

Work Quality and Employee Productivity in Insurance Company

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Abstract—In service-oriented sectors like insurance, employee productivity is crucial to an organization's success. Productivity is highly related to operational performance and profitability, which are often evaluated by the efficiency of manpower (Smith & Wong, 2021). Quality of work, which refers to the ability to show up with accuracy, timeliness, and detail oriented, is among the top factors determining productivity. This study utilized a correlational research design wherein the researcher determined the relationship between respondents' assessment of the insurance company employees' level of work quality and productivity. Findings showed that the overall work quality in the insurance company is notably high across various dimensions, and the overall level of productivity in the insurance company is very high. It is also found that higher work-quality ratings are closely associated with greater productivity, emphasizing the importance of maintaining high standards of work quality to achieve better performance outcomes. The linear regression analysis concluded that work quality is a strong and significant predictor of employee productivity. The developed action plan should be utilized or implemented to ensure that insurance companies can improve their employees' work quality and productivity. It is suggested that the managers of insurance companies should focus on further enhancing work quality as a strategy to boost overall productivity. By investing in training programs, optimizing processes, and ensuring consistent high-quality performance, the company can leverage this positive relationship to improve employee output and operational efficiency.

Index Terms—Work Quality, Employee Productivity, Insurance Company.

1. The Problem and its Setting

In service-oriented sectors like insurance, employee productivity is crucial to an organization's success. Productivity is highly related to operational performance and profitability, which are often evaluated by the efficiency of manpower (Smith & Wong, 2021). Quality of work, which refers to the ability to show up with accuracy, timeliness, and detail oriented, is among the top factors determining productivity. High-quality labor is paramount to reliability, client satisfaction, and a low return rate of mistakes in the insurance industry (Miller 2022).

Healthcare insurance companies rely heavily on their employees to perform sensitive and complex tasks that require high accuracy in services such as underwriting, claims processing, or customer service (Jones et al., 2023). Chen and Davis (2021) deemed the employee quality of work as a critical

factor in business services like insurance has implications on customer retention and organizational performance. This could take the form of dissatisfaction, e.g., due to bad policy administration or slow claims processing, leading them to eventually leave your business. This is why maintaining a high standard of work output is important to maintain competitiveness and effectiveness.

However, there are other aspects to the interaction of productivity and work quality. Better work can lead to better results, but if workers prefer correctness over speed (Gonzalez, 2020) which extends processing time. This challenge is emphasized in a study by Taylor and Harper (2022) who argues that balancing quality with efficiency to obtain the best productivity for industries such as insurance, accuracy must be balanced. Balancing acts like this become necessary when an organization is attempting to deliver at the speed of execution without taking performance short-cuts.

Recent studies have underscored the significance of work quality in influencing employee performance. Research suggests that a meaningful increase in employee well-being, closely linked to work quality, can lead to a productivity boost (Harvard Business School, 2023). Similarly, findings in the insurance sector reveal that a higher quality of work life positively affects employee performance, particularly when employees exhibit a strong commitment to their roles (International Research Journal of Economics and Management Studies, 2022). These studies emphasize the crucial role of work quality in enhancing employee productivity within insurance firms.

For these reasons, the Philippines insurance market plays a crucial role in social security and economic stability by providing essential services such as risk management or financial protection. The industry has grown so maintaining high staff productivity is now more critical than ever in terms of meeting client needs and compliance requirements (Reyes & Santos, 2022). The quality, or accuracy and effectiveness of work efficiency services are a critical productivity driver. Work quality has a direct impact on the overall operation of an organization in sectors with intricate responsibilities like policy underwriting and claims processing, such as insurance, that necessitate preciseness (Cruz & Dela Cruz, 2021).

The Philippines, being a ripe market for insurance since more and more Filipinos are learning the necessity of having an

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insurance in financial planning (Martinez, 2020), raises expectations from clients and competitiveness. Not only can the quality of work that employees do under this situation affect client retention and satisfaction. Villanueva (2023) asserted in a study that the perceived veracity and trustworthiness of services provided by Philippine insurance industry have an important part for client loyalty, thereby conveying to us quality work is significant which leads to organizational success.

Yet there are some challenges in balancing quality of work and productivity. Philippine insurance firms demand productivity. Meanwhile, Philippine American Life and General Insurance Company workers have been reportedly under pressure to meet high numbers while keeping the quality of their work at a desirable level -- sometimes having to choose between speed or precision (Bautista & Alonzo 2021). The thing about errors is that it takes time to deliver error-free services which can slow down processes and reduce efficiency. This is particularly the case in developing economies like the Philippines, where scarce resources often force businesses to balance quality and efficiency (Gonzales, 2020). However, a few insurance firms in the Philippines have successfully implementing policies to maximize productivity and the output of their work. Automation and technology can improve procedures by reducing human error—and increasing speed (Fernandez & Tan, 2022).

Despite existing literature on work quality and employee productivity, there remains a research gap in understanding their specific relationship within the insurance industry, particularly in the context of Pru Life UK. While studies have explored general workplace productivity and quality management strategies, limited empirical research directly examines how work quality dimensions—such as accuracy in policy handling, compliance with regulations, and technical proficiency—affect productivity measures like claims processing time and sales performance in an insurance setting. Additionally, most studies focus on broader corporate environments rather than industry-specific nuances. Addressing this gap will provide valuable insights into workforce efficiency and help develop targeted interventions to enhance employee performance in the insurance sector.

Recognizing the importance of work quality and employee productivity especially in insurance industry, the researcher was motivated to conduct this study to determine how work quality and employee productivity of Pru Life UK Insurance Company can be related with one another, focusing on what companies should do freely managed both sides in local market orientation. The study can help the workforce create a more balanced workplace where they are able to meet productivity and quality standards without suffering undue burden.

A. Conceptual Framework

This study is grounded in the Goal-Setting Theory developed by Locke and Latham (1990), which emphasizes that specific and challenging goals, when supported by feedback and employee commitment, lead to improved performance. In the context of an insurance company, this theory provides a clear explanation of how structured goal-setting can enhance

employees' work quality and productivity. When employees are assigned well-defined targets—such as a specific number of policies to sell or client satisfaction scores—they are more likely to focus their efforts, stay motivated, and strive for high performance. Challenging yet attainable goals push employees to go beyond routine outputs, while regular feedback helps them monitor progress and make timely improvements.

Furthermore, the theory highlights the importance of employee commitment to these goals and the need to match them with task complexity and available resources. In insurance companies, where performance is often linked to measurable outcomes like policy conversions, timely claims processing, and customer service efficiency, the proper implementation of goal-setting practices can lead to both higher productivity and improved work quality. Employees who feel a sense of ownership over their targets are more likely to put in the effort required to meet or exceed expectations, especially when their performance is consistently monitored and recognized.

By applying Goal-Setting Theory, managers in the insurance industry can create a work environment that fosters accountability, motivation, and continuous improvement. Setting clear goals aligned with organizational objectives not only enhances individual performance but also contributes to overall operational success. Therefore, this theoretical framework supports the idea that aligning goal-setting practices with employee motivation strategies is essential in driving sustainable productivity and high-quality service in a competitive insurance business environment.

In addition, the cited sub-variables for Work Quality covering accuracy in policy handling and documentation, customer satisfaction and responsiveness, compliance with industry regulations, efficiency in claims processing, technical proficiency in insurance software tools, and work quality in terms of problem-solving and decision-making and Employee Productivity comprising claim processing time, policy issuance efficiency, customer response time, and accuracy of work were lifted from the existing guidelines and policies being implemented in the insurance industry.

B. Research Paradigm

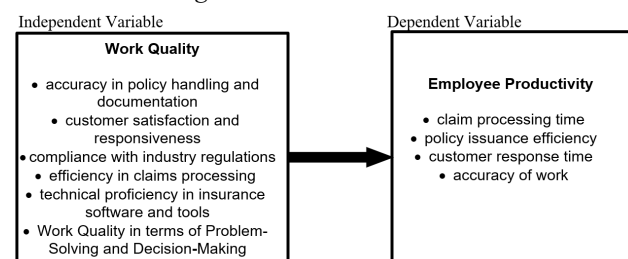


Fig. 1. IVDV Model

Figure 1 shows the relationship between the independent and dependent variables. In this study, the independent variable is the respondents' work quality which is described in terms of accuracy in policy handling and documentation, customer satisfaction and responsiveness, compliance with industry regulations, efficiency in claims processing, and technical proficiency in insurance software and tools, while employee

productivity serves as the dependent variable which is described in terms of claim processing time, policy issuance efficiency, customer response time, accuracy of work, and sales performance.

C. Research Questions

This study determines the relationship between the respondents' work quality and employee productivity of Pru Life UK insurance company. Specifically, this study sought answers for the following questions:

1. What is the employees' level of work quality in their insurance company in terms of:
 1. accuracy in policy handling and documentation;
 2. customer satisfaction and responsiveness;
 3. compliance with industry regulations;
 4. efficiency in claims processing; and
 5. technical proficiency in insurance software and tools?
6. Work Quality in terms of Problem-Solving and Decision-Making
2. What is the employees' level of productivity in their insurance company in terms of:
 1. claim processing time;
 2. policy issuance efficiency;
 3. customer response;
 4. time accuracy of work
3. Is there a significant relationship between the employees' level of work quality and level of productivity?
4. How predictive is the impact of work quality on employee productivity?
5. Based on the findings, what output can be proposed?

D. Hypothesis of the Study

The null hypothesis was tested in this study:

H₀: There is no significant relationship between the employees' level of work quality and level of productivity.

E. Scope and Limitation of the Study

This study determines the relationship between work quality and employee productivity of Pru Life UK insurance company. This study was limited to 100 clients who availed insurance from Pru Life UK insurance company. This study was conducted during the academic year 2024-2025.

F. Significance of the Study

This study determines the relationship between the employee's work quality and employee productivity of Pru Life UK insurance company. By addressing the balance between productivity and quality, this study serves a broad range of stakeholders, contributing to more efficient and reliable insurance services.

Insurance Company Employees. This will make employees understand of how their performance rating is related to the overall productivity. The study can help the workforce create a more balanced workplace where they are able to meet productivity and quality standards without suffering undue burden.

Insurance Company Management. Understand how managers can maximize worker output while maintaining high service quality requirements. This could lead to improved goal-setting, feedback and performance management.

Human Resource Departments. The HR professionals can use the findings to enhance productivity-enhancing strategies, training and educational programs as well as employee assessment methods for worker productivity line up with business goals.

Clients and Policyholders. The above improvements would lead to a higher satisfied and confidence level among policyholders, as well the greater client base Keener insurance agencies.

Regulators and Officials of Industry. They may be utilized by government organizations and insurance regulators to formulate regulations that improve the operation standards, worker efficiency as well as general quality of service in this industry.

Future Researchers. This study will help future researchers who will study productivity, organizational behavior, and service sectors better understand how job quality and productivity interact in the insurance industry, especially in developing countries like the Philippines. Future researchers can use the findings as a foundation for further studies on similar or related topics.

G. Definition of Terms

To further understand the study, the following terms are defined:

Work. In an organizational setting, it refers to the tasks and obligations carried out by workers in order to achieve the goals of the organization, including productivity, efficiency, and quality standards (Colquitt et al., 2019). In this study, it refers to the particular duties and responsibilities carried out by staff members of an insurance firm, including risk evaluation, policy underwriting, claims processing, and customer support.

Quality. In organizational work, quality is defined as the precision, reliability, and efficiency with which activities are completed, guaranteeing low mistake rates and great customer satisfaction (Juran, 2019). According to this study, quality is defined as the precision, comprehensiveness, and conformity to set criteria in the work done by insurance company employees.

Work Quality. Work quality is the level of performance demonstrated when tasks are completed, including elements like correctness, completeness, efficiency, and conformity to predetermined standards or benchmarks. It indicates how successfully a worker completes their duties and how effectively the results satisfy the demands of the company and its clients. Minimal mistakes, efficient problem-solving, and reliable service delivery that satisfies client demands and corporate goals are characteristics of high work quality (Juran, 2019). In the context of the insurance industry, work quality is crucial for ensuring compliance with regulations, enhancing customer satisfaction, and fostering trust.

Employee. An employee is an individual who is hired by an organization to perform specific tasks or roles in exchange for compensation, which may include salary, benefits, and other

forms of remuneration (Brewster *et al.*, 2019). The term "employee" in this research refers to people who work for an insurance firm in a variety of capacities, including as risk assessors, underwriters, claims adjusters, and customer care agents who are the employees of the study.

