



Examines the Role of New Human Resource Challenges in Performance of Saman Insurance Company

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Abstract

Without a doubt, insurance companies need desperately to improve their performance to gain competitive advantage in the current turbulent market. On the other hand, new human resource challenges are facing a crucial role in improving the performance of insurance companies, therefore purpose of this study was to investigate the role of the new human resources challenges in the performance of insurance company. In this research, descriptive research survey -method is used and the methodology is applied.

The statisticl population consisted of all employees in different levels of insurance company Saman. The number of employees were 440. According to the Jersey - Morgan sampling, sample size of 205 individuals was selected. Descriptive statistics and inferential statistics including T-test was used to analyze the data collected in order to investigate the role of new human resource challenges in performance of Saman insurance company. After analyzing the data using SPSS software; findings confirm the effects of twenty- two challenges on the performance of Saman insurance company.

Keywords: New Human Resource Challenges, Performance, Insurance



Introduction

With the entry into the third millennium and the advent of the knowledge economy, human resources has been raised as a strategic competitive element in the survival of the organization and increase its productivity. (Askari, Shamim and Allameh, 2012)

On the other hand, in twenty- century all those who are responsible for human resources management in the current system, should evaluate carefully developments for a mobility and reliable future. This future characterized by rapid changes and advanced technology and undermine the overall patterns of social life is economic. (Dabiri Esfahani, 2001)

Also, dynamic organizations and companies have learned to react against the developments, trends and challenges that arise in various dimensions and fields. Continuous changes that occur in the environment, human resource management organizations are faced with various challenges and this compelling management to coordinate the challenges with objectives, policies, strategies and procedures. (Seyyed Javadein, 2006)

Activities related to human resources can be provided on the performance of companies through institutional structures that encourage participation among employees and to allow them to do their jobs the way they affect recovery. Activities related to human resources through the acquisition and development of human capital affect skills of staff.

Some researchers have argued that the role of human resources in the future estimates in the changes affect employees' perceptions to measure human resource activities as voluntary to involuntary other than it just is not done, that support the conclusion of the importance of interactions in organizational performance. (Forghani, Sharifi, Jabbarzadeh and Kulak, 2010)

In this regard, recent research showed that at least 75% of senior management acknowledged that one of the duties is to identify potential talents and providing facilities for the development of their staff for improving the efficiency of the staff. (Niaz Azari and Taghvaei Yazdi, 2014) Without doubt, this enhanced productivity for every company or organization will lead to improved performance.

Finally, available evidence indicates multiple organizational challenges in the new human resource in institutions and organizations, no doubt this problems reduced effectiveness, efficacy and ultimately productivity and organizational performance. (Becker, 2006)

In this regard, the absence of Iranian companies show that efficiency and performance of



companies and organizations, despite the use of advanced technology has been reduced. On the other hand Delfgaauw and Dur (2010) have concluded proper management of human resources in organizations can be grounds for self-regulation and to increase employee motivation and performance and provide greater participation.

Therefore, in order to identify new human resource challenges in the performance of organizations must first understand the current status of human resources and finally improve the performance of organizations in the field of human resources taking a look at the new challenges in managing future. Since much of the material and immaterial losses that the insurance industry's annual country disregards the importance and the role of new human resource challenges in different levels and especially the suffering and Saman insurance company is no exception to this challenge.

For this reason, it is treated as a point of weakness and challenge and decided to conduct a scientific study and research to provide scientific solutions to solve the pathology of the above issues and challenges using different dimensions. According to the findings mentioned about the importance and role of the new human resource challenges in the performance and role of each of these variables present study is aimed at providing and identifying the optimal model. Overall, the study seeks to answer the question that how is the role of the new human resource challenges in Saman insurance company?

Literature Research

Company performance

In today's competitive world which productivity increased in all areas, only organizations can survive in this turbulent world that use of their resources and have the highest productivity. One of the most important organizational resources is human resources. Due to the inefficiency of many evaluation systems in improving the productivity of human resources, it is needed to change the direct of this type of system to the new system of performance management. In recent years, performance management was one of the updated development strategy and human resources and labor productivity. (Kalhori, 2008)

To achieve this competitive advantage and improve organizational performance, strategic approach is needed. (Storey and Kahn, 2010)

Organizations to create human resource management and organizational capability and



effectiveness should pay special attention to the issue of accountability. To achieve this goal, the first step should be appropriately evaluated and assessed the performance of employees and after identifying the strengths and weaknesses of employees in the above fields, to eliminate weaknesses and enhance strengths. In other words, the assessment of performance should be tried in the rehabilitation and training of human resources. (Morgan and Hunt, 2007)

Performance management is one of the specific topics and strategic human resource management and an instrument for improving the performance of employees and organizations. If performance management is the prerequisite requirements and be designed and implemented in the organization, can be part of the organization to identify problems and provide practical solutions to resolve them, performance management is a holistic view of the performance of individuals and organizations with specific mechanisms synergy between the individual and organizational performance.

