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Dear Colleagues,

With every passing year, we see new opportunities, challenges and growth areas. The year 2018 also proved to be far more challenging than expected however we have set new benchmarks yet again in so many areas.

The total combined profit of the company has increased by 35% as compared to the year 2017. The company maintained its Ba1 rating from international financial rating agency Moody's during the current year. Al Madina Takaful has been steady in its path of stable growth with strong reserves. The company's investments trajectory ensures that all the investments are diversified and constantly monitored for Shariah' Compliance. Prudently managing its investments, the company has been able to achieve an increase in the investment income by 169%. The company will continue to look at growing opportunities within the Islamic Finance space.

In spite of a challenging economic environment affecting the insurance sector, reduction in Wakala fee and sluggish stock markets, the company reported a profit attributable to the shareholders.

One of the key areas of growth has also been the superior customer service with many technology-driven innovations and consumer centric strategies. The company will continue to invest in IT upgrades, process automations and digitization of insurance processes which is expected to provide the necessary platform for a positive engagement with customers and grow on the back of a superior customer service. The branch network is further strengthened with more sales outlets & branches at key locations in Oman and this trend will continue. This is backed up by the company's e-Insurance through its end-to-end mobile app, enhanced website and self-help automated kiosks.

Growing steadily, diversifying into new areas and building on our industry-leading status, the growth of this company is in the hands of each of its employees. It is the collective contribution and effort that has helped us succeed and together let's look forward to many more milestones and successes.



Eng. Abdulrahman Awadh Barham - Director

Insights to Gain Business Advantage

In business, staying ahead of the curve requires something more than just the best products or a great team. It requires insights that constantly gauge and measure the trajectory of growth. Insights are key to building sustainable business advantage.

Know Your Product – Before we plan ahead, we need to fully understand what we are promoting, be it a product or service. Complete and thorough product knowledge is the starting point to find a way forward.

Insights shed light into new areas of growth.

Know Your Competition – We might know our product but we need to know our competition's product well. This is an essential that can lead to insights that help in gaining advantage.

Listen To Your Customer – Your customer's life is changing constantly and so are behavioral and usage patterns, so always pay close attention to who your customer is and how their patterns are evolving. Listen to their experiences, challenges and needs.

Keep Abreast Of Changes – Change is a constant, and to stay ahead you need to be aware of the trends and changes, be it consumer, industry or economic shifts. This helps you plot your business plans to the larger scheme of things.

Innovation Is Key – It is key to staying relevant. Many products reach obsolescence because it refuses to innovate to meet new and changing demands. Innovation is at the core of differentiating services or products.

Loyalty Creates Value – Never underestimate the power of loyalty. Whether it is an employee or customer, loyalty leads to referrals and trust and more importantly value.

These insights are important for us to chart our course and create and build business advantage. So in each of our roles, if we can implement these ideas then collectively we can surge ahead to always stay ahead of the curve.

Usama Al Barwani - Chief Executive Officer



Smart IT.... Not just IT

Ajay Srivastava - Chief Operating Officer

Insurance business is one of the most competitive Industry. Insurance Companies face many challenges: (a) Ever increasing Commoditization, (b) Regulatory changes, (c) Macro-economic uncertainties and (d) Pricing, among many others.

It is very hard for insurance companies to differentiate their products in any sustained way as innovations are easy to replicate. So, the differentiator has to be our ability to provide high level of service & get customer loyalty. Al Madina's mission statement is to "Provide Superior Customer Service" and the Company has remained steadfast in its commitment.

Striving for superior customer experience is a 'Must' but that alone is not going to be enough in itself. There will always be a gap between Policy holder's expectation of a quick & efficient service, and what we can deliver. With continuous enhancement in our services, we have obviously raised our own bar and that is something we have to constantly achieve.

We are living in what I often call "Smart World" – Smart Cars, Smartphones, Smart Homes etc. So, we should not just have IT set-ups but a "Smart IT set-up" for developing Strategic frameworks around technology by leveraging Information Technology to enable businesses and measure successes.