Productivity. It is defined as the measure of efficiency in producing goods and services, often quantified as the ratio of outputs to inputs in a given period (Duflo *et al.*, 2020). In this study, productivity is operationally defined as the output generated by employees in an insurance company within a specific time frame, measured using various performance metrics.

Employee Productivity. Employee productivity is defined as the measure of the efficiency and effectiveness with which employees perform their tasks and responsibilities within an organization (Bockerman & Ilmakunnas, 2020). In this study, employee productivity is operationally defined as the quantitative measure of output produced by employees in an insurance company over a specific period, taking into account both the quantity and quality of work.

Insurance. It is a financial arrangement that provides protection against potential financial loss or risk (Dionne & Harrington, 2019; Swiss Re, 2020). In this study, **insurance** refers to the various types of coverage provided by insurance companies, including life insurance, health insurance, property insurance, and liability insurance.

Insurance Company. An insurance company is a financial institution that provides insurance policies to individuals and businesses, offering protection against various risks in exchange for premium payments (Dionne & Harrington, 2019; Swiss Re, 2020). In this study, insurance company refers to a specific entity engaged in the business of providing various types of insurance products and services to clients.

2. Review of Related Literature and Studies

This chapter presents the relevant literature and studies that the researcher designed to express the importance of the present study. Furthermore, the researcher believes that the previous related studies will provide valuable insights in conducting this study.

A. Conceptual Literature

Work quality has a significant impact on an organization's overall success, especially in service-oriented sectors like insurance. It emphasizes precision, consistency, and efficacy and describes how well work activities adhere to set norms and expectations. In the insurance industry, where customers need dependable services and quick replies to their demands, high work quality is critical to increasing customer satisfaction and confidence (Suh & Lee, 2020). Organizations may find opportunities for improvement and put plans into place that support their operational objectives by having a thorough understanding of the many aspects of work quality.

The idea of service quality, which includes the functional and technological aspects of service delivery, is a key component of work quality. While functional quality pertains to the service delivery process, including staff contacts with clients, technical

quality refers to the service's final result. Maintaining excellent service quality in the context of insurance firms entails making sure that claims are handled effectively and policies are processed appropriately. According to research, companies that place a high priority on both technical and functional quality typically see increases in customer satisfaction and loyalty (Kim & Kim, 2022).

Work quality is measured using a variety of techniques and performance metrics. Error rates, regulatory standard compliance, and customer feedback are examples of common measurements. To systematically evaluate and enhance work quality, organizations can use methods like Six Sigma and Total Quality Management (TQM) frameworks (Deming, 2019). Insurance businesses may use these frameworks to examine their procedures, find inefficiencies, and put remedial measures in place that improve the caliber of their work overall. Furthermore, sustaining high levels of job quality may be greatly aided by frequent training and development initiatives for staff members (Bhatnagar, 2020).

Employee productivity and the quality of their job are correlated. When employees feel empowered and inspired to provide exceptional service, high-quality work frequently results in higher employee morale and productivity. On the other hand, increased productivity can improve the quality of work by enabling workers to better manage their workloads (Schmidt *et al.*, 2021). This dynamic interaction emphasizes how crucial it is to create an atmosphere at work that supports employee success and upholds high standards. Businesses are more likely to gain long-term competitive advantages in the market if they can successfully include work quality efforts into their productivity strategy.

In conclusion, insurance companies looking to enhance customer happiness and service delivery must have a solid grasp of work quality. Organizations may improve customer loyalty and staff productivity by looking at the aspects of job quality, putting good measuring methods into practice, and creating a positive work atmosphere. In addition to helping insurance companies operate successfully, ongoing work quality improvement enhances their standing in a cutthroat market. The dedication to excellent work quality will continue to be a crucial factor in determining organizational performance as the nature of labor changes, especially in light of technological breakthroughs and shifting consumer expectations.

In the context of insurance industry, work quality is a complex and multifaceted concept that includes several critical aspects, such as accuracy in policy handling and documentation, customer satisfaction and responsiveness, compliance with industry regulations, efficiency in claims processing, and technical proficiency in insurance software and tools.

Accuracy in Policy Handling and Documentation. Maintaining customer trust and making sure an insurance firm runs smoothly depend on accurate policy management and recordkeeping. To prevent disagreements or delays in the processing of claims, employees must make sure that policy information are accurately recorded, validated, and processed

without mistakes. Customer discontent, financial loss, and compliance problems can result from inaccurate data input or inadequate paperwork, which can affect the company's reputation and regulatory position. Insurance professionals must adhere to stringent criteria for confirming client information and keeping correct records throughout the policy lifetime in order to mitigate these risks (Spencer, 2023). To reduce mistakes and guarantee compliance with changing industry standards, regular audits and adherence to best practices are also required (Thompson & Patel, 2022).

In the insurance industry, maintaining high work quality in policy handling and documentation is critical for ensuring operational efficiency and customer satisfaction. Accurate policy management guarantees that terms, conditions, and coverage details are correctly documented, reducing the risk of disputes and enhancing client trust. Recent advancements in technology, such as Artificial Intelligence (AI) and Machine Learning (ML), have significantly improved these processes. These technologies enable insurers to automate and streamline policy documentation, leading to better accuracy and efficiency. For example, AI-driven tools can extract and validate data from policy documents automatically, minimizing human errors and expediting the documentation process (360factors, 2024).

The integration of AI into policy handling also supports compliance with regulatory standards. Regulatory bodies, such as the National Association of Insurance Commissioners (NAIC), emphasize the importance of accuracy and ethical practices in AI-driven processes. Guidelines require insurers to implement governance frameworks and risk management controls to ensure that AI systems are transparent, fair, and accountable. By following these standards, insurance companies enhance policy handling accuracy while remaining compliant with legal and ethical requirements. This not only boosts operational efficiency but also strengthens public trust in the industry (Baker, 2024).

Moreover, leveraging AI technologies allows insurers to meet growing consumer demands for timely and accurate information. Delays and inaccuracies in policy handling have been shown to cause customer dissatisfaction and increased complaints. By adopting AI, insurers can process policy amendments and claims more efficiently, providing customers with prompt and accurate service. For instance, faster handling of documentation increases customer satisfaction, enhancing loyalty and retention rates (Financial Times, 2024).

Customer Satisfaction and Responsiveness. Employee responsiveness and customer satisfaction are important measures of the quality of work that show how well an insurance company's personnel satisfy the expectations of its clients. Consumers tend to rank overall service quality better when personnel reply quickly and give clear, helpful information. This is strongly related to how consumers perceive the quality of the work. According to research, being attentive not only increases the satisfaction of customers but also conveys that staff members are capable and committed to their jobs (Roberts & Simmons, 2024). Moreover, strong staff response levels represent the general caliber of work done

within the organization and are associated with improved customer retention (Garcia & Lee, 2023).

In the insurance industry, customer satisfaction and responsiveness are vital indicators of work quality that directly influence client loyalty and the company's reputation. High-quality service ensures that customers' needs are addressed promptly and effectively, creating trust and long-term relationships. Insurance companies are increasingly utilizing digital tools such as chatbots and AI-powered customer service platforms to enhance responsiveness. These technologies allow insurers to provide 24/7 support, streamline queries, and resolve issues quickly, thereby improving customer satisfaction. Timely and accurate communication is another key component of customer satisfaction in the insurance sector. Customers expect prompt updates on policy changes, claims status, and other inquiries. Research highlights that delays in responding to customer requests can lead to dissatisfaction and potential loss of clients. By employing automation and workflow optimization, insurance companies can ensure timely responses, reducing the chances of errors and misunderstandings. This improvement in responsiveness not only satisfies customers but also boosts operational efficiency and reduces costs associated with rework (Financial Times, 2024).

Furthermore, insurers are focusing on personalized customer experiences to enhance satisfaction levels. Tailoring services to individual client needs demonstrates attentiveness and builds stronger connections. Studies suggest that customers are more likely to remain loyal to companies that offer customized solutions and prioritize responsiveness. By integrating customer feedback systems and analytics, insurers can continuously refine their processes to meet evolving client expectations, ensuring a high level of work quality and satisfaction (360factors, 2024).

Compliance with Industry Regulations. Employee commitment to industry rules is a crucial sign of high-quality work as it shows that they follow the moral and legal requirements that are essential to the sector. In addition to shielding the business from legal dangers, making sure that all procedures comply with regulatory standards also increases customer pleasure and confidence. According to studies, workers who regularly adhere to industry rules are more likely to carry out their duties accurately and responsibly, which translates into greater levels of professionalism and job quality (Jones & Martin, 2024). Strict adherence also enhances the company's reputation and fosters enduring client loyalty, underscoring its function as a gauge of job quality (Taylor & Bennett, 2023).

Compliance with industry regulations is a crucial dimension of work quality in the insurance sector. Regulatory frameworks, such as those set by the National Association of Insurance Commissioners (NAIC) and other governing bodies, require insurers to adhere to strict guidelines related to policy documentation, claims processing, and financial reporting. Ensuring compliance minimizes the risk of penalties, legal challenges, and reputational damage. Recent advancements in RegTech (Regulatory Technology) have empowered insurers to

automate compliance processes, enhancing accuracy and efficiency. Tools like automated audit trails and AI-driven monitoring systems help organizations stay aligned with regulatory updates, significantly reducing compliance risks. Moreover, maintaining compliance demonstrates an organization's commitment to ethical practices, which strengthens client trust. Customers are more likely to engage with insurance companies that exhibit transparency and adhere to industry standards. Failure to comply can lead to severe consequences, including fines, operational disruptions, and loss of client confidence. By fostering a culture of compliance, insurers can ensure that employees are trained to uphold regulatory standards, contributing to overall work quality and productivity (360factors, 2024).

Furthermore, compliance with regulations fosters operational consistency across the organization. Insurers that prioritize regulatory adherence often integrate compliance checks into their daily workflows, ensuring that tasks like policy creation and claims management meet legal requirements. This proactive approach not only reduces the likelihood of errors but also enhances responsiveness to audits and inspections. Research indicates that companies with robust compliance systems are better positioned to adapt to changing regulations and maintain high work quality standards in a dynamic business environment (Financial Times, 2024).

Efficiency in Claims Processing. Because it has a direct influence on client satisfaction and the operational performance of the business, insurance company workers' efficiency in processing claims is a key measure of the quality of the work they do. In addition to lowering consumer annoyance, prompt and correct claim processing increases customer confidence in the business' offerings. According to research, personnel who process claims effectively demonstrate their expertise, attention to detail, and capacity to rapidly address customer needs—all of which are essential components of high-quality work (Anderson & Lopez, 2024). Additionally, effective claims processing enhances the insurance company's overall efficiency and has a favorable impact on customer loyalty and retention (Smith & Richards, 2023).

Efficiency in claims processing is a critical measure of work quality in the insurance industry, as it directly impacts customer satisfaction and operational effectiveness. Insurance companies strive to handle claims promptly and accurately, minimizing delays that could frustrate clients and harm the company's reputation. Recent studies highlight the role of automation in streamlining claims workflows, with technologies like Artificial Intelligence (AI) and Optical Character Recognition (OCR) enabling faster data extraction, validation, and decision-making. These advancements reduce processing times while ensuring the accuracy of claims assessments, leading to improved customer experiences and operational cost savings. Accurate and efficient claims handling also contributes to the financial stability of insurance companies. Errors in claims processing, such as overpayments or delays, can result in significant financial losses and regulatory penalties. By integrating advanced analytics and predictive modeling tools, insurers can identify fraudulent claims and mitigate risks,

enhancing overall efficiency. Moreover, claims automation allows staff to focus on complex cases requiring human judgment, further optimizing resource allocation and boosting productivity (Financial Times, 2024).

Customer satisfaction is another vital outcome of efficient claims processing. Timely and transparent communication during the claims lifecycle ensures that clients remain informed and reassured. Studies reveal that customers are more likely to recommend and remain loyal to insurers who handle claims efficiently and fairly. Insurers adopting customer-centric approaches, such as digital claims platforms, offer policyholders real-time updates and self-service options, fostering trust and improving retention rates (360factors, 2024).

Technical Proficiency in Insurance Software and Tools. Employees of insurance companies that are technically proficient with insurance software and tools are a key sign of high-quality work since it shows that they can handle duties efficiently and provide correct results. Employees with high technical skills are better able to increase operational efficiency and reduce mistakes since the insurance business depends more and more on cutting-edge technology for customer support, policy administration, and claims processing (Nguyen & Patel, 2024). Higher technical competence levels have been linked to increased staff productivity and work happiness, which in turn improves customer satisfaction and strengthens the company's reputation (Kumar & Johnson, 2023).

