

الأمانة العامة للجان الفصل  
في المنازعات والمخالفات التأمينية  
GENERAL SECRETARIAT OF THE COMMITTEES FOR  
RESOLUTION OF INSURANCE DISPUTES & VIOLATIONS

# THE SEMI-ANNUAL REPORT FOR THE YEAR 2025

General Secretariat of the Committees for Resolution  
of Insurance Disputes and Violations

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# Introduction

This semi-annual report has been prepared to present the statistics and details of the disputes submitted to the General Secretariat of the Committees for the Resolution of Insurance Disputes & Violations. It also highlights the key achievements accomplished by the General Secretariat during the first half of 2025, as part of its continuous efforts to enhance the dispute resolution framework in the insurance sector and to improve the efficiency of alternative dispute resolution mechanisms. These efforts reflect the Secretariat’s ongoing commitment to strengthening trust and promoting operational excellence across the insurance industry.

During the first half of the year, the General Secretariat recorded a 13% increase in the number of insurance-related disputes compared to the same period of the previous year, reaching more than 13,000 disputes. The Secretariat successfully handled 92% of these cases with exceptional operational efficiency, through the dedicated efforts of 93 legal, technical, and administrative professionals.

The report also reaffirms the Secretariat’s commitment to improving procedures and operational performance, which has contributed to reducing litigation timeframes, achieving an average resolution period of no more than 90 days. Moreover, the Secretariat continued to promote the adoption of alternative dispute resolution methods, leading to a notable increase in their utilization rate, which reached 46%.

Through these achievements, the General Secretariat continues to pursue qualitative development at various levels – enhancing efficiency, improving beneficiary experience, and raising the quality of services provided.

In line with its strategic objectives, the General Secretariat continues to invest in technological solutions and to expand the use of alternative dispute resolution mechanisms. These initiatives aim to further improve operational efficiency, enhance transparency, and strengthen the overall dispute resolution ecosystem within the insurance sector.

Additionally, the Secretariat is working to promote insurance awareness and legal knowledge by updating the Judicial Precedents Code, in preparation for its coming publication - during the upcoming period. This initiative is expected to serve as a key reference for practitioners and stakeholders in the sector, contributing to greater legal clarity and consistency in the application of insurance regulations.

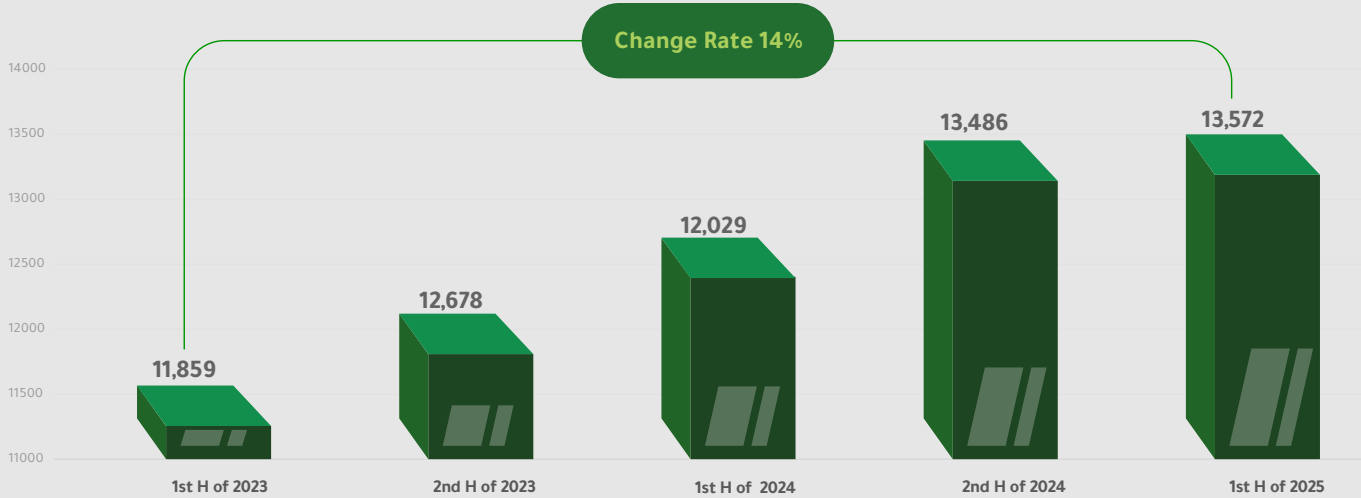
Collectively, these current and future initiatives represent a cornerstone in ensuring rights protection and delivering justice with efficiency, transparency, and reliability. Through its ongoing commitment to institutional development and innovation.

