

## The reality of remote insurance in Algeria between public and private insurance companies -A sample of insurance agencies in the Wilaya of Blida-

واقع التأمين عن بعد في الجزائر بين شركات التأمين العمومية والخاصة

عينة من وكالات التأمين في ولاية البليدة

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### Abstract:

*This study aims to identify the reality of the implementation of e-insurance tools for public and private insurance companies that are active in the Algerian market, and whether there are differences between them.*

*The study showed that active insurance companies in the Algerian market seek to adapt technological developments through their application of the insurance mechanism at a distance with the help of several tools, the most important of which is the broader use of information and communication technology, electronic payment and the employment of qualified human resources. The study also proved that there is a difference in the level of application of these tools between public insurance companies and private insurance companies.*

**Key words:** Insurance companies, remote insurance, private insurance agencies; public insurance agencies.

ملخص:

تهدف هذه الدراسة إلى التعرف على واقع تطبيق أدوات التأمين عن بعد لدى شركات التأمين العمومية والخاصة الناشطة في السوق الجزائرية وما إذا كان هنا فوارق بينهما، حيث قمنا بدراسة ميدانية عشوائية على عينة من وكالات التأمين في ولاية البليدة من خلال تصميم استبيان نُزِع على واحد وتسعين وكالة منها.

وقد أظهرت الدراسة أن شركات التأمين الناشطة في السوق الجزائرية تسعى للتكيف مع التطورات التكنولوجية من خلال تطبيقها لآلية التأمين عند بعد بالاستعانة بعدة أدوات أهمها استخدام أوسع لتكنولوجيا المعلومات والاتصال والدفع الإلكتروني وتوظيف موارد بشرية مؤهلة، كما أثبتت الدراسة وجود تفاوت في مستوى تطبيق هذه الأدوات بين شركات التأمين العمومية وشركات التأمين الخاصة.

الكلمات المفتاحية: شركات التأمين، تأمين عن بعد، وكالات تأمين خاصة، وكالات تأمين عمومية.

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## 1. INTRODUCTION

With the spread of the information and communication revolution, technology has become a major focus of attention for actors in the insurance sector. As it helps insurance companies improve their relationship with the customer through advanced digital programs and interactive applications that bring insurance services closer, and simplifies their meaning for the recipient by culture, age and affiliation, thus establishing their market position. Since ICT is characterized by a fast and chain dynamic, insurance companies, whether public or private, have had to keep up with it, as they contribute in improving their competitiveness by creating or designing new products that are in line with consumers' tastes, and placing them on the line through their electronic platforms. This is known as a mechanism for remote insurance.

**The study's problem:** Based on what had been stated, the problem is as follows:

**What are the tools to apply remote insurance to active insurance companies in the Algerian public and private market?**

**Hypotheses of the study:** To answer the main problem of the study, the following two hypotheses were formulated:

**First hypothesis:** Active Insurance companies in the Algerian market seek to adapt to technological developments through their application of the remote insurance mechanism.

**Second hypothesis:** Private insurance companies have higher-level of remote security application tools than public insurance companies.

**Objectives of the study:**

- The identification of remote insurance, which is a new term in the Algerian insurance market and a mechanism to adapt to the current circumstances.
- The Identification of various remote insurance tools, especially ICT, electronic platforms, electronic payment ...
- Determining the usage level of the remote insurance tool for public and private companies.

**Study Methodology:** In order to achieve the objectives of the study, we used the appropriate analytical descriptive approach for this type of study. Secondary data were relied on in theoretical part through examining a series of in depth articles on the study variables. In the practical aspect, a questionnaire was adopted as a tool for collecting data and the raw data were loaded using the program SPSS version 26.

## 2. Theoretical framework of the study:

The theoretical aspect of the study will be limited to some of the definitions that concern the study variables, which are traditional and tele-insurance, as well as the insurance companies. Then, we will turn to the most important tools that these companies use to implement the mechanism of teleinsurance.

