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THE FUTURE OF INSURANCE

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HOW INSURANCE COMPANY TECHNOLOGY
TRENDS ARE TRANSFORMING THE INDUSTRY
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FOREWORD

Welcome to the latest edition of our newsletter Connect.

We use Connect as an opportunity to cover not only the wise words of board of directors and Executive Management, but also industry and insurance news, trends, and upcoming insights generally. We also consider it as an important tool that keeps our employees and clients in the loop about company's policies, activities, services, social events, and other company news through this issue.

In this edition of the newsletter, our board of director enlightens us how about insurance companies are using technology trends to transform the industry. Highlighting the power of books, our CEO recommends that can help improve our management abilities, leadership skills and life thoughts. Our COO's article focuses on opportunities and challenges expected in the Omani insurance market.

In line with the Oman Vision 2040 and to accelerate the digital transformation toward smart government, the Capital Market Authority has introduced e-Tameen for motor vehicles.

This edition also reviews how, by employing a social media strategy, Al Madina Takaful has greatly increased its brand recognition and engaged with a broad audience of consumers through platforms such as Facebook, Instagram and LinkedIn.

Our thoughts are with the people affected and all the frontline workers working around the clock. Also we would like to thank all of you for what you are doing to help our company, our communities, and our country weather the pandemic and emerge stronger than ever.

Stay safe and stay connected!



LET US STAY CONNECTED!

Newsletter Connect Editor:
Ziyana Saud Al Mudhaffar
Deputy Manager - Corporate Communication

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scan the above QR code.

BOARD OF DIRECTOR'S MESSAGE

The COVID-19 pandemic has altered our lives at unparalleled speed and scale, propelling nearly every insurance company's growth and innovation agenda into a new direction. With the COVID-19 world making all companies depend on digital channels to work, communicate and run daily lives, technology has become deeply embedded in how companies work and live.

With the swift explosion of the new-age technologies such as Artificial Intelligence (AI) and Internet of Things (IoT), insurance industry topography is advancing, and the industry executives are making policies to facilitate the digital transformation of their firms.

Earlier checking an insurance claim status required making multiple calls, sending several emails, or even visiting an agent. Today, customers across the world are monitoring their application status with digital tools.

Insurance companies are among those modern organisations that have integrated the latest technological innovations to enhance their productivity and customer experience.

Al Madina Takaful too has adopted technology to improve services and streamline businesses – to the benefit of both our customers and our company. We have approximated the digital technology world in a systematic manner as we understand the importance of developing, innovating and keeping abreast of the state-of-the-art technology.

Given that we have embraced technological innovation in our core operations, our customers are able to buy and renew policies and enjoy speedy settlement of claims from the comforts of their home. Our highly advanced mobile app, which is compatible with iOS and Android operating systems, makes insurance accessible anytime anywhere. Customers can receive a quote and complete their policy buying instantly through its digital payment facility. The friendly and easy interface with bilingual support in Arabic and English ensures minimal input for customers and offers a smooth user experience. Customers can reach the company anytime through the app, register and track claims, and receive claims status. The app is also a convenient place for customers to know more about products such as various insurances policies like motor insurance, health insurance or simply get in touch.

Experts say insurance technology is poised to mature even more in 2021. Some of the most prevalent tech trends fueling the insurance industry are cloud computing, mobile apps, AI and predictive analytics among others.



HOW INSURANCE COMPANY TECHNOLOGY TRENDS ARE TRANSFORMING THE INDUSTRY

H.E. Shaikh Abdulrahman Mohamed Jabor M. Al Thani
Director

Insurance companies must continue to partner with other companies to provide superior and pioneering customer experiences that enable stronger abilities for faster solutions.

Insurance companies should always be on the lookout for the latest developments in insurance technology. Doing so will enable us to get a competitive advantage to provide incredible digital customer experiences.

With all the innovations available, from machine learning to telematics to block chain, the coming years will be quite an interesting time to watch for developments in insurance technology.

