

الأمانة العامة للجان الفصل في المنازعات والمخالفات التأمينية

General Secretariat of the Committees for Resolution
of Insurance Disputes & Violation



The 11th Annual Report for 2015



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Introduction

The 11th Annual Report includes all comparative data on the cases and rulings issued thereon during 2015 as compared to 2013 and 2014. It contains a detailed review of the indicators and results of the Committees' work during the last three calendar years. The most important characteristic of this Report is that it shows the developments which took place during 2015, and it contains statistics and analyses concerning the performance and results of the insurance sector activities during the period covered in this Report.

Through this method, we are hoping to provide a new understanding of the data, information and indicators given in the annual report.



It is my pleasure to introduce the 11th Annual Report on the work and services of the General Secretariat of Committees as part of the continuing development process to serve clients and allow them to benefit from the latest services provided by the insurance sector. The Report comes as component of a strategy aiming at offering a package of inclusive and distinctive electronic services to improve communication means and enhance confidence by ensuring the quality of services.

Development race urges us to evaluate our services regularly and compare them with the best local and international practices. To this end, this multifaceted Report was issued to reiterate our commitment to achieving continued development, enhancing communication with the clients, answering their questions in the best way possible and receiving their suggestions on the workflow, from case registration to ruling issuance, through surveys to assess the workflow and identify and address its weaknesses.

In conclusion, the General Secretariat remains committed to achieving its vision of contributing to economic growth and supporting the insurance sector, including implementing the electronic transactions strategy and enhancing partnerships with community institutions to put the Kingdom at the forefront of nations in this area.

Abdullah bin Abdulrahman Al-Suhaibani

Secretary-General



New Developments

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Identity and Logo

The General Secretariat is keen to assert the independence of its insurance committees' work; therefore, a special logo has been created to reflect its identity and emphasize its independence, thus, instilling this principle in all clients.

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The logo design indicates the following:



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شكل الميزان يجل على المساواة
في فض المنازعات



اللون البرتقالي الغامق يجل على
قوة القائم على فض المنازعات



يدل على إختلاف وتنوع المتنازعين



Website and E-portal

In continuation of the General Secretariat's efforts to clarify the nature of services provided for clients, a website has been created for this purpose. The website includes an overview of the role and functions entrusted with the General Secretariat in addition to an informative manual and a guidance manual containing a number of common inquiries and frequently asked questions. The website describes the details of litigation before the committees as well. It also publishes final rulings issued by the committees which are classified according to their subject. Moreover, the General Secretariat's logo and identity have been incorporated in the design of the website.

To streamline the procedures of case filing, the website includes an interactive electronic portal for the SAP/CRM system. Through this portal, plaintiffs can file cases and parties to a case can respond to case statements, exchange replies and follow-up on a case status. It is also possible through this portal to set a date for hearings and view a copy of the rulings issued by the committees. All of these activities are documented, and electronic security measures are taken to ensure the claimants' identity and their legal status as a plaintiff, attorney or defendant.



Call Center

Due to the large number of callers inquiring about the status of their cases, rulings issued thereon, dates of receiving rulings, dates of hearings or other relevant inquires and questions, and in order to ensure the work quality and that qualified and experienced staff respond to all inquires, a call center with toll-free number (800) has been established to streamline the monitoring and follow-up on the response mechanism.



Results of Services Provided

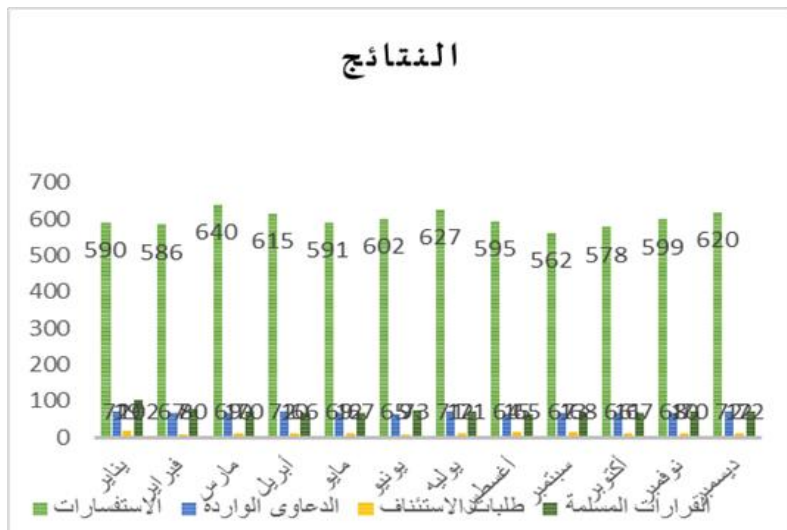
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Reception and Service of Clients

