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Source / Izvornik: **Ekonomski vjesnik : Review of Contemporary Entrepreneurship, Business, and Economic Issues, 2017, 30, 129 - 140**

Journal article, Published version

Rad u časopisu, Objavljena verzija rada (izdavačev PDF)

Permanent link / Trajna poveznica: <https://um.nsk.hr/um:nbn:hr:145:284451>

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Download date / Datum preuzimanja: **2024-05-06**



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UDK: 005.64:368
Preliminary communication

Received: November 12, 2016
Accepted for publishing: December 16, 2016

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Abstract

The paper is designed and contextualized as a meaningful whole which includes the triple helix model: a combination of science, the real sector and local government. The basis of this research is teamwork in insurance companies operating in eastern Croatia whose indicators reflect on other insurance companies in Croatia and beyond. The conclusions of the paper suggest that teamwork is omnipresent in insurance companies, and that it affects the efficiency in meeting their objectives. A survey was used to test and prove the hypotheses, indicating that especially during the economic crisis it is crucial to invest in human resources and encourage teamwork via key motivational factors. The conclusions of the paper show that teamwork contributes to the efficiency of the organization, dissemination of new ideas and greater synergy within the insurance company.

Keywords: Management, teamwork, efficiency, speed of changes, insurance

1. Introduction

The fundamental task of management is to make people capable of joint performance through common goals and values. People who work together would not be effective without management (Sikavica et al., 2008: 5).

Firstly, it is necessary to define the term team leader, manager, or sales manager as a person responsible for guiding a team and achieving its goals. There are still leaders who believe that the manager's only job is to call out from time to time those who did not meet the requirements and to threaten to penalize employees with a pay cut or termination. In the past they were called directors and their job was to terrorize employees. Today, on the other hand, being a leader or guiding others means being able to

find ways to get extraordinary results from ordinary people.

A true leader must provide employees with all the necessary support and the resources to perform their duties, from working materials to additional training. Managers should keep their employees motivated to give their *best performance with an aim to achieve common* goals and objectives. It is therefore important to remember that inventories can be managed, but people must be led. Leadership is one of the main characteristics separating managers from employees. Everyday tasks can be performed by both employees and managers. However, leading people and companies or managing processes to the satisfaction of employees and customers can only be done by an excellent manager

who has a clear vision of how and what needs to be done in a business process.

Managerial values include basic personal values and acquired values that are derived from a managerial role in a formal organization. In fact, one of the main characteristics of a manager is a strong sense of organizational commitment, which stems from the sense of belonging and the sense of ownership that a manager feels for the organisation he/she works for (Barković, 2009: 74).

It is expected of effective insurance company managers to have a vision for the future of their company rather than just a grasp of the current situation, which means that managers should constantly strive to find new opportunities. They should create new jobs and new business conditions in cooperation with their employees. Teamwork facilitates cooperation between employees and managers. Furthermore, teamwork helps companies achieve better business results.

No matter how good a manager is, where or who he or she works for, there are many challenges that every insurance company manager must face. It is the manager's job to allocate all available resources so the companies can keep attracting efficient employees and keep them satisfied. Besides that, they should also meet the needs of increasingly demanding and well-informed customers. In order to successfully accomplish their tasks, managers should have specific knowledge, a wide range of skills and abilities, formal and informal education; they should also be visionary leaders, capable of solving problems promptly, devising new ways of operation, identifying new sales and distribution channels, as well as keeping current employees and hiring new ones. Great demands are placed nowadays on both managers and employees. Many employers are having a hard time finding experts with different qualities, skills and qualifications that their companies need.

There are four types of skills that a manager should have:

1. Conceptual skills: intellectual analytical skills; the ability to interpret complex information and to see the bigger picture; decision-making skills; planning ahead instead of reacting;
2. Interpersonal skills: the ability to lead, motivate, understand and communicate with

others; the ability to *cooperate effectively with all team members*;

3. Administrative skills: concrete implementation of plans, internal policies and processes; a high level of awareness; the ability to control the financial resources within a certain framework and obtain the necessary reports and data;
4. Technical skills: the ability to use tools, techniques, and knowledge of different disciplines such as accounting, marketing and production planning (Barković, 2009: 14).