**First: Traditional insurance:**

Insurance has many different definitions and viewpoint, some of which are:

**1. Economic definition of insurance:**It is “a tool to reduce the risk faced by the individual by assembling a sufficient number of units

exposed to the same risk (e.g., the car and the house) to make the losses to which each individual is exposed to collectively foreseeable, so that each unit owner can share a part attributable to that risk.<sup>1</sup>”

**2. Legal definition of insurance:**According to article 619 of the Algerian Civil Code: "Insurance is a contract under which the insured person is obliged to give to the insured person or to the beneficiary for whom the insurance is required a sum of money, income or other financial compensation in the event of an accident, or the risk specified in the contract is realized in exchange for a premium or any other financial payment made by the insured person to the insured."<sup>2</sup>

From the above definitions, a comprehensive definition of insurance can be inferred as follows:

Insurance is the way in which an individual or a group can obtain reassurance by transferring the burden of the loss that they may be exposed to into another party that are more capable of withstanding the loss by compensating the individual in the event of damage, in exchange for premiums or periodic contributions paid to them, determined by various statistical methods. This process is governed by a contract under which the parties are bound.

**Second: Remote insurance:**

The term remote insurance has emerged with the development of information and communication technology, and through this component we will attempt to identify it and highlight the most significant differences that distinguish it from traditional insurance.

**1- Remote insurance definition:**

Remote Security is:The use of the Internet and related information technologies in the production and distribution of insurance products and services.<sup>3</sup>

Teleinsurance operations are also defined as any work performed by a company on electronic or intelligent systems, such as offers of insurance coverage and premiums, sale and marketing of insurance policies, collection of premiums, receipt and processing of claims and complaints.<sup>4</sup>

**2- Difference between traditional and remote insurance:**

The following table sums up the main differences between e-insurance and traditional

insurance:

**Table 1.** The difference between electronic and traditional insurance

<b>Traditional insurance</b>	<b>E-insurance</b>
The working hours of insurance companies and their affiliated agencies are limited..	Service available 24x7 .
Customer’s having to wait for their turn and thus wasting a lot of time, especially when the queue is long.	Speed and the ability to deal with different clients simultaneously.
Having to go to insurance agencies in order to complete the insurance process.	Comfort and convenience without the hassle of commuting to insurance agencies.
The process of comparing several offers of the company is very difficult because it takes a lot of time.	The possibility of comparing several offers at the same time, whether issued by the same insurance company or from competing companies.
Payment of installments is by direct delivery of funds.	Electronic payment without having to withdraw money and repay it to the insurance companies.
Direct interaction between the customer and the insurance company.	The practice of electronic insurance is done from a distance, which eliminates the risk of direct contact between individuals, especially in light of the current circumstances (the outbreak of the Covid19 epidemic.)

*Source: prepared by the researchers*

**Third: Insurance companies definition:** Insurance companies are defined as: “financial institutions that play a dual role, where they provide insurance service to those who request it (the insured) in return for receiving premiums from the insured. It also invests the premiums obtained from the insured on their behalf in return for a benefice, and this is for the purpose of providing the necessary funds to pay compensation to the insured or beneficiaries when the insured risks are realized and to cover the expenses related to the practice of the insurance activity and to achieve an appropriate profit.”<sup>5</sup>

Ordinance No. 07-95 issued on January 25, 1995, related to insurances, amended and supplemented in the same context, allowed the establishment of public insurance companies, and the practice of insurance operations was opened to the private sector as well through the establishment of insurance companies with private capital, which are no longer monopolized and limited to public insurance institutions. Thus, we distinguish in the insurance market two basic types of insurance companies, namely public insurance companies and private insurance companies.

### **3. remote insurance tools:**

Insurance companies have relied on several tools to achieve the remote insurance mechanism, which we summarize as follow:

#### **First: information and communication technology**

Information technology is an effective tool for the completion and development of administrative processes in all organizations. It includes a set of devices, equipment, software and the human element, the adoption of which entails the collection and processing of data on the organization's activity, information storage, processing, retrieval and updating with high flexibility and speed.<sup>6</sup>

Carter also defines communication technology as: “a set of equipment that consists of communication channels and a set of supporting devices, protocols and communication lines, which help in the process of transferring data from one site to another, which enables access to any site of the organization, regardless of the geographical distance.”<sup>7</sup>

We observe that the first definition focused more on the definition of information technology, while the second definition focused on communication technology. Through them, we can say that information and communication technology is “based on the two definitions”: information and communication technology is all the technological tools or machines and software that will provide and store information or knowledge resources in a systematic manner that enables the human element to circulate and transfer it very quickly between various parties, and enables it to be processed accurately and in a timely manner, thus reducing how much time, effort and money was needed.