In line with the Kingdom's endeavors to improve the level of government services, the General Secretariat has been keen to improve the level of services provided at the reception desk at its head office and branches. This includes enhancing communication skills of the staff working at the reception desk, organizing and providing services through an automatic numbering machine that allows service recipients to choose the requested service, and providing a self-service machine linked to the CRM system which allows service recipients to inquire about case statuses and print forms related to procedures of filing and follow-up on cases, thus raising the efficiency of services provided at the reception desk. The machine also provides statistics on the number of clients, including the type of service provided and the time taken to complete it. The total number of service recipients during 2015 was 9038, as follows:



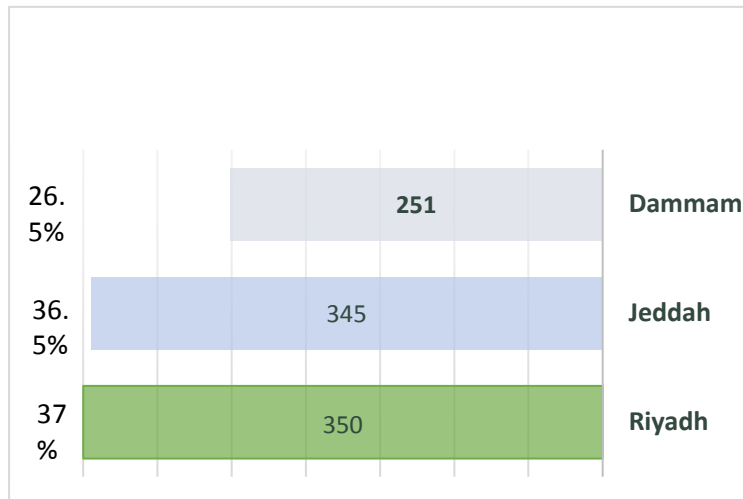
الشهر	الاستفسارات	الدعاوى الواردة	طلبات الاستئناف	القرارات المسلمة	إجمالي المستفيدين
يناير	590	72	19	102	783
فبراير	586	67	7	80	740
مارس	640	69	10	70	789
أبريل	615	72	10	66	763
مايو	591	69	12	67	739
يونيو	602	65	9	73	749
يوليه	627	71	12	71	781
أغسطس	595	64	15	65	739
سبتمبر	562	67	13	68	710
أكتوبر	578	66	11	67	722
نوفمبر	599	68	10	70	747
ديسمبر	620	72	12	72	776
المجموع	7205	822	140	871	9038



Results of Service Provision Survey

To improve and enhance the level of services provided by the General Secretariat and to fulfill clients' satisfaction and get their feedback on the services provided, a survey was created to measure the quality of services for all phases, from case registration to ruling issuance. The survey was simple, clear and suitable for all society segments. The Internal Audit Unit at the General Secretariat conducted an analytical study of the survey results to identify the level of client satisfaction with the services provided and the weaknesses for future improvements. The 2015 survey results were as follows:

- **Number of Surveys by Branches of the General Secretariat**



Surveys	Number
Head Office – Riyadh Branch	350
Jeddah Branch	345
Dammam Branch	251
Total	946



- **Number of Surveys by Legal Status (Plaintiff and Defendant)**

No.	Surveys	Percentage	Number
1	Plaintiff	56.7	563
2	Defendant	43.3	410
Total		946	