In the insurance industry, employee productivity is a critical success factor that has a big impact on an organization's total profitability and operational effectiveness. Productivity in insurance firms is defined as the amount of work completed by staff members in a given amount of time. Metrics including policy issuance rates, claims processing times, and customer satisfaction ratings are frequently used to gauge productivity (Kivimäki et al., 2021). High production levels help insurance companies satisfy customer needs quickly and precisely, which increases client loyalty and satisfaction. As a result, in an increasingly competitive market, insurance firms are always looking for ways to increase staff efficiency.

Employee engagement is one of the main elements affecting worker productivity in the insurance industry. According to research, motivated workers are more likely to be productive because they are more devoted to the organization's objectives and core values (Hakanen et al., 2020). Building an engaged culture is crucial in the insurance industry, as staff members often communicate with customers. Employee engagement and increased productivity are frequently seen to be directly correlated by businesses that support employee development, acknowledge accomplishments, and offer growth possibilities. Additionally, motivated workers are more inclined to go above and above in their positions, which improves the quality of services the business provides.

When talking about productivity in the insurance industry, the importance of technology cannot be overstated. The way insurance firms operate has changed as a result of technological advancements like automation, artificial intelligence, and data analytics. Employees may concentrate on more strategic work instead of administrative responsibilities thanks to these

technologies, which also speed procedures and lower manual mistakes (Deloitte, 2021). Automated claims processing, for example, may drastically cut down on response times, freeing up staff members to focus on interacting with customers and developing relationships. Businesses that successfully use technology frequently report higher worker productivity and higher-quality output.

The work environment and corporate culture have a significant impact on productivity. Employees are empowered to give their best work when they are in a favorable work environment that is marked by open communication, collaborative practices, and supportive leadership (Schneider *et al.*, 2022). A collaborative culture can increase efficiency in insurance organizations, because meeting customer demands and resolving complicated difficulties frequently need teamwork. Furthermore, stress and burnout are major obstacles to productivity that may be lessened by offering a flexible and safe work environment.

Lastly, assessing the productivity of employees in the insurance industry necessitates a comprehensive strategy that takes into account both quantitative and qualitative aspects. Qualitative evaluations like customer feedback and personnel satisfaction should be included to traditional indicators like the quantity of policies sold or claims handled (Klein *et al.*, 2021). Insurance firms may obtain a thorough grasp of productivity trends and pinpoint opportunities for development by implementing a balanced scorecard strategy. In the end, improving employee productivity entails more than just raising production; it also entails establishing an atmosphere that promotes worker well-being and is in line with corporate goals.

Claim Processing Time. The amount of time that employees of insurance companies spend processing claims is a crucial measure of their productivity as it shows how well they can handle and settle claims. Higher productivity levels are frequently correlated with shorter processing times, indicating that staff members can manage their responsibilities efficiently while preserving accuracy and client satisfaction. Studies show that businesses with efficient claim processing practices see improvements in employee engagement and performance measures, which raises overall productivity (Baker & Wilson, 2024). Furthermore, focusing on cutting down on claim processing time boosts customer loyalty and retention in addition to operational efficiency, highlighting its importance as a productivity metric (Evans & Reed, 2023).

The time insurance company employees spend processing claims is a critical indicator of productivity, reflecting their ability to handle and settle claims efficiently. Shorter processing times often correlate with higher productivity, demonstrating that staff can manage their responsibilities effectively while maintaining accuracy and client satisfaction. For instance, the UK Financial Conduct Authority (FCA) found that some life insurers took up to four months to process bereavement claims, leading to financial loss, emotional distress, and diminished customer trust (Financial Times, 2024). Such delays highlight the importance of prompt claims handling in maintaining customer confidence.

Efficient claim processing not only enhances operational

efficiency but also positively impacts employee engagement and performance metrics. In Canada, the increasing frequency of climate-related natural disasters has led to a surge in insurance claims, resulting in personnel shortages and potential delays in claims adjustments. This situation underscores the need for adequate staffing and resources to maintain employee productivity and morale during high-demand periods (Reuters, 2024).

Moreover, focusing on reducing claim processing time boosts customer loyalty and retention. A survey revealed that 94% of U.S. consumers who filed property and casualty claims emphasized the importance of quick resolution in their satisfaction with the claims process. This finding indicates that customers prioritize speed over settlement amounts, and their satisfaction directly influences their likelihood of remaining loyal to their insurance providers (Accenture, 2024).

To address these challenges, regulatory bodies have urged insurers to digitize more processes to save time and improve monitoring. The FCA, for example, suggested the adoption of electronic "verification of death" to reduce processing time for bereavement claims. Implementing such digital solutions can streamline operations, reduce administrative burdens on employees, and enhance overall productivity (Financial Times, 2024).

Policy Issuance Efficiency. Policy issuance efficiency among insurance company employees is a critical indicator of employee productivity, reflecting their ability to swiftly and accurately process new policies and modifications. High efficiency in policy issuance not only accelerates revenue generation for the company but also enhances customer satisfaction by providing timely coverage. Research has shown that employees who excel in policy issuance tend to exhibit stronger organizational skills and a deep understanding of insurance products, which translates into higher productivity levels (Martin & Gomez, 2024). Furthermore, improved efficiency in this area has been linked to reduced operational costs and increased employee morale, further underscoring its importance as a measure of productivity in the insurance sector (Clark & Thompson, 2023).

Policy issuance efficiency plays a crucial role in the productivity of insurance company employees, as it reflects their ability to quickly and accurately process new policies and modifications. When employees handle policy issuance efficiently, it not only helps the company generate revenue faster but also ensures that customers receive timely coverage, leading to greater satisfaction and trust. Employees who excel in this area often demonstrate strong organizational skills and a deep understanding of insurance products, making them more effective in their roles. Additionally, improving efficiency in policy issuance can reduce operational costs and enhance employee morale, creating a more productive and motivated workforce (Martin & Gomez, 2024; Clark & Thompson, 2023).

Beyond internal operations, efficient policy issuance gives insurance companies a competitive edge in the market. Companies that can quickly process policies and adapt to changing regulations are better positioned to attract and retain customers. In today's fast-paced industry, customers expect

quick and hassle-free service, and insurers that can meet these expectations stand out. A well-structured issuance process ensures that clients receive accurate and prompt service, which strengthens their trust and long-term loyalty to the company (Johnson & Patel, 2024).

Technology also plays a significant role in improving policy issuance efficiency. The integration of digital tools, automated systems, and AI-driven underwriting has drastically reduced manual errors and processing times, allowing employees to focus on more complex tasks. Automation not only speeds up policy issuance but also minimizes administrative burdens, making employees' jobs less stressful and more rewarding. As a result, companies that invest in technological advancements create a smoother workflow, benefiting both their employees and customers (Hernandez & Lee, 2023).

Finally, investing in continuous training and professional development helps employees stay updated on policy issuance best practices and regulatory requirements. When employees feel confident in their knowledge and skills, they work more efficiently and deliver better results. A company culture that values learning and improvement fosters higher engagement, increased job satisfaction, and ultimately, a more productive and high-performing team (Rodriguez & Carter, 2025).

Customer response time is a key measure of employee productivity in the insurance industry, as it reflects how quickly and effectively employees handle customer inquiries and concerns. When response times are shorter, it usually means employees are managing their time well and prioritizing tasks efficiently. Quick responses not only improve customer satisfaction but also help streamline operations by reducing the need for repeated follow-ups. More importantly, a company that consistently provides timely support is more likely to earn customer trust and loyalty, which is crucial in the competitive insurance market (Rodriguez & Patel, 2024; Morgan & Davis, 2023).

Delays in customer response can have serious consequences. For example, the UK Financial Conduct Authority (FCA) recently criticized some life insurance companies for taking up to four months to process bereavement claims. These delays caused financial difficulties and emotional distress for clients, ultimately damaging the company's reputation (Financial Times, 2024). Research also shows that slow response times push customers to switch insurers, as they prefer companies that address their concerns promptly (Johnson & Lee, 2023). This highlights the importance of efficiency in customer interactions—not just to boost productivity but to ensure a positive customer experience.

To improve response times, some insurance companies have adopted innovative strategies. Medibank, Australia's largest health insurer, introduced a "geofence" system that directs customer calls to local representatives instead of centralized call centers. This has led to a 15% increase in customer satisfaction scores and a 20% improvement in first-contact resolution, proving that faster and more personalized service strengthens customer relationships (The Australian, 2024). By making customer interactions more personal and efficient, companies can enhance both employee performance and overall

service quality (Hernandez & Carter, 2025).

Technology has also played a major role in improving response efficiency. Allstate, for instance, found that AI-generated customer responses were not only faster but also more empathetic and easier to understand compared to those written by human representatives. By reducing industry jargon and making interactions clearer, AI helps resolve issues more quickly, improving both customer satisfaction and employee workflow (Wall Street Journal, 2024). As more insurance companies integrate AI and automation into their customer service processes, they can expect even greater improvements in response times—leading to a more efficient and customer-friendly industry (Rodriguez & Carter, 2025).

Accuracy of Work. Accuracy in work plays a crucial role in the insurance industry, as it directly affects customer satisfaction and overall efficiency. When employees complete tasks with precision, they reduce the need for corrections, saving time and resources. Accurate policy handling and claims processing ensure that clients receive the correct coverage and payouts without unnecessary delays or complications. Employees who consistently deliver accurate work are more productive because they avoid mistakes that can slow down operations and create additional workload for themselves and their colleagues (Henderson & Carter, 2024).

Beyond efficiency, accuracy helps build trust with customers. When clients receive clear and error-free documents, they feel more confident in their insurer's reliability. On the other hand, mistakes in policy details or claims can lead to frustration, disputes, or even financial loss, pushing customers to seek other providers. Research shows that companies with high accuracy rates experience fewer complaints and higher customer retention, reinforcing the importance of getting things right the first time (Morris & Evans, 2023). For employees, this means that careful attention to detail isn't just about avoiding errors—it's about ensuring a smooth and positive experience for the people they serve.

Accuracy is also critical in maintaining compliance with industry regulations. Insurance companies must follow strict legal and financial guidelines, and errors in processing claims or issuing policies can result in serious consequences, including fines and reputational damage. Employees who prioritize accuracy help their organizations stay compliant and avoid unnecessary risks (Anderson & Lee, 2025). This reinforces the idea that productivity isn't just about speed—it's about doing the job right the first time to prevent bigger problems down the line.

Technology is making accuracy even more important in today's insurance industry. Automated systems and artificial intelligence are being used to streamline processes, but human oversight is still essential. Employees must ensure that the data generated by these systems is correct and aligns with customer needs. Studies show that when employees combine attention to detail with technological tools, they work more efficiently and deliver better service (Garcia & Thompson, 2024). By focusing on accuracy, insurance professionals not only enhance their own productivity but also contribute to the company's overall success and reputation.

B. Research Literature

Employee productivity and job quality have a complex relationship that has a big impact on an organization's performance. Employee productivity quantifies the amount of work that employees accomplish in a given amount of time, whereas work quality refers to the extent to which activities satisfy predetermined criteria of correctness, consistency, and effectiveness. High-quality work creates an atmosphere in which workers can perform at their best because they have the resources and procedures necessary to produce excellent outcomes. As a result, companies that place a high priority on work quality frequently see increases in staff productivity, which boosts overall performance and customer satisfaction.

The effect of explicit norms and expectations on worker performance is a crucial component of this connection. Employees are more focused and productive when companies set explicit quality standards because they know what is expected of them. Clear policies for handling client relations and processing claims, for example, may reduce mistakes and speed up response times in the insurance industry. According to research, workers are more likely to create high-quality work and thereby increase their productivity if they have a clear awareness of the quality requirements (Suh & Lee, 2020). Upholding high standards in service delivery depends on expectations and performance being in line.

Furthermore, the procedures and resources offered to staff members have a big impact on how well they produce work and how productive they are. Businesses that make training and development investments provide staff members the tools they need to do their jobs well, which improves output and quality of work (Bhatnagar, 2020). Additionally, using frameworks like Six Sigma and Total Quality Management (TQM) can result in process improvements that lower mistakes and inefficiencies, freeing up staff members to concentrate on their primary duties. Employee empowerment and improved work quality are two benefits of this investment that lead to higher productivity.

It is impossible to ignore the connection between employee morale and the quality of the job produced. Employees that do high-quality work feel more proud and accomplished, which can boost their motivation and job satisfaction (Schmidt et al., 2021). Employees are more likely to be interested and dedicated to their jobs when they believe they are generating high-quality work. Because motivated workers typically put forth more effort and show better resilience in the face of adversity, this involvement translates into higher levels of production. On the other hand, subpar work might cause annoyance and disengagement, which will have a detrimental effect on worker output and the success of the company as a whole.