CEO's MESSAGE



THE POWER OF BOOKS

Usama Al Barwani
Chief Executive Officer

These are unprecedented times for all. But solutions to some of the problems we face as executives and leaders now are already out there – yes, I am talking about books here. Books help shape our skill set and knowledge, therefore anyone who is interested in enhancing their productivity need to read books on leadership, management and even happiness.

One of the most vital reasons to read books on specialised topics is you can take the lessons you have absorbed and then apply them to the situation you are in. As a manager or one who aspires to be a manager, forming the habit of reading is necessary; it will change your perspective, and the way you operate.

In this column, I have made a small list of five books that you should read to help improve your management, leadership and life thoughts. These books will help you on your journey of life.

1) The Infinite Game: How Great Businesses Achieve Long-Lasting Success by Simon Sinek

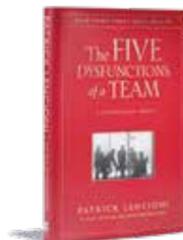
In this book Simon Sinek shows us how business is an infinite game and gives us five well-defined principles for success. In this enlightening book the author tells you that leaders are not responsible for the results, but leaders are responsible for the people who are responsible for the results. The bestselling author of popular books such as Start With Why, Leaders Eat Last, and Together Is Better explains the importance of business purpose and business ethic. Everyone who intends to do business or contemplating on finding the best attitude to do business, will find the answers if you read The Infinite Game. If you want to lead in the right way, this book is what you need.



2) The Five Dysfunctions of a Team: A Leadership Fable

by Patrick Lencioni

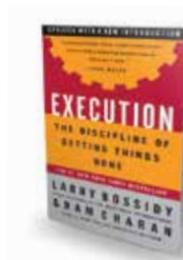
The author offers a leadership story that is as engrossing and informative in this enthralling book. He recommends that it is the success of a team, not just of the leader, that effects results. While stressing that every team needs a good leader, he states that it starts with getting the most out of every team member. Using a fable, he defines a powerful model and suggests actionable steps that can be used to conquer common obstacles and build a unified, efficient team. Easy to comprehend, the book works through the five dysfunctions – absence of trust, fear of conflict, lack of commitment, avoidance of accountability, and attention to results. This captivating book that provides insight and learning which makes it an indispensable read for open-minded people who believe they really can change things.



3) Execution: The Discipline of Getting Things Done

by Larry Bossidy and Ram Charan

Larry Bossidy, the renowned CEO of Honeywell International, Inc., gets together with consultant and prolific author Ram Charan to explain how getting things done is the most important function of a business leader. In this bestseller, the authors analyse in detail the three key methods of execution – people, strategy and operations – and demonstrate how all three are linked. The authors show the importance of being profoundly and vehemently engaged in an organisation and why strong discussions about people, strategy, and operations result in a business based on intellectual honesty and pragmatism. The book focuses on why it is important for a business leader to know how to execute well. It highlights the three key roles business leaders must follow when it comes to the execution: selecting the right people, setting the strategic direction, and coordinating operations.



4) Delivering Happiness: A Path to Profits, Passion, and Purpose

by Tony Hsieh

This an autobiographical account of Tony Hsieh, CEO of Zappos, an online company that started out selling shoes and has now branched out to selling clothes, eyewear and watches. This fast-paced book shows provides an alternative approach to corporate culture and shows how it can be a powerful model for achieving success. The dominant theme of the book is about delivering happiness as a business by living a life of passion and purpose. The book focuses on the simple concept of making people around you happy, and by doing so, increasing your own happiness. The author also explains how an emphasis on corporate culture can lead to unprecedented success. He states that if the company gets culture right, then most of the other aspects like delivering great customer service or building a long-term enduring brand or business will be a natural by product.



5) Lean In: Women, Work, and the Will to Lead

by Sheryl Sandberg

One of Fortune magazine's Most Powerful Women in Business, Sheryl Sandberg, Facebook's COO, encourages women to stop reflecting on what they cannot do and start uncovering and proving what they can do. In the book she draws on her own experience of working in some of the world's most prosperous businesses and looks at what women can do to help themselves and make the small changes in their life that can effect change. In addition to defining problems and addressing related multiple facets, this book is also full of actual, practical solutions.



