



2019



شركة الوثبة الوطنية للتأمين
ALWATHBA NATIONAL INSURANCE CO

AWNIC CORPORATE PROFILE

AWNIC AT A GLANCE

- Strong capital base of 207 million AED
- 20+ years of solid experience in servicing the UAE insurance market
- Supported by internationally renowned panel of reinsurers

STANDARD & POOR'S RATINGS SERVICES

***Given Financial Strength Rating of BBB- as of July 2019 by
S&P Global Ratings***

Standard & Poor's Ratings Services' disclaimer and information on the most current rating and what ratings mean is available at www.standardandpoors.com. A rating is an opinion of an insurer's financial strength and is subject to change; it is not a recommendation of an insurer's products and should not be relied upon in making any investment decision.

BOARD OF DIRECTORS



**H.E. Shk. Saif Bin Mohammed
Bin Butti Al Hamed**
Chairman



Rashed Darwish Al Ketbi
Vice Chairman & Managing Director



**Shukri Al
Muhaury**
Board Member



**Mohammed Al
Qubaisi**
Board Member



**Saeed Omeir Bin
Yousef**
Board Member



**Ahmed bin Ali Al
Dhaheri**
Board Member



**Rasheed Al
Omeira**
Board Member



Khalifa Al Ketbi
Board Member



Khalid Al Mheiri
Board Member

EXECUTIVE MANAGEMENT



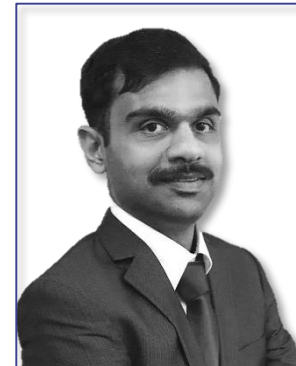
BASSAM CHILMERAN
Chief Executive Officer



ANAS MISTAREEHI
Chief Operating Officer



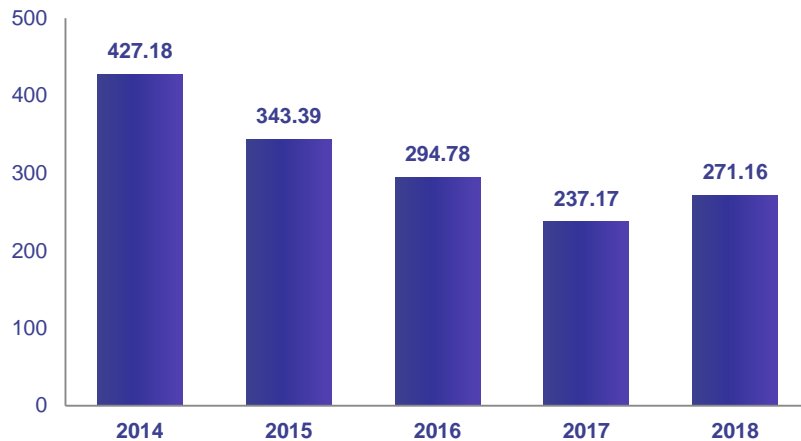
AWNI MANNA
Chief Investment Officer



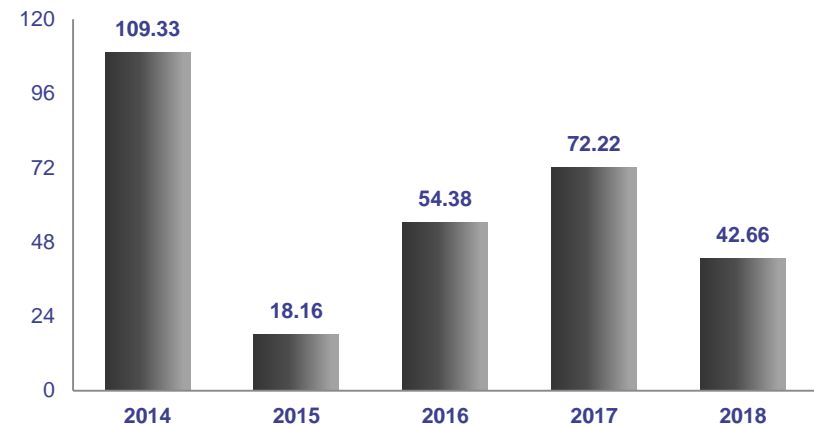
MURALIKRISHNAN R
Chief Financial Officer

2014 – 2018 PERFORMANCE TREND

PREMIUM GROWTH



NET PROFIT





شركة الوثبة الوطنية للتأمين
ALWATHBA NATIONAL INSURANCE CO

Our Vision

To reinforce our position in the UAE market as a major player and establish ourselves as "The Company of Choice"

Our Focus

Market growth
Unique services
Prudent underwriting
Innovative products with complete coverage
Security & long term partnership

Our Commitment

To consistently provide our customers with distinct, quality , personalized service.