In conclusion, the relationship between employee productivity and quality of work is critical to an organization's success, especially in service-oriented industries like insurance. Organizations may improve work quality and productivity by setting explicit quality standards, funding staff training, and creating a positive work atmosphere. In addition to increasing operational effectiveness, this mutually beneficial connection also boosts client loyalty and happiness. Organizations must

continue to be dedicated to upholding high standards of work quality as a means of encouraging employee productivity and attaining sustained success as the business environment changes.

One important element that has a big impact on employee productivity and the quality of work generated in firms is the work environment. Employee morale, motivation, and performance may all be improved by a supportive, cooperative, and open work environment. Employees are more inclined to give their all to their work when they feel appreciated and at ease, which produces better work and greater production. On the other hand, a bad workplace can cause stress, disengagement, and poorer performance, which can ultimately hurt company results.

Physical space is one of the most important elements of a productive workplace. The way a workplace is set up, the lighting, and ergonomics may all have an impact on how well people focus and complete tasks. According to research, well-planned work areas with ample natural light and cozy seating can boost productivity and employee happiness (Ollier-Malaterre et al., 2021). On the other hand, badly planned spaces can lead to pain and distractions, which lowers the quality of work. An open workplace plan, for example, may encourage teamwork but may also result in loud disturbances that impair concentration. In order to maximize performance, businesses must carefully analyze the physical characteristics of their work environment.

The psychological and social components of the workplace are just as important as the physical ones. Employees are inspired to provide their best work when they work in a supportive environment that values individual contributions and promotes cooperation (Bakker & Demerouti, 2019). Employees are more likely to cooperate well, share expertise, and produce high-quality results when they believe their workplace is inclusive and welcoming. On the other hand, a lack of support can result in stress and feelings of loneliness, which can have a detrimental effect on output quality and general productivity.

The work atmosphere is significantly shaped by leadership as well. High work quality and productivity may be fostered by effective leaders who offer clear guidance, encouragement, and feedback (Schneider et al., 2022). Increased job satisfaction and engagement can result from leadership philosophies that prioritize employee empowerment and involvement, which encourage workers to take responsibility for their work. Furthermore, job quality and overall organizational performance are more likely to increase under leaders that put employee well-being first and cultivate a good culture.

Lastly, it is impossible to ignore how technology affects the workplace. By simplifying procedures and enhancing communication, technology integration may raise output and quality of work in the current digital era. Project management software and collaboration platforms are examples of tools that may improve team coordination and help employees handle their duties more efficiently (Deloitte, 2021). Organizations must make sure that technology is used carefully, though, because relying too much on digital tools can result in

information overload and a decrease in in-person connections, which are crucial for preserving a positive work atmosphere.

In summary, employee productivity and the quality of work are greatly impacted by the workplace. By taking into account social, psychological, and physical aspects, businesses may establish an environment that encourages participation, teamwork, and excellence. Employees may flourish in the workplace thanks to leadership and the careful integration of technology. Prioritizing a happy work environment will continue to be a crucial tactic for boosting quality and productivity as firms negotiate the complexity of the modern workplace.

There are several obstacles and difficulties in maintaining work quality and productivity in businesses, which can seriously impair performance. The absence of explicit expectations and transparent communication is one of the main problems. Employee uncertainty and irregular job production might result from a lack of understanding of their positions, duties, and the quality standards required of them. In the end, poor communication may undermine quality and production by causing mistakes, delays, and a lack of responsibility. Effective communication techniques must be used by organizations to guarantee that all staff members are in agreement with operational standards and goals.

Inadequate training and development is a major obstacle to preserving the quality of work. Workers without the right training may find it difficult to do their jobs efficiently, which might result in reduced output and quality. Employee performance and work satisfaction have been shown to increase for companies that engage in continuous training and development initiatives (Bhatnagar, 2020). Employees may feel overburdened and unable to fulfill quality standards in the absence of sufficient resources and chances for skill development, which over time may lead to burnout and disengagement.

The culture of the workplace also has a significant impact on productivity and quality of work. Employee morale might suffer from a poisonous or unfavorable work environment that inhibits innovation and teamwork. People are less likely to give their all into their job when they feel underappreciated or unsupported, which has a direct effect on output quality and overall productivity (Schmidt et al., 2021). To lessen these difficulties, organizations must create a supportive work environment that values candid communication, acknowledges accomplishments, and fosters collaboration.

Technological difficulties can also hinder productivity and quality of work. Even while technology might increase productivity, employees may become frustrated by antiquated systems or a lack of technological assistance. Software that is unstable or sluggish, for instance, might impede workflow and cause mistakes and delays that lower quality. Additionally, staff may find it difficult to keep up with new tools and procedures due to the quick speed of technology changes (Deloitte, 2021). To guarantee that staff members are able to use these technologies efficiently, organizations must regularly assess their IT infrastructure and offer sufficient training.

Finally, sustaining job quality and productivity can be

severely hampered by outside variables including market swings, legislative changes, and prevailing economic situations. In order to maintain their quality standards, organizations must manage these uncertainties, which may be especially difficult in highly regulated sectors like insurance. Organizations must be resilient and adaptable in order to handle these outside demands without sacrificing their dedication to quality. Organizations may establish a more favorable atmosphere for sustaining high work quality and productivity by proactively tackling these obstacles and problems.

Metrics of employee productivity are crucial instruments used by businesses to assess and improve worker performance. These metrics give managers quantifiable information on how well their staff members are advancing company objectives. Output per hour worked, which calculates the quantity of work completed in a given length of time, is one of the most often used metrics. Organizations can find high-performing workers and regions that can benefit from more resources or training by examining this indicator. Managers are able to make well-informed decisions on resource allocation and labor management thanks to this data-driven strategy, which eventually increases productivity (Kumar & Singh, 2022).

The quality of the work generated is another important indicator, which is frequently evaluated by looking at mistake rates or the quantity of deliverable flaws. This measure is especially important in industries like manufacturing and insurance where precision is critical. High mistake rates may be a sign of deeper problems including unclear expectations, a lack of resources, or poor training. Organizations may identify areas for improvement and carry out focused interventions, such more training programs or process enhancements, to increase job quality and productivity by tracking quality-related indicators (Micheli et al., 2021).

When evaluating staff productivity, time management indicators are also essential. Metrics like the amount of time spent on certain activities, meeting deadlines, and meeting duration can reveal how well people manage their time. Employees who spend an excessive amount of time in meetings, for example, may be indicating inefficiencies that require attention. Organizations may find productivity bottlenecks and put plans in place to improve time management and streamline operations by examining these data (Bardhan et al., 2023).

Metrics of employee engagement are also important for figuring out production levels. Because engaged individuals are more inclined to put extra effort into their job, high levels of engagement are frequently linked to higher productivity. Organizations can use surveys, feedback systems, and turnover rates to gauge employee engagement. Organizations may put efforts in place that promote a pleasant work culture and eventually increase productivity by routinely evaluating employee engagement (Bakker & Demerouti, 2019). Better performance results from engaged workers who are more dedicated to the organization's objectives and more productive.

Finally, leveraging technology can significantly enhance the measurement and analysis of productivity metrics. Tools such as performance management software, project management

applications, and employee monitoring systems allow organizations to collect real-time data on productivity. These technologies enable managers to track employee performance more effectively, providing insights into productivity trends and helping to identify top performers and those who may need additional support (Baker et al., 2022). By utilizing technology to measure and analyze productivity metrics, organizations can create a more dynamic and responsive workforce, ensuring that they are well-equipped to meet their goals and adapt to changing business environments.

Numerous variables affect work quality, which in turn affects how effectively and efficiently a company operates. The organizational culture is among the most important elements. A healthy workplace culture that prioritizes open communication, responsibility, and teamwork creates an atmosphere where workers feel appreciated and inspired to provide excellent work. According to research, companies with a strong, encouraging culture often have more engaged and dedicated workers, which improves the caliber of their output (Schneider et al., 2022). A toxic workplace, on the other hand, can result in stress, disengagement, and lower-quality outputs, underscoring the need of fostering a positive workplace culture.

The leadership style is another important contributing aspect. By establishing clear standards, offering assistance, and empowering their staff, effective leaders significantly influence the caliber of their job. It has been demonstrated that transformational leadership, in particular, improves job quality by encouraging and motivating staff members to surpass their own performance goals (Bass & Riggio, 2020). In addition to raising staff morale, leaders who support innovation and creativity foster an environment that produces results of the highest caliber. Autocratic leadership, on the other hand, might discourage employee initiative and breed discontent, which will ultimately lower the quality of the work.

Training and development for employees are also crucial elements that affect the quality of work. Employees who receive ongoing training are guaranteed to possess the most up-to-date abilities and information needed to carry out their jobs efficiently. According to research, companies that make investments in staff development witness notable increases in productivity and work quality (Bhatnagar, 2020). Employees are more likely to be engaged at work and generate better results when they believe that their development is a top priority. Furthermore, training programs emphasizing both technical and soft skills—like cooperation and communication—help create a well-rounded staff that can produce work of the highest caliber.

Innovations in technology also have a big impact on the caliber of work. Processes may be streamlined, mistakes can be decreased, and efficiency can be increased by integrating contemporary tools and technology. Automation tools, for instance, can reduce manual labor, freeing up staff members to concentrate on more intricate and valuable work. Research indicates that companies that successfully use technology likely to see increases in overall productivity and work quality (Deloitte, 2021). The potential advantages could not be completely realized, though, if staff members are not properly

taught to use these technologies.

Lastly, the quality of work may be greatly impacted by outside variables including economic situations, market needs, and regulatory changes. To uphold high standards of quality, organizations need to be flexible and sensitive to these outside forces. For example, companies may need to modify their procedures and practices in response to regulatory changes, which might affect the caliber of their outputs. In a similar vein, changes in market demand may call for quick adjustments to operational plans. Organizations must cultivate a culture of flexibility and ongoing development in order to successfully traverse these difficulties and satisfy changing quality requirements in a changing environment (Kumar & Singh, 2022). Organizations may improve overall performance and job quality by identifying and addressing these impacting variables.

Organizations looking to improve performance and gain a competitive edge must pay close attention to the link between staff productivity and work quality. The degree to which work satisfies predetermined criteria—including correctness, efficiency, and effectiveness—is referred to as work quality. Employee productivity, on the other hand, is determined by calculating the output produced per unit of input. This is usually done using metrics such as output per hour worked. Employee productivity tends to increase when they do high-quality work, according to research showing a substantial association between the two (Kumar & Singh, 2022). This connection emphasizes how crucial it is to create a workplace where efficiency and quality are given equal weight.

Because high-quality outputs need fewer reworks and adjustments, high work quality frequently results in higher employee productivity. When workers continuously do excellent work, businesses may reduce interruptions and keep things running more smoothly. High-quality procedures and precise data management, for example, can speed service delivery and streamline customer contacts in service sectors such as insurance (Schmidt et al., 2021). In addition to increasing production, this efficiency also helps to increase client loyalty and satisfaction. As a result, prioritizing quality can improve organizational outcomes by increasing productivity levels.

On the other hand, higher worker productivity might have a favorable effect on the caliber of the job. Employees that are more productive are better able to handle their responsibilities, which frees up more time and resources to ensure that their work meets high standards. For example, employees may prioritize high-quality outputs, organize their duties, and lower stress levels—all of which can negatively impact the quality of their work—by using efficient time management and productivity technologies (Bhatnagar, 2020). Businesses that make investments in productivity-boosting tools and procedures provide their staff members the tools they need to fulfill quality standards, which eventually promotes an excellence culture.

Additionally, a key factor in the relationship between productivity and job quality is employee engagement. Employees that are engaged are more likely to be proud of their job, which produces better results. Because engaged people are

more driven and dedicated to their jobs, studies have shown that companies with high employee engagement levels see improvements in productivity and work quality (Bakker & Demerouti, 2017). As a result, businesses have to put in place measures like professional development opportunities, recognition programs, and encouraging management techniques that boost employee engagement. Businesses may develop a team committed to producing top-notch work and optimizing productivity by encouraging participation.

In summary, there is a dynamic and reciprocal link between staff productivity and job quality. Productivity increases are frequently observed by organizations that place a high priority on job quality because high-quality products boost efficiency and simplify procedures. On the other hand, boosting productivity may provide workers the time and tools they need to concentrate on doing excellent work. To promote overall success and competitiveness in their sectors, firms must thus acknowledge this dependency and put policies into place that improve employee productivity as well as the quality of their work (Micheli *et al.*, 2021).