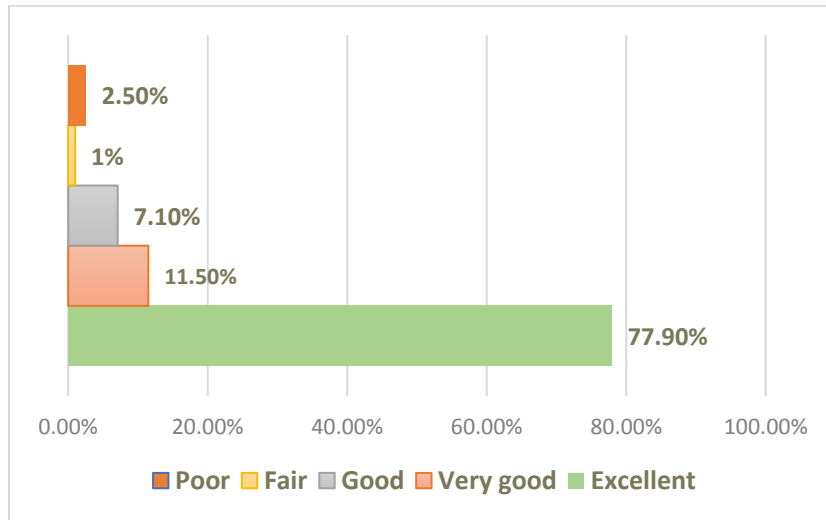
- **Number of Surveys by Type of Ruling Issued by Primary and Appeal Committees**

No.	Surveys	Number	Percentage
1	Preliminary ruling	5.5	53.4
2	Final ruling	441	64.6
Total		946	



Detailed Review of the Results Relating to Client Satisfaction with the General Secretariat Services

- How a case is received and registered

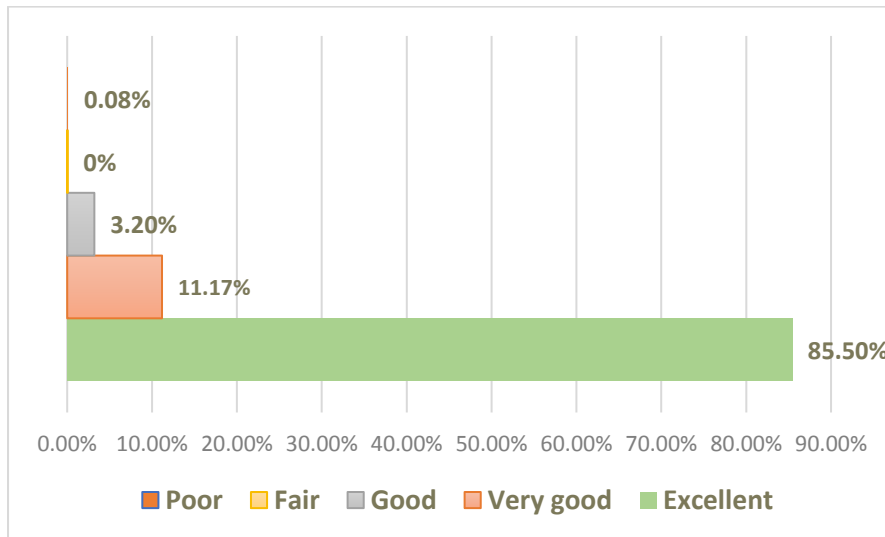


Level	Number	Percentage
Excellent	737	77.9
Very Good	109	11.5
Good	67	7.1
Fair	9	1
Poor	24	2.5

- The analysis shows the overall satisfaction with the way cases are received and registered.



