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INFLUENCE OF EMPLOYEE INVOLVEMENT ON PERFORMANCE OF INSURANCE COMPANIES IN KENYA, A CASE OF CIC INSURANCE GROUP

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Abstract

This study sought to fill the existing research gap by conducting a study to establish the influence that employee involvement has on the performance of insurance companies in Nairobi. The study adopted a descriptive research design. The study populations for this study were 400 employees of CIC Insurance Group at their head office in Nairobi. The study used the Krejcie and Morgan (1970) formula to arrive at the sample size. Stratified random sampling technique was used to select 200 respondents. The questionnaire was the selected instrument or tool for data collection for the study. The questionnaire was administered to each member of the sample population. The study carried out a pilot study to pretest and validate the questionnaire. Quantitative data collected was analyzed by the use of descriptive statistics using SPSS (Version, 21) and presented through percentages, means, standard deviations and frequencies. Content analysis was used to test data that is qualitative in nature or aspect of the data collected from the open ended questions. The study conducted a correlation analysis to establish the strength of the relationship between the independent and the dependent variable. Multiple regression analysis was done to establish the influence that employee involvement has on the performance of insurance companies in Kenya. The study revealed that there was strong positive relationship between information sharing and performance of insurance companies in Kenya. The study further revealed that there was strong positive association between decision making process and performance of CIC Insurance Group in Kenya. The study established that there was strong positive association between teamwork and performance of insurance companies in Kenya. The study found that there was strong positive relationship between leadership styles and performance of CIC Insurance Group in Kenya. The study recommends that there is need for the management to create conducive environment form information sharing within the organization. There was need for the management to involve employee in the organization decision making process and have various channel for communicating the decision made within the organization. The study recommends that there was need for the management to create an environment that will allow for the function of teams within the organization. There was need for the management to embrace leadership styles that support employee involvement within the organization.

Keyword: Decision Making, Motivation, Leadership and Teamwork.

Introduction

Today's business environment is rapidly changed with increasing turbulence and uncertainty. Such external circumstances do not allow reliable prediction of the future and creating long-term plans. Companies are under pressure to seek new strategies and to make quick decisions to overcome the changes (Cooke, 2014). As the rate of change increases, so does the need for fast and immediate response, which implies higher organizational flexibility. Such conditions increase the importance of the involvement of talented employees and their input into the management process. Employees, who possess knowledge, skills and abilities, gain wider strategic importance. Involving employees in decision -making and problem solving, primarily is due to the need of the organization to develop cross-functional relationships and exploiting the total potential of employees (Mullins, 2015).

Involvement refers to the employee participation in decision making and problem solving, and increased autonomy in work processes (Cooke, 2014). As a result, employees are expected to be more motivated, more committed, more productive and more satisfied with their work (Robbins & Judge, 2013). The idea of empowering employees means abandoning command-control system and mechanistic structure. In order to achieve results, modern managers and leaders need to act as facilitators rather than controllers of the work processes (Cooke, 2014). As a socio-technical approach to technological processes and production methods, empowerment is seen as a peak in the employee involvement, social participation and social integration in the organizational system (Robbins & Judge, 2013). In any organization, power relations are crucial in determining the way in which managers and subordinates work together (Siami & Gorji, 2011).

Teamwork is considered as an effective way to reduce the organizational hierarchy and increase the employee involvement. But although problem-solving teams allow employee involvement in decision making, they only have the right to make recommendations. Examples include quality circles (groups for improvement) (Cooke, 2014). Organizations that strategically opted for more employee participation and autonomy, apply self-managed teams (Siami & Gorji, 2011). The self-managed teams even have the right to choose their own team members and to make performance evaluation of each member. The effectiveness of self-managed teams depends on the strength and composition of team norms, the type of tasks and structure of remuneration under which the team works (Sagie & Aycan, 2013). This study seeks to establish the influence that employee involvement has on the performance of insurance companies in Kenya.

Employee involvement is neither the goal nor a tool, as practised in many organisations. Rather, it is a management and leadership philosophy regarding how employees are most enabled to contribute to continuous improvement and on-going success of their work. It is a process which allows employees to exert some influence over their work and the conditions under which they work. Employee involvement is a means to examine the operation of democratisation in the organisation, which not only diminishes the obstacles to the operating system, but is also the way to gain a common consensus and pursue the goal of providing benefits to most people (Lin, 2016).

