A Review of the Organizational Entrepreneurship Relationship with Insurance Companies
(Work Case - a case Study) the Representation of Insurance Companies in the West of Guilan Province

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Abstract:
Nowadays different organizations and industries are faced with fundamental changes due to global economic challenges. Pace of change accelerating increased and the organizations inevitably from flexibility and agility have competition in responding to needs of the market. Organizational entrepreneurship is a basic fact that leads to the strategic renewal profitability, innovation and growth of the organization. Due to the unbalanced consumption market conditions, increased markets by different companies, the basic question is that by regarding to the organizational entrepreneurship component can be effective on the insurance representation performance. Therefore purpose of this research is a part of the amount of the relationship between organizational entrepreneurship with performance. The statistical population is the employees of insurance companies Representation in the West of Guilan province and for collecting information from the questionnaires and testing the hypotheses, the Pearson test was used. The results of statistical analysis of the collected data show that the trend to organizational entrepreneurship has significant and positive correlation with insurance companies' performance.

Keywords: Organizational entrepreneurship, insurance companies' performance

Introduction
In the present age, the educational changes are considered as the most important super-challenges organizations; Proper utilization of the talents and abilities of people in developing frameworks and models of new ideas has the crucial role. (Taghizadeh et al, 2007). In today's world of thought, innovation, entrepreneurship, and using them in organizations are inevitable. (Azarhoosh et al, 1998). Today's organization problems are not solvable with past solutions and the future prediction does not solve but also for future Prefabrication should proceed. Today environmental conditions and competition rules are so brutal, complex, dynamic, uncertain that other organization can't secure its long-term viability and survival only by changing the superstructure such as the changes of systems, structure, technology, and ...

As the birth and death of organizations depend on insights and abilities of founders, their growth and survival also depend on factors such as ability, creativity and innovation of human resources. Entrepreneur organizations due to their adaption ability with environmental changes and flexible structure are supported by governments. (Garavan & O; Cinneid,1995)

Definitions: The word "entrepreneur "is comes from the French word root Enter expender that involves the definition of commitment. Entrepreneur is a person who is committed to accept organizing and managing a new business combined with risks.

Entrepreneurial process:
William Bi Griv is in believe that the entrepreneurial process includes all activities, duties and the actions associated with perceived opportunities and creation of organization for following an entrepreneurial opportunities that is composed of various elements. (Bygrare, 1994). The main components of the entrepreneurial process are shown in Figure 1-2.

1- Entrepreneur: A person who intentionally decides to start a new business venture and it is a key part of the entrepreneurship process. 2 - Opportunity: There are a lot of opportunities in society for business but entrepreneur chooses opportunities that have a high capacity to death of their own business by analyzing and identifying market opportunities. 3- Structure: Entrepreneurs for own business should make clear that what kind of structure in the form of (individual or partnership) will begin its activities. 4 - Sources: The human and financial resources attract identification and protection of investors (Ghasudi,2003).

5- Strategic and business plans: The purposes of work are determined comprehensive strategies and programs of business.

Organizational entrepreneurship: Entrepreneurship within the organization in order to create entrepreneurial culture in the organization that has already been established. In this type of entrepreneurial a company with organization provides an environment to enable users to participate in the affairs of entrepreneurship and in it's during products, services or innovative processes appear through the creation of entrepreneurial culture. (Ahmadpoor, Moghimi, 2008).

The concept of organization entrepreneurship has four dimensions: Risk taking of new business - innovation - own rebuilding – pioneering
Participatory management:
The most common way to solve the problem of organizations disability in better use of the potential of staff is to use management method or partnership. Its main purpose is developing the human values of all employees and use of intelligence, talent and creativity according to company goals.

Benefits and using of participatory management:
A - Individual Benefits: Improvement motivation in staff, creativity and innovation, employee satisfaction and sense of self-esteem.
B - Organization profit: Improve human relationships between management and staff, improve circulation in organization, reducing the production costs of goods and services, increasing the sense of organization belonging, improve quality and increase productivity, enhance cooperation.
C - Social functions: Increase citizen satisfaction, creating a spirit of team working, developing flexibility and self-belief, reducing social isolation, loss of conflicts and disputes.

Creation of organizational performance:
Organizational performance has multiple dimensions:
1- Levels and trends in customer satisfaction, customer retention, service performance parameters and positive products that is important for customers.
2- Financial (ROI, profitability capability, liquidity, market share and businesses growth)
3- Human Resources (staff satisfaction, staff developing, job rotation, organizational learning and working arrangements)
4- the organizational effectiveness and operational performance indicators, design, production, delivery, processes support and business such as productivity and duration, performance and supplier and other indicators of implementation organizational strategies.