- Staff's conduct towards clients

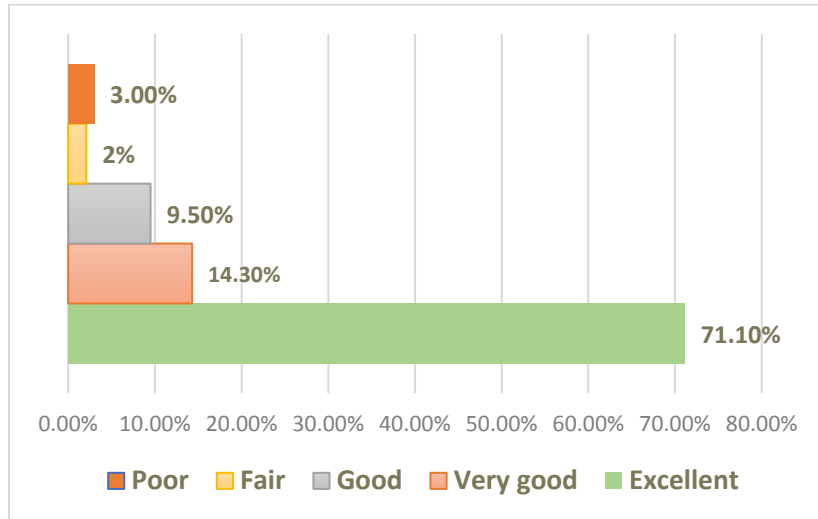


Level	Number	Percentage
Excellent	809	85.5
Very Good	94	11.17
Good	30	3.2
Fair	5	0.05
Poor	8	0.08

- The analysis shows that the staff acted and appeared professional as the survey results varied between “Excellent” and “Very good”.



- Responding to case-related inquiries

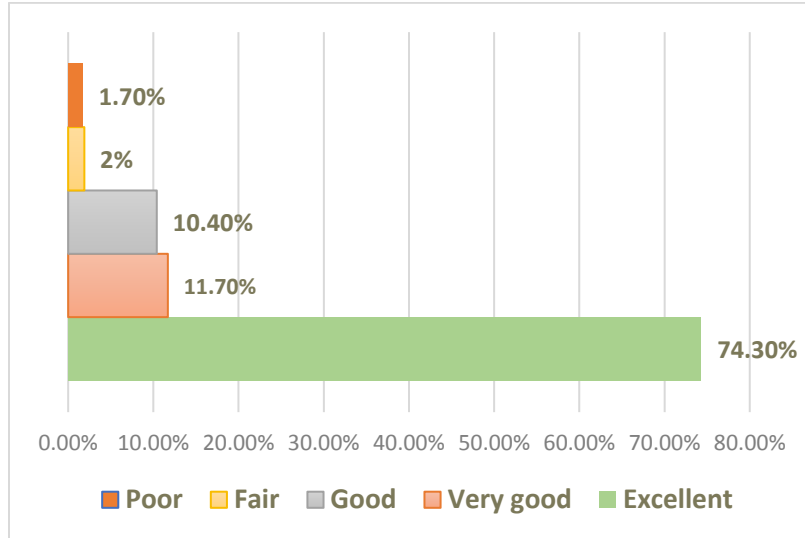


Level	Number	Percentage
Excellent	677	71.1
Very Good	131	14.3
Good	90	9.5
Fair	20	2.1
Poor	28	3

- The analysis shows that clients were generally satisfied with the service provided. The General Secretariat is keen to provide case parties with all necessary case-related information and answer their questions.



- Procedures for communicating hearing dates

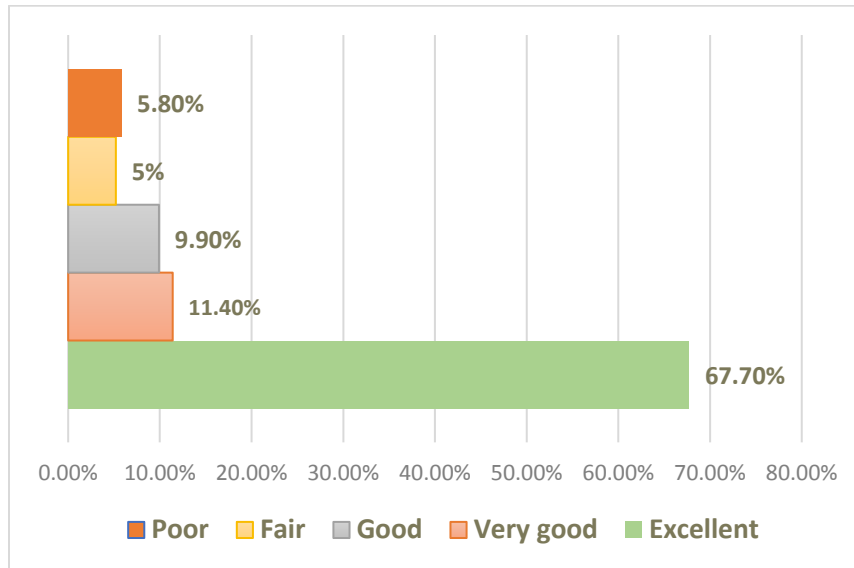


Level	Number	Percentage
Excellent	703	74.3
Very Good	111	11.7
Good	98	10.4
Fair	18	1.9
Poor	16	1.7

- The analysis shows rising levels of service performance and client satisfaction in general.