Continuous improvement of performance create a great force synergy that this force can support the growth plan, develop and create opportunities for organizational excellence. Governments and organizations and institutions always try to achieve this objective. Without and acquire knowledge of the progress and achievement of objectives without identifying the challenges facing the organization and obtaining feedback and inform the development of policies and identify items that need serious improvement, continuous improvement of performance will not be possible. (Anderson, 2009)

Performance is a multidimensional concept that evaluate the situation of company in comparison with competitors. A major point of view of organizational performance not only evaluate the organizational performance of the financial perspective, but also other aspects that the organization would be to create value for the organization and the customer is evaluated. (Zack et al., 2006)

Of course, most of the researches are concentrated on financial outcomes such as cost and profit and are neglected non-financial outcomes such as operational costs, reduce turnaround times, creating new products, ability to attract, train, develop and retain talented human resources, improvement actions a collaboration and diverse products. (Sher and Lee, 2004)

Since the various aspects of performance are affected through innovative human resource



challenges, hence, in order to study the role of new human resource challenges in performance, three general dimensions of performance was recognized which are:

- 1) Financial Performance: This dimension includes the performance of the market. For example, profitability, growth and customer satisfaction.
- 2) The performance of the process: This dimension includes the quality and process efficiency of works.
- 3) Internal function: This is the ability of individuals with such capabilities, satisfaction and creativity.

New human resource challenges

When modern management is explained, management may not necessarily be planned. Modern management as one essential component for achieving corporate development, influenced by the major strategies and approaches in the field of management. (Rezaeian, 2001)

If we concern the emergence of new management, new human resource management is explained as a strategy to reform the management of organizations and companies that attempts to implement mechanisms for the private sector to the public sector. Pollitt raised new management movement in 1994 as the ideological system with features known to use ideas from the private sector.

Virtanen in 1996, believes that the new management is rooted in the promotion of two different strands:

- modern fundamentalism economy,
- Management oriented based on the market

Hope (2002) summerized fundamental basis for the formation of new human resource management and the application of market economy as a model for organizational and political relations. In general, the new management is derived of economic theory and private management. Although there are substantial differences between public and private sector,



but this does not mean that the private sector techniques and theories are not applied in public sector. Focus on results and focusing on strategic planning in the public sector is borrowed by the private sector.

Generally, the origin of the pattern of the government is Europe even though the United States played a major role in the development and completion. England is the birthplace of modern management model and the countries of New Zealand, Australia, Singapore was successful in implementing modern management principles and good steps were taken in this way and the successful experience of these countries are used.

Of course, other countries with strong economies and government selected principles of modern management. The World Bank and the International Monetary Fund has always accepted principles of modern management in developing countries. Fans of modern management often described New Zealand as an example of countries that have adopted this method in its administrative reform.

New Zealand in the mid-1990s model includes these elements:

- Conserve power and high attention to delegate key responsibilities and powers in the 1980s.
- Great emphasis on the use of motivational tools to improve the performance of human resources, in both organizational and individual levels.
- Extensive use of transparent and generally written contracts that specify the nature of performance requirements and human resource requirements.
- Development of integrated strategic planning and system performance and relatively complex.
- Removal of dual or multiple accountability relationships as much as possible and avoid democratic control which services can be performed jointly by the central and local levels.
- Institutional separation of commercial and noncommercial functions, including the separation of the functions of guidance, presentation and settings as well as the separation of the role of institutions, buyers and suppliers.
- Decentralization of decision making related to production and management issues, especially with regard to the selection and purchase of inputs and human resources



management.

Overall, the data indicate that countries have been able to significantly reduce costs and improve services using this pattern.

Implementation model of the new management

The four models in the world to implement new paradigm of management and human resources based on the generalization of private sector management and economics in the areas of public administration as follows:

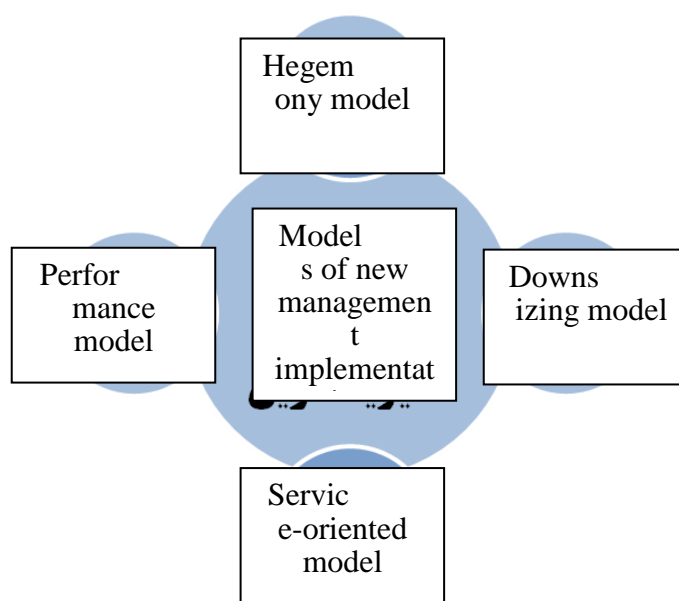


Figure 1. The new management model implementation

Performance model emphasized on the application of the principles of the private sector in public sector management, financial control and professional management based on hierarchy, emphasizing the demands of consumers, deregulation, speeding, loss of professional power, bright aiming, cont performance, empowerment of the entrepreneur the use of new forms of organizational governance.

Hegemony model emphasizes over the centrality of knowledge, organizational learning and



recognition of culture as an attachment, aversion concentration and judgment based on the results of performance, programmable training school for strategic management, communications strategies and charismatic leadership.

Downsizing model refers to outsourcing, market network expansion in the public sector, based on the transfer of the management hierarchy based on management contracts, strategic and operational tasks segregation of duties, reducing organizational layers and decentralization of the organization, moving towards a style of recipe management the new versatile and flexible alternative management services to standard service.

Finally service oriented model emphasizes mainly on the quality of services and products offered by the public sector emphasizes to meet the needs and expectations of citizens and customers could be satisfactory. (Dargi, 2015)

As seen in the above-mentioned four models, new human resource management is one of the requirements for success in every organization and company.

Management functions and new human resource

New principles requires management to redefine the role, responsibilities and level of interaction between policy makers, managers and civil society as a customer.

Schedle and Proeller (2002) in the form of a taxonomy listed new management functions as follows:

- Organizational restructuring: Delegate and reduce hierarchy.
- Management tools: entrepreneurship and efficiency.
- Modified Budgeting: Proximity to the private sector.
- Participation: engaging citizens.
- Customer orientation and quality management (gain legitimacy in service provision and re-engineering)
- Market orientation and privatization (promote efficiency through competition)

Organization for Economic Cooperation and Development (1995) listed modern management functions as follows:

- Independence and flexibility



- Performance guarantees, control and accountability
- Security services demanded by citizens
- Improve human resource management
- Favorable of information technology
- Improve the quality of regulation
- Strengthening of the strategic tasks of central region

Later in this section we first review the status of new human resources to explain the challenges of traditional and new human resource:

Human resource management emerged in the 1980s and evolved by its proponents as a new chapter and now there is agreement that human resource management replaces staff management and staff management processes viewed from a different perspective, however, the basic goals of human resource management to achieve the desired results of the collective efforts of its staff, which can be expressed as follows:

1. Staffing with minimal cost;
2. Nurture and develop the talents and skills of employees;
3. Maintaining good relations between their forces and competent;
4. Providing financial and spiritual needs and satisfaction of employees so that the necessary alignment between their personal goals and objectives of the organization are met.

In fact, human resource management includes all activities and decisions directly in the field of personnel management or human resources within the Organization's works efficiently. Human resources management policies are procedures and systems that affect employee's behavior, thoughts and actions.

Armstrong said that human resources management is a strategic approach to attract, development, management, motivation and commitment to achieve their key resources; i.e. people who work in or for the whole process, which includes four duty to attract, develop, motivate and retain human resources. (Javadein, 2007)

When human resources management is explained may not necessarily be thought and planned. New human resources as an essential component for achieving corporate development, influenced by the major strategies and approaches in the field of management. (Rezaeian, 2001)

In the current situation the purpose of human resource management is policies and measures



required to implement part of the management task that depends on aspects of employees' activities include:

- Job analysis,
- Human resource planning and recruitment,
- Selection of qualified candidates,
- The education of newly hired employees,
- Payroll management,
- Incentives and benefits,
- Performance evaluation,
- Communicating with employees,
- Manpower development and training,
- Committed employees (Akbari, 2009)

In traditional human resource in any organization (manufacturing, services, or education) to evaluate the issues and objectives, one of the criteria is to recruit, train and retain skilled and efficient manpower. Because human resources has a key role in advancing the goals and mission of the organization and is one of the pillars of growth and survival of the organization. (Parhizkar, 2009)

For this reason, human resource management emerged as a main tasks of management and comprehensive approach to strategic management. Human resource management is identification, selection, recruitment, training and development of human resources to achieve organizational goals (Saadat, 2010)

Among the major activities of human resources can be motivation, participation, training, employment and remuneration:

- **Motivation:** the desire for hard work to meet the goals of the organization in such a way that they efforts to satisfy some needs of employees. Motivation is a sequential process that begins with a need or a feeling of lack and deprivation, then wanted to follow and tensions and actions towards its goal, which is the behavior to achieve the objective. The sequencing of this process may be required to satisfy. Therefore incentives encourage and stimulate employees to perform a task or behavior, while the motivation reflect a general



desire. Research shows that employee motivation is an important factor of human resource management activities. (Chan, Shaffer and Snape, 2004) In other words motivation refers to internal strain on staff to work together constantly in organizational activities. (Liu and Wilson, 2010)

- **Participation:** Participation is the extent to which an employee is allowed to be involved in organizational decision making process. Studies have shown that encourage staff to participate in organizational activities is important in enhancing organizational performance. In most cases, participation by keeping employees motivated the creation of jobs and different as far as possible, the active group and conduct extensive participatory approach in the firm. (Guest, Conway Dewe 2004) No doubt the proper implementation of partnerships, can stimulate employee motivation to make them feel that they are accepted by most managers and so the feeling of self-esteem, job satisfaction and increased cooperation with management. (Yousefi Roozbahani, 2014)

- **Education:** Education strengthens competence, and therefore encourages employees to increase organizational performance and satisfaction. (Chow and Liu, 2007) Education, aims to help employees understand their roles and develop their skills and abilities. For example, the introduction to this piece of equipment or software may be required to train staff to use them. Since the organizational budgets are usually limited spending budget for education, it may be valuable to employees to show that to attend a basic requirement for establishing and maintaining internal education empowered employees in the workplace. Training and professional development are the main factors for success and survival of the economy in organizations. (Guest et al., 2004)

- **Employment:** Employment is an important factor in human resource management activities involving internal staff organization. Therefore the importance of recruiting through is very obvious in the selection process to understand the attitudes and behavior of potential future employees and know they have to solve problems. Recruiting processes provides a large reservoir of qualified applicants, build credibility and trust with top-lasting impact on the quality and type of skills in new employees. In addition to



providing educational experiences formal and informal employment, such as basic skills training, job experience, coaching and management development could affect the development of staff. (Chien and Chen, 2008)

- **Compensation system:** compensation system is also a factor in human resource activities. Compensation system help to organizational performance by empowering organizations to attract and retain more and better candidates. Most organizations are generally pay for employees. Also true value of payments to employees when companies have emphasized the importance of it. (Forghani et al., 2010)

New human resource challenges

1. Globalization: Organizations often face challenges in balancing the requirements of global thinking and local action. People, ideas, products and information should be moved around the world to meet local needs. Now a changed political situation, issues of global trade, exchange rates and variable unfamiliar cultures in human resource decisions has arrived and therefore employees should be trained according to the needs of our international customers. They should be able to learn to work together to handle the diversity, complexity and ambiguity. In this environment, HR managers are responsible for a specific task, this task of ensuring the issue, whether policies and practices easy resources sufficient attention to the balance between consistency in the understanding of cultural differences and the difference. (Kheirandish and Afshar Nejad, 2004)

2. Growth: A large number of Western companies have reached to the benefits and abundant revenues through downsizing, reducing the number of organizational levels and strength. Now they have increased revenues through growth that issues and challenges for human resource professionals to be mobile and so they should get their employees to be creative and innovative. In other words, employees in such areas as encourage collaborative learning. Organizations that acquire growth through, joint ventures select their strength need different skills, including human resource management and cultural integration processes. (Hashemi and Pour Amin Zadeh, 2011)



3. Technology: organizations are expected to update and review their technology. Technology is changing a particular manifestation. Any change is difficult and human resource management should be seen as an agent of change. Especially in the case of essential technology, organization necessary to reduce the staff strength in the face of new technology and ensure routine that support and training necessary steps have been taken and processes so that employees can afford to handle the change. (Kheirandish and Afsharzadeh, 2004)

4. Intellectual Capital: The most successful organizations will be those that provide people with the ability to handle international organizations attract, develop and retain. Among the features of this organization is sensitive to customers and opportunities offered by technology. Human resource management will be the responsibility of finding talented employees, engage, grow, and maintain compensation. Human Resource Management is fully used in partnership with others to ensure the intellectual capital staff. They should also make clear that the results of such intellectual activities protected and properly distributed and managed. (Hoover, 2002)

5. Change: human resource must embrace change and support. Of course, this means that they also seem to change, and flexible human resources if it fails to accept change, in that it can not move elsewhere and has supported the organization. Accordingly, it is necessary new structures, new processes and new culture to explore and adopt supportive. Despite the changing conditions of our human resources management practices have not changed and this causes conflict in the organization.

Including changes that may be mentioned in this context, include:

- Changes in technology
- Change Strategies
- Changing organizational culture
- Structural change

6. No meritocracy: Employees look sharp to the management decisions themselves. For



example, in appointing always engenders a social comparison. In the absence of individual choice, causes discomfort and indifferent. In such organizations promotion is not merit-based and proper criterion is the number of yes and unquestionable obedience.