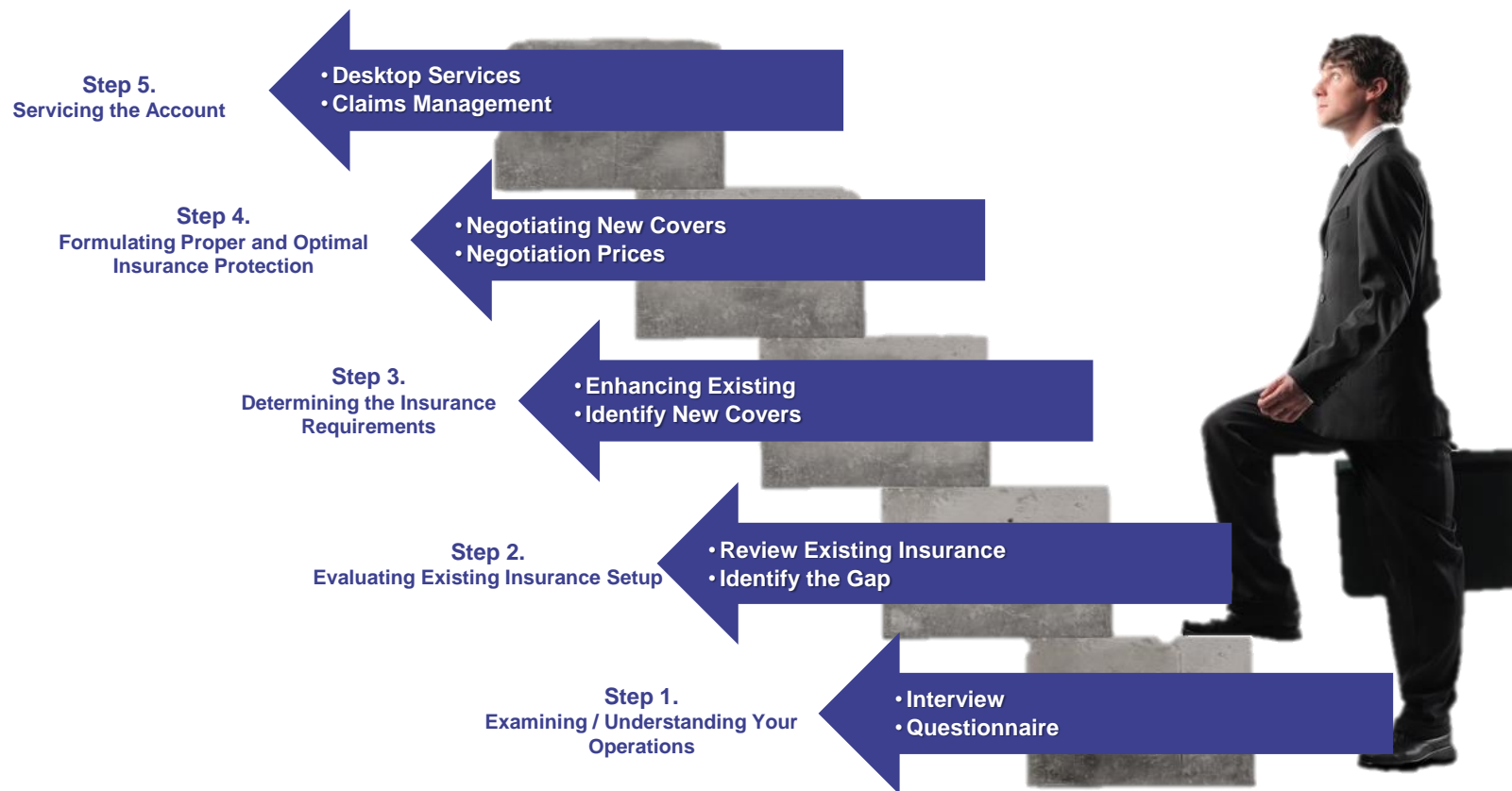
Our Values

Professionalism
Reliability
Integrity
Determination
Excellence

CORPORATE SOLUTIONS MODULE



شركة الوثبة الوطنية للتأمين
ALWATHBA NATIONAL INSURANCE CO



CORPORATE AWARDS

2018

هيئة التأمين
Insurance Authority



Insurance Authority Award

Winner of Digital Transformation
and Smart Services



InsureTek Middle East & Golden Shield
Excellence Awards

Winner of Motor Insurance
Company of the Year

2019



Insurance Asia Awards

Mid-Size Direct Insurer of the Year
United Arab Emirates

هيئة التأمين
Insurance Authority



Insurance Authority Award

Winner of Digital Transformation
and Smart Services

ASSOCIATE COMPANIES



شركة الوثبة الوطنية للتأمين
ALWATHBA NATIONAL INSURANCE CO



فودكو القابضة ش.م.م.
Foodco Holding P.J.S.C.