# ACTIVITIES OF THE GENERAL SECRETARIAT OF THE INSURANCE COMMITTEES



# Number of Insurance Disputes Submitted to the General Secretariat of the Committees

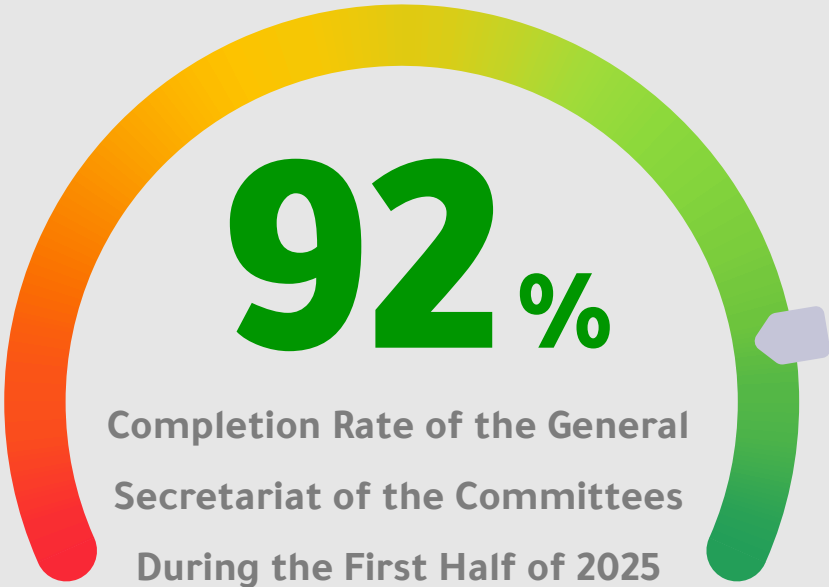
During the Last Five Semi-Annual Periods



+13,500



## Number of Disputes Submitted During the First Half of 2025



While the remaining percentage of disputes is currently undergoing the judicial procedures required for their consideration.

## Outputs of the General Secretariat: Summary of Completed Legal, Technical, and Financial Studies

The total number of studies prepared for the First instance Committees Exceeded	The total number of studies prepared for the Appeal Committee Exceeded	The total number of studies prepared by the Conciliation Center exceeded	The total outputs of the General Secretariat of the Committees during the first half of 2025 exceeded
+24,000	+4,500	+3,700	+32,000

