

Today, globalization and liberalization are affecting economies of not only developed but also developing countries. The focus for organizations is changing from profit maximization to maximizing profit through customer satisfaction. Insurance enables enterprises to better manage their financial affairs and protect households from financial losses arising from accidents and injuries among others. The quality of service offered by Underwriters to Insurance Brokers is important business strategy which insurance companies cannot ignore. According to Insurance regulatory authority (IRA report 2007), the insurance regulator received a total of 2500 complaints against insurers from their clients. This raises the issue of the quality of services the customers receive from the insurers especially the brokers who form the largest clientele for the underwriters and who often are in regular contact with customers. Zeithaml et al, (1990) explains that researching on intermediate customers such as agents, brokers, and distributors is important because they serve the end customers. Researching on their needs and expectations can be useful and efficient way to obtain information about the end users. This study sought to assess the factors affecting the quality of service offered to insurance brokers in Kenya. The study adopted a descriptive research design. The target population for this study included all Insurance Brokerage firms in Kenya. The study utilized primary data, which was collected using questionnaires. The data was analyzed using qualitative and quantitative techniques. This involved reducing the raw data to a manageable size, developing summaries, looking for patterns and applying statistical techniques and factor analysis. The data was presented through the use of tables, bar charts and pie charts among others. The study established that the underwriters were unreliable, lacked assurance and empathy when settling the customers' claims. In addition, the underwriters took a lot of time to honor customers' claims. This had a negative effect on the quality of the services offered by the underwriters. This study recommends that the management of the underwriting firms need to put in place strategies that will fasten the claim response time. These could include delegation of duties, motivation of staff and simplification of policy documents among others; on the other hand the regulator should put in place punitive measures to ensure compliance to the Insurance Act, Cap 487 Laws of Kenya as pertains to claims settlement. This will go along way in improving the quality of the services offered not only to insurance brokers but also to all the customers.