Abu Dhabi, UAE



Muscat, Sultanate of
Oman



شركة أور الدولية للتأمين
UR INTERNATIONAL INSURANCE COMPANY

Erbil, Iraq

ETIHAD AIRWAYS PARTNERSHIP

ETIHAD
GUEST

- AWNIC Is the only insurance partner as part of the Etihad Guest Program.
- AWNIC offers customers 1 Etihad Guest Mile for every 2 Dhs spent on an insurance policy.
- AWNIC holds yearly Raffle Draws offering winners up to 1,000,000 Etihad Guest Miles.

AL WASL CLUB SPONSORSHIP



- AWNIC signed an official sponsorship deal with Al Wasl Football Club last week on 17th July 2019 - Dubai.
- Al Wasl Football Club is one of the region's most popular and successful football clubs. Al Wathba Insurance will be the official sponsor for Al Wasl FC. The “Al Wathba Insurance” name will be featured prominently on the backside of the player's jersey and company logo on the jersey sleeves. AWNIC will also be showcased on digital platforms, including its website and social media applications.
- The sponsorship of Al Wasl football club is a great opportunity for AWNIC to show that it strongly supports the importance of physical activities, which is key to making a healthy nation.

AFFINITY SCHEMES



شركة الوثبة الوطنية للتأمين
ALWATHBA NATIONAL INSURANCE CO



Ali & Sons
SINCE 1979



سيف بن درويش
SAIF BIN DARWISH

مساندة
Musanada

شركة أبوظبي للخدمات العامة
Abu Dhabi General Services Company



أدنوك
ADNOC

أبشر
ABSHER

توطين
TAWTEEN

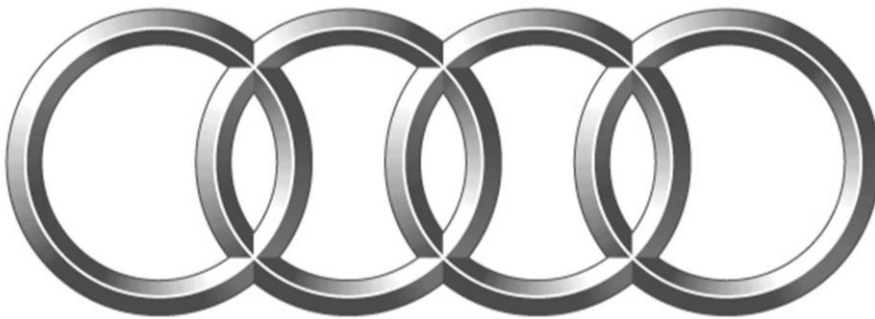
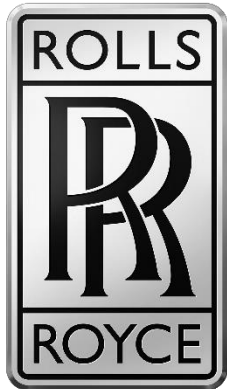


حكومة الشارقة
GOVERNMENT OF SHARJAH
Roads & Transport Authority
هيئة الطرق والمواصلات

DEALERSHIP



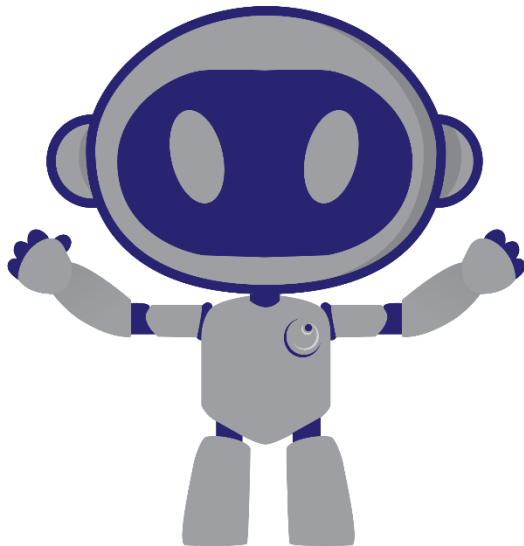
شركة الوثبة الوطنية للتأمين
ALWATHBA NATIONAL INSURANCE CO