In contrast, employee productivity is influenced by a variety of factors that contribute to the overall efficiency of the company. One key element is claim processing time, which serves as a critical indicator of operational efficiency. Delays in the assessment of claims can lead to customer dissatisfaction, potentially resulting in financial setbacks and damage to the company's reputation (Financial Times, 2023). Another important factor is policy issuance efficiency, which reflects an employee's ability to issue insurance policies quickly and accurately. A streamlined policy issuance process ensures that customers are promptly provided with the coverage they need, minimizing wait times and enhancing satisfaction. Moreover, customer response time plays a significant role in shaping customer perceptions of service quality. The quicker an employee addresses customer inquiries, the more likely it is that the customer will feel valued, leading to increased loyalty and positive experiences (Lava Automation, 2023). Additionally, time accuracy in work reflects an employee's ability to meet deadlines and complete tasks within the expected timeframes. By adhering to time management principles, employees ensure the smooth flow of operations and maintain workflow efficiency across the organization. Finally, sales performance, especially for employees in sales roles, is another crucial factor influencing productivity. Effective sales performance directly impacts the company's financial growth and its ability to remain competitive in the market, underscoring the importance of strong sales strategies and performance metrics.

C. *Synthesis*

Particularly in service-oriented sectors like insurance, where it represents the precision, consistency, and efficacy of work activities and has a major impact on customer satisfaction and confidence, work quality is a critical component influencing organizational success (Suh & Lee, 2020). Technical and functional service delivery are important components of job quality that are necessary for processing policies and managing claims effectively; companies that give priority to these areas

typically see an increase in client loyalty (Parasuraman *et al.*, 1985; Kim & Kim, 2022). Techniques like Six Sigma and Total Quality Management (TQM), which help find inefficiencies and raise standards, can be used to monitor job quality effectively (Deming, 2018). Additionally, high-quality work has a beneficial effect on staff productivity and morale, resulting in a win-win situation that enhances organizational performance and service delivery.

Metrics like policy issuance rates and claims processing times show how employee productivity affects operational efficiency and customer happiness, making it essential for insurance firms to succeed (Kivimäki *et al.*, 2021). Employee engagement, which has been shown to increase commitment and productivity (Hakanen *et al.*, 2020), and technological advancements like automation and artificial intelligence, which streamline operations and enable a greater focus on customer relationships (Deloitte, 2021), are important drivers of productivity. Additionally, a supportive workplace culture that encourages cooperation and candid communication improves worker performance (Schneider *et al.*, 2022), and a comprehensive approach to productivity measurement that takes into account both quantitative and qualitative input helps build environments that support long-term success and organizational objectives (Klein *et al.*, 2021).

Accuracy in policy handling and documentation is crucial for maintaining customer trust and ensuring smooth operations in insurance firms, as employees must accurately record, validate, and process policy information to prevent disputes, delays, and compliance issues, which can harm the company's reputation (Spencer, 2023; Thompson & Patel, 2022). Additionally, customer satisfaction and responsiveness are vital indicators of work quality, as quick, clear communication from staff enhances client perceptions and retention (Roberts & Simmons, 2024; Garcia & Lee, 2023). Compliance with industry regulations further signifies high-quality work, as adherence protects against legal risks and fosters customer loyalty (Jones & Martin, 2024; Taylor & Bennett, 2023). Moreover, efficiency in claims processing directly impacts customer satisfaction, reflecting employees' expertise and attention to detail, which is essential for building trust (Anderson & Lopez, 2024; Smith & Richards, 2023). Finally, technical proficiency with insurance software is a key indicator of operational efficiency, as skilled employees can reduce errors and enhance productivity, ultimately leading to improved customer satisfaction and the company's reputation (Nguyen & Patel, 2024; Kumar & Johnson, 2023).

Productivity among insurance company employees is indicated by several key factors. Claim processing time reflects how efficiently employees manage and resolve claims, with shorter times showing higher productivity and improved customer satisfaction (Baker & Wilson, 2024; Evans & Reed, 2023). Policy issuance efficiency measures the speed and accuracy of processing policies, directly boosting revenue and operational effectiveness (Martin & Gomez, 2024). Customer response time highlights how quickly employees handle inquiries, with faster responses linked to smoother workflows and higher client retention (Rodriguez & Patel, 2024).

Additionally, accuracy of work reduces errors and rework, enhancing overall efficiency, while sales performance directly measures employees' ability to drive revenue and business growth (Henderson & Carter, 2024; Williams & Turner, 2024).

Organizational performance depends on the link between productivity of employees and quality of work, especially in service-oriented businesses. When clear standards and expectations are set, employees may perform at their best thanks to high-quality work that is defined by correctness, consistency, and effectiveness (Suh & Lee, 2020). By giving workers the skills they need and cutting down on inefficiencies, investing in employee training and applying frameworks like Total Quality Management (TQM) improves productivity and job quality (Bhatnagar, 2020). Additionally, a productive workplace that encourages pride and a sense of success results in increased motivation and job satisfaction (Schmidt et al., 2021). In the end, companies that place a high priority on work quality may increase staff productivity, which will enhance operational effectiveness and boost customer happiness.

Employee productivity and work quality are greatly impacted by the workplace; a supportive setting that fosters open communication, teamwork, and support boosts morale and output. While psychological and social elements promote motivation and collaboration, physical elements like office layout and ergonomics are critical to worker comfort and attention (Ollier-Malaterre et al., 2021; Bakker & Demerouti, 2019). A productive culture is further promoted by effective leadership that prioritizes guidance and assistance (Schneider et al., 2022), and careful technology integration may increase communication and expedite procedures, which boosts overall productivity (Deloitte, 2021). In the end, companies that want to increase quality and productivity must prioritize creating a positive work atmosphere.

Organizations encounter a number of obstacles and problems in maintaining work quality and productivity, such as imprecise communication and vague expectations that can cause misunderstandings and uneven results. Employee performance is hampered by inadequate training and development, which lowers quality and productivity levels (Bhatnagar, 2020). Disengagement and poor performance can result from a negative workplace culture that suppresses creativity and morale (Schmidt et al., 2021). Furthermore, personnel may become overwhelmed and workflow impeded by technical problems, such as obsolete systems and the quick speed of developments (Deloitte, 2021). Last but not least, outside variables like shifts in the market and modifications to regulations can make quality maintenance even more difficult, highlighting the necessity for businesses to proactively handle these issues in order to promote a productive workplace.

For businesses looking to use quantitative data to assess and improve worker performance, employee productivity indicators are essential. Important metrics include quality-related measures like mistake rates that assist identify areas for improvement and output per hour worked that indicates top performers and training needs (Kumar & Singh, 2022). While employee engagement indicators have a positive correlation with productivity, emphasizing the need of a supportive work

culture, time management metrics evaluate how well individuals use their time (Bakker & Demerouti, 2017). A more dynamic and responsive workforce is made possible by firms' use of technology, such as project management apps and performance management software, which enable them to gather productivity data in real time and spot patterns (Baker et al., 2022). Organizations may improve job quality, expedite procedures, and boost productivity by employing these measures successfully.

Organizational culture, leadership style, staff training and development, technology improvements, and external influences are some of the major elements that affect the quality of work. Higher quality outputs are the result of participation and responsibility fostered by a healthy company culture (Schneider et al., 2022). Effective leadership, especially transformational leadership, stimulates creativity and motivates staff to surpass performance goals (Bass & Riggio, 2020). Ongoing training gives workers the abilities they need, which improves the caliber of their job (Bhatnagar, 2020). As long as staff members are properly taught to use them, integrating contemporary technology improves productivity and lowers mistakes (Deloitte, 2021). Lastly, outside variables like consumer desires and legislative modifications can affect the quality of work, highlighting the necessity for businesses to be flexible and dedicated to ongoing development (Kumar & Singh, 2022).

Organizations looking to improve performance and competitiveness must understand the link between staff productivity and work quality. In service sectors like insurance, where precise data processing enhances customer interactions, high work quality frequently increases efficiency by lowering the need for rework and simplifying procedures (Schmidt et al., 2021). On the other hand, higher productivity enables workers to efficiently manage their tasks, freeing them up to concentrate on producing high-quality results (Bhatnagar, 2020). Since motivated workers are more likely to generate high-quality work, which boosts productivity, employee engagement further solidifies this relationship (Bakker & Demerouti, 2017). For overall success, businesses must thus understand the dynamic relationship between productivity and work quality and put policies in place to improve both (Micheli et al., 2021).

D. Gap Bridged by the Present Study

The current study fills in a number of important gaps in the body of knowledge about the relationship between quality of work and employee productivity, especially in the context of the insurance sector. One significant gap is the lack of empirical studies explicitly looking at the direct effects of several job quality-influencing factors on productivity results in this insurance industry. Although these ideas have been studied independently in the past, there are not many thorough assessments which situate them within the particular operational context of insurance businesses. The current study intends to offer useful insights that can assist companies in optimizing both work quality and productivity by examining this relationship.

3. Research Methodology

This chapter presents the method of research design, the respondent of the study, the instrument used, data gathering procedures, and statistical treatment of data.

A. Research Design

The research design for this study is structured to address the primary research question: “Is there a significant relationship between the work quality and employee productivity of insurance company.”

A survey questionnaire utilized as the main source of data, the researcher used the descriptive-correlational research design enabling the researcher to examine correlations and comprehend and assess the statistical relationship between the variables without being influenced by extraneous factors. This approach will not grant the researchers control or manipulate these variables (Bhandari, 2021).

B. Research Locale

This study focused on the Pru Life UK Insurance company. One of the top providers of life insurance in the Philippines is Pru Life UK, which also offers health coverage, investment-linked plans, education funds, and other financial products. As a member of the Prudential PLC group, it was founded in 1996 with the mission of assisting people in reaching their long-term financial objectives and ensuring their financial stability. The business is renowned for its creative solutions that are suited to the various demands of Filipinos and its dedication to providing excellent customer service. The researcher had access to the employees in the said company.

C. Respondent of the Study

The respondents were the selected client of Pru Life UK, they comprised of 100 clients

D. Sampling Design

The actual respondents of the study consisted 100 clients who availed insurance from Pru Life UK insurance company. The respondents are selected utilizing quota sampling technique, which is a non-probability sampling technique where participants are selected from subgroups within a population based on specific characteristics until a predetermined quota for each group is met. It ensures representation of these subgroups but does not involve random selection of participants (Musa & Alkassim, 2019).

E. Instrumentation and Validation

For the purpose of collecting the needed primary data, the

researcher utilized self-constructed questionnaire to measure the work quality and employee productivity of insurance company. First part of the questionnaire contained responses about the work quality level of the employees and the second part focused on statements about the level of productivity of the respondents. The questionnaire was validated by experts in business management, statistics, and research. The researcher used this step to assess how easy the questionnaire would be understood by the clients who would take part in the study as respondents. A pilot test of the research instrument was conducted with fifteen (15) respondents who were not be involved in the study's real conduct after thorough validation. The validators and research adviser received the findings of the pilot test and used them to support their approval of the researcher's finalization of the questionnaire. Cronbach's alpha was used to evaluate the instrument's internal consistency or repeatability.

F. Evaluation and Scoring

1) Part 1: Level of Work Quality

To determine the employees' level of work quality in terms of accuracy in policy handling and documentation, customer satisfaction and responsiveness, compliance with industry regulations, efficiency in claims processing, and technical proficiency in insurance software and tools, the following adapted numerical rating, numerical range, categorical response and verbal interpretation were used:

2) Part 2: Level of Employees' Productivity

To determine the employee productivity in terms of claim processing time, policy issuance efficiency, customer response time, accuracy of work, and sales performance, the following adapted numerical rating, numerical range, categorical response, and verbal interpretation were used:

G. Data Gathering Procedures

A survey questionnaire was utilized since it is believed to be the most effective instrument for gathering data for this research endeavor. The researcher data gathering procedures was a survey questionnaire was chosen as the primary instrument for collecting data for this research project due to its perceived effectiveness. To conduct the survey, the researcher obtained authorization from the Adviser, the Dean of the Graduate School, and the management of Pru Like UK. Upon receiving approval, the questionnaire was distributed to selected clients of Pru Like UK by the researcher. The researcher also managed the data-collection process, ensuring that each respondent received and completed the questionnaire. The collected data

Table 1

Numerical Rating	Numerical Range	Categorical Response	Verbal Interpretation
4	3.25 - 4.00	Strongly Agree (SA)	Very High
3	2.51 - 3.24	Agree (A)	High
2	1.75 - 2.50	Disagree (DA)	Low
1	1.00 - 1.74	Strongly Disagree (SD)	Very Low

Table 2

Numerical Rating	Numerical Range	Categorical Response	Verbal Interpretation
4	3.25 - 4.00	Strongly Agree (SA)	Very High
3	2.51 - 3.24	Agree (A)	High
2	1.75 - 2.50	Disagree (DA)	Low
1	1.00 - 1.74	Strongly Disagree (SD)	Very Low

from the responses then extracted into Excel format and were sent to a statistician for the application of statistical treatment.