#### **Second: The human side**

They are the workers who work for insurance companies and ensure that they carry out their various tasks, including remote insurance, and they are good at dealing with information and communication technologies. They can be classified into three categories, namely:<sup>8</sup>

The category of technicians, which includes technicians, programmers, engineers and others. It is the category that works directly in the operation, maintenance, follow-up, and preparation of the outputs of the system. In addition to the support category, which includes all those who provide support to the system from administrators and financial personnel, and finally the category of users of the system outputs, including all the end users of the system outputs from specialists and technicians , administrators of all levels and others concerned with the matter.

#### **Third: Platforms or websites**

It has become necessary today for all active companies in the Algerian market, including insurance companies, to have a commercial electronic platform that serves as a mirror for all its activities. It is a group of linked pages on the World Wide Web (the website is defined as the company's address on the Internet, which is based on its publications and advertisements, and is licensed.<sup>9</sup>)By browsing the web sites of Algerian insurance companies, whether public or private, we can observe some basic information (the network of agencies, addresses, phone and e-mail)

services on the line, especially those related to the proposed prices that allow the insured to make a choice and think before visiting the agency. These electronic platforms also provide their surfers with periodic specialized reports that include all the work carried out by insurance companies from insurance and reinsurance operations in numbers (total written premiums, compensation, share of each type of insurance products...).

#### **Fourth: Social networking sites:**

Social networking sites refer to sites and programs that rely on the Internet to facilitate communication between users and the exchange of information between them through computers or mobile phones. These sites can be used for both social purposes and commercial purposes; as they have become important marketing bases for companies seeking to attract the attention of more customers, and social networking sites allow their users to access their content, which includes different types of information, images, videos, or even documents. The most important sites are: Facebook, YouTube, WhatsApp, Instagram, Tik Tok, Twitter.....

#### **Fiveth: Electronic Marketing:**

Insurance services in each country are subject to a set of regulations and laws that regulate their work, and therefore any insurance company that markets and sells its services over the Internet obliges it to these regulations and laws. The process of buying and selling insurance services over the Internet depends on mutual trust between the insurance company and the electronic buyer, as is the case in the traditional market, but the electronic market depends more on trust due to the lack of physical meeting between the seller and the buyer. The mechanism for selling insurance services over the Internet is through the buyer's disclosure of the data requested by the company and he fills out a special form for that in light of mutual trust. The insurance company sets the prices of its services based on the data provided by the buyer electronically, but the company checks the data in the event of the damage occurring and the insurer claiming compensation. If it turns out that there are incorrect statements that were provided, then this insurer may not receive financial compensation. With regard to the duration of the electronic insurance contract, it is often one year (with the exception of some types of insurance).<sup>10</sup>

The process of applying e-marketing for the insurance service is done by introducing an integrated program via the Internet and relationships organized by lines of communication, we summarize this process in the following steps.<sup>11</sup>

- The insurance company creates a website for them on the Internet to provide information about the company, which is an advertisement for the products and services offered by the company.
- The insurance applicant browses the website of the insurance company and learns about the insurance service to be purchased.
- The interaction between the insurance company and the insurance applicant begins using an e-mail or by contacting specific individuals in the company. After the e-mail, the company can add data that enables customers to search.
- After the insurance applicant chooses the type of insurance he wants, he fills out the insurance application form on the company's website.

- In the event that the company approves the insurance request, the insurance applicant create an electronic request receipt that is filled on the line and provides all personal information. In case the insurance premium is paid by credit card or electronic cash, there is a certain method that handles the case and secures the payment process while maintaining the confidentiality of data and information. The card is checked whether it's valid and the availability of the necessary money to pay the insurance premium is also checked. At this stage, the insurance company sends an email to the insurance applicant to confirm the validity of the transaction and then issue the insurance document.
- In the event the company rejects the insurance request, it sends an email to the insurance applicant to confirm their refusal of dealing with the applicant.