PRODUCTS & SERVICES



DIGITAL TRANSFORMATION INITIATIVES



- AWNIC Mobile App
- Human Resources Management Software - HRMS
- Enterprise Content Management System – ECMS
- CRM Software
- Claims Management Software
- Kiosk – RPA
- QlikView
- Motor Claims Recovery Platform
- Microsoft Teams
- Digital Salvage Auction
- Business WhatsApp

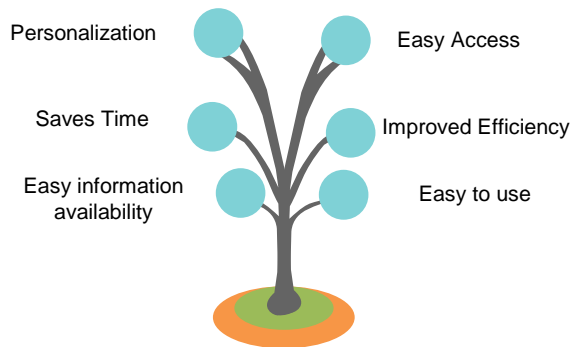
AWNIC MOBILE APP

Overview



AWNIC mobile app is designed by keeping in mind the people who are constantly on the move. App gives an option to buy and manage insurance policies, roadside assistance, exclusive offers and enhanced security

Why We implemented Mobile Application

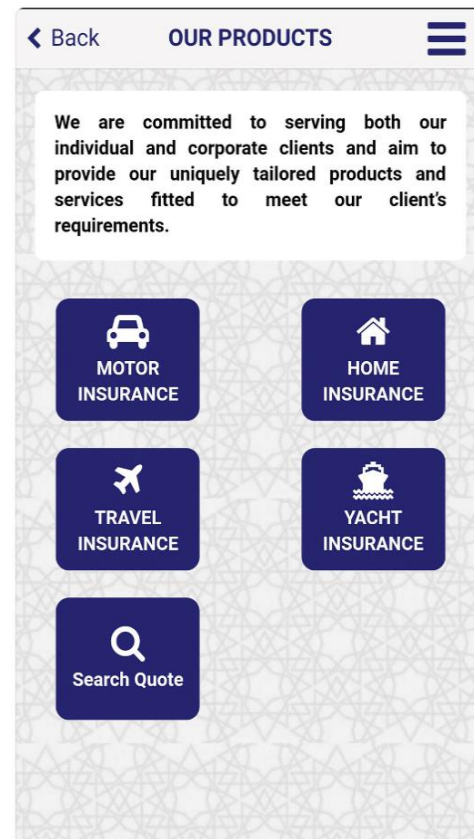


How Mobile Application helps in improving the current process



1. Option to customise information specific to the user
2. Ability to get quote and buy or renew a range of insurance policies for vehicle, home, travel or yacht
3. Ability to pay policy premium online
4. Notify motor claims personal in the case of accident or emergency from the location by accessing the roadside assistance option
5. Improve the competitiveness in the Industry
6. Ability to notify the company regarding the claim 24X7 which in turn helps in providing better customer service

AWNIC MOBILE APP



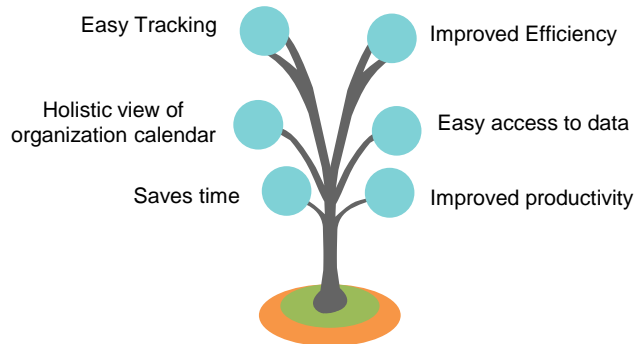
HUMAN RESOURCES MANAGEMENT SOFTWARE (HRMS)

Overview



AWNIC HRMS application allows you to keep track of every aspect that's required to plot your employee's career development plan. This includes gathering information about their performance on training courses, keeping a record of each employee's points for development, and conducting appraisals regularly.

Why We implemented HRMS



How HRMS helps in improving the current process



1. 100% reduction in manual process which in turn helps to create a paperless environment
2. Option to plot employees career development plan by giving an insight into feedback, goals etc
3. Efficiently manage and monitor employee leaves and absences by incorporating the features below:
 - Absence Management
 - Payroll Management
4. Option to deeply drill into analytics of the HR related data which is relevant in identifying trends and spotting problems
5. Ability to raise a request/process a HR request remotely
6. Efficient management and tracking of employee requests by the following features:
 - Email Alerts
 - Task Checklist