7. The selective approach to specialized staff: employees who have knowledge and expertise, but because of the choice are placed in the lower position and vice versa.

8. Lack of monitoring: Monitoring of the things that makes employees feel that their work is valued and considered.

9. Lack of understanding of the needs of employees: employees have different needs, some get more money, some accepted, some are satisfied with and encouraged. In organizations that have traditionally operated, managers follow the physiological and safety needs of which are in Abraham Maslow's hierarchy. At this level of basic needs such as prosperity, including psychological needs are not met. If the employees meet their basic needs, some are not satisfied and then attempt to satisfy this need and to deal with non-managers, leading to the loss of motivation and apathy. This problem occurs because the review is more common in older people. (Dargi, 2015)

10. Attention to some jobs: from disadvantages are based on some jobs and disregard for others, in addition to indifference, leading to instability and retention of employees in jobs. If an employee feels they are working on another part, organization will be more attention and more important and finally can use benefits, as a result, you will not care about your current job and looking for a way out is to move to another area.

11. Discrimination: discrimination is resulting of undesirable concentration of power in the organization. Discrimination leads to waste of talent and weakening the ability of employees as result of flattery, flattery and false accept. This is nothing but lead to drop in motivation and apathy. It is clear that the loss of talent and lack of abilities, makes the organization fails to reach its projected plans resulting profit will be reduced.



12. Pyramid Decision: In the traditional organization, decision is taken just from the top down. Staff had no effect on decisions. Any decision just is applicable by managers and in case of rejection (even if true) there is not compensated.

13. Lack of attention to staff welfare issues: lack of attention to staff welfare issues are causing lack of motivation. In this case, employees may leave their organizations and to join other organizations that is difficult to understand them and considers appropriate facilities.

14. Failure to inform employees of the results of their performance: insufficient feedback from the work done and not knowing what the standard employee performance is not effective.

15. The reluctance of employees: identify the role of staff and the mismatch field of study and the role of human resources lead to low motivation and lack of efficiency. Powering motivate people and lead them to achieve the objectives and also the lack of criteria and indicators to measure basic competencies are another reason in the lack of motivation of employees in the public sector.

16. The absence of justice in the payments: presence of a wage system and the lack of government payments and lack of transparency and standards of employees and the lack of local value of the daily activities creates a dark environment for employees. As a result of this process wrong in the organization, resources and personnel will be missed and unfortunately this process is so wrong in Iranian organizations if there is no plan to break out of the current situation.

17. Disorganization: not planned activities of staff and lack of accountability against major share of the costs of the personnel costs which leads to low productivity accounted for a high share of the credit organization, another reason is the need for performance-based management. (Hashemi and Pour Amin Zadeh, 2011)

18. Improving management ethics in organizations: nowadays, there is a clear tendency



and society demands that government officials, directors, employees and organizations behave according to good morals and standards. Ethical behavior management is not only the law, but in accordance with ethical standards common in the community. That individual choices should follow the ethical standards which are the subject of debate.

19. Increase in the cost of hiring: Increasing the power of committed professionals in the organization created new fees, including the cost of enterprise mobility in today's knowledge-oriented forces. For example, the knowledge in many cases have no desire to stay in an organization for a long time, so naturally want to leave the organization and the organization to leave these affected persons, because of these expenses is to promote the organization. Also employee movement within the organization imposes a significant cost to the system. (Dargi, 2015)

20. Inadequate human resource productivity: usually due to lack of awareness of the concept of productivity, resistance to change by management and employees, working culture is weak, low commitment and participation (lack of personnel in the spirit of partnership work problems), lack of skills necessary work, having no sense of responsibility and compassion and lack of work motivation both for managers and for employees in some cases, not respecting labor standards (especially the inflation and non-manufacturing workforce), insufficient and ineffective communication.

21. lack of cooperation with experienced employees in the organization: Disregard for superiors to issues and events organization, lack of meritocracy, a selective approach to specialized staff, lack of supervision, lack of understanding of the needs of employees, attention to some jobs, discrimination, the existence of the pyramid of decision-making, lack of attention to staff welfare issues and failure to inform employees of their performance are the reasons this is happening in the organization. (Hashemi and Pour Amin Zadeh, 2011)



22. The lack of employees involvement: Reasons for non-participation of employees in the organization are: a sense of belonging to the organization's regular staff, contrary to the objectives of the individual and the organization, lack of motivation, a sense of fear and danger of partnerships, characteristic lack of teamwork among staff, lack of a cultural context , lack of training, lack of sufficient time and opportunities, confidentiality of some projects, there are different styles of management and mismanagement. Human resource challenges are rising wages, inadequate staff knowledge and skills in information technology, rework too, damages caused by non-compliance with work safety, lack of funds, and lack of commitment and professionalism of its employees.