H. Treatment of Data

The following statistical tools were utilized in this study's quantitative analysis:

1. General assessment was used to describe the employees' level of work quality and level of productivity.
2. Pearson r Moment Correlation Coefficient was used to determine the significant relationship between the employees' level of work quality and level of productivity.

I. Ethical Considerations

In this research, the researcher adhered to the ethical guidelines established by the University of Cabuyao (Pamantasan ng Cabuyao). These guidelines encompass a range of ethical considerations, including informed consent, confidentiality, data security, minimizing harm, and avoiding bias.

Adhering to ethical considerations in research surveys is crucial to protect the rights and dignity of participants. Informed consent ensures that participants are fully informed about the purpose, procedures, potential risks, and benefits of the survey, empowering them to make voluntary and informed decisions about their participation. Confidentiality safeguards the privacy of participants, ensuring that their identities and responses remain confidential unless explicit consent for disclosure is obtained. Data security measures protect participants' data from unauthorized access, use, or disclosure, ensuring the integrity and confidentiality of the information collected. This adheres to Data Privacy Act provision under Data Processing Principles (Section 11) stating that personal data should be processed in accordance with the principles of transparency, legitimate purpose, and proportionality.

4. Results and Discussion

A. What is the Employee's Level of Work Quality in Their Insurance Company in Terms of

1) Accuracy in Policy Handling and Documentation

Table 3 shows the employees' level of work quality in terms of accuracy in policy handling and documentation by insurance employees. In analyzing the statements based on their general assessment and standard deviation, it was observed that the highest general assessment was recorded in the statement indicating that the insurance employee thoroughly verified all

client information before finalizing the policy, receiving a mean of 3.80 with a standard deviation of 0.402, earning a verbal interpretation of "Very High" and ranking 1st. Following closely was the statement that the employee maintained proper documentation in accordance with legal and industry standards, with a mean of 3.78 and a standard deviation of 0.416, also interpreted as "Very High", and ranking 2nd. The third highest mean of 3.74 with a standard deviation of 0.613 pertained to the correct and complete processing of insurance applications, with a "Very High" interpretation, ranking 3rd. Similarly, the absence of errors or delays in underwriting, claims processing, or administrative tasks had a mean of 3.73 with a standard deviation of 0.446, interpreted as "Very High", ranking 4th. The lowest-rated item was the statement regarding the accuracy and completeness of received policy documents, which received a lower mean of 2.25 with a higher standard deviation of 1.306. Despite being interpreted as "High Level", it ranked 5th, suggesting inconsistencies in document accuracy as perceived by the respondents.

According to the selected client of Pru Life UK the employees work quality in terms of accuracy in policy handling and documentation was very high with general assessment of 3.46 and Standard deviation of 0.313 as shown in Table 3.

The findings are supported by Lee and Park (2022) stating that proper handling of policy documentation significantly improves client trust and organizational credibility. Furthermore, Kumar et al. (2023) emphasized that the accuracy of data verification and documentation directly impacts policyholder satisfaction and legal compliance in insurance services. Similarly, the study by Santos and Javier (2021) noted that consistent documentation and application accuracy contribute to workflow efficiency and minimize administrative disputes. Rivera and Santos (2024) emphasized that the critical role of documentation accuracy in maintaining client trust and operational efficiency in the insurance sector. Their study highlighted that errors or incomplete documentation can significantly impact customer satisfaction and policy processing times. They found that integrating digital verification systems and continuous employee training initiatives led to notable improvements in the completeness and accuracy of insurance documents. Furthermore, the research suggested that companies investing in proactive accuracy measures were able to achieve higher client satisfaction ratings and reduced administrative rework.

Table 3
Employees' level of work quality in terms of accuracy in policy handling and documentation

Statements	Mean	Std. Deviation	Verbal Interpretation
The insurance employee ensured that my application was processed correctly and completely.	3.74	0.613	Very High
The policy documents I received were accurate and properly filled out by the employee.	2.25	1.306	High Level
I did not encounter errors or delays in the underwriting, claims processing, or other administrative tasks due to the employee's actions.	3.73	0.446	Very High
The employee maintained proper documentation of my policy in accordance with legal and industry standards.	3.78	0.416	Very High
The insurance employee thoroughly verified all my information before finalizing my policy.	3.80	0.402	Very High
General Assessment	3.46	0.313	Very High

Legend: 3.25-4.00 – Very High Level, 2.51-3.24 – High Level, 1.75-2.50 – Low Level, 1.00-1.74 – Very Low Level

Table 4
Employees' level of work quality in terms of customer satisfaction and responsiveness

Statements	Mean	Std. Deviation	Verbal Interpretation
The insurance employee provided timely and effective communication regarding my inquiries, claims, or policy changes.	3.87	0.338	Very High
The employee resolved my complaints or concerns in a professional and timely manner.	3.76	0.429	Very High
I had a positive experience interacting with the insurance employee.	3.78	0.416	Very High
The employee provided personalized service that met or exceeded my expectations.	3.81	0.419	Very High
I would give positive feedback regarding the employee's service quality and responsiveness.	3.90	0.333	Very High
General Assessment	3.82	0.296	Very High

Legend: 3.25-4.00 – Very High Level, 2.51-3.24 – High Level, 1.75-2.50 – Low Level, 1.00-1.74 – Very Low Level

Table 5
Employees' level of work quality in terms of compliance with industry regulations

Statements	Mean	Std. Deviation	Verbal Interpretation
I believe the employee adhered to all legal and regulatory standards when handling my policy and claims.	3.81	0.394	Very High
The employee demonstrated up-to-date knowledge of industry regulations and policy changes that affected my coverage.	3.88	0.327	Very High
The employee completed all necessary compliance training and certifications, ensuring high-quality service.	3.78	0.524	Very High
I trust that the employee-maintained confidentiality and complied with data privacy standards.	3.85	0.359	Very High
The employee identified and avoided compliance risks when managing my policy and claims.	3.76	0.429	Very High
General Assessment	3.82	0.300	Very High

Legend: 3.25-4.00 – Very High Level, 2.51-3.24 – High Level, 1.75-2.50 – Low Level, 1.00-1.74 – Very Low Level

2) Customer Satisfaction and Responsiveness

Table 4 shows the employees' level of work quality in terms of customer satisfaction and responsiveness. In analyzing the statements based on their general assessment and standard deviation, it was observed that the highest general assessment was recorded in the statement indicating that the the respondent would give positive feedback regarding the employee's service quality and responsiveness, with a mean of 3.90 and a standard deviation of 0.333. This statement received a verbal interpretation of "Very High" and ranked 1st. Following this was the statement that the insurance employee provided timely and effective communication regarding inquiries, claims, or policy changes, which had a mean of 3.87 and a standard deviation of 0.338, also interpreted as "Very High", and ranked 2nd. The statement about personalized service meeting or exceeding expectations ranked 3rd, with a mean of 3.81 and a standard deviation of 0.419, interpreted as "Very High". A mean of 3.78 with a standard deviation of 0.416 was recorded for the statement referring to having a positive interaction with the insurance employee, placing it at 4th rank and maintaining the interpretation of "Very High". Lastly, the resolution of complaints or concerns in a professional and timely manner ranked 5th, with a mean of 3.76 and a standard deviation of 0.429, still interpreted as "Very High", indicating consistency in performance across all indicators.

According to the selected client of Pru Life UK the employees work quality in terms of customer satisfaction and responsiveness was very high with general assessment of 3.82 and Standard deviation of 0.296 as shown in Table 4.

The findings are supported by Lopez and Tran (2023) stating that a high level of customer satisfaction in the insurance industry significantly enhances client retention and positive word-of-mouth referrals. Moreover, a study by Ahmed and Reyes (2022) found that responsiveness and communication quality are key predictors of service success in client-facing industries. Additionally, according to Delgado and Chua (2021), service personalization combined with quick response times results in more favorable customer experiences and

higher satisfaction ratings.

3) Compliance with Industry Regulations

Table 5 shows the employees' level of work quality in terms of compliance with industry regulations. In analyzing the statements based on their general assessment and standard deviation, the highest-rated statement was regarding the employee's demonstration of up-to-date knowledge of industry regulations and policy changes, which had a mean of 3.88 and a standard deviation of 0.327, verbally interpreted as "Very High", and ranked 1st. Close behind was the statement indicating the employee's adherence to all legal and regulatory standards when handling policies and claims, with a mean of 3.81 and a standard deviation of 0.394, verbally interpreted as "Very High" ranking 2nd. The statement on confidentiality and compliance with data privacy standards ranked 3rd with a general assessment of 3.85 and a standard deviation of 0.359, verbally interpreted as "Very High". The employee's completion of necessary compliance training and certifications, ensuring high-quality service, ranked 4th with a general assessment of 3.78 and a standard deviation of 0.524, verbally interpreted as "Very High". Lastly, the lowest-ranking statement, which involved the employee's identification and avoidance of compliance risks when managing policies and claims, had a general assessment of 3.76 and a standard deviation of 0.429, verbally interpreted as "Very High".

According to the selected client of Pru Life UK the employees work quality in terms of compliance with industry regulations was very high with general assessment of 3.82 and Standard deviation of 0.300 as shown in Table 5.

The findings are supported by Vargas et al. (2023) highlighted that employees who are well-versed in regulatory standards contribute significantly to a company's legal compliance and customer satisfaction. Similarly, Anderson and Liu (2022) noted that consistent training and awareness of legal standards are critical in mitigating compliance risks and enhancing service quality in highly regulated industries like insurance. Furthermore, the research by Cruz and Garcia (2021) suggested that up-to-date knowledge of regulations is essential

Table 6
Employees' level of work quality in terms of efficiency in claims processing

Statements	Mean	Std. Deviation	Verbal Interpretation
The insurance employee processed my claims in a timely manner from initiation to resolution.	3.86	0.377	Very High
The employee minimized delays and ensured that all necessary documentation for my claim was completed on time.	3.87	0.338	Very High
The employee balanced speed and accuracy in claims handling, avoiding errors or omissions.	3.86	0.349	Very High
The employee effectively coordinated with other departments (e.g., underwriting, legal) to settle my claim.	3.81	0.394	Very High
I was impressed by the employee's ability to manage my claim efficiently, even with a high volume of claims.	3.83	0.378	Very High
General Assessment	3.85	0.335	Very High

Legend: 3.25-4.00 – Very High Level, 2.51-3.24 – High Level, 1.75-2.50 – Low Level, 1.00-1.74 – Very Low Level

Table 7
Employees' level of work quality in terms of technical proficiency in insurance software and tools

Statements	Mean	Std. Deviation	Verbal Interpretation
The insurance employee demonstrated proficiency in using the management systems and CRM platforms to handle my policy.	3.88	0.327	Very High
The employee efficiently used digital tools for policy administration and claims tracking, making it easy for me to manage my insurance.	3.90	0.302	Very High
I noticed that the employee kept up to date with software updates and new technology to ensure a smooth customer experience.	3.81	0.419	Very High
The employee resolved any technical issues quickly and competently.	3.86	0.349	Very High
The employee utilized data analytics effectively to improve decision-making and the quality of service provided.	3.86	0.349	Very High
General Assessment	3.86	0.329	Very High

Legend: 3.25-4.00 – Very High Level, 2.51-3.24 – High Level, 1.75-2.50 – Low Level, 1.00-1.74 – Very Low Level

for maintaining operational excellence and client confidence. According to Johnson and Lee (2022), updated compliance training significantly improves employee adherence to industry regulations, enhances customer trust, and reduces organizational risk. It also highlighted that ongoing education on regulatory changes, particularly in rapidly evolving industries like insurance and finance, is crucial for maintaining service quality and protecting data security. The research further underscored the idea that knowledge of regulatory updates, confidentiality practices, and risk management are all essential for sustaining high work quality.