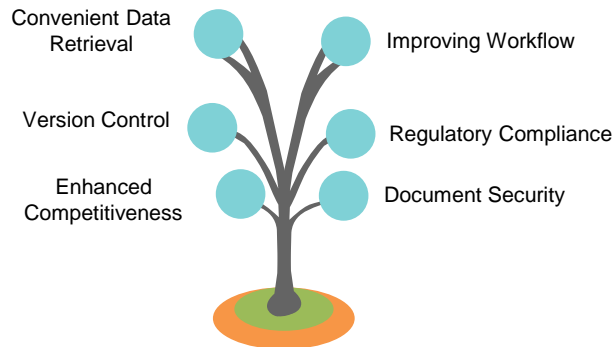
ENTERPRISE CONTENT MANAGEMENT SYSTEM (CMS)

Overview



AWNIC content management system acts as a single repository to store and manage all the documents by bringing in proper classification, rules and templates for creating and authenticating documents and facility to quickly retrieve documents

Why We implemented CMS



How CMS helps in improving the current process



1. Currently 40% of documents are handled in a physical format and by June 2020, the company would move towards achieving the target of storing/processing 100% of documents in electronic format
2. Reduces the carbon footprint in the organization
3. Eliminates the usage of having a warehouse for storing the documents
4. Ability to specify rules and templates for creating and authenticating documents
5. Enable workflow to allow routing of document for review, updates and approval.
6. Option to quickly retrieve documents by metadata tagging thereby giving an option to search for the same
7. Ensuring adequate protection of documents by enabling password protection, regular backup and storage to retrieve documents in case of any disruptions

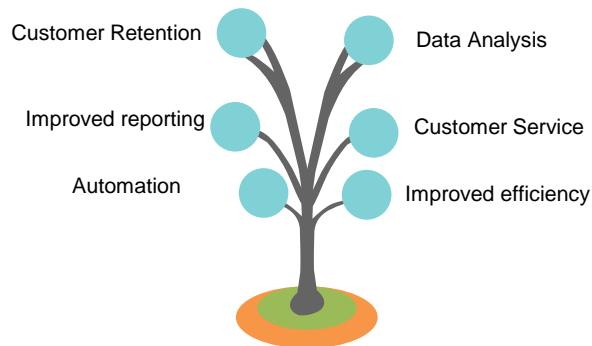
CUSTOMER RELATIONSHIP MANAGEMENT (CRM)

Overview



AWNIC provides services by keeping their customer at the heart. The CRM software helps in maximising our business performance by increasing our up-sell and cross-sell opportunities as we have an understanding about the customers wants, needs and patterns of purchase.

Why We implemented CRM



How CRM helps in improving the current process



1. Provides better service to customers through better understanding of their issues
2. Increased productivity as the customers are given access to the portal in issuing the policy
3. Helps in reducing overhead expenses to the company
4. By utilizing the data collected, the team proactively address at-risk accounts as well as reach out to satisfied customers, to encourage repeat purchases.
5. Helps in functioning as a well-informed team, which in turn increases the company's overall efficiency
6. Provides understanding of customer needs and behaviour that helps in identifying the correct time to promote products

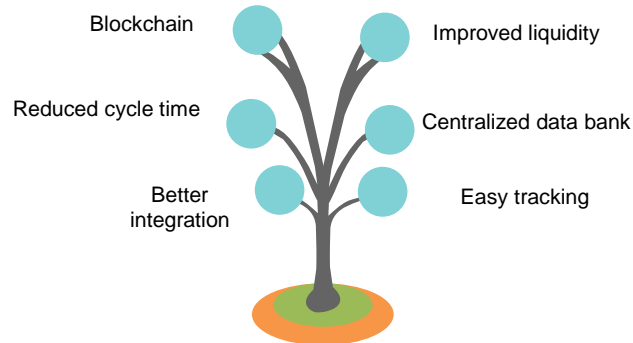
MOTOR CLAIMS RECOVERY PLATFORM (BLOCKCHAIN TECHNOLOGY)

Overview



A shared platform wherein the insurance companies would use the application for managing all the claim recovery cases using Blockchain technology.

Why We implemented Motor Claims Recovery platform



How Motor Claims Recovery Platform helps in improving the current process



1. The AWNIC MCRP helped in reducing the subrogation cycle time
2. Improves liquidity through auto payment offset with third-party insurers
3. Partner Management module, with monitoring reports & visualization dashboards, to use more reliable and cost-effective workshops/surveyors.
4. Enforce compliance through automated checking on every claim
5. Better compliance in tracking of every Recovery Claim file

