







Identifying the Effective Factors on the Equalization of Premium Rates Received in Line with the policy of managing resources, expenses and Financial Reserves of the Social Security Organization (General Administration of Cities of Tehran Province)

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Abstract

The purpose of the present research is to identify the effective factors on the equalization of the insurance premium rates received in line with the policy of resource management, consumption and financial reserves of the social security organization. The research method was qualitative-quantitative. The statistical community is experts in the subject and 20 people were determined as the sample size by snowball method. The method of data collection in the qualitative section is library and field, and the method of data collection in the quantitative section is by using a questionnaire. The validity of the questionnaire is through the opinions of experts and to check the reliability, Cronbach's alpha method was used to analyze the data. Grounded theory method was used in the qualitative part and Delphi method and SPSS5 software were used in the quantitative part. The findings showed that for the model, 37 sub-components were identified that 7 causal factors include the way insurance premiums are paid, the growth of insurance premiums, the rate of insurance premium collection, etc., 8 background factors include the duration of insurance benefits, the number of pensioners, proportionality With the amount of years and ... 7 intervening factors including inflation rate, unemployment rate, value and purchasing power of the national currency and ..., 11 strategies including multi-layer social security system, development of organizational capacity and improvement of management, implementation of policies in the direction of development Management of fund reserves and... 4 consequences including financial and administrative independence, preservation of financial resources to pay future obligations and... the results of the Delphi model indicated the appropriateness of the identified factors.

Keywords: Insurance, Policy Making, Social Security Organization, Insurance Premium Rate, Equalization.

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Introduction

The Social Security Organization, as an intergenerational non-governmental public institution, with a socio-economic identity in a general area, is considered the most comprehensive and central provider of social security legal protections based on the principles of social insurance, which is independently based on the principle of tripartism of the worker, the employer and the government. It is reliable and is considered the most important pillar of the social security system in Iran. This organization covers about 40 million people of the country's population and is in direct contact with a large segment of Iranian people. Considering the extent of this organization and the important position it has in the social and economic structure of the country, moving towards solving the challenges facing this organization is one of the most important economic priorities of the country to remove production obstacles and support it; Because this organization plays an important role in social security and economic and social development due to the nature of its services and the society it covers. From the point of view of the welfare economy, the expansion of social security systems and the promotion of its problems increase life expectancy, improve the condition and quality of life of people, increase the cultural and health level, reduce poverty and balance income distribution, reduce the risk and uncertainty of the workforce in the coming years (retirement). And in general, the social and economic life of the society will be improved. Currently, the social security organization is struggling with challenges such as reducing the support ratio, conflicting interests of the employer and the organization, etc. The "support ratio" index is equal to the ratio of the number of insured persons to the number of pensioners. The reduction of this ratio is caused by factors such as the reduction of the average retirement age, the expansion of pension coverage, problems in the definitions and examples of hard jobs, the granting of early retirement, and the increase in life expectancy. This ratio has decreased by 45% in the last 20 years and reached 4.6 in 1998. The conflict of interest is another current problem between the social security organization and employers and contractors, which is due to personal preferences, non-implementation of some laws and even the focus of tax officials on audit instead of inspection. It comes from this challenge. Problems such as audit of offices in a period of more than one year, receipt of contract insurance premiums from purchase and sale agreements, and non-implementation of Article 11 of the law on the maximum use of production and service capacity of the country and article 40 of the law on removing obstacles to production and competitiveness are also considered under this challenge. Janmohammadi, 1400: 2). Therefore, it seems that the research in the field of identifying the effective factors on the equalization of the insurance premium rates received in order to organize the management of resources, expenses and financial reserves of the social security organization is of great importance.

Research Methodology

The current research method was a qualitative-quantitative mixed method. In the qualitative part, we use the grounded theory method. The grounded theory method is an inductive and exploratory research method that allows researchers in various subject areas to formulate theories themselves instead of relying on existing theories; It can also be used to discover organizational phenomena. The statistical community is experts who have at least 10 years of work experience, a master's degree or higher, and 20 people were determined as the sample size using the snowball method. The method of data collection is in the qualitative part of the library and field, in which the literature and theoretical foundations of the research were reviewed in the library part, and in the field part, experts were used to collect data. The method of data collection in the quantitative part is field Using a Delphi questionnaire, according to a 5-point Likert scale (very low=1, low=2, medium=3, high=4 and very high=5),

the items were scored. The validity of the questionnaire was determined through the opinions of experts and Cronbach's alpha method was used to check the reliability and the alpha value was 0.818 and the reliability is confirmed. In order to analyze the data, in the qualitative part, the grounded theory method was used, and in the quantitative part, the Delphi method and SPSS 25 software were used.