COO's ARTICLE



OMAN INSURANCE MARKET – OPPORTUNITIES & CHALLENGES.

Ajay Srivastava
Chief Operating Officer

With 20 Insurance Companies vying for market share, Oman insurance sector is highly competitive. The market is predominantly a non-life market contributing 89% of gross premiums in 2020. Oman's Gross written premium has been steady over the last 5 years, growing from RO 450 million in 2016 to RO 466 million in 2020. For the same period, the total claim paid has also been steady with a claim payment of RO 268 million in 2016 to RO 290 million in 2020.

High per capita GDP, low insurance penetration, a relatively younger population, positive regulatory developments and Government's thrust on development of SME sector in Oman, are key drivers for growth for the Omani Insurance market.

Oman's low insurance penetration, particularly in Life insurance segment provides substantial opportunity for insurance companies to grow. A very large & young working-class population should spur demand for insurance products in the sultanate. Oman government's Omanisation initiatives should further accentuate the Insurance demands. Various Regulatory developments are likely to create favourable framework to boost employment and enhance industry's growth.

Equally, there are also some major challenges in the areas of digital technology, skill shortage, an extremely competitive industry landscape and relatively lower awareness of insurance benefits. Insurance companies in Oman have only recently started to adopt technology driven innovations in the day-to-day operations. Digital data analytics, Artificial intelligence and Bot technology, which are extensively used in advanced insurance market, will help design right products based on specific consumer needs. Due to low insurance penetration, focus is more on gaining market share as against retaining customer, leading often to less than desirable customer service and

resultant low consumer loyalty. Low awareness of insurance products and benefits, results in focus on sale of minimalistic insurance plans that fulfill regulatory requirements. These plans are usually low-margin business and thus, impede growth.

Overall, the insurance sector in Oman is expected to increase in coming years on the back of large younger population, Government's economic reforms and an encouraging & business friendly regulatory environment.

INTRODUCING DR. WAIL SAIF AL HARRASI



STEP TOWARD DIGITAL TRANSFORMATION: CAPITAL MARKET AUTHORITY INTRODUCES E-TAMEEN

Dr. Wail Saif Al Harrasi

Dr. Wail Saif Al Harrasi, recently inducted to the Shariah Supervisory Committee, Al Madina Takaful is distinguished as an entrepreneur, strategist, innovator, coach and public speaker.

Founder and CEO of Wabas Enterprises & Investments, a training, consulting, and investment company, Dr. Wail is an accomplished personality. He holds the position of Chairman Board of Governance at Modern College of Business and Science. He has earlier worked as Production Coordinator - Greater Birba at the Petroleum Development Oman and as Radio Presenter & Host at Public Authority for Radio & TV.

Among the other positions he has held includes Corporate Technology Advisor in Petroleum Development Oman. He has a Doctor of Philosophy (PhD) in chemical engineering and advanced materials from the University of Newcastle-upon-Tyne where he did his masters in sustainable chemical engineering. He got his bachelor's degree from the University of Sheffield in Chemical Engineering.

Ranked high for his leadership skills, Dr. Wail is a multi-credentialed innovator with experience in media, education and other industries. His other known skills include business consulting, executive coaching, change management, leadership development, negotiation, public speaking, team building, corporate training and life coaching.

Please join us in welcoming our newest member: Dr. Wail Saif Al Harrasi.

In line with the 2040 Oman Vision and to accelerate the digital transformation toward smart government, the Capital Market Authority has introduced e-Tameen for motor vehicles which provide for obtaining motor insurance price through the internet and smart phones (Android and iOS) to buy the required coverage.

The move comes as step toward digital transformation in the insurance sector to contribute to serving the various segments of insurance customers and the community through providing various motor insurance options easily and with best offers. The policyholder needs to access the Unified Motor Insurance Policy available on the application to find out the rights and obligations.