It is special form of delegation in which the subordinate gain greater control and greater freedom of choice with respect to bringing the communication gap between the management and the workers (William, 2014). The main aim of employee involvement reflect a management agenda concerned with increasing understanding and commitment from employees and securing an enhanced contribution to the organisation. Worldwide insurance sector plays an important role as a contributor to economic development. For instance in 2006, worldwide insurance premiums accounted for 7.7 percent of global GDP. Both life and non-life premiums have been growing over the years (AKI, 2006). Real premium growth in the emerging markets has continued to outpace the growth experienced in the industrialized countries. On spending, industrialized countries spend higher compared to the emerging markets that are 9 percent against between 1.4 and 4.7 percent respectively. With real growth of 7 percent, the life insurance market expanded faster than overall economic activity in most countries except Japan (AKI, 2006). In the last few decades the Kenyan insurance industry has flourished with the industry leading within the East Africa Community, and is a key player in the COMESA region (Common Market for Eastern and Southern Africa). The Industry is governed by the Insurance Act. Cap 487 and regulated by the Insurance Regulatory Authority (IRA) as the regulatory body. The IRA is an autonomous government agency established to oversee Kenya’s insurance industry for the benefit of the Kenyan public (Insurance Regulatory Authority Annual Report, 2010).

Over the years, the insurance industry in Kenya has worked hard at reclaiming its rightful image by embracing a new strategy that is aimed at ensuring the industry commands the respect they deserve, and that more customers are taking up the services so as to counter the limiting perceptions that insurers are out to fleece the public with little or no likelihood of making a return from the lucrative covers offered. In trying to understand the Kenya's insurance firms' management behaviors and performance, studies have been undertaken to examine various issues such as firms' strategic responses (Abdullahi 2010, Arasa, 2012), corporate governance (Mwangi, 2012) and application of Porter's generic strategies (Margaret, 2015). It is also worth noting that local studies in the area of strategic planning have centred on the general strategic planning practices within the studied firms. These include Kiliko (2010), Sagwa (2012) and Bett (2013). Equally various local studies in sectors other than insurance have related certain variables other than strategic planning. These include corporate governance (Muriithi 2004). However, understanding the link between employee involvement and firm performance seems to have received inadequate attention. Therefore, there is limited research within the developing country's context on the influence that employee involvement has on the performance of insurance companies in Nairobi.

Statement of the Problem

In 2016 financial year, CIC Insurance posted a 13% drop in total income of Ksh 6.3 Billion against Ksh 7.2 Billion posted in the same period the year in the year 2015. In the same financial year the bottom line numbers improved as profit before tax rose by 48% to Ksh 399 Million compared to Ksh 269 Million posted in June 2015. Claims incurred declined by 26% from Ksh 4.3 Billion in June 2015 to Ksh 3.1 Billion in June 2016. Profit after tax increased by 75% to Ksh 367 Million against Ksh 209 Million posted in June 2015. This impressive performance was attributed to committed workforce in the company and the company commitment to pursue its strategic plan of consolidating its business gains, improving efficiency and settling on its regional businesses. Could this impressive performance be as results of employee involvement in CIC insurance group?

It has been demonstrated empirically that the human capital of a firm becomes a strategic asset when that knowledge is valuable and unique, thus generating greater competitiveness and ultimately more profit (Subramaniam & Youndt, 2015). Contributions by empowered employees are found to have a significant impact on business productivity, revenue and the organization's overall effectiveness (Cameron, 2014). Empowerment largely depends on the knowledge and skills that employees possess because this influences the quality of decisions that they make. Social capital plays a role in decision making because in assessing the decision situation, central decision makers gather most of their information through social ties in their direct environment, which constitute their social capital (Bratkovic *et al*., 2013). The quality of strategic decisions depends on the amount of human capital possessed by the social networks whose input organizations heavily rely on.

Although the company has put in place employee engagement measure at the corporate level, this is not replicated in all branches where little focus is being given by the management team on the existing staff posted in the branch offices. The management makes the decisions of the company without involving the employees. This leads to low performance levels in the branches. Taljaard (2002) avows that for an organization to stay competitive and ensure that the company has a long-term future, it is important to improve performance on an ongoing basis. These performances will only improve with the buy-in of the employees into higher levels of performance motivated by employee engagement.