93

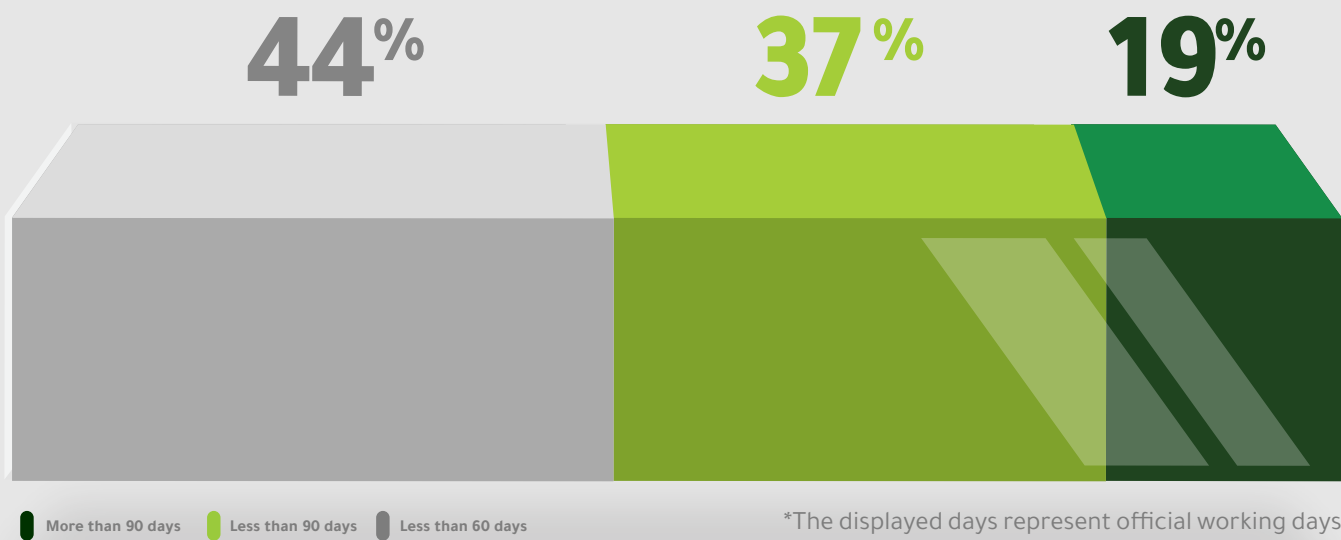


### These accomplishments represent the collective efforts of (93) dedicated professionals from the General Secretariat of the Committees.

## Litigation Timeframes in the Insurance Committees

The litigation period in the Insurance Committees reflect a level of flexibility and relative speed in resolving cases. Approximately 44% of cases were concluded in less than 60 days, while 37% were finalized in less than 90 days. Meanwhile, around 19% of cases extended beyond 90 days. This variance is primarily attributed to the need for additional review in certain cases, coordination with relevant authorities, or the requirement for specific documents essential for adjudication.

These figures underscore the General Secretariat’s continued efforts to reduce litigation duration, enhance procedural efficiency, and improve the overall quality and effectiveness of judicial outcomes.



# +65,000

## Beneficiary Services

Provided by the General Secretariat through various direct communication channels.

## Level of Beneficiary Satisfaction

# 95%

The beneficiary satisfaction rate reached 95%, marking a noticeable increase compared to the rate achieved in 2024 was 87%.

## The Secretariat’s Progress in Developing Procedures and Enhancing Services

In line with its mission to foster efficiency and trust within the insurance sector—and under a comprehensive framework grounded in governance, continuous improvement, and transparency—the General Secretariat has continued its dedicated efforts to develop procedures and enhance service quality. These efforts aim to meet beneficiary expectations, ensure justice for all parties, and maintain the highest levels of efficiency and reliability in its operations. These initiatives have been reflected through several procedural improvements, most notably:

- Achieving 100% Accuracy in Judicial Notifications:** The Secretariat successfully achieved a 100% accuracy rate in notifying individuals of judicial procedures related to their cases, thereby ensuring the highest standards of prompt and fair justice.
- Enhancing the Impact of the “Reconciliation is Best” Initiative:** This initiative contributed to streamlining the handling of inheritance and bodily injury disputes, reducing the processing stages from ten to four through reconciliation mechanisms. This improvement accelerated procedures, reduced burdens on the parties involved, and strengthened the role of alternative dispute resolution methods within the insurance sector.
- Implementing Fast-Track Procedures for Public Interest Cases:** The adoption of accelerated pathways for cases related to public interest has reduced processing time by up to 70%, enhancing decision-making speed, improving the quality of rulings, and reinforcing the judicial system’s efficiency in responding to critical cases.