There are many skills that managers must possess to successfully lead an organization. They should be able to identify and evaluate different scenarios and situations in their insurance companies and also be prepared to solve problems and respond to challenges that businesses face today.

Another major challenge for managers is to form teams that will drive organizational processes, be generators of growth and development, and be able to propose *ideas* and contribute to the production of new products and services, thus increasing their company's efficiency.

Companies that are based on mutual cooperation of all team members will surely achieve a greater success on the market than companies in which each individual or employee performs business tasks separately.

Full engagement of employees and their managers is a fundamental prerequisite for an approach that can help to overcome problems in the business environment because employees are involved in all stages of the reflective practice. Employee engagement also increases the probability of making better decisions (Barković, 1999: 31).

A business enterprise, insurance companies included, will achieve the best business results when each employee is willing to put in the effort and to work hard in order to contribute to the company's success. An insurance company will achieve the set organizational goals faster, easier and more efficiently through teamwork.

A team is a small group of people who share common goals and work together in order to achieve them (Tudor, Srića, 2006: 22).

Based on theoretical and practical approaches the following hypotheses are proposed:

H1: Teamwork is not sufficiently used in insurance companies.

H2: Teamwork greatly benefits *an insurance company's performance*, its competitive advantage, the creativity of its employees, the performance of the insurance company, its employees and managers; product and service quality; and facilitates problem solving.

H3: Teamwork affects the level of trust among employees.

2. Theoretical framework

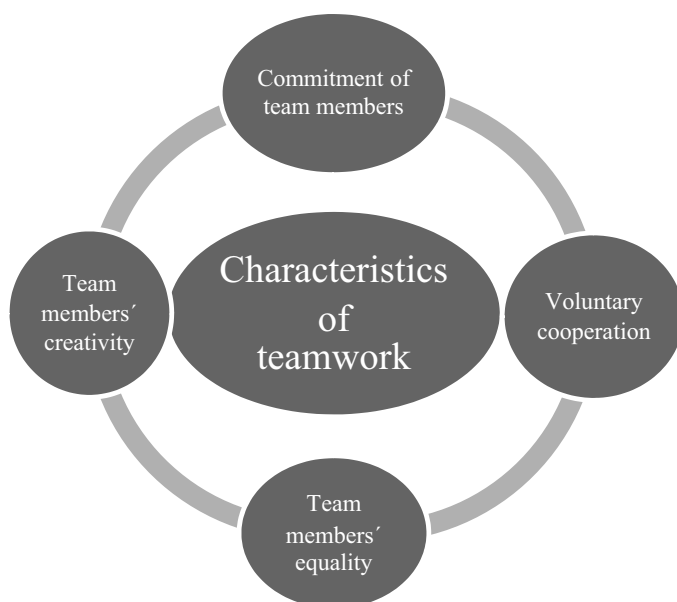
For a process in business enterprises and insurance companies to be called "teamwork", it needs to have

the following characteristics (Figure 1): commitment of all team members, voluntary cooperation, creativity and equality of team members.

All team members should equally strive towards achieving the common goals. If only one member of the team does not participate in that effort, the whole team could be held back. Furthermore, that could have a negative impact on the business results of their insurance company. *Cooperation among all team members is necessary* in order to achieve good business results and meet customer requirements.

Teamwork enables equal development of every single employee, promotes a positive work environment and develops creativity, which will contribute to the improvement of existing insurance products and the development of new ones.

Figure 1 *Characteristics of teamwork in insurance companies*



Source: Designed by the authors according to: Tudor, G., Srića, V. (2006). *Menadžer i pobjednički tim – Čarolija timskog rada*. 3rd edition. Zagreb: M.E.P. CONSULT d.o.o.