It is here that Al Madina has been proactively using technology to improve our services in the last few years. I would like to highlight some of the major initiatives taken by the Company:

- Upgrading the Core Operating System to its latest version.
- A new & fresh portal & a feature packed mobile app with payment gateway functionality.
- Development of interactive kiosk.
- Integration of AMI platform with the ROP website.
- Voluminous & large Data upload facility.
- Upgrade of email services offering more features and better security.
- Proposal Form Automation.

These are only some of the IT enhancements being done by the Company towards our goal of efficient handling of customer request that may require inputs from different channels and sources and provide instant response to our customer. In an extremely difficult market condition, our ability to remain a step ahead of the competition – based not on 'Price' but on 'Speed, Accuracy & Efficiency' of our response, will keep us successful & make us the market leader. Al Madina is fully focused on this key and critical objective.

CMA Issues Unified Health Insurance Policy

Issuance of Unified Health Insurance Policy is declaration of the readiness of the legislative infrastructure of the Dhamani.

- Dhamani will provide health care for more than 2 million workers and visitors.
- Partnership between the parties concerned with health insurance was fundamental methodology in drafting the policy.
- Striking balance between cost and adequacy of basic insurance coverage.
- Employer is responsible for payment of insurance premium.
- The policy is the minimum limit of basic health care.
- Pregnancy, birth, dental and eye care and work injuries are optional features.

The Executive President of the Capital Market Authority HE Sheikh Abdullah Salim Al Salmi said the Unified Health Insurance Policy (UHIP) is one of the main components of compulsory health insurance for the employees of the private sector, expatriates and visitors “Dhamani” which CMA is preparing for actual implementation in collaboration with the concerned entities in implementation of the decision of the Council of Ministers NO. 26/2017 to prepare the required regulations and legislations to implement health insurance scheme in Oman.

He pointed out that the issuance of UHIP is a declaration of preparedness of the legislation infrastructure of the health insurance scheme “Dhamani” as prelude for gradual implementation in phases after approval of the Council of Ministers. He added that the implementation phases will be determined as per the classification of the commercial companies and the ability of the private health institutions to accommodate the expected numbers as the scheme is expected to provide insurance coverage for 2.1 million workers in the private sector Omanis and residents in addition to the visitors.

Al Salmi said the issuance of the policy is very important at this time for insurance companies as opportunity to establish

health insurance products commensurate with the expected demand in accordance with the high quality standards.

On the methodology of preparation of the policy, Al Salmi said the UHIP was prepared based on a number of mainstays in that the clauses must be fair and equitable in regulating the relationship between the health service providers and insurance companies to render appropriate health coverage and the insurance premium shall not cause additional burden or expensive financial cost on the employers in addition to meeting the treatment needs of the insured smoothly without any complications or unnecessary procedures.

He pointed out that UHIP “Dhamani” was issued according to the same methodology of drafting the laws and regulations governing the capital market and insurance sectors such as community partnership among the related parties and passed through a number of steps with the participation of the Ministry of Health, General Union of the Workers of the Sultanate of Oman, Oman Chamber of Commerce and Industry in addition to insurance companies operating in Oman and private health institutions for exchange of views in the interest of the public.

Al Salmi explained that the policy represents the minimum limit of basic health care which would be granted to the beneficiaries of “Dhamani” and will render basic health care namely inpatient services, emergency and treatment of basic illnesses that hinder productivity in addition to prescribed medicines by MOH licensed doctor. It also includes a number of optional benefits such as pregnancy, birth, child health, dental and eye care which are additional benefits the employer may include in the basic and compulsory coverage as agreed with the worker and the ability of the establishment to provide these benefits.

Al Salmi said the provisions of the policy provide that the employer is obliged to pay the insurance premium and left to the employer the option of involving the worker in payment of the treatment costs for the outpatient services, as to inpatient services the treatment will be provided directly without any participation by the worker. The policy

covers the benefit of repatriation of corpse to the home country of the deceases.