New human resource challenges are the process of organizing, directing society and the environment through the formation of organizations and institutions. This means providing objective institutions of society. In this process, with the participation of the people through the organization, new organizations, new development programs and projects formulated and implemented under the supervision and evaluation is done. (Rezvani, 2004).



Finally, according to the new human resource challenges mentioned, operating model study are as follows:

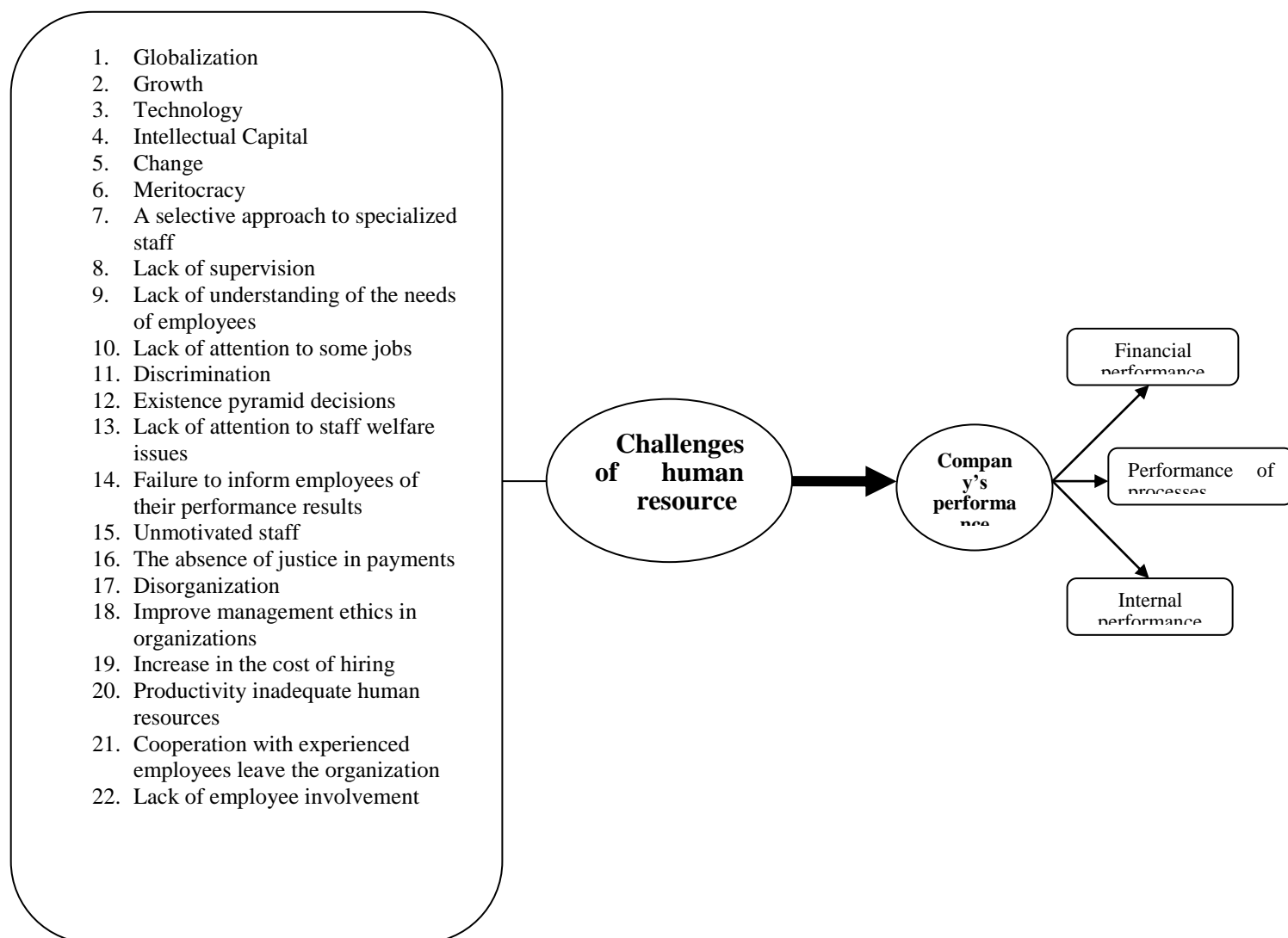


Figure 2. Operating Model of Research

Which is the main research question was the role of new human resource challenges in performance management at Saman insurance company.

Research methodology

This research is applied in term of nature and method of research is descriptive. In other



words, this research used descriptive - survey method and kind of research is applied. Initially theoretical information has been obtained by visiting libraries, scientific centers and research literature conducted by experts.

Then with questionnaire designing, validity and reliability of the distribution and collection of questionnaires, and field data required have been provided. The target society consists of all employees involved with human resource management processes at various levels of Saman Insurance Company which was 440 people. Given the population size of the sampling Jersey - Morgan table was used and a sample of 205 individuals was selected.