- How hearings are conducted

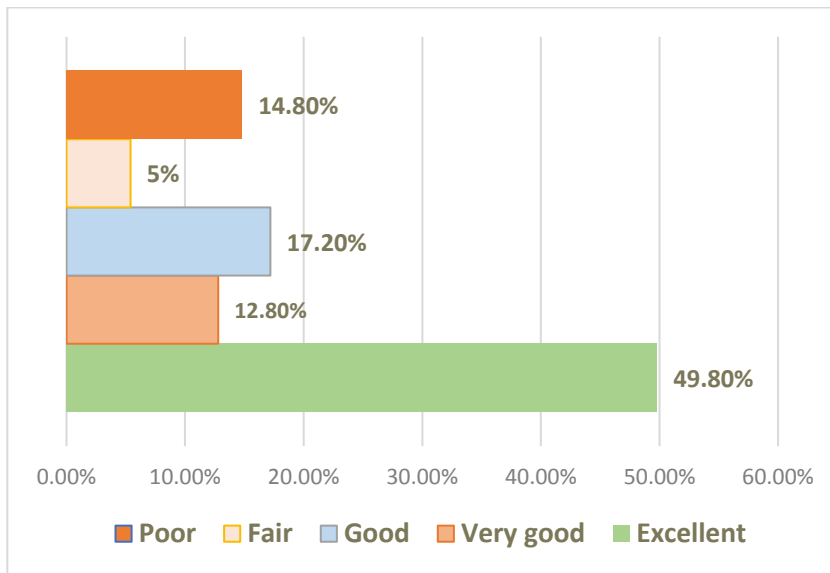


Level	Number	Percentage
Excellent	640	67.7
Very Good	108	11.4
Good	94	9.9
Fair	49	5.2
Poor	55	5.8

- The analysis shows rising levels of service performance and client satisfaction in general.



- Time taken to resolve a case

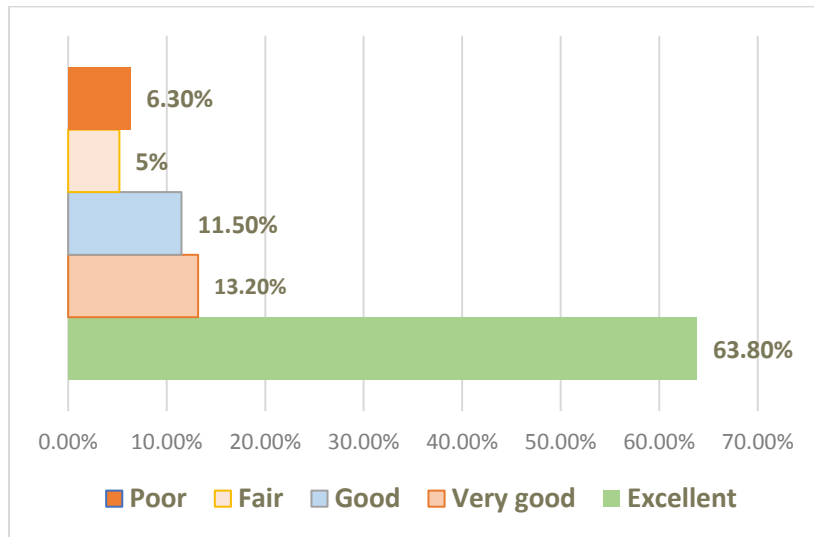


Level	Number	Percentage
Excellent	471	49.8
Very Good	121	12.8
Good	163	17.2
Fair	51	5.4
Poor	140	14.8

- The analysis shows varied degrees of client satisfaction with the service provided.