#### **Sixth: Electronic payment:**

Since payment systems are the basis for economic operations in their financial aspect, information technology has added many advantages that made these financial services electronically.<sup>12</sup> That is why active insurance companies in the Algerian market began to lean towards digitization by placing a number of insurance services via the Internet, including the electronic payment transaction. Where this type of payment provided many advantages for businessmen, and it helps to reduce the time out of the company's premises and facilitates administrative work, and it also helps to support the Algerian banking system without resorting to cash payment.

**4. RESULTS AND DISCUSSION (The practical Framework of The Study):** We conducted a random field study on a sample of insurance agencies active in the province of Blida by designing a questionnaire distributed to ninety-one agencies. The following is a detail in this study.

#### **First: the community and the study sample:**

The study population consists of a total of one hundred and thirteen (113) insurance agencies affiliated with the various insurance companies active in the Wilaya of Blida. We have chosen a random probability sample from the study population, and we tried to increase the sample size as much as possible to include the largest possible number of active insurance agencies in the province of Blida to increase the percentage of accuracy and confidence in the results and to truly reflect the studied community. We were able, with God's blessing, to name 91 agencies out of 113 active agencies in the Wilaya of Blida and affiliated with various insurance companies. Thus, the sample percentage represents 80.53% of the total population size (n/N).

Bearing in mind that the Algerian insurance market is currently activated by about 24 insurance companies, of which 13 are insurance companies for damages, 08 for insurance of people and the other three specialized, respectively, in reinsurance, insurance on loans destined for export and insurance on mortgage.

#### **Second: the study tool:**

The study tool was a questionnaire addressed to active insurance agencies in the Wilaya of Blida. The questionnaire was divided into two parts, the first of which was devoted to general information about the insurance agency, while the second was devoted to the level of application of remote

insurance tools at these agencies. This section contains four sides with a total of (17) questions (see Appendix No. 01). The respondents' answer to the first part was according to the nominal scale, while the second part was according to the pentagram Likert scale. (See Appendix No. 02)

After collecting the filled questionnaires and ensuring their validity for analysis, they were encoded by giving them certain numbers, in preparation for entering their data into the computer to perform the appropriate statistical treatments, and analyzing the data according to the study's questions. Through using the statistical package for social sciences SPSS (Statistical package For Social Sciences) version 26.

**Third: Testing the validity and reliability of the tool:**

Validity is a scale used to verify that the measurement tool is valid to measure what it aims to measure. Validity is also used to know the degree of sincerity of the respondents through their answers on a specific scale to verify the validity of the tool, and to ensure the validity of the research questionnaire, we relied on the following:

**1- Pearson correlation coefficient:**

The validity of the tool was verified by calculating the Pearson correlation coefficient between each paragraph (question) of the domain with the rest of the domains, and verifying the values of the correlation coefficients. The following table shows us that:

**Table 2.** The results of the Pearson Correlation coefficient for the paragraphs of the application level of remote insurance tools

Number	R-value	Statistical significance	number	R-value	Statistical significance
01	0.445**	0.000	10	0.635**	0.000
02	0.420**	0.000	11	0.528**	0.000
03	0.147	0.165	12	0.585**	0.000
04	0.536**	0.000	13	0.299**	0.000
05	0.565**	0.000	14	0.591**	0.000
06	0.647**	0.000	15	0.457**	0.000
07	0.468**	0.000	16	0.031	0.773
08	0.512**	0.000	17	0.393**	0.000
09	0.433**	0.000	** the correlation is significant at the 0.01 level (bilateral)		

*Source:* Prepared by the researcher based on the results of the questionnaire and the SPSS statistical package.

We note through Table No. (02) that all values of Pearson's coefficient are positive, and this indicates a direct relationship and correlation between the paragraphs of the questionnaire. As it turned out that there is statistical significance in all paragraphs and this indicates that there is internal consistency between the paragraphs of the questionnaire.

