأمينية، مما يؤكد فعالية نظام إدارة الجودة المطبق. كما برزت مرحلة الاكتتاب باعتبارها الأولوية الأولى لدى الزبائن. وتخلص الدراسة الى أن تطبيق معيار ISO 9001 يسهم في تعزيز رضا الزبائن وتحسين الأداء التشغيلي، بما يدعم بدوره القدرة التنافسية لشركات التأمين الجزائرية.

الكلمات المفتاحية: رضا الزبائن، خدمات تأمينية، سيرورة الخدمة التأمينية، ISO 9001، نظام إدارة الجودة.
تصنيف جال: G22, L15, M31

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I- Introduction :

Customer satisfaction is widely recognized as a key strategic indicator for organizational performance, yet it remains complex to measure due to its multidimensional nature and dependence on psychological, behavioural, and contextual factors. Customer perceptions are shaped by prior experiences, expectations, and the conditions under which the service is delivered, making satisfaction measurement a complex process that requires robust methodological tools and reliable data. Despite these challenges, customer satisfaction continues to be a fundamental determinant of business success and a critical source of competitive advantage, particularly in light of the diversity of customer expectations and needs. Maintaining high levels of customer satisfaction strengthens customer loyalty and retention, contributes to profitability through market share growth, cost reduction[1], and pricing flexibility, and enhances the company's reputation and corporate image. Furthermore, it supports the attraction of new customers through positive word of mouth recommendations from satisfied existing customers.

In the regard, the ISO 9001 standard emphasizes customer satisfaction as a core performance indicator of quality management systems, requiring continuous monitoring and systematic use of feedback for improvement. In the Algerian insurance sector, GIG Algeria is the only company that has implemented the quality management system for more than 20 years, having obtained its first certification ISO 9001 in 2004. Accordingly, the company places strong emphasis on customer satisfaction. However, fully meeting policyholder's expectations remains a persistent challenge due to the specific characteristics of insurance services and the complexity of their delivery process. As a result, customer satisfaction has attracted increasing attention from researchers, particularly in studies focusing on the Algerian insurance sector.

I.1.Research Problem

Based on these considerations, this study aims to assess customer satisfaction with insurance services provided by GIG Algeria within the framework ISO 9001, with particular attention to the prioritization of insurance service stages by customers who have experienced a claim. The research addresses the following central question: What is the level of customer satisfaction with the insurance services provided within the ISO 9001 framework at GIG Algeria, and how are the service stage prioritized by customers with accident experience?

This main question leads to the following sub-questions: What is meant by customer satisfaction in the insurance services context? How is customer satisfaction defined within the quality management system according with quality standard ISO 9001? What is the level of customer satisfaction with the insurance services provided by GIG Algeria?

I.2.Research Hypotheses

The following hypotheses are proposed :

H1: Customers of GIG Algeria demonstrate a high level with insurance services provided within the framework of the quality management system ISO 9001.

H2: Customers of GIG Algeria who have experienced an insured incident and benefited from assistance service tend to give priority first to the claims stage, followed by assistance service, and lastly to the underwriting stage.

I.3.Objectives of the Study

This study is motivated by the need to clarify key conceptual foundations related to customer satisfaction within the framework of quality management systems, with particular focus on the insurance service process. It also aims to assess the level of customer satisfaction with the insurance services provided by the studied company through a survey. In addition, it seeks to identify critical areas requiring improvement in order to support service and process enhancement initiatives. Finally, this research contributes to the existing academic literature in the fields of insurance and management systems, which are widely recognized as essential drivers of organizational performance and competitive advantage.

I.4.Research Hypotheses

To answer the research problem and test the proposed hypotheses, the descriptive analytical method was employed. This approach was used to describe and analyze the study variables. A

structured questionnaire was designed to measure customer satisfaction with the insurance services provided by GIG Algeria. Data were collected from customers through telephone interviews using a survey technique. The responses were then processed and analysed using the SPSS software in order to present and interpret the results.