Policyholder can log in to www.etameen.om to view the offers made by insurers and compare the prices and benefits and then select the appropriate offer after entering the required details and then move to payment page and issue the policy. The process can be easily completed in Arabic or English using e-payment by debit or credit card.

The purchase process can be completed in several steps and thereafter the policyholder can create a file in the system to revisit for renewal or modification or to buy a new policy after entering specific particulars such as ID number, Vehicle plate number, validity of vehicle's license, type of required insurance (third party or comprehensive). Then the system will display all offers suitable for the request from all insurers available on the system to select from.

After selecting the suitable offer the system moves to detailed procedures to complete the purchase process such as entering the number of the driving license and particulars of the policyholder such as address etc. required to complete the process, then displays all the details entered by the policyholder and total price for consent and confirmation, then moves to payment page and card's details and the required security features such as the pass code or OTP to complete payment and issuance of the policy.

The system ensures all security properties including authentication, integrity and confidentiality.

Thereafter the vehicle details are synchronized with Royal Oman Police traffic and civil status systems so as the vehicle's owner can complete the renewal procedures and issuance of registration license.

Skills shortages within critical workforces can hamper an organisation's ability to execute strategy, serve customers and drive innovation. At the same time, organisations have a need for broader and more integrated employee skill sets – deep functional capabilities coupled with relevant specialty and business management skills – to be able to respond quickly to new opportunities.

That's why, in line with our vision to train and support Omani nationals to join our workforce, we had partnered with the National Training Fund (NTF) and the National Training Institute (NTI). As highlighted in Oman's vision 2040, this partnership is a step forward toward merging graduates and diploma holders who are just out their colleges and the Effective Selling Skills development training programme with the aim of producing work-ready graduates. Funded by the NTF, the training programme was jointly conducted by the trainers from the NTI and Al Madina Takaful. The participants underwent a technical training to understand the Takaful industry, were given an overview of the organisation, and were introduced to various functions of different departments.

It's worth mentioning here that after a gruelling selection process, a selection committee, jointly formed by Al Madina Takaful and the NTI, had shortlisted only 12 candidates for this course. Apart from 575 hours of extensive training sessions, these candidates also had 3 months of on-the-job training, while having had the opportunity to interact with our CEO, CFO, and other senior managers. In a nutshell, the integrated approach of this training programme has helped them become more versatile. Finally, on 16th December, 2020, we celebrated the graduation of these candidates, and hired them as our regular employees.

Bridging the skills gap is a key initiative of the Government, and the NTF plays a strong leadership role by acting as a 'Finishing School' that trains fresh out-of-college Omani graduates and diploma holders on business management and basic soft skills in preparation for the job market.

Going forward, we have planned for more training sessions in the near future.

Co-creation, knowledge evolution and diverse points of view are critical to our shared success. Let's learn from each other, and amplify ourselves as better professionals.



IMPROVING PROFESSIONAL COMPETENCE ENHANCES OMAN'S PRESENT AND FUTURE

By Aziz Al Jabri
Deputy Manager – HRA



INTERNAL AUDIT: A CONCEPTUAL ASPECT

Kashif Ijaz
Head - Internal Audit

'Internal Auditing means an appraisal activity established within an entity as a service to the entity. Its functions amongst other include examining, evaluating, and monitoring the adequacy and effectiveness of the accounting and internal control system'. In my view, the term internal audit is not merely confined to an examination of accounting and other supporting documents (i.e., checking the arithmetical or clerical accuracy) but it involves thoughtful and meaningful review and appraisal at the highest operational level.

The basic purpose of the internal audit function is to safeguard the entity's assets by a systematic, organized and comprehensive audit review of all operations and activities of the entity, protecting the interest of the board and the shareholders. The management is primarily responsible for protecting the entity's assets, the internal audit function assists them in achieving this aim.

Al Madina Takaful has shown a significant growth over the past few years. The increased size of business necessitates a sophisticated internal control system which needs to be constantly reviewed for adequacy and for effective operation. The high reliance on IT systems for data processing tends to mean that individual scrutiny and supervision of transactions may not be possible. The increased sophistication of management techniques requires more accurate management accounts and reports, this requires extra control over the accounting and operational records which the internal audit function can ensure.