**2- Cronbach's alpha indicator (tool stability):**

Through the Cronbach's Alpha indicator we will try to measure the consistency of the questionnaire. Therefore, we calculated the consistency coefficient for all domains associated with the questionnaire. The reliability of the study tool is studied through the value of the consistency



coefficient Cronbach’s Alpha for each dimension, which measures the internal consistency in the items of the questionnaire. According to a study by researchers "Strong" and "Hensley", in order to verify the consistency of the tool, the Cronbach’s Alpha coefficient must be greater or equal to 0.60. The results of the Cronbach’s Alpha test are summarized in the following table:

**Table 3.** Cronbach’s Alpha consistency coefficients for the questionnaire domains.

Domain	number of paragraphs	Consistency coefficients (Cronbach’s Alpha)
Physical aspects of information and communication technology	04	0.672
Networks	04	0.707
human aspects	04	0.708
Everything related to remote communication with customers	05	0.640
Total value	17	0,830

*Source:* Prepared by the researcher based on the results of the questionnaire and the SPSS statistical package.

Through the above table, we observe that the consistency coefficient of Cronbach’s Alpha for all areas of the questionnaire (physical aspects of information and communication technology; communication networks; human aspects; everything related to remote communication with customers) was greater than 0.60 and this shows that the questionnaire is consistent.

**Fourth: Analysis of the results:**

**1- Type of insurance agency:** The type of agency means the latter’s affiliation with public or private insurance companies, and the following table shows the answers of the sample interviewed regarding the type of insurance agency as follows:

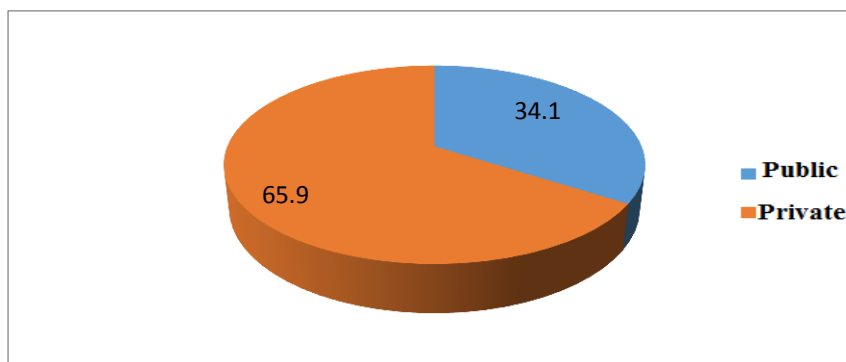
**Table 4.** Type of insurance agency

Ranking	Percentage %	Repetition	Agency type
2	34.1	31	public
1	65.9	60	private

*Source:* Prepared by the researcher based on the results of the questionnaire and the SPSS statistical package.

We will illustrate the results of the above table in the following figure:

**Figure 01: Type of insurance agency**



*Source:* Prepared by the researcher based on Table4

Through the above table and figure, we observe that the number of private insurance agencies studied in the sample is much greater than their public counterparts. Which numbered 60 private agencies out of a total of 91 agencies despite their recent inception compared to their public counterparts. However, if we looked at the Algerian insurance market, we would have noticed that some major public companies dominated similar to SAA, CAAR, CAAT, and this indicates that the survival of the state monopoly on insurance in Algeria despite the liberalization of the Algerian insurance market under Ordinance No. 95/07 related to insurance; which allowed the practice of insurance by private companies (and this explains the large spread of insurance agencies affiliated with private companies in Blida).

**2- The relationship between the type of agency and the level of application of remote insurance tools:**

To study the relationship between the type of agency and the level of application of remote insurance tools, we used the calculation of the arithmetic averages of the variables and their standard deviations in order to be able to know the trends of the respondents’ opinion according to the 5-point Likert scale (see Appendix No. 02), then we performed a one-way analysis of variance (ANOVA a 1 factor) to find out the significance of the differences obtained in these averages.