By introducing teamwork in their business activities, insurance companies would be able to face numerous every-day challenges. Managers will decide whether the responsibility should be partially delegated to the teams with an aim to facilitate decision making, business operation and problem solving.

There are many advantages of teamwork:

- A sense of belonging
- A sense of interpersonal trust and understanding
- Making new friendships

- Healthy social climate and work environment
- Greater efficiency and creativity of each team member.

Working in a team gives team members a sense of belonging and enhances their cooperation and trust. This in turn has a positive impact on organisational performance.

In addition to the benefits for employees, teamwork provides considerable *benefits* to the insurance companies as well. Listed below are some of them:

- Greater flexibility
- Higher efficiency
- Enhanced innovation
- Enhanced communication
- Faster information flow
- Delegation of decision-making authority to team members.

It is especially important that the organizational context or the team itself set up standards of excellence so that members will feel pressure to perform at their highest levels (Northouse, 2010: 220). If employees work in teams and have clearly defined objectives that need to be achieved, they will seek to do their best, and this will be reflected in the company's performance.

By encouraging teamwork, managers enhance creativity, innovation and cooperation in their company. In this context, teamwork is defined as collaborative work with an objective to encourage cooperation among employees, generate new ideas and find new solutions in order to achieve positive business results and keep end customers satisfied.

A team is a group of people working together towards a common goal, while taking on different roles and demonstrating a high level of communication skills in order to ensure a successful alignment of its efforts (West, 2005: 8).

In today's business environment, managers should have different skills and put a lot of effort into achieving the best possible results with as few employees as possible. Sometimes a two-person team is more successful than a dozen employees working individually. It is up to the managers to make a decision regarding the optimal team size and type and then the team can focus on business results, setting and achieving their goals. *Every manager* has his/

her own *style* of managing people and companies. Leadership style also has a direct effect on organisational performance.

The best leaders (heads of branch offices and associations, sales managers and others) have two qualities in common: a friendly relationship with colleagues and a clear picture of the desired results. Prudence is the most important quality, but unfortunately, rarely encountered.

The usual team size is from 3 up to 25 members. Thanks to the development of modern communication technologies and business methods in recent years, that number can grow up to 30 members. In the business world, the usual team size is between 5 and 7 members (Tudor, Srića, 2006: 69).

Managers are the ones who should encourage *teamwork and collaboration* among *employees*. They organize and manage the entire business process, form study groups, delegate tasks and develop a vision so that everyone knows in which direction they are going.

West (2005: 24-25) distinguishes the following team categories: production and service teams, project and development teams, consulting and involvement teams, crews, operational and negotiating teams. Production and service teams are engaged in installation, maintenance, mining and construction, sales and medical services. Their goals are clear; they are focused on developing a variety of skills, which makes them long-term teams. Research and development teams are called project and development teams. They are formed to solve a particular problem or a set of problems within a limited time period. Their goals are short-term and clearly defined. Consulting and involvement teams, such as working groups, quality circles and staff groups have a short lifespan so its members are not focused on the development of skills. Teams that consist of team members who have never worked together before are called crews, e.g. a flight crew or a crew responsible for maintenance and electrical repairs. Employees who work together and who have clear goals form operational and negotiating teams.

In order to make any kind of relationship work, especially a business one, cooperation of between managers and employees (all team members) is required. However, managers usually prefer to delegate tasks and make the decisions themselves, rather than consult with the staff and ask them for their opinion before making a decision. There is al-

most never a consensus. Each manager should take into account what steps need to be taken in order to form an effective team that will produce positive business results and create added value. When working together, synergy must be present and seen as an advantage. The sum total of the individual success of each employee determines the degree of success that a company attains. Every employee wants to be part of a stable and successful system, and that is exactly what a manager should do – make them feel valued thus making them better employees. This will also make managers feel more successful and confident. When a manager is surrounded by people who are flexible, proactive, confident and willing to learn, the chances of achieving good results are stronger. No matter how large or small a company is, its managers, insurance company managers included, must take good care of their employees with employment benefits, promotions, stimulating environment and opportunities for professional development and growth because this will consequently facilitate the development of the company itself.