Background research

In their study, Mir et al. (1402) concluded that the health status in our society is not appropriate and worthy of an Islamic country with so many resources. In 1993, although the health budget increased by 14%, but according to the reports of the Iranian Statistics Center in 1992, the health costs increased by 37% compared to the previous year, and on the other hand, the inflation of the health sector was estimated to be around 60%. There is no hope of change in the health status of the people. The only thing that can be said is that the acceleration of the deterioration of the health condition has slowed down a little. If the officials and authorities of the country do not find a basic solution for this situation and the health status of the society, it will become a crisis bigger than political crises, which will not be easy to control. Ahmadvand et al. (1402) in their research admit that social welfare is the concept of providing physical, mental and intellectual comfort in human life, which includes all the material and spiritual aspects of society members with a very wide scope. takes, as it includes issues such as security of life and property, job security, healthcare, education, housing and the like. Four theorists have argued that social welfare also has meaning. It is also applicable.

Ponce et al. (2023) acknowledges that Jeremy Bentham (1832-1748) states that social welfare = social benefit = maximum good and happiness for people. The basic problem of his philosophy is that it reduces well-being to benefit and benefit to a superficial concept of happiness. Sujit Kar (2021) in a research titled "Supporting Unorganized Self-Employed Workers under the Social Security Law" has stated that the protection of unorganized workers is in its infancy and labor laws, related technologies, and government support in the field of providing Social workers need development.

Discussion

The aim of this research was to investigate the factors affecting the equalization of premium rates received in line with the management of resources, expenses and financial reserves of the Social Security Organization. Insurance premiums, the basis for calculating insurance premiums, the optimal values of deduction rates, the distinction between equality and justice and the application of a fixed rate of increase, 8 background factors including (the duration of insurance benefits, the number of pensioners, proportionality with the number of years, the average payment of rights insurance, implementation of the rule of justice in payment, strengthening of the statistical and information system, interaction with social partners and transfer of retirement deductions to the social security organization), 7 intervening factors including (inflation rate, unemployment rate, value and purchasing power of the national currency, tax exemption, Payment of the government's share of insurance premiums and the approvals of the government, the Economic Council and the Islamic Council regarding the increase in prices and tariffs and the actual announcement of the wages of the insured by employers, 11 strategies including (multi-layered social security system, development of organizational capacity and improvement of management, implementation of policies In order to develop the fund reserve management, apply policies to expand the level of coverage, gradually adjust the pension suspension rate to reach the target replacement rate, adjust the retirement age, automatic pension restoration mechanism for pension based on consumer price index, determine a transparent mechanism and in terms of sustainable finance

in order to provide for the pension debt of the current system, improving transparency and accountability in the management of pension funds, introducing new taxes and social charges and reducing the pension entitlement rate) and 4 consequences including (financial and administrative independence, maintaining financial resources to pay future obligations, providing and the commitment of pension services beyond the financial capacity and proportionality and updating of pensions based on the amount of individual participation). These findings are in line with the research results of Lee et al. (2022) in the components of the basis for calculating insurance premiums, the optimal values of deduction rates, Khariki (1400) in the components of how to pay insurance premiums, the growth of insurance premiums, Esadi and Karagoz (2017) in the components of Implementation of the rule of justice in payment, strengthening the statistical and information system and Salehi et al. (2016), Baradaran and Habashi (2015), Nazimi et al., 2019 and Mir et al. (2014) in the components of inflation rate, unemployment rate, value and The purchasing power of the national currency is consistent.

According to the explanations provided, some suggestions are made in order to achieve the objectives of the research as follows. - Providing the necessary background for the gradual implementation of parametric reforms (increasing age and experience) within a five-year period. - Forming a negotiation committee with the government to create a common understanding of social insurances and their importance - Analyzing the crisis of pension funds and the necessity of divestitures and persuading them to divest high-yielding companies - Expanding the scope of clearing the organization's debts (drafting a mechanism to clear the organization's debt to government medical centers and related taxes) - Forming an expert legal and financial team to develop a comprehensive bill for assigning government debts to insurance funds and insurance organizations. - Gradual removal of insurance exemptions belonging to some workshops, businesses and certain insured persons during a short-term process - Adjustment of some legal restrictions for employers to pay insurance premiums and outstanding insurance claims - Handing over unused real estate and real estate of the organization through auction and investing financial resources from these handovers in areas with high financial returns. - Comprehensive increase of training hours during the service of employees in order to improve the ways of behaving with the audience - Development of offline services in order to attract new insureds - Comprehensive development of cultural, social and communication activities in order to attract new insureds and reduce insurance evasion Since the results of the analysis have been obtained from the answers of the employees, it is suggested to conduct a similar research using the opinions of the insured to provide more solutions from the perspective of the insured while comparing the results.

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