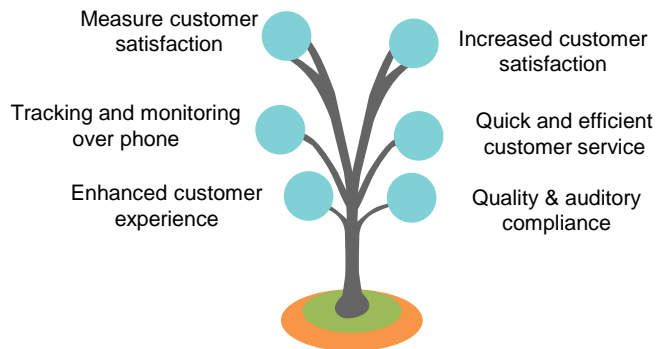
CALL CENTRE IVR SYSTEM

Overview



With state-of-the-art call centre system Awnic Call centre can view registered customer information including all active policy #s and claim numbers thereby providing excellent services to all our callers.

Why We implemented Call Centre IVR



How Call Centre IVR System helps in improving the current process



1. Instant view of customer related information like customer name, policy #s and active claims #s enables call centre to assist callers without having to ask for information
2. Simplifies and enhances customer experience
3. Improves average handling time of all calls
4. Customer satisfaction level can be tracked which enables continuous enhancement of our services
5. Self-servicing customer journey enables callers to receive Branch location maps
6. Perform outbound Renewal calls to help remind and purchase policies in an instant over the phone

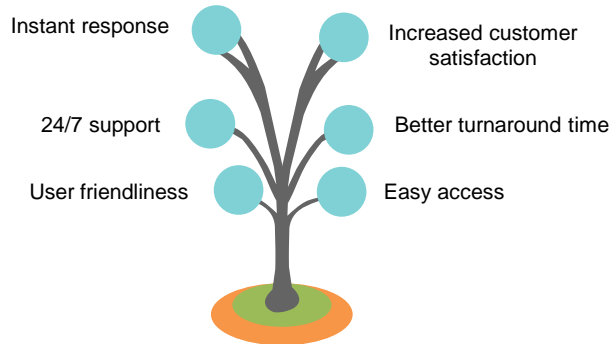
BUSINESS WHATSAPP

Overview



The AWNIC Business WhatsApp account was created for our customers to enable seamless communication with the customer care team in order to provide the support required at any given point of time

Why We implemented Business WhatsApp



How Business WhatsApp helps in improving the current process



1. As UAE has a smartphone penetration rate of more 175%, our Business WhatsApp platform helps in improving customer relation and thereby results in better customer retention
2. Improved our brand personality with every customer interaction
3. Better access for the customers and increased turn around time
4. Increased customer satisfaction due to the implementation of the same.
5. Round the clock support by the customer center team

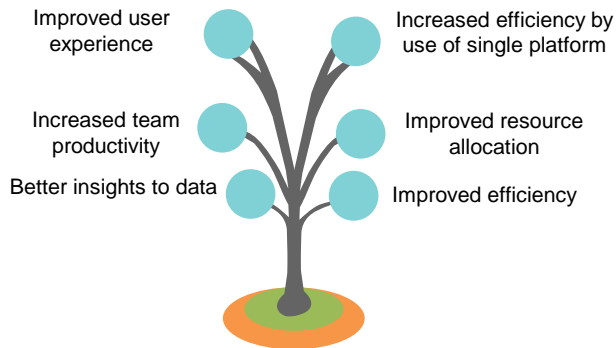
CLAIMS MANAGEMENT SYSTEM

Overview



AWNIC CMS is a one stop solution to manage the claims pertaining to multiple lines of business by incorporating integration, configuration and automation

Why We implemented Claims Management System



How Claims Management System helps in improving the current process



1. Claim intake which is reflexive and completely configurable allows the user to specify the information that needs to be captured upfront
2. Case Management with an option to see an overview of all the claim data in one location with hyperlinks
3. Benefit and Payment Calculation including benefit calculations, payment calculations, corrections, scheduling, expense payments etc.
4. Claimant & Beneficiary Centric approach by providing unique correspondence to each contact for clearer communication
5. Enhanced security to personal and financial data as it safely stores and protects data with encryption and allows only those authorized individuals to access confidential data

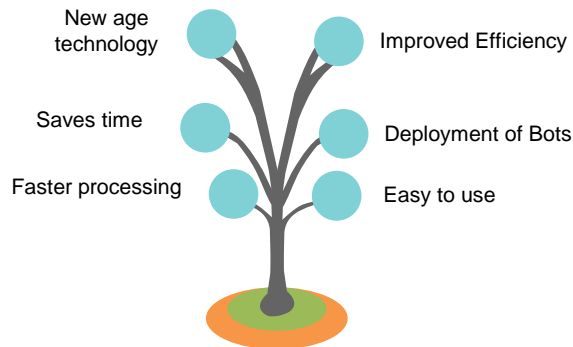
SELF SERVICE KIOSK – AWNICBOT

Overview



Innovative self-service kiosk for selling motor insurance policies by providing unattended self-service journey to customers with the help of devices placed in different locations using **RPA** – robotic process automation technology.