II– Theoretical Framework

Customer satisfaction defined as an individual's feeling of comfort and happiness resulting from comparing a particular service or product with their expectations or perceptions[2]. Although the company but the satisfaction provide the service level is ultimately determined by the customers themselves[3]. In order to achieve customer satisfaction and gain their loyalty, the company must deliver and introduce its services or products in accordance with customers' needs and preferences[4].

In the other hand, insurance service refers to the tangible and intangible benefits, such as security, stability and compensation for damages in the event of an accident that an insurance company provides to any policyholder upon purchasing an insurance policy, thereby fulfilling their needs[5].As shown in Table (1), this type of service is distinguished from others by[6]:

From the above, it can be understood that customer satisfaction with insurance services refers to the customer's sense of satisfaction resulting from obtaining security, protection, and indemnification for losses in the event of an accident, as a consequence of the insurance company fulfilling its promises in accordance with the customers' expectations and perceptions at the time of purchasing the insurance contract. This contract is established through a joint interaction between the company and customer. Its purpose to identify the customer's needs and requirements. Based on this understanding of customer satisfaction, the international organization of standard views service delivery as a process composed of several interconnected stages. However, before examining these stages, it is essential to consider the requirements of the quality management system ISO 9001, particularly clause 9.1.2 relating to customer satisfaction. This clause requires organizations to monitor customer perception's perception regarding the extent to which their needs and expectations have been fulfilled.

The standard does not impose a specific timing, method or procedure for measurement. Instead, it focuses on achieving the intended requirements and outcomes, which can be monitored through various systematic tools such as customer satisfaction surveys, customer feedback on the product or service provided meetings with customers, market share analysis, compliments and praise, as well as complaints related to guarantee features and distribution channels[7]. These mechanisms constitute the framework that supports the monitoring and measurement of customer satisfaction. In practical terms, this is reflected in the interaction between the insurance company and its customers through what is commonly known among professionals as the operational process of insurance service. This process consists of a series of sequential and interconnected activities carried out by the insurance company in interacting with the customer, starting from the initial request for insurance service, followed by contract management and claims treatment where necessary, and ending with indemnification is provided or the contractual relationship comes to end[8]. According to Table (2), it generally includes:

This process can also be summarized into three main stages, namely: the underwriting stages, the claims stages that includes claim notification damage assessment and indemnification, and finally the assistance stage. Within the framework of the quality management system ISO 9001, this operational process is considered a core process through which customer requirements are transformed into an insurance service that ensures customer satisfaction.

III– Methods and Materials:

The survey targeted a population of 76411 customers contracted with GIG Algeria during 2024 and 2025, distributed across the entire Algerian territory. From this population, a sample of 4950 customers was selected among those whose telephone numbers were registered in the company information system. The study focused on customers subscribed to one of the following insurance policies: motor, multi-risk home, multi-risk professional insurance, with the additional condition

that the annual premium should not exceed DZD 100 000.

Data collection in this study was based on the survey method, as survey results can have a significant impact on research and contribute to the development of practical approaches that are useful for professionals and organizations. Moreover, the survey provides a systematic means of collecting direct, accurate, and reliable information on a large geographical scale regarding customers' experiences[9] with the insurance services provided by GIG Algeria. It also makes it possible to identify customers' opinions and determine the areas requiring improvement, thereby enabling the analysis of their attitudes, the assessment of their perceptions, and the drawing of conclusions that may support decision-making and enhance insurance operations and services. Furthermore, the findings highlight that customer satisfaction constitutes a strategic priority within the quality management system of GIG Algeria.

The study relied on a questionnaire supported by semi-structured telephone interviews, which made it possible to combine the structured nature of closed-ended questions with the flexibility of open-ended questions in order to explore customers' opinions and experiences more deeply[10].

The interview questionnaire was designed to assess satisfaction levels regarding the different stages of insurance services and to identify both strengths and areas requiring improvement.