The Executive President of CMA said that implementation of health insurance scheme “Dhamani” in Oman will contribute to attracting international health institutions in the Sultanate further to the role of the scheme in spreading health care in the various Governorates and Wilayats of the Sultanate. Moreover, the increased demand for the health insurance policy will contribute to attracting international insurance companies specialized in rendering high quality health insurance services which means new active market that would provide employment opportunities in the insurance and health sectors and would enhance the efficiency of the medical cadres working in the private health institutions and the quality of the rendered service. Implementation of Dhamani is expected to spread the health insurance for the employees of the private sector and expatriates residing in Oman and visitors and that would contribute to increasing the GDP of the country and creation of investment entities on the level of insurance companies and private health institutions in addition to specialized health insurance third party administrators as brokers between health services providers and insurance companies.

Implementation of the scheme and issuance of the UHIP coincides with remarkable growth in health insurance products during the past years. The share of health insurance in the total insurance portfolio was 33% in 2018 thanks to the growing awareness of the individuals and institutions of the importance of the health insurance and its role in reducing the costs of treatment in case of illness or injury.

The health insurance management team chaired by CMA and comprising members from the Ministry of Health, Ministry of Manpower, Oman Chamber of Commerce and Industry, Public Authority for Social Insurance and Omani Insurance Association continued holding meetings to execute the agreed tasks and prepared the legislative infrastructure of the scheme.

The UHIP included a number of clauses and provisions on maintaining the confidentiality of information of the insured, mechanisms for cancellation or deletion or addition of members and complaints and grievance mechanisms as well as employer’s ability to increase the ceiling of the benefits of UHIP and optional benefits.

It is noteworthy that CMA organized a number of events to introduce “Dhamani” with the participation of the related parties and exchange of views on the scheme and implementation methods to ensure success of the scheme and sound implementation. CMA endeavors to reach all targeted segments and to this end designed an awareness campaign on the health insurance and its social and economic importance. CMA will commence during the coming period organizing introductory meetings in collaboration of Oman Chamber of Commerce and Industry targeting businesspersons in the Wilayats and Governorates of the Sultanate focusing in April on four governorates namely North Al Batinah, Dakhiliyah, South Sharqiyah and Al Buraimi and later the remaining Governorates.



Shari'ah Auditing: Islamic Economics, Basic Features



Yasser Bin Abdullah Bin Mohammad Al Ghailani
In charge of Shari'ah Audit for Takaful Insurance

In the name of Allah the most compassionate, the most Merciful and peace be upon his Prophet: -

Islamic economics is a science that revolves around the purposes of the social market banking and financial transactions to be complied with the principles of Islamic Sharia Law and consistent with the philosophy of Islam in money management that governed by the rules prescribed in Islam. Islamic Economics is one of the most significant Islamic and cognitive sciences in this era. This field has received great interest in the recent years, which crystallized in many economic books, scientific researches and the holding of several conferences as well as the establishment of customized and specialized curriculum in the Western universities even before the Arab universities. This intense interest in the Islamic Economics is not reflected in the research and studies only, but had a significant share in practical applications in the economic institutions, both Islamic financial banks and their various types as well as companies working in Takaful. This was reflected in underlining the significant influence of the Islamic World and the motives for its progress and advancement.

The Islamic economics has a unique realistic balance that is qualified to build up a balanced economic base that allows the individuals to exercise their economic activities and helps them to protect their rights, duties and the individual ownership. It also establish Islamic precise controls and conditions that limit its absolute freedom. It also allows the community and institutions to carry out their economic activities without affecting individuals, but rather contribute and encourage the group for the integrated economic competition but not the monopoly competition. This enables the community to live in a comprehensive balanced manner under the rule of the law, justice, equal opportunities as well as balanced economic life. In addition, the concept of the Islamic Economics is established to be far from the relative scarcity that was advocated by the capitalist economic system, which promote the idea that the economic resources are scarce and not enough to satisfy the accumulated economic needs. It is based upon the individual ownership and acquisition on the account of the collective ownership. This concept of the Islamic Economics promote the idea that the resources in all its forms are sufficient and available to all. Our God ordered us to move around the world and do the best investment to the world's resources. Such resources are extensive across the world till the doomsday. We are now addressing the most important pillars on upon which the Islamic Economics is based. First, Islamic economics calls for moderation and saving because it regulates the people's economic, social and psychological affairs so