Human resources are defined as the total knowledge, skills, creative abilities, talents and aptitudes of an organization's workforce, as well as the values, attitudes, approaches, beliefs and loyalty of individuals in the affairs of an organization (or a company). Human resources represent the overall intellectual and emotional energy that an organization has and uses in order to achieve its objectives and promote its development (Bahtijarević-Siber, 2008: 16).

Good managers *know* their team better than anyone else, and thus know how to enhance the skills and knowledge of *each team member*. *They do not make unreasonable demands of their employees, but rather enable them to be the best they can be and contribute to the company's success as such.*

When a manager notices that a team member is not doing his/her best, he/she should be reassigned to a new position that will *adequately meet* his/her qualifications in order to increase the level of their performance. Such a decision may not always be greeted with enthusiasm by the team member being reassigned, but it is the manager's job to make tough decisions when necessary.

The process of communication is always a two-way process between two or more people. We distinguish several leadership styles, but the highest level of communication is achieved with the participative

leadership style. To build a successful team, healthy and regular communication (both individual and group communication) between managers and all team members is required. Problems that may arise in insurance companies can be solved with timely and adequate communication.

Associated individuals form a group and adopt its values in order to achieve their own objectives. Groups formed to make a decision (or for some other reason) have to reach a consensus. The results arising from the continuous interaction among team members require open communication (Barković, 2009: 73).

Situations in which a manager is not communicating with all team members on a daily basis simply cannot be acceptable. A successful manager leads the team members all the time instead of communicating with them only when time allows. It is simply not possible to be a good leader and to build trust with employees (team members) without quality and timely communication with them, and their feedback. A manager should allow his employees to express their disagreement, to be open about the things they do not agree with and to voice their opinions without fearing the consequences because that is the only way to resolve conflicts at work.

The key question for a modern business is the following: What is the most important requirement for a company to survive in today's turbulent market conditions? The answer is relatively simple - it is information that allows companies to take the appropriate action (Pitts, Klepac, 2003: 27).

When working in a team, people exchange a vast amount of information on a daily basis and that is not the case when people work on their own. Systematic information collection for the purposes of making conclusions about the internal and external environment, competition, customers, suppliers and employees is an essential process in every business, insurance companies included.

Ensuring that a company has accurate and timely information about its position and business environment is a requirement in modern business. In that context, employees have become an important factor in collecting information. Thanks to them companies have high-quality and timely information which provides a sound basis for a faster and more effective response to the early signals that indicate changes in the market (Alpeza, 2009: 70).

Despite the rapid growth and spread of technologies, human capital is still crucial for the success of a company and achievement of its goals. The knowledge and ideas that employees can transfer to finished goods are vital factors in gaining a competitive advantage.

Today, knowledge is the most important resource of an organization. Knowledge has become a corporate asset and a critical success factor. Only those organizations that are based on knowledge have a competitive advantage, i.e. knowledge ensures their continuing progress. *Knowledge is the only resource that increases through use*. Furthermore, the total knowledge of a company increases through its sharing, transferring and spreading (Bahtijarević-Šiber et al., 2008: 596).

Having a long-lasting company is no longer a key factor for success. Insurance companies are facing changes in the requirements regarding the constant monitoring of customer needs and it is the employees' and managers' job to propose ideas and courses of action to respond to these changes.

The real question is how innovative insurance company employees really are. Employees contribute to the development of an insurance company; but are they creative and qualified enough; do they have the necessary knowledge to facilitate the desired innovation or will the dogmatism, scepticism and refusal to accept innovative ideas prevail? If a company wants to ensure its long-term success, it is crucial that it regularly revises its strategies and analyzes the market, implements the necessary changes and finds partners that respect the same ethical principles. Sales (internal and external) is a strategic element of business that requires planning, aligning of business processes with new market requirements and effective communication.