Empirical studies done in Kenya include; Wachira (2013) investigated the connection employee engagement and commitment at a bank in Kenya. Sheila , Nzulwa and Kwena (2016) did a study on the influence of employee involvement on performance of the petroleum industry in Kenya, Ambani (2016) did a study on the effect of employee involvement on job performance at the kenya medical research institute (centre for global health research) Kisumu. Oyaro (2016) did a study on the influence of employee involvement in decision making on organizational citizenship behaviour: a case of Machakos County Government. Otieno (2015) did a study on the effect of employee engagement on organisation performance in Kenya’s horticultural sector. Empirical studies done in Kenya have failed to establish how employee involvement influence performance of organization in the financial sector, hence the research gap. This study sought to fill the existing research gap by conducting a study to establish the influence that employee involvement has on the performance of insurance companies in Kenya, with Special focus on CIC Insurance Group.

Objectives of the Study

The general objective of the study was to establish the influence of employee on performance of insurance companies in Kenya. The study was guided by the following objective

i. To examine the influence of information sharing on performance of Insurance companies in Kenya

ii. To find out how the decision making process influence performance of Insurance companies in Kenya

iii. To assess the influence of teamwork on performance of Insurance companies in Kenya

iv. To ascertain the influence of leadership styles on performance of Insurance companies in Kenya

Theoretical Review

Theoretical review compares how different theories address an issue. This study focuses on the theories that support the variables in discussion. The theories discussed here include; the human capital theory, social exchange theory, Theory X and Theory Y and Tuckman's theory on stages of group development.

Human Capital Theory

Human capital theory argues that workers with higher skill levels receive higher compensation because they are more productive. According to Anne and Geert (2014) employee involvement may require workers with more general skills to perform more complex tasks, which might result in more rigorous selection and hiring criteria and increase the demand for and wages of more educated workers. New practices may also require more firm-specific skills, which would increase employer-provided training and wages as well. Human capital theory states that "human capital is the knowledge and skills (physical and intellectual) that an individual possesses that make those individual productive workers". More and more organizations are announcing plans to manage their intellectual capital strategically and see the cultivation and investments in human capital as an opportunity to increase their market position. It is necessary to note here that the management of human capital is distinctive from managing physical assets and that an entirely different skill set is required (Anne & Geert 2014). Human capital improves the skills, knowledge and abilities of the individuals in the organization through training and job enrichment. It is an approach to people management that treats it as a high-level strategic issue and seeks systematically to analyze, test and evaluate how people policies and practices create value. When employees abilities are improved they become more productive and can be involved in the organizational decision making process.

Social Exchange Theory

Social exchange theory is a social psychological and sociological perspective that explains social change and stability as a process of negotiated exchanges between parties. Social exchange theory posits that human relationships are formed by the use of a subjective cost-benefit analysis and the comparison of alternatives. The theory has roots in economics, psychology and sociology. Social exchange theory features many of the main assumptions found in rational choice theory and structuralism. It is also used quite frequently in the business world to imply a two-sided, mutually contingent and rewarding process involving transactions or simply exchange. The concepts of social exchange (Blau, 1964) and the norm of reciprocity (Gouldner, 1960) have long been used by organizational researchers to describe the motivational basis behind employee behaviors and the formation of positive employee attitudes (e.g., Etzioni, 1961; Levinson, 1965; March & Simon, 1958). More recently, these concepts have been used to explain why individuals express loyalty to the organization (Scholl, 1981; Eisenberger, Huntington, Hutchison & Sowa,1986) and engage in behaviors that typically are neither formally rewarded nor contractually enforceable (e.g.,Organ,1988;Rousseau, 1989). This theory supports the variable information sharing. Positive and beneficial actions directed at employees by the organization and/or its representatives contribute to the establishment of high-quality exchange relationships (Dansereau, Graen, & Haga, 1975) that create obligations for employees to reciprocate in positive, beneficial ways (Shore & Wayne, 1993).