# CHAPTER ONE:

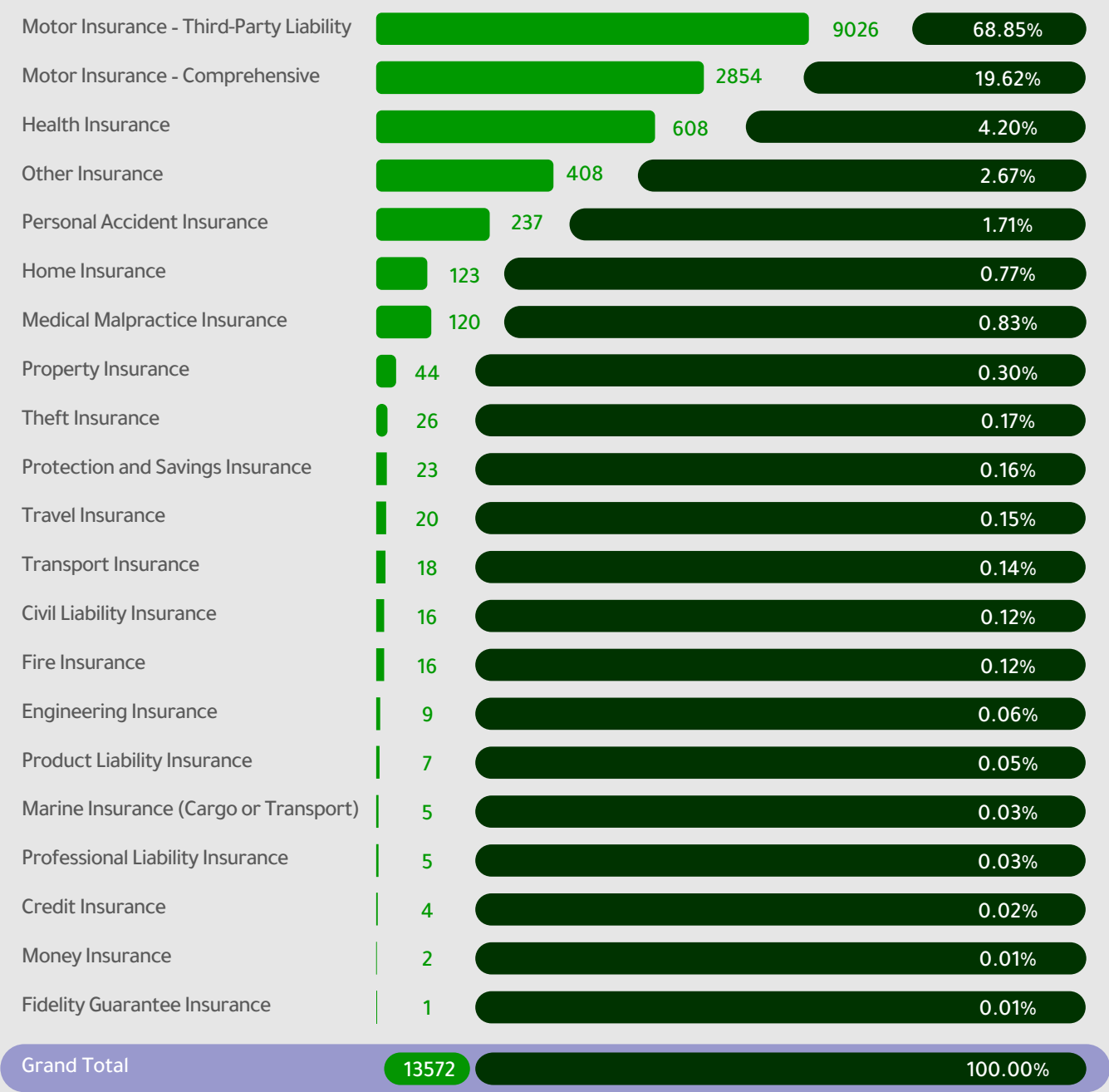
## The General Secretariat of the Insurance Committees and Alternative Dispute Resolution Mechanism.

This chapter presents a review of the data and statistics related to the number of disputes processed by the General Secretariat, categorized by type of insurance and geographical distribution. It also highlights the role of the General Secretariat in resolving insurance disputes through alternative dispute resolution mechanisms such as reconciliation and mediation.