**Table 5.** The relationship between the type of agency and the level of application of remote insurance tools

standard deviation	the arithmetic average	number	Type of agency	domain
0.491	4.000	31	public	<b>Physical aspects of information and communication technology</b>
0.550	4.450	60	public	
0.765	3.508	31	private	<b>Networks</b>
0.730	4.20	60	private	
0.790	3.129	31	public	<b>human aspects</b>
0.898	3.671	60	private	
0.390	3.542	31	public	<b>Everything related to remote communication with customers</b>
0.380	3.907	60	private	
0.456	3.545	31	public	<b>Total value</b>
0.446	4.057	60	private	

*Source:* Prepared by the researcher based on the results of the questionnaire and the SPSS statistical package

Through Table No. (05), we observe:

Arithmetic averages for most fields exceeded the value of 3.40, which indicates that it obtained the approval of the respondents at a high level in the application of remote insurance tools, except for the field of human aspects with public insurance agencies. This indicates that individuals in private insurance agencies have the skills to use remote insurance tools (information technology and

communication in particular) more than it is for public insurance agencies, noting that the scope of the material aspects of information and communication technology for private agencies exceeded its arithmetic average value of 4.20, meaning that it was fully approved by the respondents (See Appendix No. 02)

There are apparent differences in the level of application of remote insurance tools between public insurance agencies and private insurance agencies, and to find out the significance of the differences, we conducted a one-factor ANOVA, which is explained below:

**Table 6.** The results of the one-way analysis of variance test for the response of the sample members at the level of application of remote insurance tools between public and private insurance agencies.

Indication level	The calculated 'f' value	Mean square	degrees of freedom	sum of squares	Contrast sources	domain
0.000	14.676	4.139	1	4.139	between groups	<b>Physical aspects of information and communication technology</b>
		0.282	89	25.100	within groups	
			90	29.239	the total	
0.000	17.762	9.786	1	9.786	between groups	<b>Networks</b>
		0.551	89	49.035	within groups	
			90	58.821	the total	
0.006	8.055	6.000	1	6.000	between groups	<b>human aspects</b>
		0.745	89	66.295	within groups	
			90	72.095	the total	
0.000	18.483	2.719	1	2.717	between groups	<b>Everything related to remote communication with customers</b>
		0.147	89	13.093	within groups	
			90	15.812	the total	
0.000	26.498	5.361	1	5.361	between groups	<b>Total value</b>
		0.202	89	18.004	within groups	
			90	23.365	the total	

*Source:* Prepared by the researcher based on the results of the questionnaire and the SPSS statistical package.

From the above table, we note that the value of “f” calculated for the total value is estimated at (26.498) and the Indication level (0.000) which is less than the indication level ( $\alpha \leq 0.005$ ), meaning that there are statistically significant differences in the level of application of remote insurance tools between public insurance agencies and private insurance agencies, as well as for the domains listed in the table, except for the human aspects (indication level  $0.006 \geq 0.005$ ), and these differences were in favor of private agencies at the expense of public agencies. The reason for this discrepancy may be due to private agencies owning the physical aspects of the developed information and communication technology, as the latter seeks to renew it periodically whenever necessary and intensively compared to what it is in public agencies. The same can be said for the domain of communication networks and everything related to the means of remote communication with customers. As for the lack of disparity in the human aspects, we attribute it to the similarity in the strategies adopted by the two parties regarding the terms of employment and the selection of qualified human competencies.

## **5. CONCLUSION**

Active insurance companies in the Algerian market, whether public or private, are characterized by flexibility in exploiting all developments related to information and communication technology because of their advantages that serve to upgrade these companies. Through the study that we have conducted on the reality of remote insurance in public and private insurance companies, we were able to confirm:

- ✓ The validity of the initial hypothesis (active insurance companies in the Algerian market seek to adapt to technological developments through their application of the insurance mechanism at a distance) and this is what we have confirmed through the application of these companies and at a high level to the tools of this type of insurance, similar to the application of a high level of information and communication technology, electronic payment , employing qualified staff familiar with the application of information and communication technology and thus practice remote insurance.
- ✓ The validity of the second hypothesis (private insurance companies have tools for applying remote insurance with a higher level than what public insurance companies have) this was clarified through a 1-factor analysis of variance (ANOVA a 1 factor). It confirmed the existence of differences in the values of the arithmetic averages for most of the component domains for the questionnaire, this difference was in favor of private agencies at the expense of public agencies.