Theory X and Theory Y

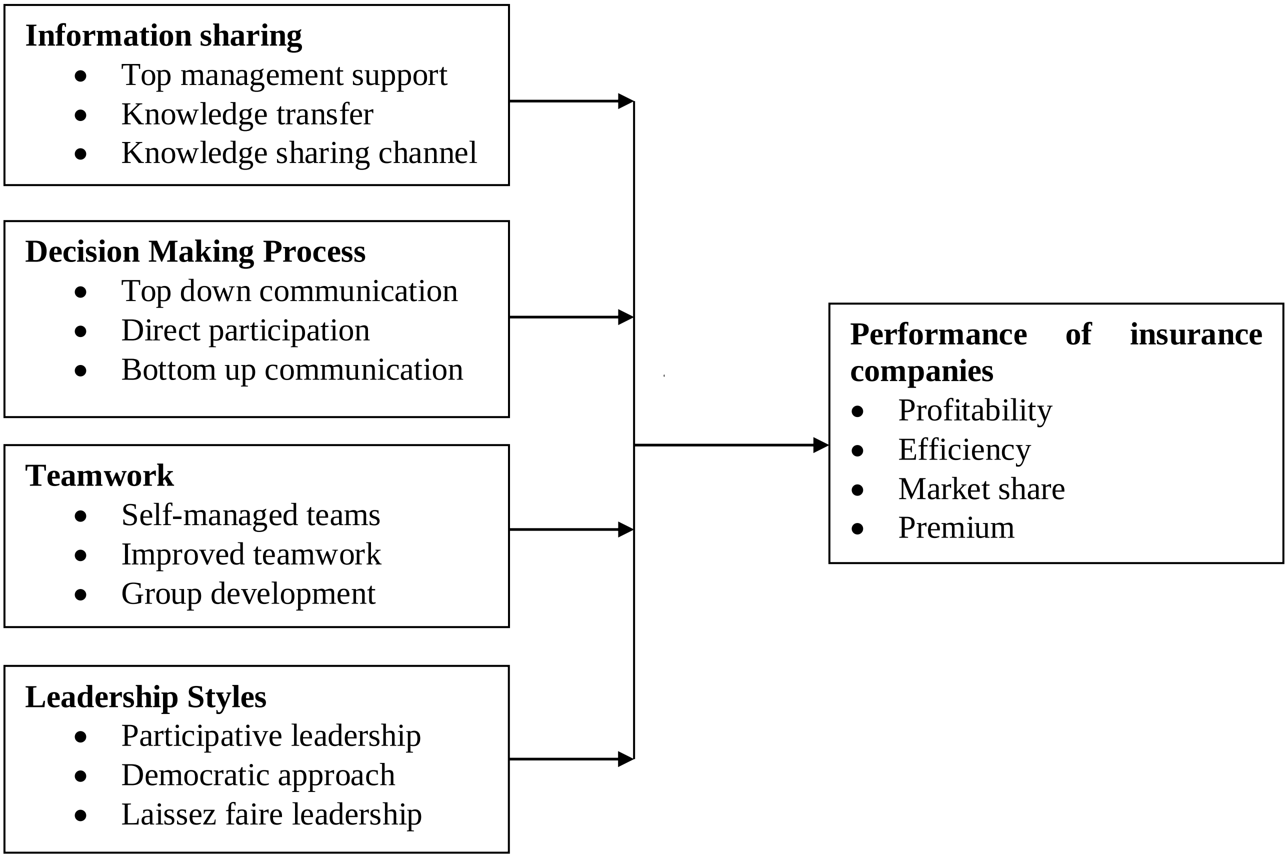
According to McGregor (1960), a traditional organization, which has a centralized decision-making process and a hierarchical pyramid, is based on several assumptions about human nature and motivation. These assumptions are called Theory X by McGregor and consider that most people want to be directed, they do not want to assume responsibility and value safety above all. Moreover, this philosophy assumes that people are motivated by financial means and by the threat of punishment. Managers who embrace this theory are likely to supervise and control their employees, as they feel that external control is needed when dealing with irresponsible people. Theory Y practices focus on creating a pleasant work environment and aligning the individuals' goals with the organizational goals. This theory supports the variable leadership styles and performance in organizations. The type of leadership employed in every organization would determine the performance of an individual. For example if a manager uses Top-down type of leadership where directive and controlling behavior is required to help individuals develop until they become creative and self-directed, the result will be job satisfaction hence high productivity.