To conduct these telephone interviews, a specialized team was employed and adhered to precise procedures to ensure the collection of reliable data and to increase the response rate. A three-call follow-up policy was implemented whenever a customer did not respond to the first call attempt, with the aim of reducing sample attrition and ensuring better representation of customers' opinions. In addition, all calls were systematically recorded with the customers' consent, in accordance with principle of transparency and to allow the review of recordings when necessary for data verification or for assessing the quality of interview implementation.

This telephone interviews were conducted in September 2025, which provided sufficient time to contact customers and complete data collection. After the completion of this phase, the data underwent coding, cleaning and careful entry of responses, followed by analysis using IMB SPSS Statistics. A set of appropriate statistical and quantitative methods was employed to identify patterns and to better understand the main factors influencing customer satisfaction.

IV- Results and discussion :

IV.1.Contact Effectiveness

According to Figure (1), the results indicate that 2178 responses were obtained from 4950 contacted customers, corresponding to a response rate of 44%. which is consistent with generally acceptable standards in field studies based on telephone surveys. Among the contacted customers, the effective participation rate in the questionnaire reached 93%, representing 2036 completed questionnaires out of 2178 respondents, and representing 41% of the total sample (4950). This proportion exceeds the international benchmark of 30% and falls within the expected range for telephone surveys, typically estimated between 30% and 55%[11]. In addition, the questionnaire completion rate reached 100%, which indicates a high level of quality in the data collection process and confirms that all respondents who agreed to participate complete all questions without interruption. While the refusal rate stood at only 7%, this relatively low figure indicates a high level of trust in GIG Algeria and a strong willingness among customers to participate in the study. This performance reflects a high level of professionalism and experience within the call-center team in successfully reaching and engaging customers, as well as the effectiveness of the implemented data collection strategy.

IV.2.Sample Characteristics

Regarding the gender variable, the results presented in the Table (3) show that men represent 75.9% of the sample. This explain the fact that they are the most likely group to subscribe to insurance policies, particularly property insurance, due to their ownership of vehicles and responsibility for real estates, in addition to professional insurance policies related to their field activities and self-employment. These insurance products constitutes the largest share of insurance companies' portfolios in Algeria.

In contrast, the proportion of women, which stands at 24.1%, reflects ongoing social and economic changes, most notably the increasing participation of women in the labour market, either through employment or entrepreneurship. This has led to a growing demand for insurance products related to property (vehicles and real estate) as well as professional insurance linked to commercial or craft activities they carry out. These developments indicate a shift from women being indirect beneficiaries in insurance records to becoming active and direct parties in concluding insurance policies.

The results of the geographical distribution of customers show that the largest proportion of the sample (36.1%) is located in the central region. This explain the concentration of population density and economic and commercial activities in this area, particularly in the capital and its surrounding suburbs, which leads to a higher demand for insurance products compared to other regions. The shares of the eastern and western regions, representing 28.9% and 23.3% respectively, reflect a balance between population presence, economic dynamism, and the spread of companies and economic operators, thereby generating demand for various types of insurance. In contrast, the southern region accounts for only 11.7% of the sample, which is an expected proportion given its lower population density, vast geographical area, and the limited level of economic and commercial activity compared to the northern regions, all of which negatively affect demand for insurance products. Moreover, the Table (3) show the largest proportion of customers belongs to self-employed professions (46.6%). This reflects the growing influence of financial independence as well as state financial support for various social groups in establishing projects and start-ups, which has expanded this category to include owners of micro and emerging enterprises who were previously students, employees, retirees, or even unemployed individuals. The insurance needs of this group mainly relate to motor and property insurance, in addition to professional insurance linked to their business assets, which increases their demand for insurance products. Employees represent 36.3% of the sample, with their interest mainly focused on motor and home insurance, which is consistent with the traditional profile of the sector given their relatively limited income levels. Students account for 6.5% of the sample, representing a new segment in the study. They typically rely on motor insurance, often supported financially by their parents, which reflects social and economic changes in insurance demand. On the other hand, retirees represent 7.7% and unemployed individuals 2.8% of the sample. These proportions are consistent with study conducted by BALI & BOURNI[12] where their insurance needs are generally limited to basic requirements only. Also, the results presented in the Table (3) show that motor insurance ranks first with 71.5% reflecting the central role of vehicles as an essential means of transport and work in customers' daily lives, whether for professional or personal purposes. This proportion interpret the fact that motor insurance is a legal mandatory. Professional insurance, which accounts for 18.9% reflects the category of self-employed individuals, small business owners, and start-ups that require coverage for their professional assets in order to carry out commercial, craft or service activities. In contrast, home insurance represents only 9.6%, which reflects a rather conservative attitude among customers toward this type of insurance. This low proportion explain the fact that home insurance is not a legal obligation for owners or occupants (in the event of sale or rental, the owner of a property intended for residential, commercial, or industrial use is required, under Decree 95-07, to obtain property insurance coverage against natural disasters. This type of insurance is entirely different from the home insurance examined in this study).