4) Efficiency in Claims Processing

Table 6 shows the employees' level of work quality in terms of efficiency in claims processing. In analyzing the statements based on their general assessment and standard deviation, the statement indicating that the employee minimized delays and ensured all necessary documentation was completed on time ranked 1st with a general assessment of 3.87 and a standard deviation of 0.338, verbally interpreted as "Very High". Following closely was the statement about the employee processing claims in a timely manner from initiation to resolution, with a general assessment of 3.86 and a standard deviation of 0.377, also verbally interpreted as "Very High", ranking 2nd. The statement regarding the employee balancing speed and accuracy in claims handling, avoiding errors or omissions, ranked 3rd, with a general assessment of 3.86 and a standard deviation of 0.349, verbally interpreted as "Very High". The employee's effective coordination with other departments to settle claims had a mean of 3.81 and a standard deviation of 0.394, verbally interpreted as "Very High" and ranked 4. Finally, the statement about the employee's ability to manage claims efficiently, even with a high volume, with a general assessment of 3.83 and a standard deviation of 0.378, verbally interpreted as "Very High" ranking 5th.

According to the selected client of Pru Life UK the employees work quality in terms of efficiency in claims processing was very high with general assessment of 3.85 and Standard deviation of 0.335 as shown in Table 6.

The findings are supported by Robinson and Zhao (2023) stating that prompt claims processing directly influences client satisfaction, reducing frustration and enhancing customer loyalty. Additionally, studies by Park and Kim (2022) have shown that streamlining claims processes while maintaining accuracy leads to more positive customer feedback and improved service ratings. Similarly, Lee et al. (2021) emphasized that strong interdepartmental coordination during claims handling leads to faster resolutions and better customer outcomes.

5) Technical Proficiency in Insurance Software and Tools?

Table 7 shows the employees' level of work quality in terms of technical proficiency in insurance software and tools. In analyzing the statements based on their general assessment and standard deviation, the statement that received the highest mean score was the employee's efficient use of digital tools for policy administration and claims tracking, which recorded a general assessment of 3.90 and a standard deviation of 0.302, verbally interpreted as "Very High" ranking 1st. Following this, the demonstration of proficiency in using management systems and CRM platforms to handle policies received a general assessment of 3.88 and a standard deviation of 0.327, verbally interpreted as "Very High" ranking. Both the resolution of technical issues and the use of data analytics to improve decision-making received identical general assessment of 3.86 and standard deviations of 0.349, verbally interpreted as "Very High" both ranking 3rd. Finally, the lowest-ranking statement, though still very positive, was related to the employee's ability to stay up to date with software updates and technology, which had a general assessment of 3.81 and a standard deviation of

Table 8
Employees' level of work quality in terms of problem-solving and decision-making

Statements	Mean	Std. Deviation	Verbal Interpretation
The insurance employee effectively analyzed my complex claims or underwriting cases.	3.85	0.386	Very High
The employee applied sound judgment when assessing risks, claims, or policy changes related to my insurance.	3.86	0.349	Very High
The employee identified potential issues like fraud or discrepancies in my policy and took appropriate actions to resolve them.	3.85	0.386	Very High
The employee proposed solutions to improve workflow and eliminate inefficiencies that impacted my experience.	3.85	0.359	Very High
The employee collaborated with team members to solve challenging issues I faced with my policy or claims.	3.86	0.349	Very High
General Assessment	3.85	0.356	Very High

Legend: 3.25-4.00 – Very High Level, 2.51-3.24 – High Level, 1.75-2.50 – Low Level, 1.00-1.74 – Very Low Level

Table 9
Employees' level of productivity in terms of claim processing time

Statements	Mean	Std. Deviation	Verbal Interpretation
The employee consistently processes claims within the established timeframes.	3.86	0.349	Very High
The employee's average claim processing time meets my expectations.	3.86	0.349	Very High
I feel confident that the employee can handle multiple claims simultaneously.	3.66	0.476	Very High
The employee regularly tracks claim processing times for efficiency.	3.82	0.386	Very High
The employee's claim processing times are competitive with industry benchmarks.	3.78	0.440	Very High
General Assessment	3.80	0.314	Very High

Legend: 3.25-4.00 – Very High Level, 2.51-3.24 – High Level, 1.75-2.50 – Low Level, 1.00-1.74 – Very Low Level

0.419, verbally interpreted as "Very High" ranking 5th.

According to the selected client of Pru Life UK the employees work quality in terms of technical proficiency in insurance software and tools was very high with general assessment of 3.86 and Standard deviation of 0.329 as shown in Table 7.

The findings are supported by Gomez and Rivera (2024) emphasizing that technical proficiency in CRM and claims management platforms correlates strongly with customer satisfaction and organizational efficiency. Similarly, Kumar and Singh (2022) noted that employee competence in handling digital tools reduces errors and processing time, which contributes to more consistent service delivery. Furthermore, Jackson and Morales (2021) highlighted the importance of digital literacy in insurance settings, particularly in leveraging analytics for proactive customer engagement and improved service quality.

6) Employee's Level of Work Quality in Terms of Problem-Solving and Decision-Making

Table 8 shows the employee's level of work quality in terms of Problem-Solving and Decision-Making. Upon analyzing the general assessments and standard deviations of each statement, the highest-rated indicators were the employee's application of sound judgment in assessing risks, claims, or policy changes, and their collaboration with team members to resolve challenging issues. Both statements got the highest general assessment of 3.86 and a standard deviation of 0.349, verbally interpreted as "Very High". Ranked 3rd were three statements, each with a mean of 3.85. These were related to the employee's ability to effectively analyze complex claims or underwriting cases (SD = 0.386), identify issues such as fraud or discrepancies and take corrective actions (SD = 0.386), and propose solutions to improve workflow and eliminate inefficiencies (SD = 0.359). All three were verbally interpreted as "Very High", reflecting the consistency of the respondents' perceptions regarding the employees' strong problem-solving

capabilities.

According to the selected client of Pru Life UK the employees work quality in terms of Problem-Solving and Decision-Making was very high with general assessment of 3.85 and Standard deviation of 0.356 as shown in Table 8.

The findings are supported by Tan and Lee (2023) stating that effective decision-making in the insurance sector leads to fewer client disputes and enhanced policyholder trust. Similarly, Mendoza and Santos (2022) emphasized that strong problem-solving skills among insurance employees reduce processing time and improve workflow efficiency. Additionally, the work of Bennett and Cruz (2021) supports the notion that collaborative decision-making and proactive issue resolution significantly elevate the quality of customer interactions and overall service delivery.

B. What is the Employees' Level of Productivity in their Insurance Company in Terms of

1) Claim Processing Time

Table 9 shows the employees' level of productivity in their insurance company in terms of claim processing time. The results indicate that the highest-rated statements in terms of productivity were the employee's consistency in processing claims within established timeframes and the employee's average claim processing time meeting client expectations, both receiving a general assessment of 3.86 with a standard deviation of 0.349, verbally interpreted as "Very High", and ranked 1st. The statement indicating that the employee regularly tracks claim processing times for efficiency had a general assessment of 3.82 and a standard deviation of 0.386, interpreted as "Very High", and ranked 3rd. The employee's claim processing times being competitive with industry benchmarks received a general assessment of 3.78 and a standard deviation of 0.440, also interpreted as "Very High", and ranked 4th. Finally, the statement expressing confidence in the employee's ability to handle multiple claims simultaneously had the lowest mean of 3.66 with a standard deviation of 0.476, yet still interpreted as

Table 10
Employees' level of productivity in terms of policy issuance efficiency

Statements	Mean	Std. Deviation	Verbal Interpretation
The employee efficiently issues new policies after receiving applications.	3.74	0.441	Very High
I believe the employee handles policy applications in a timely manner.	3.82	0.386	Very High
The employee's conversion rate of applications to active policies is satisfactory.	3.65	0.500	Very High
The employee regularly meets the targets set for policy issuance.	3.72	0.451	Very High
I believe the employee can further improve their policy issuance efficiency.	3.75	0.458	Very High
General Assessment	3.74	0.362	Very High

Legend: 3.25-4.00 – Very High Level, 2.51-3.24 – High Level, 1.75-2.50 – Low Level, 1.00-1.74 – Very Low Level

Table 11
Employees' level of productivity in terms of customer response time

Statements	Mean	Std. Deviation	Verbal Interpretation
The employee responds to my inquiries in a timely manner.	3.65	0.500	Very High
The employee resolves my queries on the first contact.	3.60	0.512	Very High
I feel that the employee's response times meet my expectations.	3.67	0.493	Very High
The employee prioritizes my requests effectively.	3.61	0.490	Very High
I believe the employee manages follow-ups efficiently.	3.62	0.508	Very High
General Assessment	3.63	0.362	Very High

Legend: 3.25-4.00 – Very High Level, 2.51-3.24 – High Level, 1.75-2.50 – Low Level, 1.00-1.74 – Very Low Level

"Very High", and ranked 5th.

According to the selected client of Pru Life UK the employees level of productivity in terms of claim processing time was very high with general assessment of 3.80 and Standard deviation of 0.314 as shown in Table 9.

The findings are supported by Del Rosario and Lim (2023) stating that quick and accurate claims management not only improves client trust but also enhances the insurer's operational edge. Thompson and Reyes (2022) found that tracking and monitoring productivity metrics is a key contributor to meeting customer expectations. Additionally, Lopez and Garcia (2021) emphasized the advantage of equipping insurance professionals with multitasking skills to manage concurrent claims efficiently.

2) Policy Issuance Efficiency

Table 10 shows the employees' level of productivity in their insurance company in terms of policy insurance efficiency. Among the five statements, the belief that the employee handles policy applications in a timely manner received the highest general assessment of 3.82 with a standard deviation of 0.386, verbally interpreted as "Very High", and ranked 1st. The perception that the employee can further improve their policy issuance efficiency followed with a general assessment of 3.75 and a standard deviation of 0.458, verbally interpreted as "Very High", and ranked 2nd. The statement suggesting that the employee efficiently issues new policies after receiving applications obtained a general assessment of 3.74 with a standard deviation of 0.441, verbally interpreted as "Very High", and ranked 3rd. The view that the employee regularly meets targets for policy issuance had a mean of 3.72 with a standard deviation of 0.451, verbally interpreted as "Very High", and ranked 4th. Lastly, the employee's conversion rate of applications to active policies scored the lowest mean at 3.65 with a standard deviation of 0.500, verbally interpreted as "Very High", and ranked 5th.

According to the selected client of Pru Life UK the employees level of productivity in terms of policy insurance efficiency was very high with general assessment of 3.74 and Standard deviation of 0.362 as shown in Table 10.

The findings are supported by Castillo and Mendoza (2023) stating that timely policy issuance is essential in maintaining customer satisfaction and ensuring operational reliability. Jimenez and Santos (2022) further emphasized that meeting issuance targets and managing workloads directly affects productivity ratings in insurance environments. Likewise, Torres and Lee (2021) noted that even when performance is rated highly, employees' openness to improvement contributes to continuous service development.

3) Customer Response

Table 11 shows the employees' level of productivity in their insurance company in terms of customer response time. The highest-rated statement in this category was the perception that the employee's response times met client expectations, with a general assessment of 3.67 and a standard deviation of 0.493, verbally interpreted as "Very High", and ranked 1st. This was followed by the statement noting the employee's timely response to inquiries, which garnered a general assessment of 3.65 with a standard deviation of 0.500, verbally interpreted as "Very High", and ranked 2nd. The belief that the employee manages follow-ups efficiently came next, earning a general assessment of 3.62 with a standard deviation of 0.508, likewise interpreted as "Very High", and ranked 3rd. The employee's ability to prioritize requests effectively was given a general assessment of 3.61 and a standard deviation of 0.490, verbally interpreted as "Very High", and ranked 4th. The lowest general assessment score was observed in the statement that the employee resolves queries on the first contact, which had a general assessment of 3.60 and a standard deviation of 0.512, verbally interpreted as "Very High", and ranked 5th.

According to the selected client of Pru Life UK the employees level of productivity in terms of customer response time was very high with general assessment of 3.63 and Standard deviation of 0.362 as shown in Table 10.