Job Satisfaction:
Job satisfaction discussion today is an important issue that is examined in organizations. When we say that a person has a high job satisfaction the purpose is that the person generally loves his/her job and considers great value for the job and to his/her work has a positive attitude. (Gholipoor Soleimani, 2001).

Job satisfaction approach:
1 - Requirement approach: Domain theory needs can be emphasized to (Maslow) (Gronberg) comments so that Maslow's specific hierarchy is defined for requirements that are considered as a pyramid. In hierarchy that Maslow suggests first needs is proposed to life requirements and then for security, love, self-esteem and self-actualization. Maslow believed that job satisfaction when is created that basic needs and especially requirement to security are satisfied. (Rezayian, 2000).
2- Motivational Approach: in Motivational theories domain can be pointed out such persons (Verum) (Darendrof) (Anaglok). According to Verum's theory of human behavior are related to two factors the expectation and also success probability. He believes that for a person satisfactory should try to exact evaluations be done from their performance and career goals should be designed in short time. According this human behavior has instrument rule and people satisfaction creates in work environment based on effective performance and achieving career goals.
3- Attitude approach: (Ezcamp) believes that attitude and perception of one's is the determining factor in own satisfaction. (Gaphen) believes that if people between the obtained job status and his/her abilities feel significant differences shows unfavorable attitude toward himself/herself. With respect to needs approach in satisfaction and Maslow Gronberg’s theory of motivation approach in satisfaction and Verum, Darendrof and Anaglok’ theories and also attitude approach to satisfaction and Ezcamp and Kaufman’s theories can be regarded as a structure that is influenced by internal factors and especially needs and motivation and is concerned with attitude. (Taheri, 2001)

Four aspects of customer needs are as follows:
1- Awareness from results (goals using the services) and the means or ways to achieve to accurate results and define customer needs.
2- Customer participation in the earliest possible date.
3- Determine the consumers' expectations (customer) of services.
If a service presents with quality, the balance between customer expectations and what can be offered is essential.
To satisfy customer needs requires that these needs converter and interpret to product or service specifications.
The technique (QFD Quality Function Deployment) is a special technique for this purpose. (Rampersad, 2001).

The effects of customer satisfaction on organizational processes:
1- Progressive reduction costs and shortening cycle time of work due to the effective use of resources
2- Improved consistent and results of operations and predictable for these results (recommendations for improvement)
3- Providing addressing to centralized and prioritizing opportunities for improving operations
4- Increased ability to create value for both parties
5- The importance of customer demands and legal and regulation to organization
6- Establish the quality policy (Fry,1993)

Group of financial indices:
This group includes ratios that are evaluated the amount of ability and financial strength of the company. (Otrol, 2002)
1- Debt ratio (total debt to total assets ratio): shows total amount that is provided from the debt location. Of this ratio is often used as an indicator for determining the financial risk. Increasing this ratio indicates the increase in percentage of the company's financial risk.
2- Coverage ratio (the acceptable ratio of assets to insurance issued): Insurance issued is relevant to components balance in order to judge about the strength of a company's financial
3- Profitability ratios: consists of two parts. The ratio of total profit to total revenue.
benefit to income that this indicator perfectly provides the rate of the company activity return in period of time and investment return rate (the ratio of profit to total assets) that this ratio indicates the amount of usages of company assets and increases of the company's operations profitability.

**History of background research:**
Internal Studies: Research by Hossein Rezazadeh entitled evaluation the relationship between organizational structure and Organizational entrepreneurship: Research results makes clear that establishing and institutionalizing entrepreneurship in one hand entails obstacles such as mental form at persons levels the individual and organizational levels and n the other hand, removing the organizational barriers in levels of organization. In Ahmadpoor's research in 1999 determined the barriers and limitations of entrepreneurship within the organization and believes that this barrier is led to people prefer to avoid from entrepreneurial behavior in their organization. These barriers are as follows: The nature of large organizations needs short-term profits, lack of entrepreneurial talent and rewards wrong methods. In Amir Masoud Salehi's research is paid to identify the factors and priority indicators in order to achieve entrepreneurial organizations in country.

**External Studies:**
Slid and Block in 1984 in research know entrepreneurship barriers include as following: organization unsuitable procedure in dealing with staff mistakes, planning long-term, task-based management style building, the only incentive policies for all, promotion of compatible people. In 2003 Karin, Green and Slevin investigated the company Entrepreneur confirming on the amount of sale. Bederniz in 1998, in a research of the organization internal factors considered public sector as the main barriers innovation in the sector and believes that the external factors and political factors have limited impact toward internal organization and these barriers often associated with activity of internal bureaucratic structures.

**Conclusion:**
This theoretical contents and research background that is a brief overview of description, significance, entrepreneur's historical change and function are discussed.
References