In addition, many Algerian families rely on social housing or AADL housing schemes, which do not necessarily promote awareness of the importance of subscribing to home insurance.

The Table (3) indicate that 64.9% of customers had previously experienced an accident, while 35.1% had never been involved in any accident. This distribution interpret the nature of the customer portfolio, which is dominated by motor insurance policies, reflecting the widespread use of vehicles among different social and professional categories. In addition, most customers belong to the category of self-employed individuals, as well as students and unemployed persons, groups that rely heavily on vehicles for daily mobility, whether for professional activities or personal needs, thereby increasing the likelihood of accidents. The relationship between the intensity of vehicle use and the nature of professional activity constitutes a major factor explaining the high accident rate among these groups[13]. On the other hand, the 35.1% of customers who had not experienced any accident mainly correspond to home insurance and professional property insurance policyholders, which are characterized by a more stable pattern and a lower frequency of

accidents.

For the assistance service, the results reveal the proportion of customers who had used assistance service reached 67.7%, reflecting customers' awareness of the importance of this service as well as the high number of breakdowns and accidents requiring immediate intervention. In contrast, the proportion of customers who had not yet used assistance service was 13.5%, which is a logical result since not all insured customers experience accidents or emergencies during the insurance period. In addition, some customers rely on self-repairs. This category may also be considered among the most aware of the importance of assistance service and preventive maintenance before breakdowns occur. As for the category not concerned with assistance service, representing 18.9% of the sample, this situation is explained by the absence of assistance coverage in the subscribed insurance contracts, which is generally consistent with professional insurance policies.

IV.3.Customer Satisfaction with the Insurance Service Process

The Table (4) shows that statement (2), relating to the information provided service, recorded the highest mean score of 2.90 with a standard deviation of 0.406, followed by statement (1) with a mean score of 2.75 and a standard deviation of 0.495. The satisfaction rates for statements (1) and (2) reached 97% and 93.9%, respectively, corresponding to the level of "Very Satisfied", since their mean scores fall within the range [2.73-3] according to the Likert scale.

Accordingly, customers' overall evaluation of the underwriting stage falls within the "Very Satisfied" category with a mean score of 2.85, which also lies within the interval [2.73-3], as satisfaction rate of 95.45%, and a standard deviation of 0.30062, reflecting the degree of dispersion of respondents' answers around the mean values (2.85). These results indicate that during the underwriting stages, customers were highly satisfied with both the reception process and the provision of information.