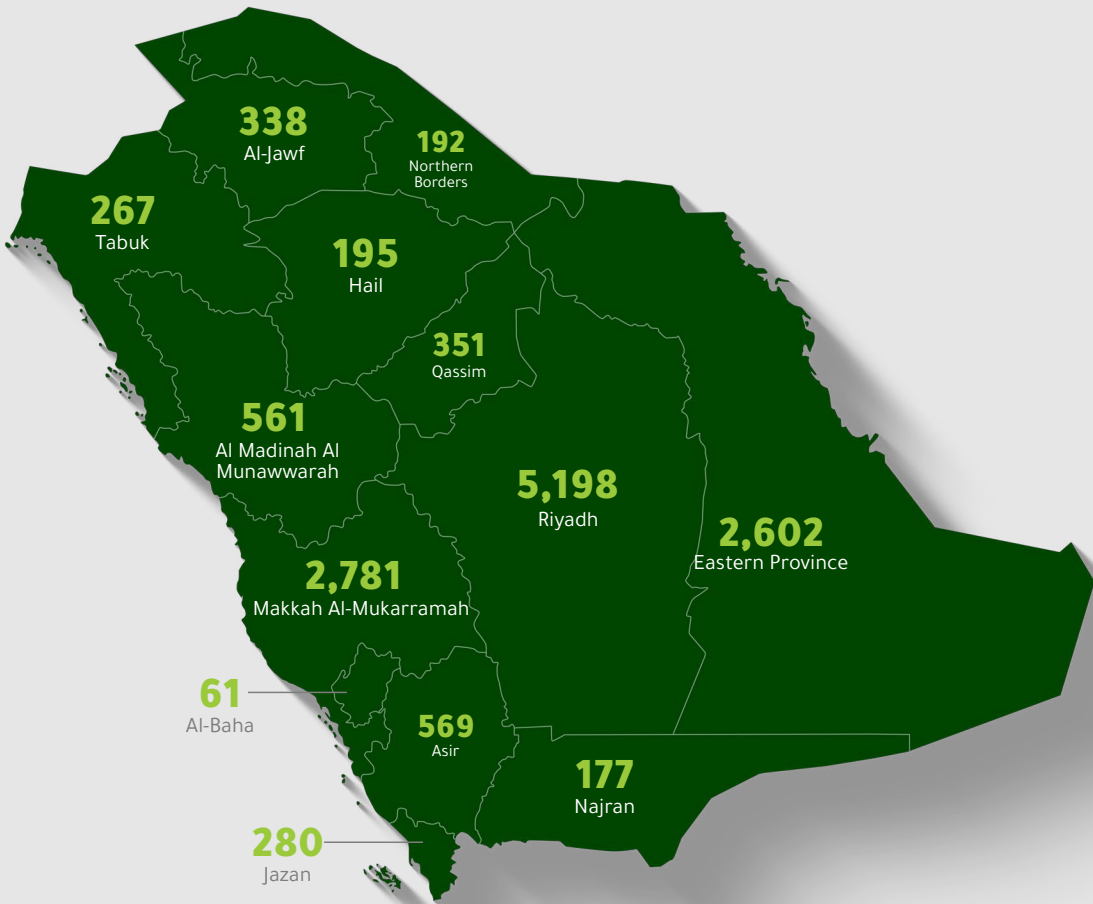
In addition, the chapter outlines the requests for reconciliation submitted and referred to the Conciliation Center for insurance disputes, along with the corresponding response rates. It further showcases the Center’s key functions and the qualitative performance indicators achieved during the first half of 2025.

# General Secretariat of the Insurance Committees

## Number of Insurance Disputes Submitted by Geographical Distribution, Type of Insurance, and Relative Share of Each Type:



Relative share Number of Cases

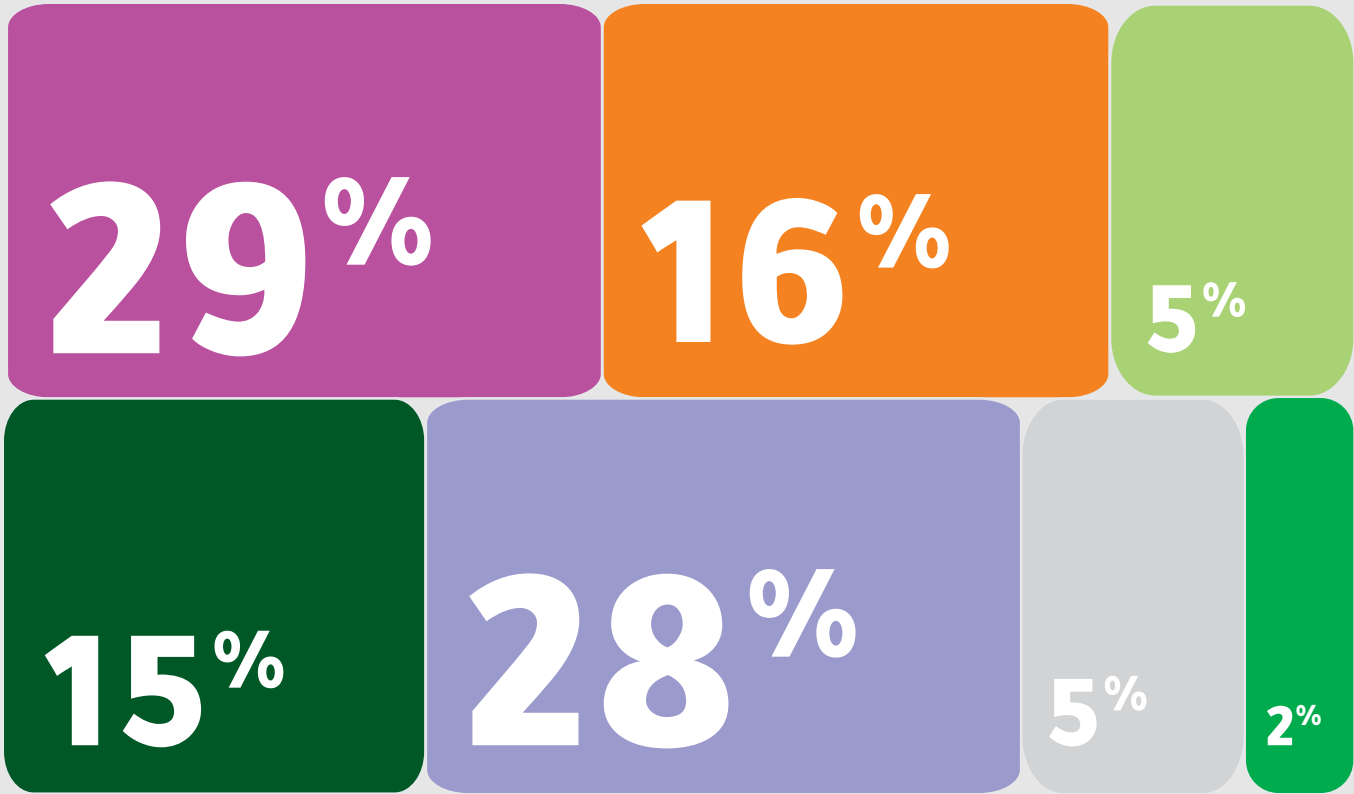


Total value of disputes submitted to The General Secretariat of Insurance Committees:

1.7 Billion

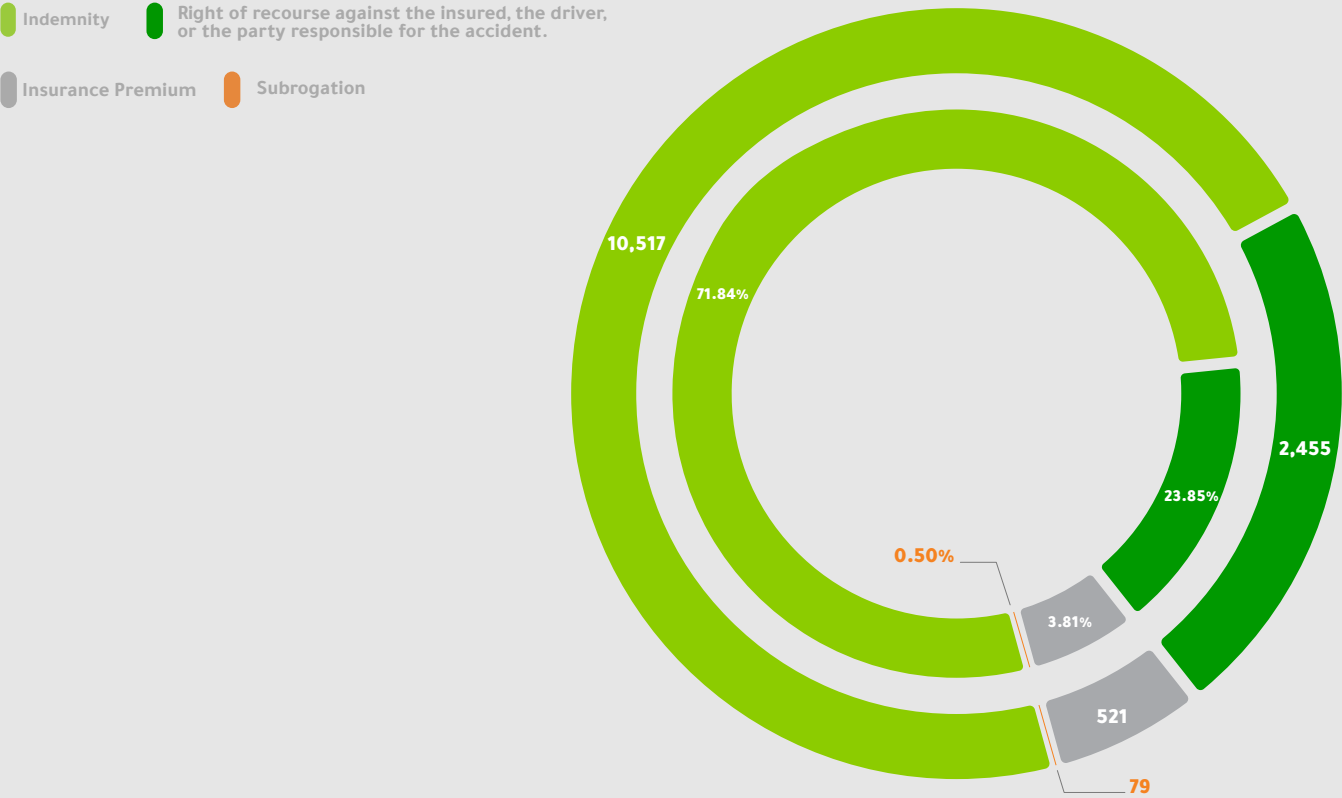
The total value of insurance disputes exceeded ₪ 1.7 billion for the first half of 2025.