Why we implemented AWNICBOT - RPA



How Kiosk System helps in improving the current process



1. Simplify and reduce the customer journey to the minimum possible scenarios with the help of RPA technology
2. Improve average handling time of the process/ activities/ task
3. Eliminate manual intervention wherever possible for better utilization of resources
4. Automate extraction of data from various document types using intelligent OCR technology
5. Allocate internal human resources to non-repetitive tasks that are creative and add higher value

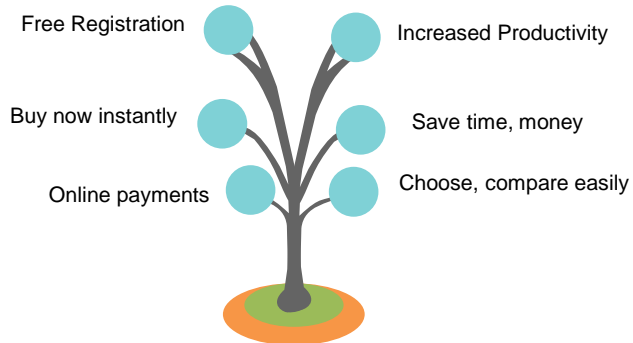
DIGITAL SALVAGE AUCTION

Overview



The AWNIC auction system helps in disposing array of salvage vehicle with an ease manner and better profitability. Bidding / Buying from an AWNIC auction online portal is simple, you can save your time and money.

Why We implemented Digital Salvage Auction platform



How Digital Salvage Auction helps in improving the current process



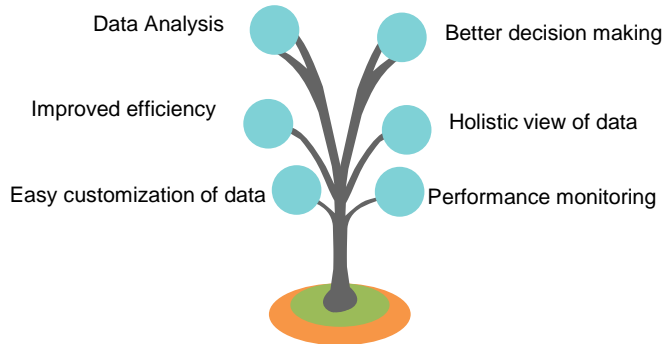
1. Quicker way of disposing vehicles: Whenever salvage vehicle comes, it will be advertised immediately on the portal for the auction.
2. Better yield on the salvage sale.
3. Improved utilization of warehouse space of the salvage vehicle.
4. Save the expenses of the physical auction event.
5. 100% transparency of the auction process as it is handled online

Overview



Business intelligence application that let us rapidly build and deploy interactive, guided analytics applications and dashboards using a flexible development environment

Why We implemented QlikView



How QlikView helps in improving the current process



1. Major driver in helping in improving the company's top line by more than 14% due to better data driven decision making
2. A self-service Business Intelligence tool, empowering departments to get to work more effectively and efficiently
3. Teams collaborate to take crucial decisions on data-driven information and interpretations.
4. Analyses huge data sets instantly with accuracy
5. Business discovery platform with fast and powerful visualization capabilities

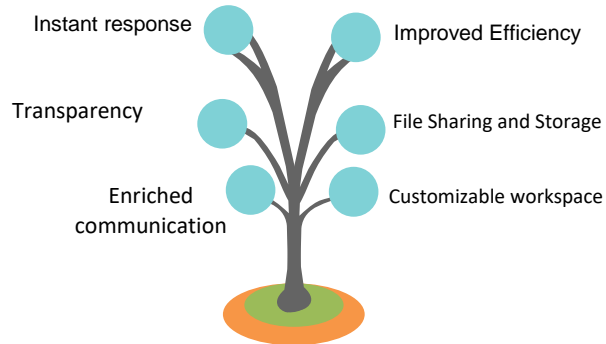
MICROSOFT TEAMS

Overview



The Microsoft Team is a collaborative workspace that facilitates a modern way of working. Microsoft Teams helps AWNIC in boosting team productivity, increase collaboration across departments, and help your company complete tasks in a quick, efficient manner.