As shown in the Table (4) statement (4) corresponding to the timeframe for damage assessment, recorded the highest mean score of 2.61, with a standard deviation of 1.300, followed by statement (3) with a mean score of 2.59 and a standard deviation of 1.260, and then statement (5) with a mean score of 2.47 and a standard of 1.245. Regarding satisfaction rates and levels, statement (3) recorded a satisfaction rate of 95%, corresponding to "Very Satisfied", followed by statement (4) with 89.78%, also corresponding to "Very Satisfied", while statement (5) recorded 79.72%, corresponding to "Satisfied". Accordingly, customers' overall evaluation of the claims stage falls within the "Very Satisfied" category with a mean score of 2.55, a satisfaction rate of 88.16%, and a standard deviation of 1.197, reflecting the degree of dispersion of respondents' answers around the mean values (2.55). These results indicate that during the claims stages, customers were highly satisfied with the handling of claim notification, the timeframe for damage assessment, and the timeframe for indemnification. This represents an acceptable level of satisfaction given the sensitivity of this stage for customers.

The customers' assessment of the assistance service stage was also rated as "Very Satisfied", with a mean score of 3.58, falling within the interval [3.51-3.65], a satisfaction rate of 87.22%, and a standard deviation of 1.565. Thus, during the assistance stage, customers expressed satisfaction with the responsiveness and handling of emergencies situations. Based on the analysis of respondents' answers regarding the evaluation of the insurance service stages provided by GIG Algeria, it is conclude that customers are very satisfied with the underwriting stage and satisfied with both the claims stage and the assistance.

Finally, Table (4) shows that 90.27% of customers evaluate the insurance service process as "Very Satisfied", with a mean score of 2.99 and a standard deviation of 0.77445, reflecting the dispersion of respondents' answers around the mean

IV.4.Reliability of the Questionnaire

According to table (5), the results of the reliability test using Cronbach's Alpha coefficient show that the customer satisfaction measurement instrument has an acceptable to excellent level of internal consistency across the different dimensions. The Alpha value for the underwriting stage items was 0.712, which is considered acceptable and indicates that the two items are sufficiently correlated to measure this dimension, although further improvement could be made in the future. For the claims stage items, the Cronbach Alpha value reached 0.939, which is very high and reflects excellent internal consistency and strong homogeneity among the three items, ensuring a high level of accuracy in measuring customers' perceptions of this critical stage of the insurance

service process. When calculating the overall reliability of all questionnaire items, Cronbach's Alpha reached 0.745, which is an acceptable level indicating good internal consistency of the instrument as a whole and confirming the reliability of the results obtained.

IV.5.Testing Hypothesis

H1: Customers of GIG Algeria demonstrate a high level with insurance services provided within the framework of the quality management system ISO 9001.

The empirical finding support the hypothesis that customers of GIG Algeria demonstrate a high level of satisfaction with the insurance services provided within the framework of the ISO 9001 quality management system. The overall evaluation of the insurance service process recorded a mean score of 2.99 and an overall satisfaction rate of 90.27%, placing the company's performance within the "Very Satisfied" category according to the adopted measurement scale. This result indicates a positive customer perception of the quality of services provided and reflects the effectiveness of the organizational and operational practices implemented by the company.

The stage level analyses reveals slight variation in satisfaction levels while maintaining consistently high evaluations across all services stages. The underwriting stage recorded the highest level of satisfaction, with a rete of 95.45%, reflecting the company's efficiency in managing the first point of contact with customers through quality reception, clarity of information, and smooth procedures. This result is particularly significant, as this stage plays a crucial role in shaping customer's initial impressions and establishing trust between the customer and the company.

The claims stage, although also recording a high satisfaction level (88.16%), ranked slightly lower than underwriting. This relative difference can be explained by the sensitive nature of this stage and its strong dependence on time-related and procedural factors particularly claim processing speed and settlement deadlines. A similar observation applies to the assistance service stage (87.22%), where customer evaluation is closely associated with responsiveness and the effectiveness of intervention during emergency situations.

These differences suggest that customer satisfaction in insurance services is determined not only by procedural quality but also by the customer's ability to ensure flexible and timely operational responsiveness during critical situations.

From an analytical perspective, the first hypothesis is accepted, while emphasizing that maintaining and further improving this level of satisfaction depends on continuous enhancement of the most sensitive stages, particularly claims processing and assistance service.