### **The study's results:**

- ✓ Remote insurance is characterized by a set of characteristics that distinguish it from traditional insurance, which made it inevitability imperative for insurance companies to deal with it. Due to its flexibility and the ease of acquisition of its products by consumers at any time and from anywhere in the world.
- ✓ Information and communication technology and the websites of insurance companies are considered one of the electronic insurance tools in addition to electronic payment and electronic marketing.
- ✓ Insurance companies offer their insurance products through their websites and market them electronically, where the customer recognizes them from a distance, which is in complete comfort in terms of choosing between the alternatives available in one insurance company, or in several companies, comparing and then acquiring the insurance product that meets all of the customer's desires. In addition, it also allows the possibility of electronic payment for the customers as they can complete the payment process remotely.
- ✓ The Algerian insurance market remains active through twenty-four insurance companies divided between public and private companies.
- ✓ The study sample is divided into two types of insurance agencies, namely, public agencies and private agencies, the latter of which spread in a large percentage in the study region, exceeding 65%.
- ✓ The high level in the application of remote insurance tools in the insurance agencies of the province of Blida was approved by the respondents. However, the private agencies had more

ownership of these tools in terms of quantity and quality at the expense of their public counterparts.

**Suggestions and Recommendations:** Through these results, we can present a set of suggestions and recommendations, which we list as follows:

- ✓ The need for insurance companies to invest in the field of information and communication technology in all its branches and applications, as it is the most important tool of the remote insurance application to support its performance.
- ✓ The need for an exchange between various public and private insurance companies to exchange skills in the field of information and communication technology with the help of experts in the field, which would raise their performance.
- ✓ The need to reconsider the legal system of insurance activity, especially what is related to the technical aspect of it, with the introduction of new laws to control the remote insurance process.

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## 6. Appendices

### Appendix 1: Study questionnaire

#### 1- Section 1: General information about the insurance company: **Type of insurance company:**

Agency’s address	Insurance agency name	Insurance company name

#### The second section: for remote insurance application tools in the insurance company:

Totally agree	agree	neutral	disagree	Totally disagree	paragraphs	number
<b>A-The physical aspects of information and communication technology</b>						
					Computers are available in sufficient number at the insurance agency.	01
					The company has other information devices in line with the nature of its activity.	02
					The equipment in the agency provides fast and accurate processing of the required data.	03
					The insurance agency renews its equipment periodically to keep pace with the continuous developments in the field of information and communication technology.	04
<b>B-Networks</b>						
					The agency is available online.	01
					The agency is available on the intranet (internal network of the institution.)	02
					The agency is available on the extranet (external network of the institution).	03
					The agency carries out periodic maintenance of communication networks.	04
<b>C- Human aspects</b>						
					The people in the agency have the skills to use modern technologies	01
					The Agency conducts training courses to enable individuals to acquire skills that qualify them to use modern technologies.	02
					The agency owns personnel specialized in developing software according to its needs.	03
					The agency gives incentives to outstanding individuals with innovative ideas.	04
<b>D - Everything related to the means of remote communication with customers</b>						

					The insurance agency owns websites or electronic platforms	01
					The agency uses social media to promote its products	02
					The agency provides the possibility of electronic payment to its customers.	03
					The Agency has an online subscription service.	04
					The agency carries out electronic marketing of its products.	05

**Appendix 2. The arithmetic mean of the opinion of the five-point Likert scale**

The sum of arithmetic mean	Opinion direction of the five-point Likert scale
From 1 to 1.79	Totally disagree
From 1.80 to 2.59	disagree
From 2.60 to 3.39	Neutral
From 3.40 to 4.19	agree
From 4.20 to 5	Totally agree

Source: Mohamed Bouaziz<sup>13</sup>

**7. Citations:**

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<sup>13</sup> Mohamed Bouaziz (2018), *The extent of the contributions of sports promotional practice on some psychological variables and their relationship to the professional compatibility of his teacher of intermediate education, PhD thesis in physical and sports education, Abdelhamid Ibn Badis University, Mostaganem, p 136.*