Tuckman's Theory on Stages of Group Development

Bruce W. Tuckman's (1965) model is significant because it recognizes the fact that groups do not start off fully-formed and functioning. He suggests that teams grow through clearly defined stages, from their creation as groups of individuals, to cohesive, task-focused teams. Tuckman (1965) identified that groups evolved into teams via four common stages. Each stage of team development has its own recognizable feelings and behaviours; understanding why things are happening in certain ways on your team can be an important part of the self-evaluation process. This theory supports the variable teamwork. The value of Tuckman's model (1965) is that it helps us understand that teams evolve at workplace. It also helps us to consider how they may encounter different problems at different stages of their development. Teamwork doesn't mean everybody doing the same thing or everybody being able to do each other's jobs. It's more a means to a synergistic way of working, where the sum is greater than the parts. Properly managed, teams maximize strengths, bringing out the best in each team member. These specific, possibly unique individual strengths are then complimented by the strengths of others, or of the team as a unit. When there is synergy in any organization, the performance will be good. Well managed and developed teams are the way to go in the work environment now with the ever changing market dynamics.

Conceptual Framework

Conceptual framework is defined as a visual presentation of key variables, factors or concepts and their relationship among each other which have been or have to be studied in the research either graphically or in some other narrative form (Miles, Huberman, & Saldana, 2013). It can also be defined as a theoretical structure of assumptions, principles, and rules that holds together the ideas comprising a broad concept. The concepts that constitute a conceptual framework support one another, articulate their respective phenomena, and establish a framework-specific philosophy (Jabareen, 2011)



Independent Variables **Dependent Variable**

Figure 1: Conceptual Framework

Critique of Existing Literature

Critics have argued that employee involvement has management firmly in control and very limited real influence is given to employees. Busck, Knudsen and Lind, (2010) argued that employee involvement schemes extend little or no input into corporate or higher level decision making and generally do not entail any significant sharing of power and authority. Similarly, Harvey and Turnbull (2016) argued that employee involvement is soft on power'. However, Purcell and Kinnie (2013) study found involvement in decisions affecting the job or work to be an important factor, which was strongly associated with high levels of employee engagement thus demonstrating it is an important driver. There have been a lot of studies on the benefit of employee involvement in organizations. Employee involvement and empowerment approaches aim at enhancing responsibility, increasing authority, and making jobs challenging and interesting to employees, based on their abilities and the needs of the organization. The return on such nominal investments will come in the form of higher levels of employee motivation, creativity, productivity, and commitment.

Research Gaps

The recent growth of research interest in employee involvement reflects both employees' involvements growing use within the workplace and hopes that it might be a source of good jobs for workers. From the current evidence it appears that, if the reforms are serious, employee involvement can improve organizational outcomes. There have been fewer studies completed on how employees' involvement impacts the performance of insurance companies. This study looks to close this gap with a detailed assessment of employee involvement with regards to impacting performance of CIC Insurance Group in Nairobi.

Research Methodology

The study adopted a descriptive research design. This study sought to establish the influence that employee involvement has on the performance of insurance companies in Nairobi. The study populations for this study were 400 employees of CIC Insurance Group at their head office in Nairobi. The study population composed of 400 members of staff in different managerial levels currently working at CIC Insurance Group head office in Nairobi. Sampling frame was the list of all 400 employees, from where the respondents were selected. The study used the Krejcie and Morgan (1970) formula to arrive at the sample size. Using Krejcie and Morgan (1970) formula, the sample size was 200 out of 400 employees, which represented 50% of the target respondents. The study used stratified random sampling random sampling in selection of 200 respondents. The sample size of the study respondents was 200 respondents.