It should be noted that of 205 questionnaires distributed among the samples, all was answered and were collected and were ultimately used for statistical analysis. To evaluate the hypothesis of relationships between variables of the questionnaire was used for data collection. Type of questionnaire used in this research were closed and five-item Likert-scale questions with specific answers were provided to respondents.

Research findings

Descriptive findings showed that the frequency and percentage sample for each service record showed the highest percentage (31.2%) belonged to serve 11 years to 15 years and the lowest percentage (10.7%) belonged to people with a history of under 5 years. Information received from the level of education showed the highest percentage (53.2%) belonged to undergraduate and lowest percentage (1.5%) is owned to PhD degree.

Demographic data also showed that 12 percent of subjects were between 20-30 years, 51.2% were between 31-40 years, 33.2% were between 41-50 years and 9.8% were over 51 years. In fact, most frequency was seen in the age group 40-31 years. Frequency distribution and the percentage of the sample according to gender showed that 22% were males and 78% were men.

In inferential statistics, test Kolmogorov - Smirnov test was used to assess normal or non-normal data. Since all data were normally distributed and one-sample t-test was used.



Table 1. Check the normality of data

Resut	(error α level)	Significant level	Variable
Normal	0.05	0.14	Globalization
Nor mal	0.05	0.11	Growth
Nor mal	0.05	0.09	Technology
Nor mal	0.05	0.19	Intellectual Capital
Nor mal	0.05	0.07	Change
Nor mal	0.05	0.06	Meritocracy
Nor mal	0.05	0.34	A selective approach to specialized staff
Nor mal	0.05	0.21	Lack of supervision
Nor mal	0.05	0.19	Lack of understanding of the needs of employees
Nor mal	0.05	0.19	Lack of attention to some jobs
Nor mal	0.05	0.17	Discrimination
Nor mal	0.05	0.11	Existence pyramid decisions
Nor mal	0.05	0.10	Lack of attention to staff welfare issues
Nor mal	0.05	0.13	Failure to inform employees of their performance results
Nor mal	0.05	0.09	Unmotivated staff
Nor mal	0.05	0.12	The absence of justice in payments
Nor mal	0.05	0.17	Disorganization
Nor mal	0.05	0.16	Improve management ethics in organizations



Nor mal	0.05	0.14	Increase in the cost of hiring
Nor mal	0.05	0.11	Productivity inadequate human resources
Nor mal	0.05	0.09	Cooperation with experienced employees leave the organization
Nor mal	0.05	0.15	Lack of employee involvement

As can be seen, explaining all variables are normal. So to test the hypothesis we use single-sample t-test.

Table 2. The analytical findings hypothetical one-sample t test

Sig.	df	t	Standard deviance	Average	Frequency	Variable
0.00	204	17.28	0.823	3.83	205	Globalization
0.00	204	16.67	0.829	3.80	205	Growth
0.00	204	19.79	0.915	3.85	205	Technology
0.00	204	13.92	0.666	3.66	205	Intellectual Capital
0.00	204	11.04	0.598	3.84	205	Change
0.00	204	16.99	0.712	3.60	205	Meritocracy
0.00	204	17.55	0.813	3.76	205	A selective approach to specialized staff
0.00	204	13.85	0.762	3.93	205	Lack of supervision
0.00	204	19.09	0.898	3.94	205	Lack of understanding of the needs of employees
0.00	204	14.05	0.844	3.81	205	Lack of attention to some jobs
0.00	204	18.11	0.897	3.80	205	Discrimination
0.00	204	12.33	0.819	3.90	205	Existence pyramid



						decisions
0.00	204	19.24	0.631	3.84	205	Lack of attention to staff welfare issues
0.00	204	10.45	0.712	3.60	205	Failure to inform employees of their performance results
0.00	204	18.92	0.578	3.76	205	Unmotivated staff
0.00	204	18.85	0.912	3.93	205	The absence of justice in payments
0.00	204	11.19	0.891	3.94	205	Disorganization
0.00	204	13.05	0.841	3.81	205	Improve management ethics in organizations
0.00	204	10.98	0.905	3.80	205	Increase in the cost of hiring
0.00	204	15.94	0.813	3.90	205	Productivity inadequate human resources
0.00	204	16.93	0.830	3.90	205	Cooperation with experienced employees leave the organization
0.00	204	15.64	0.644	3.84	205	Lack of employee involvement

One-sample t-test results for all variables indicating the amount t greater than 1.96 standard as well as the significant level is lower 0.05, Therefore, in this case, all the null hypothesis is rejected and contrary hypothesis (hypotheses) were confirmed.