- Complying with the timeframe for delivering the Committee's Rulings

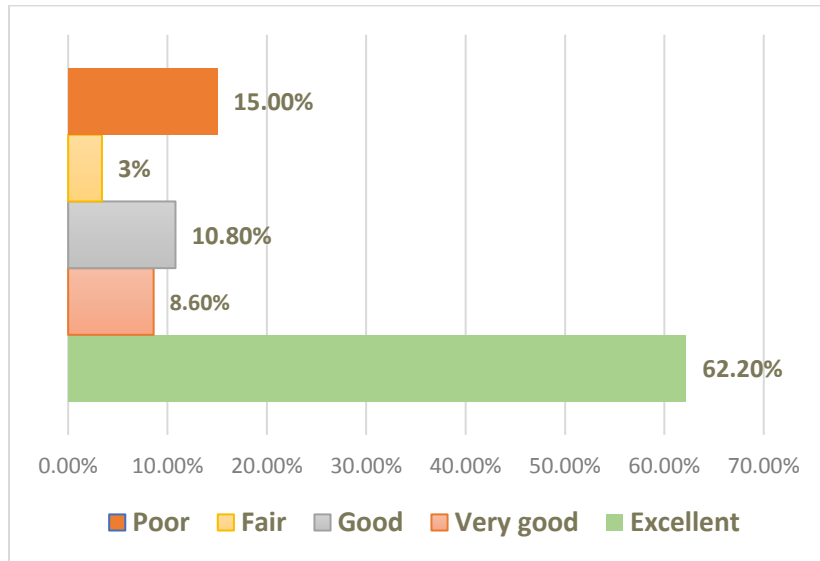


Level	Number	Percentage
Excellent	604	63.8
Very Good	124	13.2
Good	109	11.5
Fair	49	5.2
Poor	60	6.3

- The analysis shows that clients were generally satisfied with the service provided.



- E-services (SMS and notifications)



Level	Number	Percentage
Excellent	588	62.2
Very Good	81	8.6
Good	103	10.8
Fair	32	3.4
Poor	142	15

- The analysis shows that clients were generally satisfied with the level of performance related to the service provided.



Work Results for the Period from 2013 to 2015

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Number of Cases by Insurance Type for the Period from 2013 to 2015

- Total number of recorded cases in 2015 was 1774 as compulsory motor insurance and comprehensive motor insurance cases accounted for 64.37% and 24.30% respectively. Health insurance cases accounted for 6.93% while cases recorded under other insurance types accounted for the rest of the rate as shown in the table.
- Health insurance came third in terms of the number of cases filed against insurance companies during 2015 with 123 cases, accounting for 6.93% of the total number of cases and registering a considerable increase compared to 75 cases in 2014.



- **Amicably Resolved Cases in 2015**

- Mediation, which is applied after studying all legal and insurance aspects of cases and prior to submitting them before the committees, resulted in resolving numerous cases. With regard to the number of cases resolved amicably at the General Secretariat, 2015 witnessed the highest number as it reached 337 cases compared to 148 cases in 2014, rising by 56.08%.



Rulings by the Primary and Appeal Committees

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- **Statistics on Rulings of Riyadh Primary Committee in 2015**

Riyadh Primary Committee	
Year	# Rulings
2013	252
2014	194
2015	400
Total	846

- Riyadh Primary Committee issued a total of 400 rulings in 2015.



- **Statistics on Rulings of Dammam Primary Committee in 2015**

Dammam Primary Committee	
Year	# Rulings
2013	212
2014	184
2015	330
Total	726

- Dammam Primary Committee issued a total of 330 rulings in 2015.



- **Statistics on Rulings of Jeddah Primary Committee in 2015**

Jeddah Primary Committee	
Year	# Rulings
2013	325
2014	247
2015	450
Total	1022

- Jeddah Primary Committee issued a total of 450 rulings in 2015.



- **Comparative Statistics on the Three Primary Committees for the Period from 2013 to 2015**

Year	Total number of Rulings Issued by the Committees
2013	789
2014	625
2015	1180
Total	6594

- In 2015, the Primary Committees issued 1,180 rulings, rising by 45% as compared to the number of rulings issued by these three Committees in 2014 which amounted to 625. Total number of rulings during the period covered by the Report was 2,594.



- **Review of the Appeal Committee Rulings and Appeal Requests in 2015**

In 2015, the Appeal Committee issued 532 rulings, while the number of appeal requests submitted was 270 during the same period.