Table 1: Sample size

Category	Population	Proportion	Sample Size
Top Level Management	10	50%	5
Middle Level Management	50	50%	25
Low Level Management	190	50%	95
Non-management	150	50%	75
Total	**400**	**50%**	**200**

The questionnaire was the selected instrument or tool for data collection for the study. The questionnaire was administered to each member of the sample population. The study carried out a pilot study to pretest and validate the questionnaire. Quantitative data collected was analyzed by the use of descriptive statistics using SPSS (Version, 21) and presented through percentages, means, standard deviations and frequencies. The information was displayed by use of bar charts, graphs and pie charts and in prose-form. Content analysis was used to test data that is qualitative in nature or aspect of the data collected from the open ended questions. The study conducted a correlation analysis to establish the strength of the relationship between the independent and the dependent variable. Multiple regression Analsyis was done to establish the influence that employee involvement has on the performance of insurance companies in Kenya.

Results and Discussion

Descriptive and inferential statistics have been used to discuss the findings of the study. A pilot study was carried out to determine reliability of the questionnaires. Reliability analysis was subsequently done using Cronbach's Alpha which measured the internal consistency by establishing if certain item within a scale measures the same construct. Gliem and Gliem (2003) established the Alpha value threshold at 0.7, thus forming the study's benchmark. Cronbach Alpha was established for every objective which formed a scale. The table shows that leadership style had the highest reliability (α= 0.843), followed by teamwork (α=0. 822), decision making (α=0. 810) and information sharing (α=0.806). This illustrates that all the four variables were reliable as their reliability values exceeded the prescribed threshold of 0.7.

Table 2:Reliability Analysis

Scale	Cronbach's Alpha	Number of Items
Information Sharing	0.806	8
Decision Making	0.810	5
Team Work	0.822	6
Leadership style	0.843	7

The study targeted a sample size of 200 respondents from which 180 filled in and returned the questionnaires making a response rate of 90%. This response rate was satisfactory to make conclusions for the study. The response rate was representative. According to Mugenda and Mugenda (2008), a response rate of 50% is adequate for analysis and reporting; a rate of 60% is good and a response rate of 70% and over is excellent. Therefore, the response rate was considered to excellent.

A correlation analysis and multiple regression analysis were conducted to test the influence among predictor variables. Pearson product moment correlation was conducted to determine the strength of relationship between the study variables. Multiple regression Analsyis was done to establish the influence that employee involvement has on the performance of insurance companies in Kenya.

Correlation Analysis

A correlation analysis was carried out to examine the relationship between the study variables.The results of Pearson Moment Correlation analysis were as depicted in Table 3. From the findings there was a strong positive correlation between information sharing and performance of insurance companies as shown by r = 0.789, there was a strong correlation between decision making and performance of insurance companies as shown by r = 0.745; there was a positive correlation between team work as shown by r = 0.630 and performance of insurance companies and there was a positive correlation between leadership style and performance of insurance companies as shown by r = 0.616. This indicates that information system, decision making, team work and leadership style relates to performance of insurance companies.

Table 3: Correlations Results

		Organization Performance	Information sharing	Decision Making	Team work	Leadership style
Organization Performance	Pearson Correlation	1				
	Sig. (2-tailed)					
	N	180				
Information sharing	Pearson Correlation	.789**	1			
	Sig. (2-tailed)	.000				
	N	180	180			
Decision Making	Pearson Correlation	.745**	.802**	1		
	Sig. (2-tailed)	.000	.000			
	N	180	180	180		
Team work	Pearson Correlation	.630	.270	.093	1	
	Sig. (2-tailed)	.053	.116	.597		
	N	180	180	180	180	
Leadership style	Pearson Correlation	.616	-.008	-.237	.638**	1
	Sig. (2-tailed)	.973	.965	.170	.000	
	N	180	180	180	180	180

** Correlation is significant at the 0.01 level (2-tailed)

* Correlation is significant at the 0.05 level (2-tailed).

Model Summary

Adjusted R squared is coefficient of determination which tells us the variation in the dependent variable due to changes in the independent variable. From the findings in the table below the value of adjusted R squared was 0.731 an indication that there was variation of 73.1% organziation performance due to changes in information sharing , decision making , team work and leadership style at 95% confidence interval. This shows that 73.1 % changes in organizational performance could be accounted to changes in information sharing , decision making , team work and leadership style. R is the correlation coefficient which shows the relationship between the study variables. From the findings, the study found that there was a strong positive relationship between the study variables as shown by 0.874.