The knowledge of each team member, the implementation of ideas proposed by employees, proactive engagement and team-building activities, business processes improvement, provision of specialized products and services to customers - all of the above will guarantee a company's success.

Knowledge is a dynamic blend of theory and practice, experience, values, contextual information and expert insight that provides a framework for evaluating and incorporating new experiences, knowledge and information (Davenport, Prusak, 2000: 16).

By defining basic terms, we came to the concept of knowledge, and from that point of view knowledge is defined as an effective process of data networking (Glavaš, 2012: 32).

Managers are the ones who should create an *idea-generative* climate; they should also encourage both employees and managers to attend various seminars and workshops in order to broaden their skills and develop expertise that will positively impact the company's success.

There are numerous methods for insurance companies to create new products, improve the existing ones, be successful and meet customer needs, e.g. brainstorming or quality circles. Companies should encourage their employees to be creative, innovative, and to develop their skills and gain new knowledge.

Innovation, market monitoring and the ability to adapt to market changes and meet customer needs is what is needed for a company to be successful. If the internal processes are not coordinated and flexible enough, the innovative ideas will not be realized. When all employees are working together as a team in order to achieve common goals, it will be reflected in the creation of high quality products and services.

The introduction of teamwork in insurance companies would facilitate the sharing of knowledge among employees. Moreover, the overall level of knowledge would increase. For example, in case of employee turnover, there would not be a drastic decline in the overall knowledge level, because other team members in the company are familiar with the work that needs to be performed. In short, it is easier to manage knowledge when employees are working in a team.

3. Research results and methodology

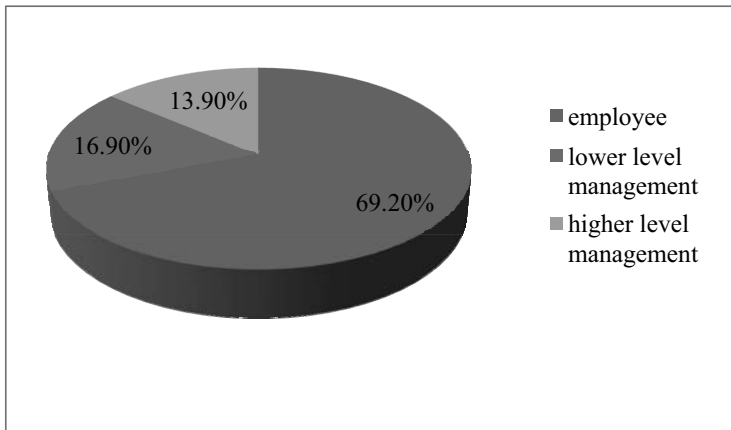
An online survey was conducted in five insurance companies in Osijek-Baranja County. 66 persons took part in the survey within 15 working days. The questionnaire was divided into two parts. The first part elicited information about the socio-demographic characteristics of participants and the second part elicited information about teamwork and the use of teamwork in their insurance companies. The methodology used in this paper is based on an online questionnaire which provided the data presented by certain categories essential for proving / refuting the hypotheses proposed above.

Men accounted for 57.8% and women for the remaining 42.2% of the survey sample. The largest percentage of respondents was between 36 and 55 years old; 26.6% of them were between 25 and 35 years old. A small percentage of respondents (9.4%) was between the ages of 56 and 65 and the smallest percentage (3.10%) was between the ages of 18 and 24.

3.1 Sample structure by level of management

As shown in Figure 2, employees account for almost 70% of the respondents, while lower and higher level management represents 30% of the total number of respondents.