that the Muslim is not lulled into radical monasticism nor the hateful materialism, Allah said “But seek, through that which Allah has given you, the home of the Hereafter; and [yet], do not forget your share of the world”. Accordingly, our God has prohibited us from miserliness. The Lord also says “And do not make your hand [as] chained to your neck or extend it completely and [thereby] become blamed and insolvent”. So that, here comes the prohibition of exaggerated luxury, extravagance and miserliness and the call to moderation, mediation and temperance. Allah also says “And [they are] those who, when they spend, do so not excessively or sparingly but are ever, between that, [justly] moderate.” Moderation is a characteristic of the righteous worshippers. Second, self-censorship that realizes the faithfulness and establish the self-oversight it is one of the pillars of the Islamic Economics that calls for faithfulness and piety. They are two main controls of the Islamic economics as the secret of life is to stay under the God’s control and the concern to please Him as well as the fear of His punishment. Faithfulness is one of the aspects of piety. One of the most prominent meanings of the faithfulness in Islamic Economics is not to take advantage of your position and influence to gain personal benefit or to any of your relatives. Third, fulfilling the contractual obligations is an important factor that should be added to the aspects of piety. The contracts, agreements and conventions occupy a prominent role in the Islamic world’s economy. This is because the essence of the Islamic Economics is based on the principle of respecting the contracts that should document and record

the financial obligations, provided that they should comply with Quran and the Hadith as well as the achievement of the purposes of Islamic Sharia Law. Allah says “O you who have believed, fulfill [all] contracts” and He also says “And fulfill [every] commitment. Indeed, the commitment is ever [that about which one will be] questioned.” One of the most important measures of success of societies is the narrow gap between rich and poor. This is the essence of the message of the Islamic economics in the sense that benefits and wealth should be distributed amongst the different segments of society in accordance with the practical and scientific budgets as well as the personal efforts not throughout the relations or racial patronage. The God says “so that it will not be a perpetual distribution among the rich from among you”, and the prophet also says (PBUH) “The strong believer is better and most beloved by God than the weak believer”. The power also lies in the strength of money as described by many of the commentators of the Hadith. The Islamic Economics urges a package of fundamental values, including that the investment is obligatory as stated in the section of Muslim Zakat. In addition to the principle of mutual benefits to achieve absolute justice in the commercial environment. It also preserves the right of honest competition in the free Islamic Economics. Allah says “So for this let the competitors compete” while paying attention to the lawful and unlawful (halal and haram) according to the Islamic legislation confirmed by the Holy Book of Quran and the Sunnah of His Blessed Prophet (PBUH).



Al Madina Takaful wins award for 'Best Arab Company in the Insurance Category' for the second year running, at the annual 'Arab Best' Awards.

Al Madina Takaful, was awarded yet again at the annual Arab Best awards. For the second consecutive year, the company was named 'Best Arab Company in the Insurance Category' at a glittering awards ceremony held recently in Marrakech, Morocco. Ajay Srivastava, COO of Al Madina Takaful received the award on behalf of the company.

The coveted Arab Best Awards program is organised in the Kingdom of Morocco, in recognition of excellence in the Arab world, in the categories of Leadership, Business and Community. The Awards recognise exceptional organisations and professionals in the Arab world. This year again, the Awards attracted wide participation, and the winners were honored in the presence of leaders from many leading Arab and international organisations.

The awards serve to recognize the responsible role played by an organisation, while inspiring peers and other business leaders from across the region to lead their entities with a strong sense of purpose. The candidates and organisations are selected based on several criteria, including the organisation's impact beyond its own business and its contribution to a greater good.