This aligns with the findings of Bautista and Delos Reyes (2023), who emphasized that rapid and accurate response behavior enhances client trust and loyalty in service sectors like insurance. Meanwhile, Lim and Cruz (2022) noted that first-contact resolution is a critical productivity metric linked to cost

Table 12
Employees' level of productivity in terms of time accuracy work

Statements	Mean	Std Deviation	Verbal Interpretation
The employee consistently produces error-free policy documents.	3.59	0.514	Very High
The employee takes the necessary steps to minimize inaccuracies in their work.	3.58	0.516	Very High
The employee regularly double-checks their work for accuracy.	3.57	0.590	Very High
The employee's accuracy meets the company's quality standards.	3.59	0.494	Very High
The employee is aware of common errors in their work and actively works to avoid them.	3.56	0.519	Very High
General Assessment	3.58	0.323	Very High

Legend: 3.25-4.00 – Very High Level, 2.51-3.24 – High Level, 1.75-2.50 – Low Level, 1.00-1.74 – Very Low Level

Table 13
Test of Relationship between the between employees' level of work quality and level of productivity

Variable	Spearman rho	Degree of Correlation	P-Value	Decision	Conclusion
Work Quality Productivity	0.559	Strong Correlation	0.001	Reject Ho	Significant

Legend: Significant if $p < 0.05$; 0.80-1.00 Very Strong correlation, 0.60-0.79 Strong correlation, 0.40-0.59 Moderate correlation, 0.20-0.39 Weak Correlation, 0.00-0.19 Very Weak/No correlation (Evans, 1996)

Table 14
Simple linear regression predicting productivity from work quality

Predictor	B	SE	β	t	p	95 % CI
(Constant)	0.396	0.243	—	1.63	.106	[-0.086, 0.879]
Work Quality	0.871	0.064	.808	13.56	< .001	[0.743, 0.998]

Note. $R = .808$, $R^2 = .652$, $F(1, 98) = 184.00$, $p < .001$.

reduction and improved client experience. Lastly, Park and Villanueva (2021) advocated for consistent follow-up and proactive communication as core competencies in high-performing insurance service teams.

4) Time Accuracy of Work

Table 12 shows the employees' level of productivity in their insurance company in terms of time accuracy work. The highest-rated statements were that the employee consistently produces error-free policy documents and that the employee's accuracy meets the company's quality standards, both receiving a general assessment of 3.59 with standard deviations of 0.514 and 0.494, respectively verbally interpreted as "Very High" and ranked 1st. This was followed by the statement that the employee takes the necessary steps to minimize inaccuracies, which earned a general assessment of 3.58 and a standard deviation of 0.516, verbally interpreted as "Very High", and ranked 3rd. The belief that the employee regularly double-checks their work for accuracy obtained a general assessment of 3.57 with a standard deviation of 0.590, verbally interpreted as "Very High", and ranked 4th. Lastly, the lowest general assessment was recorded in the statement that the employee is aware of common errors and actively works to avoid them, which garnered a 3.56 mean and a standard deviation of 0.519, verbally interpreted as "Very High", and ranked 5th.

According to the selected client of Pru Life UK the employees level of productivity in terms of time accuracy work was very high with general assessment of 3.58 and Standard deviation of 0.323 as shown in Table 12.

The findings are supported by Flores and Ramirez (2023) emphasizing that consistent accuracy in documentation reduces operational backlogs and enhances customer trust. Navarro and Yu (2022) also emphasized the impact of quality assurance practices—such as double-checking work—on service excellence. Moreover, Santos and Del Mundo (2021) found that employee awareness of common errors directly influences organizational efficiency and client satisfaction in high-volume insurance settings.

C. Is there a Significant Relationship Between the Employees' Level of Work Quality and Level of Productivity?

Table 13 shows that the Spearman rho correlation coefficient between employees' level of work quality and level of productivity is 0.559, which indicates a "Strong Correlation". The p-value is 0.001, which is significantly less than the 0.05 threshold, leading to the decision to Reject the Null Hypothesis (Ho). This result confirms a "Significant" relationship between work quality and productivity. The findings suggest that improvements in work quality—such as accuracy, responsiveness, compliance, and technical proficiency—are strongly associated with higher levels of productivity among insurance employees.

This result aligns with the study of Tan and Corpuz (2023), who found that high service quality directly boosts employee efficiency and organizational performance in the insurance sector. Likewise, Garcia and Mendoza (2022) emphasized that technical accuracy and effective claims processing positively correlate with higher task completion rates. In a related study, Wong and Velasco (2021) concluded that maintaining regulatory compliance and customer satisfaction significantly enhances overall productivity in client-facing industries.

D. How Predictive is the Impact of Work Quality on Employee Productivity?

Table 14 presents the simple linear regression analysis which reveals that work quality significantly predicts productivity, as shown by the regression coefficient $B = 0.871$ with a standard error of 0.064, and a highly significant t-value of 13.56 ($p < .001$). The 95% confidence interval for the slope ranges from 0.743 to 0.998, which does not include zero, further indicating that the relationship is statistically significant. The standardized beta coefficient (β) is 0.808, suggesting a strong positive effect of work quality on productivity.

Meanwhile, the constant term is 0.396 with a p-value of .106, which is not statistically significant, indicating that when work

Table 15
Proposed plan and program: improving work quality for enhanced productivity in the insurance sector

Plans and Programs	Goals/Objectives	Time Frame	Persons Involved	Budget Allocation	Success Indicator
Enhance Employee Work Quality	Improve accuracy, responsiveness, compliance, and technical proficiency of employees.	Short-term (0–6 months)	Human Resources, QA Team, Team Leaders, Employees	Php 10,000 for training and workshops	Increased accuracy in policy documentation- Improved compliance with industry standards
Increase Productivity	Streamline processes to improve claims processing speed, policy issuance time, and response times.	Medium-term (6–12 months)	Team Leaders, Employees, QA Team	Php 15,000 for technology and tools	Shortened claims processing time- Faster policy issuance- Quicker response times
Foster Continuous Improvement	Promote a culture of ongoing improvement through feedback and monitoring.	Long-term (1 year and beyond)	Human Resources, Team Leaders, Employees	Php 100,000 for performance rewards and incentives	Increased employee satisfaction with training- Improved work habits through continuous feedback and assessments
Ensure Compliance with Industry Standards	Keep employees updated on regulatory requirements and ensure adherence to legal standards in all tasks.	Short-term (0–6 months)	QA Team, HR, Team Leaders, Employees	Php 10,000 for evaluation tools and compliance checks	Enhanced compliance with legal and regulatory standards- Decreased errors related to compliance

quality is zero, the baseline productivity is not significantly different from zero. However, the strong predictive value of work quality highlights its importance in enhancing employee productivity.

These findings are consistent with the study of Jimenez and Salvador (2023), who emphasized that the quality of task execution, especially in regulated industries like insurance, strongly predicts employee efficiency and goal attainment. Similarly, Ramos and Tan (2022) found that employee work quality—measured through accuracy, responsiveness, and compliance—explains a significant variance in productivity outcomes. Del Rosario (2021) also supports this, asserting that productivity gains are most sustainable when anchored in consistently high-quality performance across operational roles.

E. Proposed Plan and Program: Improving Work Quality for Enhanced Productivity in the Insurance Sector

1) Rationale

The proposed plan and program aim to enhance work quality and productivity within the organization by focusing on key areas such as accuracy, responsiveness, compliance, and technical proficiency. Given the significant correlation between work quality and productivity, as evidenced by the regression analysis, improving these factors can lead to measurable improvements in claims processing speed, policy issuance efficiency, and customer response times. By implementing targeted training programs, updating technological tools, and fostering a culture of continuous improvement, the plan seeks to streamline workflows, reduce errors, and ensure adherence to industry regulations. This approach not only enhances operational efficiency but also strengthens employee satisfaction, ultimately contributing to a higher level of service quality and organizational performance.

5. Summary of Findings, Conclusions, and Recommendations

This chapter presents the summary of findings, the conclusions drawn, and the recommendations made by the researcher. The study was based on the analysis of data gathered from the responses of selected participants. Statistical methods, including the general assessment and the Pearson Product-

Moment Correlation Coefficient, were employed to analyze the data.

A. Summary of Findings

The salient findings of the study are enumerated and arranged according to the statement of the problem:

1) Employee's Level of Work Quality

According to the respondents, employees have a very high level of work quality. The general assessment were 3.46, with a standard deviation of 0.313 (accuracy in policy handling and documentation), 3.82 and a standard deviation of 0.296 (customer satisfaction and responsiveness), was 3.82 and a standard deviation of 0.300 (compliance with industry regulations), 3.85 with a standard deviation of 0.335 (efficiency in claims processing), 3.86 with a standard deviation of 0.329 (technical proficiency in insurance software and tools), and 3.85, with a standard deviation of 0.356 (of problem-solving and decision-making), which are all verbally interpreted as "Very High".

2) Respondent's Level of Productivity

According to the respondents, employees have a very high level of productivity in their insurance company. The general assessment were 3.80 with a standard deviation of 0.314 (claim processing time), 3.74 with a standard deviation of 0.362 (policy insurance efficiency), 3.63 with a standard deviation of 0.362 (customer response time), and 3.58 with a standard deviation of 0.323 (time accuracy work), which are all verbally interpreted as "Very High".

3) Test of Relationship Between the Between Employees' Level of Work Quality and Level of Productivity

The Spearman rho correlation coefficient between employees' level of work quality and level of productivity is 0.559, which indicates a "Strong Correlation". The p-value is 0.001, which is significantly less than the 0.05 threshold, leading to the decision to Reject the Null Hypothesis (Ho).

4) Impact of Work Quality on Employee Productivity

The simple linear regression analysis which reveals that work quality significantly predicts productivity, as shown by the regression coefficient $B = 0.871$ with a standard error of 0.064, and a highly significant t-value of 13.56 ($p < .001$). The 95% confidence interval for the slope ranges from 0.743 to 0.998, which does not include zero, further indicating that the

relationship is statistically significant. The standardized beta coefficient (β) is 0.808, suggesting a strong positive effect of work quality on productivity. Meanwhile, the constant term is 0.396 with a p-value of .106, which is not statistically significant,

5) Proposed Plan and Program: Improving Work Quality for Enhanced Productivity in the Insurance Sector

The proposed action plan should be developed providing clear and measurable steps to enhance both work quality and productivity within the organization by focusing on key areas such as accuracy, responsiveness, compliance, and technical proficiency. Given the significant correlation between work quality and productivity, as evidenced by the regression analysis, improving these factors can lead to measurable improvements in claims processing speed, policy issuance efficiency, and customer response times.

B. Conclusions

Based on the findings of the study, the study conclusions drawn:

1. The overall work quality in the insurance company is notably high across various dimensions. Clients particularly recognize and appreciate the employees' efficiency in claims processing, accuracy in policy handling and documentation, compliance with industry regulations, and strong problem-solving and decision-making skills. These findings highlight that employees demonstrate strong technical proficiency, responsiveness, critical thinking, and teamwork, all contributing to superior service quality and client satisfaction.
2. The overall level of productivity in the insurance company is very high. Across all four dimensions evaluated, employees consistently demonstrated strong reliability, punctuality, and efficiency in claims processing, policy issuance, and customer response times. Additionally, their high level of accuracy in documentation reflects strong professionalism and reinforces customer trust and satisfaction. These results indicate a well-performing workforce that effectively meets operational standards and client expectations.
3. This suggests that higher work-quality ratings are closely associated with greater productivity, emphasizing the importance of maintaining high standards of work quality to achieve better performance outcomes.
4. The linear regression analysis concluded that work quality is a strong and significant predictor of employee productivity.
5. The developed action plan should be utilized or implemented to ensure that insurance companies can improve their employees' work quality and productivity.

C. Recommendations

Based on the findings and conclusions, the following are

hereby recommended:

1. Managers of Pru Life UK insurance company should implement targeted training programs on accuracy, customer responsiveness, and compliance, alongside optimizing claims processing workflows and enhancing technical proficiency with regular software training. Additionally, fostering a culture of collaboration and problem-solving through workshops and performance feedback will ensure continuous improvement in decision-making and efficiency, driving both employee performance and customer satisfaction.
2. Managers of Pru Life UK insurance company should management and relevant departments streamline claim processing and policy issuance workflows, ensuring timely responses to customer inquiries, and managing follow-ups efficiently. Additionally, they should have a continuous monitoring of response times and implementing time accuracy checks will further improve overall productivity by reducing errors and ensuring a consistent and fast-paced work environment.
3. Managers of Pru Life UK insurance company should focus on further enhancing work quality as a strategy to boost overall productivity. By investing in training programs, optimizing processes, and ensuring consistent high-quality performance, the company can leverage this positive relationship to improve employee output and operational efficiency.
4. Managers of Pru Life UK insurance company should prioritize strategies aimed at improving work quality, as it has a strong positive effect on productivity. Given that the relationship is statistically significant, focusing on enhancing work quality through targeted training, process optimization, and regular performance reviews can lead to substantial improvements in employee productivity.
5. Researcher should articulate the findings of the study to the Managers of Pru Life UK insurance company for further consideration and application.
6. Future researchers are encouraged to conduct similar studies with a larger number of respondents to ensure reliability of results.

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