Figure 2 Sample structure by level of management



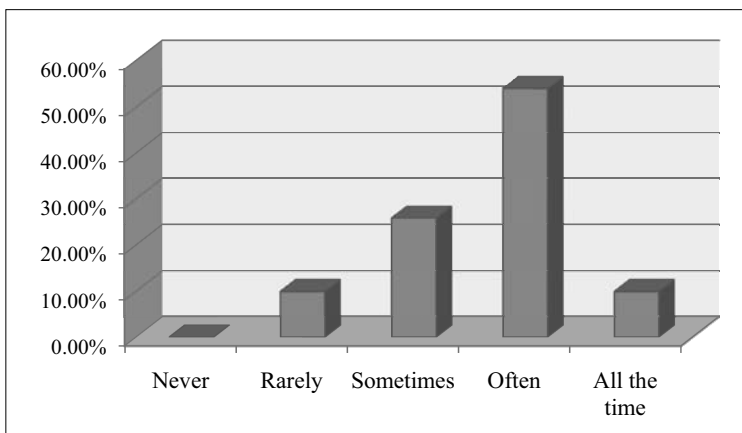
Source: Authors

3.2 Use of teamwork in insurance companies

More than half of the respondents believe that teamwork is present in one form or another in their insurance companies, while less than 10% of the re-

spondents feel that teamwork is part of their work environment. It is also interesting that only 10% of the respondents feel their insurance companies need to use teams more often.

Figure 3 Use of teamwork in insurance companies



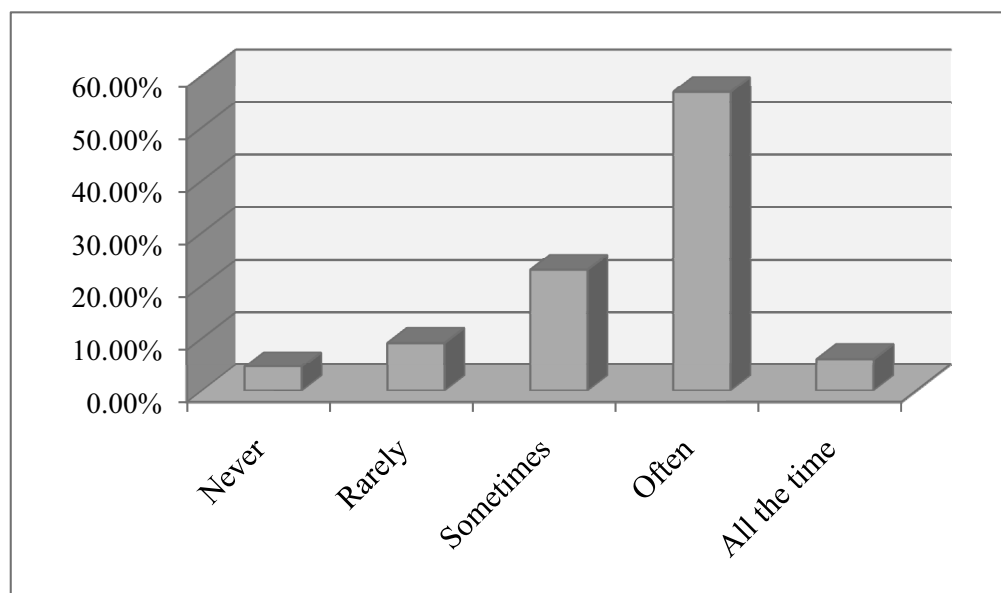
Source: Authors

3.3 Encouragement of teamwork in insurance companies by the superiors

When asked whether teamwork in their insurance companies is encouraged by their superiors, more

than 60% of the respondents gave an affirmative answer, while 23% of the respondents felt that their superiors sometimes encouraged teamwork. Less than 5% of the respondents said their superiors never encouraged teamwork.