H2: Customers who experienced an accident and used assistances service gave primary importance to the claims stage, followed by the assistance service stage, and finally the underwriting stage.

To test this hypothesis, mean scores, standard deviation, and satisfaction rates were calculated for all stages of the insurance service process for the category of customers who had experienced an accident after subscribing and had used assistance service, the results are presented in Table (6).

The empirical findings reveal a ranking of service stage priorities that differs from the initial assumption. Customers who experienced an accident and used assistance service assigned the highest priority to the underwriting stage, which recorded the highest mean score (2.9186) and a low standard deviation (0.34472), indicating a strong convergence of positive evaluation.

This result suggest that customers attach particular importance to the quality of their first interaction with the company, including the quality of reception, the clarity of the information provided, the simplicity of procedures, and the professionalism demonstrated by agency staff during the underwriting process. The prominence of this stage highlights the strategic role of first-contact service quality in shaping long-term customer perceptions, even after customers' subsequently experience critical service situations such an accidents.

The assistance service stage ranked second, with a mean score of 2.49 and a standard deviation of 0.698, corresponding to the "Very satisfied" level. This evaluation reflects customers' appreciation of responsiveness, assistance in emergencies, and the professionalism of the assistance provider.

However, its slightly lower ranking compared with underwriting may be explained by operational constraints noted by some respondents, particularly towing-distance limitations imposed by the assistance provider for distances below 20km in the northern region and 50km in the southern region. This limitation appear to influence customer perceptions of service flexibility and responsiveness.

The claims stage ranked third, with a mean score of 2.36 and a standard deviation of 0.31421, while still remaining within the "very satisfied" level. Despite the positive overall evaluation, this comparatively lower ranking reflects customer sensitivity to compensation delays and procedural complexity. In particular, dissatisfaction was expressed by insured customers whose compensation was delayed due to inter-company settlement procedures, especially in cases involving disputes or delayed reimbursement between insurance companies

From an analytical perspective, these findings suggest that customers' prioritization of insurance service stages in shaped not solely by the criticality of post-accident services, but also by the cumulative service experience initiated during the underwriting stage. The results indicate that a positive initial interaction exerts a lasting influence on overall service evaluation, even when subsequent stages involve more operational complexity.

Accordingly, the actual order of priority from the customers' perspective is as follows: underwriting stage, assistance stage, and claims stage. Therefore, the second hypothesis is rejected. This rejection, however, provides an important empirical insight: contrary to the initial assumption, customers appear to value service accessibility, procedural clarity, and relational quality at the subscription stage more strongly than post-accident operational performance.

V- Conclusion:

This study confirms the strategic importance of customer satisfaction measurement within quality management systems in the Algerian insurance sector and highlights its significant contribution to improving perceived service quality. The findings provide empirical evidence that the implementation of structured mechanisms for measuring and analyzing customer satisfaction within the ISO 9001 framework goes beyond a mere organizational requirement, representing instead a strategic imperative for strengthening customer trust, improving service performance, and ensuring the competitiveness of insurance companies in an increasingly demanding and dynamic market. The results also reveal that:

1) Focusing on service accessibility, procedural clarity, and responsiveness throughout the insurance service process represents a practical roadmap for Algerian insurance companies seeking to improve customer experience and strengthen long-term loyalty.
2) Customer attach particular importance to the underwriting stage, confirming the strategic role of first-contact quality in shaping overall service perception, even among customers who have experienced accidents and used assistance service.
3) Improving the performance of insurance companies in the Algerian market should not be limited to accelerating claims settlement procedures, but should be also involve the development of integrated customer-centered service processes supported by systematic satisfaction measurement and continuous improvement practices.