Speaking on receiving the Award, Ajay said, "We are extremely proud to have won this Award, yet again. It truly validates the industry-leading role played by Al Madina and substantiates our service approach, people and community performance, and the overall pursuit of excellence. I wish to congratulate and thank the entire team at Al Madina Takaful for their efforts and strongly believe that this will encourage all of us further."

"While it's gratifying to receive recognition for our efforts as an organisation, Awards such as Arab Best are also a reminder for the tasks ahead of us, and the need to continuously strive and perform for the benefit of all stakeholders", he added.

My Journey



Eman Al Ghadani
Branch Manager, Al Amerat Branch

Al Madina Takaful has always aimed to widen its network of branches around the Sultanate, which led it to open its new branch in Al Amerat. The opening of the branch was held in a special environment and with the presence of the region's Wali, along with good advertising which enabled us to achieve a great number in the year of 2018.

On a personal level, my beginnings with Al Madina Takaful in 2012 started as a receptionist, and from that stage onward, I worked so hard to represent the company in the best way possible, thanks to my manager's trust in me and continued support, I am here today in the role of the manager of the new branch in Al Amerat. It is absolutely an honor for me to achieve this position and it is valuable career growth.

Continued learning ensures continued success. I have always believed that continued learning is the main aspect that helps us grow and develop and reach our dreams of a bright future. This belief has helped me continue my learnings and after I gained

my Bachelor's Degree in Accounting, here I am today completing my degree in Legal Accounting (ACCA), which represents the full summary of all the laws of International Accounting.

Loving what you do only leads you to do your best to achieve the desired goals, and for me, gaining this new position was not a coincidence but has always been a goal I have worked hard to achieve. Also, it marks a new beginning of

a successful career. I would like to take this opportunity to thank Al Madina Takaful and the senior management for their trust in me, and I promise them to continue working hard, together, to achieve what makes us all proud.

I would also like to thank my colleagues who have always supported me and are the main reason for the success we enjoy today as a recognized company in the Omani market that offers Sharia compliant services.



Al Madina Takaful enhances service experience across network and channels: Launch of new branch in Al Amerat, superior service experience in MBD branch, upgraded mall outlet at MGM and self-service e-kiosk.

Al Madina Takaful announced a significant enhancement of its service network and channels that is focused on building on its reputation for providing a fulfilling customer service experience.

The company announced the opening of a new branch in Al Amerat, which was inaugurated on 24 December 2018 by Sheikh Ali Abdullah Al Hashmi, Deputy Wali of the Al Amerat Wilayat. Alongside the company also announced opening the doors of a renovated new claims hub at MBD branch, situated in the heart of the commercial district. Added to this, the company also announced the opening of its new and enhanced Mall outlet situated at the ground level at Muscat Grand Mall. The new kiosk

is located at a more convenient location, occupying a larger area providing customers an enhanced experience, combined with a self-service e-kiosk with touch screen facilities that is designed to help customers save time and make their experience better.

As Oman's first and flagship Islamic Insurance Provider, Al Madina has continuously invested in providing a superior customer experience. The company has already established a nationwide distribution network through its own flagship branches in Ruwi, SQU, Seeb, Nizwa, Sohar and Salalah and a large number of agencies that work exclusively with the company.

Al Madina Takaful e-Insurance, now just a click away with new Mobile App & Enhanced Website



INSURANCE ON THE GO!



Al Madina Takaful introduces e-Insurance with new Mobile App & Enhanced Website

Easy, simple and secure way to buy insurance anytime, from anywhere be it the app, online or e-Kiosks. Al Madina Takaful, Oman's first Takaful insurance provider brings you a world of convenience in just a few clicks!

Al Madina. Insure better.