The role and objective of the internal audit function is to advise, and thereby, be helpful to all members of management to enable them to effectively discharge their responsibilities by a systematic analysis, evaluations and appraisal of the entity's activities and operations, and recommending improvements. This involves going beyond the accounting and financial records to obtain a full

understanding of the operation under review. The objectives and scope of internal auditing vary widely and would primarily include one or more of the following:

- reviewing and evaluating the operating controls;
- ensuring compliance with policies, procedures and applicable laws & regulations;
- reviewing the efficiency and effectiveness of various business units;
- identifying the areas of risk where theft or fraud are likely to occur; and
- ascertaining whether the operational results are consistent with established objectives and goals.

The internal audit function co-ordinates with various departments on matters affecting different business operations which may have a chain reaction. The individuals connected with a specific operation may not look to the problem with the overall business point of view. On the other hand, the internal auditor is detached from the operational activities and is in a better position to report to the board and the management on various business aspects, and accordingly, the internal audit function can help in effectively and efficiently providing management information through appraising and evaluating the business operations.

The internal audit function attempts to bring to light the deficiencies in existing methods and assist the management by recommending new and better ways of controlling operations and can play an important role to ensure the ongoing effective operation of controls over transactions.



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SOCIAL MEDIA AS A FACILITATOR IN CUSTOMER SERVICE

Social media, as a facilitator for effective communication and interaction among people, is a natural partner for helping companies improve their business and connect with customers.

Before COVID-19 struck, many did not understand the power of social media marketing platforms. However, that quickly changed and now all interactions are digital, businesses like consumers became reliant on social media to keep consumers up to date.

By employing a social media strategy, Al Madina Takaful has greatly increased its brand recognition and engaged with a broad audience of consumers through platforms such as Facebook, Instagram and LinkedIn.

Most importantly having open communication during a time when face-to-face interaction is minimal has been the key to Al Madina Takaful's social media strategies in recent times. The company has extensively used its social media platforms to talk about its products such as Critical Illness Insurance, Motor Insurance, Home Insurance, Fast Pay Services, Family Insurance, Domestic Helper Insurance, Pleasure craft insurance and others.

Developing relations with customers through social media and the way these platforms are managed is an indispensable element of the brand's success. Social media has positively influenced sales for Al Madina Takaful and to a large extent brand loyalty and connection.

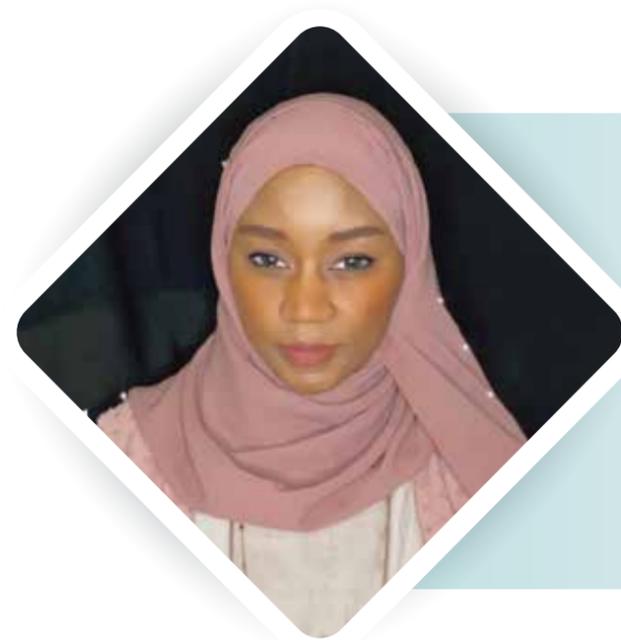
Our Ramadan campaign for motor insurance targeted existing customers and new customers alike. Our posts on mobile app, offers, e-services have helped to extend their reach.

Executing a social media strategy in our customer service model has given us a chance to communicate with consumers at a level that ensures they feel part of our success story.