In light of the obtained results, the following recommendations are proposed to GIG Algeria:

a) Institutionalize advanced customer feedback mechanisms by implementing more tools for the systematic collection, analysis, and integration of customer suggestions and evaluations into continuous improvement processes.
b) Enhance customer complaint management systems through faster response procedures and deeper analytical monitoring, supported by the integration of artificial intelligence technologies following the automation of complaint handling operations.
c) Improve the accuracy and completeness of customer telephone records within the company s system in order to increase the effective response rate in future surveys to at least 70%.
d) Strengthen inter-company settlement coordination mechanisms in order to accelerate compensation procedures, reduce delays, and improve customer s perceptions of procedural efficiency.

e) Ensure faster damage assessment interventions by requiring expert evaluations to be completed within a maximum period of 3 days, thereby facilitating quicker repair of losses and minimizing service disruption for customer.
f) Accelerate digital transformation initiatives through the implementation of remote underwriting technologies and online claim reporting platforms, complemented by explanatory video tutorials designed to simplify procedures and improve customer service accessibility.

To broaden the scope of research on quality management system and customer satisfaction in insurance services, future studies may focus on the following areas:

- The impact of digital insurance channels on customer experience across the different stages of the insurance service process.
- The role of artificial intelligence in improving compliant management.
- Comparative study between ISO 9001-certified and non-certified insurance companies operation in the Algerian market and their impact on customer satisfaction.

- Appendices:

Table (1) : Characteristics of Insurance Services

Characteristics	Definition
Intangibility	A service that cannot be seen or touched before the contract is concluded, requiring the customer to rely on trust in the insurance company's promises.
Trust	Insurance is based on the customer's trust in the insurance company's ability to fulfil its future obligations in terms of indemnification and assistance.
Future-oriented nature	Its nature is based on the promise of indemnification in the event of an accident, while the customer pays the premium at the time of contracting.
Principle of utmost good faith	The policyholder is required to disclose all characteristics of the insured property honestly and transparency.
Indemnification of losses	Indemnification for losses must not result in any enrichment; it is strictly limited to repairing the insured property and restoring it to its pre-loss condition.
Diversity and multiplicity	Coverage, conditions, prices and policy validity periods vary depending on the nature of the risk & characteristics of the insured object.
Marketing by intermediaries	Insurance products are marketed by agents and intermediaries who are responsible for communicating with customers, negotiating with them, and persuading them.
Stochastic nature of insurance risk	The insurance policy is based on the occurrence of a future uncertain event (risk), whose circumstances and extent of loss are unknown.
Contract of exchange	Both parties undertake reciprocal obligations; the customer pays the insurance premium in exchange for the promise of indemnification in the event of a loss.
Continuous contract	The insurance contract remains valid for a specified period depending on the type of coverage required, usually agreed upon by both parties and commonly set for one year.
Adhesion contract	The insurance contract contains pre-established terms set by the company, which the customer accepts with little or no negotiation.

The source: elaborated by the authors based on decree 95-07 relating to insurance.

Table (2) : The Insurance Service Process within the Insurance Company

Stages	Inputs	Process	Outputs	Verification
Underwriting	▪ Customer request for insurance ▪ Customer needs Limited budget	▪ Discussion between the insurance agent and the customer to confirm the required coverage, duration, and other details for concluding the insurance contract. ▪ Guiding the customer to obtain the most appropriate coverage. ▪ Underwriting the insurance contract in accordance with the customer's requirements and technical and legal conditions.	Insurance contract concluded	▪ Welcoming the customer properly. ▪ Giving information about insurance products.
laims Declaration	▪ The accident occurred. ▪ Submission of a claim notification request. ▪ Insurance documents.	▪ Discussion between the insurance agent and the insured to confirm the circumstances of the accident. ▪ Assisting the insured in completing the claim declaration form. ▪ Selecting an expert to assess the damages	▪ Opening the claim file. ▪ Requesting an expert assessment order.	▪ Proper insured handing and care. ▪ Guiding the insured.
oss Assessment	▪ Claim declaration form. ▪ Expert appraisal order.	▪ The expert's on-site visit to assess the damages. ▪ Interaction between the expert and the insured to confirm the circumstances of the accident.	▪ Loss assessment report.	▪ Timely intervention of the expert.
ndemnification	▪ Claim file completed	▪ The insurance agent processes the claim file.	▪ Indemnification on of the insured.	▪ Timeliness of indemnification
Assistance Service	▪ The accident occurred. ▪ Request for assistance service. ▪ Insurance documents.	▪ Verification of the assistance service coverage in the policy. ▪ Collect the information to handle the request. ▪ The assistance service provider's travel to the accident site.	▪ Insured access to assistance service.	▪ Professionalism of the assistance service provider.