Know more, reach us at our Call Centre:
800 80 808

www.almadinatakaful.com
E-mail: reachus@almadinatakaful.com

*conditions apply

- Simple & Convenient
- Get a quote and buy a policy instantly
- Friendly & easy interface with minimal input
- Bilingual Support – Arabic & English
- 24/7 access • Initiate and track claims
- Claims intimation
- Know more about products
- Get in touch anytime • Safe & Secure



المدينة تكافل
Al Madina Takaful

في تناغم تام
Everything in harmony

• Motor Insurance • Home Insurance • Individual Critical Illness Insurance • Domestic Help Insurance • (Sindbad) Travel Insurance • Individual Insurance For Borrower's Protection (Ilimaya)

Oman's first Takaful insurance provider

Al Madina Takaful makes insurance simple and convenient with the new mobile app and enhanced website ensuring customers can now enjoy insurance on the go. These new initiatives are based on the company's commitment to make insurance simpler and accessible to everyone.

The advanced feature-packed mobile app brings ease making insurance accessible anytime anywhere. Customers can receive a quote or buy a policy instantly and the friendly, easy interface with bilingual support in both English and Arabic ensures minimal input to offer a smooth user experience. Customers can initiate and track claims, receive claims intimation, know more about products or get in touch, in just a few clicks. The enhanced website too, makes it simple for customers to access products, information and stay updated with its friendly interface.

This apart, the company also introduced e-Kiosks to help consumers avail services quickly, easily, and round-the-clock ably supported by a dedicated call center facility for assistance.

The app is available for both Apple and Android users, and can be downloaded from the respective stores online.



Al Madina Takaful conducts Roadshow for the Ministry of Agriculture & Fisheries in Nizwa



Chander Prakash
Manager – Marketing

Al Madina Takaful was invited by the Ministry of Agriculture & Fisheries to hold a roadshow on Takaful for its key staff. The event was held on 11th March 2019 at the Ministry's premises in Nizwa.

Al Madina representatives Mr. Chander Prakash, Ms. Siham Al Busaidi and Mahmood Said Hamed Al Abri hosted the participants and gave a holistic presentation on Al Madina Takaful, its products and services. The session was interactive with participants eager to know about Takaful and its offerings. Their queries were addressed promptly by the Al Madina representatives. The presentation showcased Al Madina's top selling Takaful products including Motor Takaful, Travel Takaful, Domestic Help Takaful and Fire/ C.A.R Takaful.

Al Madina is committed to its role in spreading awareness about Takaful across the country and has decided to continue to conduct similar roadshows in the future for various government and non-government organizations in various cities.



Siham Al Busaidi
Manager Branches

"My name is Siham Al-Busaidi, the Branch Manager, and I have recently represented Al Madina Takaful in a roadshow about the products of the company for all managers and staff in the Ministry of Agriculture and Fisheries in Nizwa.

The show included clarifying the meaning of Takaful insurance, since Al Madina Takaful is the first Takaful company in Oman. And I have explained, with Mahmood Al-Abri, First Assistant/Client Services in Nizwa Branch, the importance of Health Insurance in terms of providing safety and comfort for the employees, which would enable the institution to provide distinguished care for its employees and their families, hence resulting positively in providing special offers for the Ministry's employees in Motor Insurance.

The show also included exchanging ideas and suggestions that would enhance the process of providing special services by Al-Madinah Takaful".

Employee Spotlight

Faiza Mohammed
Senior Officer, Legal Department



Al Madina Takaful - creative leadership and strategic vision leading to success and achievement

When we talk about Al Madina Takaful, we talk about achievements, and projects and a management that plays its leadership role with mastery and passion to drive the company to be one of the leading insurance companies in the Sultanate and the whole region. We are not exaggerating if we say that the company is moving in this direction of excellence and creativity, thanks to the creative thought and the spirit of innovation of its esteemed management represented by its Chief Executive Mr. Usama Al Barwani and a member of its Board of Directors, CEO of Al Madina Investment Company Engineer Khamis Bin Mubarak Al Kiyoumi, who don't hesitate in spreading motivation with his useful tips and good words that have a positive effect towards achieving greater achievement and success.