We were thrilled when our valued customer Mohammed Nasser Al Wahaibi wrote to us: "I take pleasure to thank Al Madina Takaful - Ruwi Claims team for their outstanding service in efficient handling and speedy completion of my claim transaction. I am very happy to be associated with Al Madina Takaful."

We thanked him by posting his quote on Facebook and Instagram.

As numerous digital platforms continue to grow exponentially, the firm believes that a well-maintained social media presence has become an increasingly essential asset for it. While the company is strongly committed to using social media channels for branding and customer service, we also recognize that embracing online and social media is imperative to future growth.



A WINDOW ON CUSTOMER SERVICE

Fahima Al Jahdhami

Assistant Director of Customer Relations and Customer Service

In the Name of Allah, the Most Gracious, the Most Merciful, May peace and blessings be upon the Master of the Messengers, our Prophet Muhammad, and upon his family and companions.

It gives me great pleasure to share this article for the first issue of 'Connect' of the year 2021, and we pray to Allah that it will be a good catalyst for greater giving.

With the growth of the insurance sector in Oman and the diversity of coverage, the sector has faced many challenges in terms of providing outstanding services of quality. Therefore, Capital Market Authority (CMA) has called on all insurance companies to establish a special section for customer relations, service and quality assurance as an urgent need for achieving excellence in customer relations management and ensuring the quality of the services provided to promote them.

From this point of view, I have gained confidence and have been selected to manage the department due to my experience in the field of insurance gained over the years of work in the company. I started as an employee in the reception and management department



Ms. Fahima Al Jahdhami receiving a Certificate of Appreciation from Capital Market Authority in February 2021

in 2008, thereafter I was moved to the non-motor underwriting section for eight years. During that time, I had the opportunity to enrol in the insurance certificate training programme provided by the Chartered Insurance Institute (CII) in cooperation with the Bahrain Institute for Banking and Financial Studies under the supervision of the Capital Market Authority. This constituted a major turning point in my career path, and I gained great experience in the field, which qualified me to work in the reinsurance division of the company, which is the main nerve of the operations of any insurance company.

Since I took over the customer relations and service department in 2019, I have worked hard to improve the services provided by the company by consolidating the concept of customer service and the extent of its impact on the performance and operations of the company. We are now in the process of forming an innovative mechanism for the development of this field in the company in particular and the sector in general.

As a result of these efforts, I have been honoured, along with my colleagues, by the Capital Market Authority for the efforts we have made in resolving customers' complaints and claims settlements with all distinction and seriousness by finding quick solutions in the best possible way during the last exceptional year 2020. This honour and good gesture from CMA comes as an incentive for Omani cadres to persevere, give and excel in the insurance sector.

Perseverance and effort are essential elements to achieve success and attain our goals. After all, fruits of a good plant come only after a long period of care. To be successful, one needs to plan and prepare and then put in the time and effort. It all begins by setting for ourselves high standards of aspirations and excellence. One of the greatest qualities of successful people is a mixture of patience, effort and the will to master the work entrusted to them. It takes a positive attitude to achieve positive results whether the work is entrusted to you by your manager or by your own desire to succeed. Most importantly when you achieve success as an individual one is morally obligated to share the fruits of success with your colleagues and co-workers.

It is also known that success gives life value. We have truly reaped the fruit of our hard work. We are overwhelmed with the honour we have received from Capital Market Authority in appreciation of the role we have achieved in customer service. This has been possible thanks to Allah's blessings and the support that we have received from the management of the company. We are grateful to Mr. Usama Al Barwani, CEO of Al Madina Takaful, Mr. Ajay and Mr. Suresh for their belief in our ability to achieve those goals, as well as the support of the team in the Claims Department to realise the vision of Al Madina Takaful Company. We are proud we have been able to gain the appreciation of our customers and to fulfill our promises.

Our ambition to achieve success and reach our goals is based on correct planning in consultation with experienced people at Al Madina Takaful in their respective field of work.