The source: elaborated by the authors based on GIG Algeria's insurance service process.

Table (3) : Distribution of the study sample according to characteristics

Sample Characteristics	N°	%

Gender	Men	1 545	75.9%
	Women	491	24.1%
Region	East	589	28.9%
	Central	735	36.1%
	West	474	23.3%
	South	238	11.7%
Profession	Employee	739	36.3%
	Self-Employee	950	46.6%
	Student	133	6.5%
	Retired	156	7.7%
	Unemployed	58	2.8%
Insurance Type	Motor	1 456	71.5%
	Multi-Risk Professional	384	18.9%
	Multi-Risk Home	196	9.6%
Accident Occurrence	Yes	1 322	64.9%
	No	714	35.1%
Assistance Service	Yes	1 378	67.7%
	No	274	13.5%
	No Concerned	384	18.9%

Source: elaborated by the authors based on SPSS outputs

Table (4) : Evaluation of the insurance service stages by the study sample

N°	Statements	Mean	Standard Deviation	Approval Rate	Satisfaction Level
1	Reception	2.75	0.495	97.0%	Very Satisfied
2	Provided information	2.90	0.406	93.9%	Sufficient information
-	Underwriting Stage	2.85	0.30062	95.45%	Very Satisfied
3	Handing upon claim notification	2.59	1.260	95.0%	Very Satisfied
4	Timeframe for damage assessment	2.61	1.300	89.78%	Very Satisfied
5	Timeframe for indemnification	2.47	1.245	79.72%	Satisfied
-	Claims Stage	2.55	1.197	88.16%	Very Satisfied
6	Assistance Service Stage	3.58	1.565	87.22%	Very Satisfied
Σ	Insurance Service Process	2.99	0.77445	90.27%	Very Satisfied

The source: elaborated by the authors based on SPSS outputs

Table (5) : Reliability of the Questionnaire

	Underwriting Stage	Claims Stage	Insurance Service Process
Statement	2	3	6
Cronbach's Alpha Coefficient	0.712	0.939	0.745

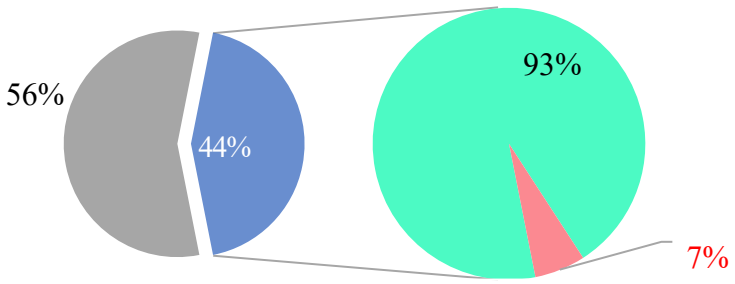
The source: elaborated by the authors based on SPSS outputs

Table (6) : Order the stages by the customers who experied accidents and used assistance service

N°	Stages	Mean	Standard Deviation	Approval Rate	Satisfaction Level
1	Underwriting	2.9186	0.34472	97.15%	Very Satisfied
2	Claims	2.49	0.698	88.10%	Very Satisfied
3	Assistance Service	2.3602	0.41894	88.70%	Very Satisfied
∑	Insurance Service Process	2.5906	0.3421	91.31%	Very Satisfied

The source: elaborated by authors based on SPSS outputs

Figure (1): Customer contact results for the opinion survey



The source: elaborated by the authors based on the results of the opinion survey

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