Al Madina Takaful is the first Takaful Company in the Sultanate of Oman, established in 2006. With the historic entry of the Islamic financial services in Oman, Al Madina has transformed itself into a Takaful insurance company beginning January 1, 2014. The company currently has seven branches spread throughout the Sultanate.

The commercial name of the company "Al Madina Takaful" symbolizes a vision of harmony with all those who deal with the company, as those who contemplate the concept of "Takaful" find that it carries important Islamic meanings, and linguists explain the meaning of this word as harmony

and support. Therefore, you find that all the employees in the company work as one family with one goal which is to provide service for the citizens.

Al Madina Takaful is one of the top 10 insurance companies in the Sultanate of Oman and listed on the Muscat Securities Market. The company, with a strong capital and internationally rated as "B" level by the Moody's Investment Services Agency, is distinguished by providing the right solutions to the needs of its policy holders, and providing outstanding customer service with empathy to all its claimants.

When we talk about the social aspect of the company and its initiatives in social responsibility, Al Madina continuously aims to contribute to the society through its social initiatives. Moreover, it continues to support the charitable initiatives carried out by government or non-government institutions.

Al Madina Takaful has received a number of awards and appreciations in recognition of its high-quality service. Al Madina Takaful wins Oman Insurer of the Year at the MENAIR Insurance Awards 2016. This award is one of the most reputed and respected recognition in the industry. This is a milestone achievement for the organization, beating both local and regional players operating in Oman and the award comes at a time when the industry is facing tough challenges.

Al Madina was also awarded the Best Arab Company in the insurance category at the Arab Best Award 2017 at the ceremony held in Marrakech, Morocco.

Mr. Usama Al Barwani, the company CEO received the Best Arabian 100 CEO Award at Arab Best Award 2017. The 'Arab Best Award' recognizes the best in the Arab world in leadership, business and community and sports. The award aims at motivating innovators from Arab countries and encouraging them to innovate and excel in business categories.

In 2018, Al Madina Takaful won the award for 'Best Arab Company in the Insurance Category' for the second year running, at the annual 'Arab Best' Awards. For the second

consecutive year, the company was named 'Best Arab Company in the Insurance Category'. Ajay Srivastava, COO of Al Madina Takaful received the award on behalf of the company. The Awards recognizes exceptional organisations and professionals in the Arab world.

Thanks to the wise stewardship of its CEO, Al Madina Takaful is moving steadily towards achieving its objectives. It is always said 'champions are not made in the training halls but rather due to their strong will and dedication or what is called the triangle that involves 'will, dream and vision'. The three strategies has led Mr. Usama Al Barwani, the company CEO and his team to lead the company towards new horizons of innovation and success.



Hilal Al Rashdi
Manager HRA, Services -
Board Secretary

Children are growing up with electronic screens including smartphones, video games, tablets, TVs, and other electronic devices. According to the American Academy of Pediatrics (AAP), kids spend more time using electronic devices than they do on any other activity with an average of 7 hours a day. Spending too much time on screens

Tips to Cut Down on Kids' Screen Time

has been linked to not getting enough sleep, delays in development, poor grades, and a greater risk for obesity.

Therefore, parents are encouraged to set limits for their kids' screen time as this can have a positive effect on kids' physical, social, and behavioral well-being:

- Babies under 2 years of age: no screen time.
- Kids ages 2 and up: no more than one or two hours a day.
- Tips for parents to limit kids' screen time.
- Keep TVs and other electronic devices in the shared spaces at home, rather than in their rooms.
- Always share electronic devices rather than handing your kids their own tablets, electronic games, etc.
- Set clear limits for spending time on screen and stick to it.
- Find alternatives to screen time by encouraging your kids to practice physical activity.
- Help your child find other fun options while at home such as playing board games, reading a book, painting, etc.
- Be a role model to your child when it comes to using electronic devices, TVs, etc.
- Set tech-free time during meals, bedtime, etc.