

ABSTRACT

The service sector plays an important and prominent role in supporting the national economy and encourages investors by applying basic and protective services that help in making the right decision.

Insurance is considered as the most important service sector due to its role in protecting the economies of countries against different risks.

In spite of the importance of this sector with all its organizations, it has a slow pace and progress towards excellence in performance in order to provide insurance services that can achieve competitive advantage for those organizations, in addition to the satisfaction of the clients and gaining their confidence.

The problem of the study is the low level of performance and services provided to clients in the insurance sector with its different classes (Motor, Fire, Marine, Engineering.....etc.), which reflected negatively on the achievement of the strategies and implementation of the set objectives and plans, and this was due to non application of the concepts of the Total Quality Management in the Insurance sector.

The importance of the study arises from the novelty of the subject of Total Quality Management (**TQM**) and limited spread of its culture, in addition to the delay of the insurance sector in the efforts towards the achievement of Total Quality Management.

This study also shed light on the importance of Total Quality Management and how it can be approached in the insurance organizations. The researcher adopted the descriptive and analytical method and case study .The sample is selected randomly from the research community (Shiekan Insurance and Reinsurance Company Ltd.)

The study hypotheses are as follows:

1. Shiekan Insurance and Reinsurance Company Ltd. obtained the certification of ISO which has resulted in an increased level of performance and service efficiency.
2. Job satisfaction positively influences the implementation of Total Quality

Management.

3. Senior management support will lead to the success of the Total Quality Management System in the organization.

The most important results of the study are:

1. There is clear support from senior management of Shiekan Insurance and Reinsurance Company Ltd. with regard to support and efforts towards the implementation of Total Quality Management.

2. There is a personal commitment of each individual in Shiekan Insurance & Reinsurance Company Ltd. on the implementation of programs and plans of the Total Quality Management.

3. There is clear progress and a significant upgrade in performance and service provided after the Shiekan Insurance and Reinsurance Company Ltd. got the ISO certification.

4. Policies and plans of the Total Quality Management are not clear for some employees of Shiekan Insurance and Reinsurance Company Ltd.

The researcher came with a package of recommendations such as:

1. Announcement of an annual prize from the Insurance Supervisory Board to be given according to the competition of organizations working in the field of insurance, in order to promote insurance services provided and meet the needs of customers.

2. Intensification of training courses in the field of Total Quality Management for all employees of Shiekan Insurance and Reinsurance Company Ltd.

3. Setting seminars and workshops periodically to assess the performance and deepening the concept of Total Quality Management.

4. Allocating an annual prize by senior management of Shiekan Insurance and Reinsurance Company Ltd. granted to the most distinguished department applying Total Quality Management concepts.

5. Adding Total Quality Management as a specialization in the Sudanese Universities.