Discussion and conclusion

The claim of modern management principles in the areas of management and in the economic field manufacturer lead to increased competition, increased freedom and equal opportunity. Recent measures to reduce corruption, in turn, develop transparency, discrimination relaxation, reduce rents, increase participation and increase the effectiveness of human resources.

In this study, the role of new human resource challenges in Saman insurance company was organized, hence modern management practices in the insurance industry include organizational restructuring, management tools, budgeting reform, participation, customer orientation and quality management, market orientation and privatization, securing the independence and flexibility, ensuring performance and accountability and control, supply-demand services citizens, improve human resource management, optimization services, improve the quality of regulation, strengthen strategic skills.

Results of analysis indicate that, in general, modern management practices are influential in the insurance industry and leading companies to increasing productivity and efficiency.

The following new human resource challenges were examined and challenges such as globalization, development, technology, intellectual capital, change, meritocracy, a selective approach to specialized staff, lack of supervision, lack of understanding of the needs of employees, lack of attention to some jobs, discrimination, the existence of the pyramid of decision-making, lack of attention to staff welfare issues, failure to inform employees of the results of their performance, unmotivated staff, lack of equity in payments, disorganization, improve management ethics in organizations, increase the cost of hiring at Saman Insurance companies.

Finally, we should acknowledge the changes arising from globalization, on has changed the situation such a way that no other organization does not have secure borders and its survival is not guaranteed.

In this case, if organization is interested in survival, have to think about business. It is necessary to expand the business to the most valuable organizational asset, namely human resources management, human resources be managed according to human resources challenges, on the other hand new human resource challenges with regard to the cases



expressed in this research in the future is inevitable that according to acknowledge its impact on corporate performance issue arises empowerment.

Empowerment of employees is the most effective steps to solve these challenges.

Empowering human resources has two important benefits for organizations:

First, employees empowered, motivated and committed to meet the challenges and maximize their ability to recruit.

Second, they prevent the occurrence of some of the challenges in the future.

Because many of the new human resource challenges are rooted in the inability of staff, unfortunately, the challenges of managing and leadership, culture and economics on the one hand, steering the development of human resources, such as organizational learning, innovation, staff development and customer success the other hand, organizations have to have the strategic direction Empowerment. Finally, with regard validate the new human resource challenges in performance Saman insurance company, the following guidelines are available:

- **To invest in breeding and development of human resources and succession planning.**

Whether human resource management believes that human resources are inherently born or that management is acquired, however, organizations still need to invest in employees to develop and grow management features To foster human resources ready to meet the challenges, the need to implement a training system and the prevailing atmosphere leading Succession strongly felt, such as Harward University as executive education program is doing. First, the best team should be prepared, to grow and develop their skills on their investment. This is a long-term investment and not an expense and is a long-term strategic planning to overcome future challenges of human resources.

- **To create the corporate culture in your organization.** Individual rewards and incentives necessary for individual success, but not sufficient. New human resource management is cooperative only in the culture, organizations can foster human resources that support each and every individual to strive for synergy and development system.

- **To develop communication skills.** Probably "the dominant thought is that human



resources are skilled negotiators who have sufficient communication skills, but this assumption is not approved. They have a wide variety of styles of communication, it may be a light in a specific organization effective enough, but it is inefficient communication style in other organizations. Therefore, communication skills training program should be HR and organizational culture to be institutionalized. Human resources is able to communicate well, they can create team-building and trust; in contrast, the human resources which do not have sufficient skills of communication, the atmosphere of uncertainty and mistrust created in the organization.

- **Encourage and maintain real responsibility.** New human resource must be responsible. They should not throw errors to blame others. They must accept responsibility for problems and failures to pass when they come out of these problems, be able to build credibility.
- **We appreciate the humanity and emotional intelligence.** Emotional intelligence is capable of necessities of human resource management in the future. New human resource should be able to improve emotional intelligence to help fellow troops. Let us not forget that human behavior and team managers in the first place should emotional intelligence, IQ is almost only found in humans.

Finally, based on our findings, we suggest below to overcome the challenges of new human resource and reduce its impact on the performance of Saman insurance company:

- Pay special attention to organizational restructuring and management tools.
- prioritize targets based on ratings from new human resource challenges in the insurance industry for more performance companies active in the insurance industry.
- revise laws applying modern management and updating of its functions;
- Trying to create a context and the context of the adoption of new human resource functions by directors and officers insurance companies and establish mechanisms to educate and raise the level of knowledge of regulations in the community.
- Adaptation and application of modern management function of individual components in



insurance companies.

- Modify current practices and the use of the new functions in addition to the traditional functions of management attention and update.

In the end, it should be noted that in general the design of any new human resource model for the insurance industry of Iran we must observe the principle of value-oriented, knowledge-oriented as a general principle should also be considered another indigenous model. Also successful and unsuccessful experiences of countries using these models should be properly and carefully evaluated the application.



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