Table 4: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.874[a]	.764	.731	.12225

Analysis of Variance

From the ANOVA statistics, the processed data, which is the population parameters, had a significance level of 0.000 which shows that the data is ideal for making a conclusions on the population's parameter as the value of significance (p-value) is less than 5%. The F calculated value was greater than the F critical value (12.828> 2.423) an indication that information sharing, decision making , leadership style and team work signficnatly influnece organzition performnace. The significance value was less than 0.05, an indication that the model was statistically significant. This shows that model had goodness of fit.

Table 4.5: Analysis Of Variance

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1.488	4	0.372	12.828	.000[b]
	Residual	5.075	175	0.029		
	Total	6.563	179			

Regression Coefficients

The established regression equation was

$Y = 0.678 + 0.505\ X_1 + 0.445\ X_2 + 0.358\ X_3 + 0.371\ X_4$

From the above regression equation, it was revealed that holding information sharing, decision making , leadership style and team work to a constant zero, organizational performance would stand at 0.678.

Information Sharing and Performance of Insurance Companies

A unit increase in information sharing would lead to increase in performance of insurance companies by a factor of 0.505. These findings are in agreement with the findings of Chauvel and Despres, (2012) who argued that organizations must encourage and enable information sharing within and between work groups not only for their success but also for their very existence.

Decision Making Process and Performance of Insurance Companies

A unit increase in decision making would lead to increase in performance of insurance companies by factors of 0.445. These findings were in line with the findings of March (2010) who found that in decision making process they choose one course of action from a few possible alternatives.

Leadership Style and Performance of Insurance Companies

A unit increase in leadership style would lead to increase in performance by a factor of 0.358. The study finding concur with the findings of Messick and Kramer (2014) who argued that the degree to which the individual exhibits leadership traits depends not only on his characteristics and personal abilities, but also on the characteristics of the situation and environment in which he finds himself.

Team Work and Performance of Insurance Companies

A unit increase in teamwork would lead to increase in performance of insurance companies by a factor of 0.371. The study finding concur with the finding of O'Leary-Kelly (2014) who stated that where the goal is to improve the production process, group teamwork is much more about complexity, communication and integrative work.

Table 4.6: Beta Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		β	Std. Error	Beta		
1	(Constant)	0.678	0.057		11.895	0.000
	Information sharing	0.505	0.097	0.402	5.206	0.001
	Decision making	0.445	0.088	0.382	5.057	0.005
	Leadership style	0.358	0.091	0.383	3.934	0.017
	Teamwork	0.371	0.076	0.291	4.882	0.010

Conclusion

The study revealed that there was strong positive relationship between information sharing and performance of insurance companies in Kenya. The study further established that an increase information sharing would positively influence the performance of insurance companies in Kenya. From the finding the study concludes that information sharing positively influence the performance of CIC Insurance Group in Kenya. The study revealed that a unit increase in decision making process would positively influence the performance of insurance companies in Kenya. The study further revealed that there was strong positive association between decision making process and performance of CIC Insurance Group in Kenya. From the finding the study concludes that decision making process positively influence performance of CIC Insurance Group in Kenya.

The study established that there was strong positive association between teamwork and performance of insurance companies in Kenya. The study further established that a unit increase in teamwork would positively influence the performance of insurance companies in Kenya. From the finding the study concludes that teamwork positively affect the performance of CIC Insurance Group in Kenya. The study revealed that a unit increase in leadership style would positively influence the performance of insurance companies in Kenya. The study found that there was strong positive relationship between leadership styles and performance of CIC Insurance Group in Kenya. From the finding the study concludes that leadership styles positively influence performance of CIC Insurance Group in Kenya.

Recommendations

The study recommends that there is need for the management to create conducive environment form information sharing within the organization as the study found that an increase information sharing would positively influence the performance of insurance companies in Kenya. There is need for the management to involve employee in the organization decision making process and have various channel for communicating the decision made within the organization as the study found that there was strong positive association between decision making process and performance of CIC Insurance Group in Kenya.

The study recommends that there is need for the management to create an environment that will allow for the function of teams within the organization as the study found that there was strong positive association between teamwork and performance of insurance companies in Kenya. There is need for the management to embrace leadership styles that support employee involvement within the organization as the study found that a unit increase in leadership style would positively influence the performance of insurance companies in Kenya.

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