Why We implemented Microsoft Teams

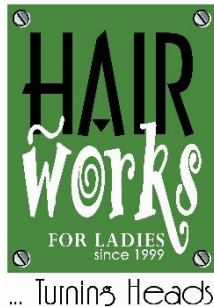


How Business Microsoft Team helps in improving the current process



1. Teams increases productivity by making all your collaboration— conversations, chats, online meetings, shared files, tasks
2. Teams compartmentalizes information into channels and contains only conversations, meetings and documents related to the topic of that specific channel.
3. With workplace in the cloud, the organization reap the benefits of big data processing and artificial intelligence to work smarter.
4. Team provides video or audio call, work on files without leaving a chat, and schedule a meeting or share a task with people from a channel.

PRIVILEGE PROGRAM PARTNERS



KEY VALUED CLIENTS

 etisalat	 بنك أبوظبي الأول FAB First Abu Dhabi Bank	 Ali & Sons SINCE 1979	 GHANTOOT GROUP مجموعة غنتوت	 ARCHIRODON	 شركة الإمارات لتعليم قيادة السيارات EMIRATES DRIVING COMPANY
 سيف بن درويش SAIF BIN DARWISH	 UNITED MOTORS & HEAVY EQUIPMENT CO. LLC	 مجموعة الصقر المتحدة ذ.م.م United Al Saqer Group L.L.C	 Abu Dhabi Motors	 نادي الوصل KHALAF SULTAN GENERAL CONTRACTING EST. ITS Division	
 بنك الاتحاد الوطني UNION NATIONAL BANK	 UBL	 الخليج للقوالب الخرسانية GULF PRECAST	 جمعية دلمة للتعاونية Delma Co-operative Society	 HYPERMARKETS • SUPERMARKETS • DEPARTMENT STORES	 شركة أبوظبي الوطنية للفنادق Abu Dhabi National Hotels
 الشركة المتحدة للإلكترونية United Electronics Co. L.L.C.	 WBG مجموعة بينونة الغربية Western Baloona Group	 EuroStar RENT-A-CAR	 الوفاق finance company	 مشاريع محمد القبيسي ذ.م.م Mohammed Al Qubaisi Enterprises L.L.C.	 DUTCH FOUNDATION

KEY VALUED CLIENTS

 الهيئة الاتحادية للهوية والجنسية FEDERAL AUTHORITY FOR IDENTITY AND CITIZENSHIP	 مدارس الإمارات الوطنية Emirates National Schools	 مستشفى عين الخليج Ain Al Khaleej Hospital	 Sheraton Khalidiya HOTEL ABU DHABI فندق و Sheraton الكلدية أبوظبي
 الصحراء SAHRAA		 جمعية إيوطي للمعاونة coop	 K H I D M A H
 جمعية التعاون التعاونية ADCS AL DHAFRA CO-OPERATIVE SOCIETY	 سالم الشعيبي للمجوهرات Salem Al Shuaibi Jewellery	 جسكو GISCO Gulf Industrial Services Co.	 ABU DHABI CRICKET
	 TORNADO GROUP	 SECURE ENGINEERING Delivering Security and Quality in Every Project	 securiguard Middle East

MAIN BRANCH OFFICES

ABU DHABI - HEAD OFFICE

Al Wathba National Ins. Bldg.
Najda St. P.O Box: 45154,
Abu Dhabi, UAE
Tel: +971 2 4185 300-303
Fax: +971 2 6776628
Email: alwathba@awnic.com
(Sun-Thu 8am-4pm)

DUBAI BRANCH

Ground Floor, Shop No. 2,
Sultan Business Centre Bldg.,
Oud Metha, near Lamcy Plaza
P.O. Box: 6807, Dubai, UAE
Tel: +971 4 2522110
Fax: +971 4 2522113
Email: dubai@awnic.com
(Sun-Thu 8am-4pm)

AL AIN BRANCH

Sheikha Salama Bin Zayed Bldg.
M2 Floor Office 203
P.O. Box: 15883, Al Ain, UAE
Tel: +971 3 7640888
Fax: +971 3 7640880
(Sun-Thu 8am-4pm)

TRAFFIC OFFICES

ABU DHABI TRAFFIC

Abu Dhabi Traffic Vehicle Inspection &
Registration Centre
Tel: +971 2 4492900
Email: motor@awnic.com
(Sun-Thu 7:30am – 1:00am)

MUSSAFAH TRAFFIC

Mussafah Light Vehicle Inspection
Centre
Tel: +971 2 5550443
Email: motor@awnic.com
(Sun-Thu 7:30am-8pm)

AL BATEEN TRAFFIC

Al Ain, Bateen Traffic Vehicle
Registration Centre
Tel: +971 3 7851255
Email: motor@awnic.com
(Sun-Thu 7:30am-8pm)

MAHAWI TRAFFIC

Mahawi Light Vehicle Inspection
Centre
Tel: +971 2 5833081
Email: motor@awnic.com
(Sun-Thu 7:30am-8pm)