Figure 4 Encouragement of teamwork in insurance companies by the superiors

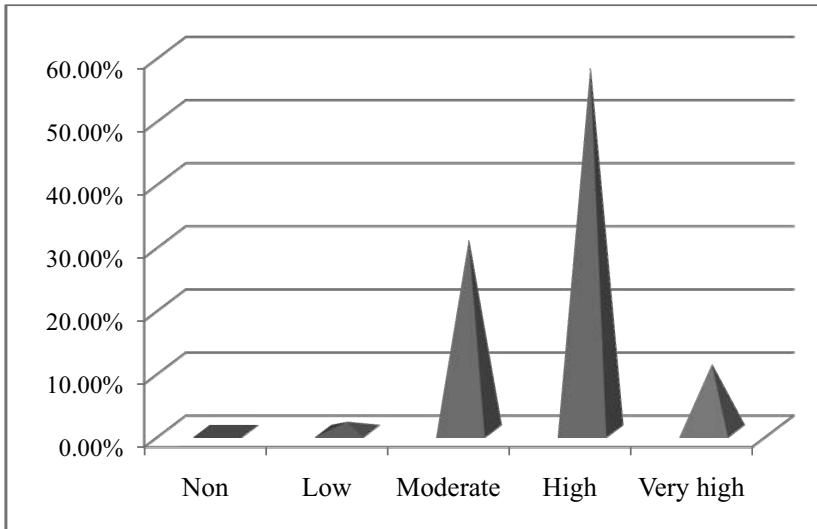


Source: Authors

It is very important for superiors to encourage teamwork in their companies, insurance companies included, because teamwork creates a better work environment, increases the level of trust among team members as well as cooperation among co-workers. In addition, teamwork helps foster a positive climate that is conducive to creativity, which will support not only the development of new products and services, but also the changes to the existing ones. This will in turn lead to profit growth and higher levels of customer satisfaction

3.4 Correlation between insurance company employee performance and teamwork

The results of the survey show that there is a correlation between insurance company employee performance and teamwork. Almost 60% of the respondents think their performance is better when they work in a team. Only a small percentage of the respondents (less than 2%) do not find that there is a correlation between their performance and teamwork.

Figure 5 Correlation between insurance company employee performance and teamwork

Source: Authors

3.5 Analysis of other relevant research results in the context of insurance companies

Furthermore, the respondents were asked to assess whether their companies' employees and managers needed workshops on brainstorming or quality circle techniques. Almost 75% of them gave an af-

firmative answer to that question. A small percentage of the respondents (9%) consider workshops to be unnecessary.

The respondents were also asked to evaluate on a five-point scale the main research questions (Table 1).

Table 1 Evaluation of the main research questions

Use of teamwork in the insurance company		The impact of teamwork on the business results of the insurance company		The impact of teamwork on the level of trust among employees	
Evaluation	Percentage	Evaluation	Percentage	Evaluation	Percentage
1	1.50%	1	1.50%	1	3.00%
2	9.10%	2	3.00%	2	3.00%
3	37.90%	3	27.30%	3	19.70%
4	43.90%	4	47.00%	4	53.10%
5	7.60%	5	21.20%	5	21.20%

Source: Authors

Use of teamwork in five insurance companies in Osijek-Baranja County is evaluated by assigning scores from 1 (the lowest score) to 5 (the highest score). Score 1 indicates that teamwork is not used in an insurance company while score 5 indicates