In order to achieve advancement in claims procedures and to keep pace with current developments, we in Al Madina follow efficient procedures to deal with customers. We provide modern services and technologies that would categorize us in the ranks of the best companies in customer service, in terms of giving policyholders options to report their claims in various ways available at the company's channels without the need to visit any of our branches except for cases that require this. Our clear commitment to clarify all the benefits, exclusions and conditions of the policy at the time of the accident for the insured is what make us distinguished in customer service.



Mr. Elyas Al Rawahi receiving a Certificate of Appreciation from Capital Market Authority in February 2021

ACHIEVING SUCCESS THROUGH PERSEVERANCE AND EFFORT

Elyas Al Rawahi
Motor Claims Manager

Elyas Al Rawahi works as Motor Claims Manager at Al Madina Takaful and has more than 10 years of experience in vehicle Claims Management.



تحقيق النجاح من خلال المثابرة والجهد

إلياس الرواحي
مدير مطالبات المركبات

إلياس الرواحي يشغل منصب مدير المطالبات في شركة المدينة تكافل ويحمل خبره تزيد عن ١٠ سنوات في إدارة مطالبات المركبات.

إن التغلب على النفس في تحقيق مرادها بالجهد والمثابرة هو أسمى مراتب النجاح ولا يأتي ثمار النبت الطيب إلا بعد طول عناية وانظار بين خليط من الصبر والجهد والإرادة في إتقان العمل المنوط إليك والسعي لتحقيق الأهداف سواء من الناحية الشخصية أو المرجوة من قبل مسؤوليك في تحقيق النتائج الإيجابية والتي من شأنها تشعرك بنشوة الفوز ومشاركة ثمار النجاح لمرؤوسيك وزملائك بالعمل.

كما هو معروف بأن النجاح يعطي للحياة قيمة ولا شك يرفع في حياتنا من الدرجات التي تبوأتها ميوأ التكريم وهو ما يشعر المرء بأن ما زرع من عطاء في مجال عمله يوماً ما سيحصد ثماره ويكون له شأن مرموق. وها هو تكريم الهيئة العامة لسوق المال تقديراً للدور الذي حققناه في خدمة العملاء لهو كفيل ودليل بتوفيق من الله والمساندة التي لمسانها من إدارة الشركة وعلى رأس هرمها الأستاذ أسامة البرواني الرئيس التنفيذي والأستاذ أجاي والأستاذ سوريش إيماناً بهم بمقدرتنا لتحقيق تلك الأهداف وكذلك مساندة فريق العمل بقسم المطالبات لهو الدور الأكبر لهذا التكريم وتحقيق رؤية شركة المدينة تكافل لنحظى برضا عملائنا ونففي بما وعدناهم به.

إن طموحنا بلا شك قائم على التخطيط الصحيح لبلوغ الهدف واستشارة أهل الخبرة بشركة المدينة تكافل كلا حسب مجاله وعمله أمران مهمان لتحقيق طموحاتنا ونجاحنا.

حيث أن من يتبع تلك العناصر بلا شك سيصنع النجاح في تحقيق أهداف وطموحات الشركة وكذلك الرقي بإجراءات المطالبات لتواكب التطورات ونحن في المدينة نتبع إجراءات سلسلة بحيث أنها تكون ذات استقلالية تامة في كيفية التعامل مع العملاء من خلال تقديم خدمات وتقنيات حديثة من شأنها أن تصنفنا في مصاف أفضل الشركات في خدمة العملاء، من حيث منح حملة الوثائق خيارات الإبلاغ عن مطالباتهم بشتى الطرق المتوفرة لدى قنوات الشركة دون الحاجة لزيارة أي فروع لنا إلا للحالات التي تستدعي ذلك. كما أن التزامنا الواضح بتوضيح كافة المنافع والاستثناءات وشروط الوثيقة وقت وقوع الحادث للمؤمن له هي ما جعلتنا متميزين في خدمة العملاء.



الفاضل / إلياس الرواحي يستلم شهادة شكر وتقدير من الهيئة العامة لسوق المال في فبراير ٢٠٢١م