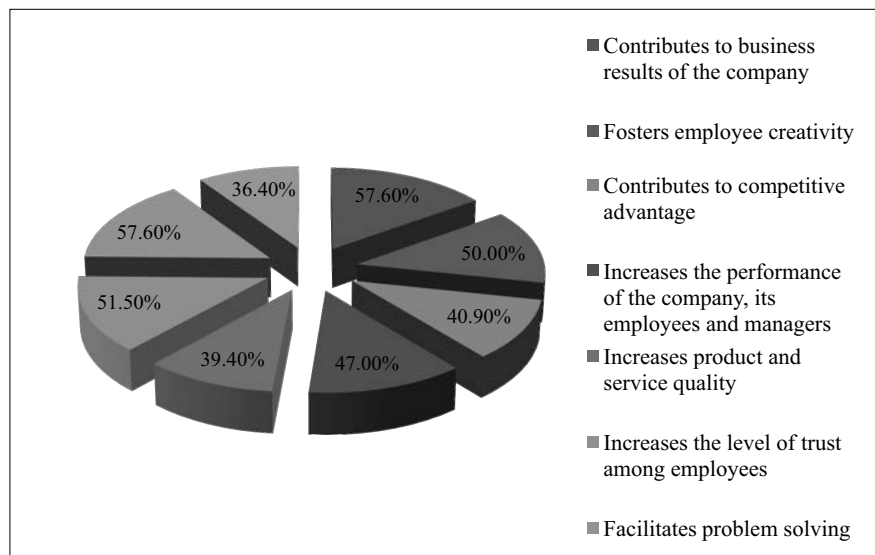
that teamwork is used all the time. The majority of the respondents assigned high scores to the use of teamwork (almost 44%) and the impact of teamwork (47%) in their insurance companies which indicates that there is a significant correlation between team-

work and business results. The results also indicate a strong relationship between teamwork and the level of trust (almost 75%).

The pie chart below shows the impact of teamwork on the following variables: employee creativity, level

of trust among employees, competitive advantage, the performance of an insurance company, its employees and managers; product and service quality, and problem solving.

Figure 6 The impact of teamwork on organisational outcomes of insurance companies



Source: Authors

4. The main research conclusions and discussion

The results confirm the suggested hypotheses. According to the majority of the respondents, teamwork has positive effects on business results (almost 58%), employee creativity (50%), the efficiency of the insurance company (47%), level of trust among employees (almost 52%) and problem solving (almost 58%). More than a third of the respondents (36%) consider all the above-mentioned elements important for business.

The survey results confirm the hypotheses and show that teamwork has a significant impact on the performance of both employees and the insurance company itself.

5. Conclusion and future research

Teamwork can be a key driving force for organisational performance and can help insurance compa-

nies respond to the ever-increasing pace of change in today's business environment. It is the responsibility of managers to introduce teamwork given that it can enhance employee performance. The survey results show that the level of trust is higher among employees working in teams, sharing not only their tasks, but also the responsibility. Teamwork also increases the *number of ideas generated* by a group as well as the degree of creativity and knowledge in an insurance company. Moreover, it is more likely that an insurance company will achieve its business goals if it introduces teamwork. This is because teamwork creates synergy through the combined efforts and engagement of all team members, whereby the level of team's collective performance will be greater than the sum of its members' individual performances. Future research is necessary to examine the motivational factors affecting teamwork in business systems, in particular in insurance companies or banks.

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ANALIZA ZASTUPLJENOSTI TIMSKOG RADA U OSIGURAVAJUĆIM DRUŠTVIMA

SAŽETAK

Rad je osmišljen i kontekstualiziran kao smisaona cjelina koja obuhvaća *triple helix model*: spoj znanosti, realnog sektora i lokalne uprave i samouprave. Temelj istraživanja je timski rad u osiguravajućim društvima koja egzistiraju na području istočne Hrvatske, a čiji se pokazatelji zrcale na ostala osiguravajuća društva u Republici Hrvatskoj i šire. Zaključci rada upućuju na činjenicu da je timski rad sveprisutan u osiguravajućim društvima te da utječe na učinkovitost pri ispunjavanju ciljeva svakoga društva. U radu se metodom ankete dokazuju hipoteze što govori da je, pogotovo tijekom ekonomske krize, ključno ulagati u ljudske resurse i poticati timski rad kroz ključne motivacijske čimbenike. Zaključci rada pokazuju da timski rad doprinosi učinkovitosti organizacije, diseminaciji novih ideja i većoj sinergiji unutar osiguravajućega društva.

Ključne riječi: menadžment, timski rad, učinkovitost, brzina promjena, osiguranje