Categories of Disputes Amounts Submitted:

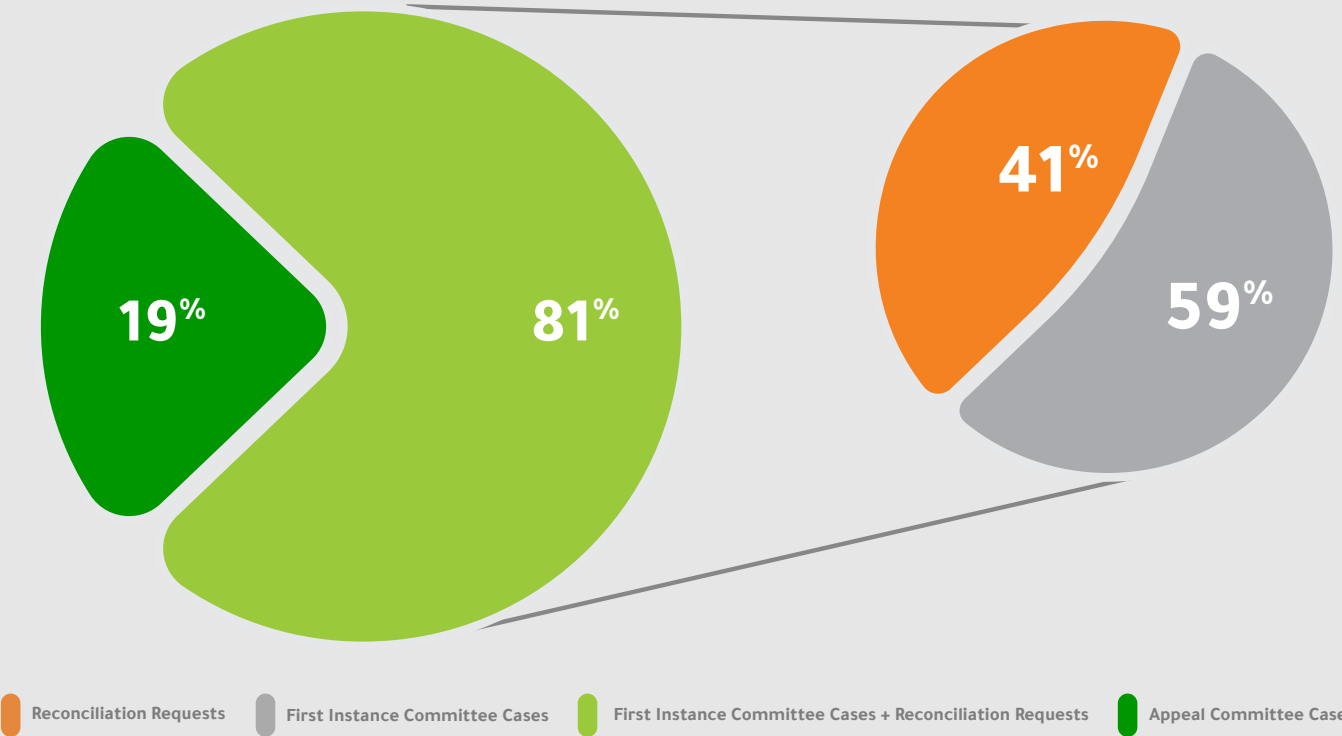


Less than 2,000 Between 2,000 to 5,000 Between 5,000 to 10,000 Between 10,000 to 50,000 Between 50,000 to 100,000 Between 100,000 to 300,000 More than 300,000

Number of Insurance Disputes Submitted by Type of Dispute and the Relative Share of Each Type:

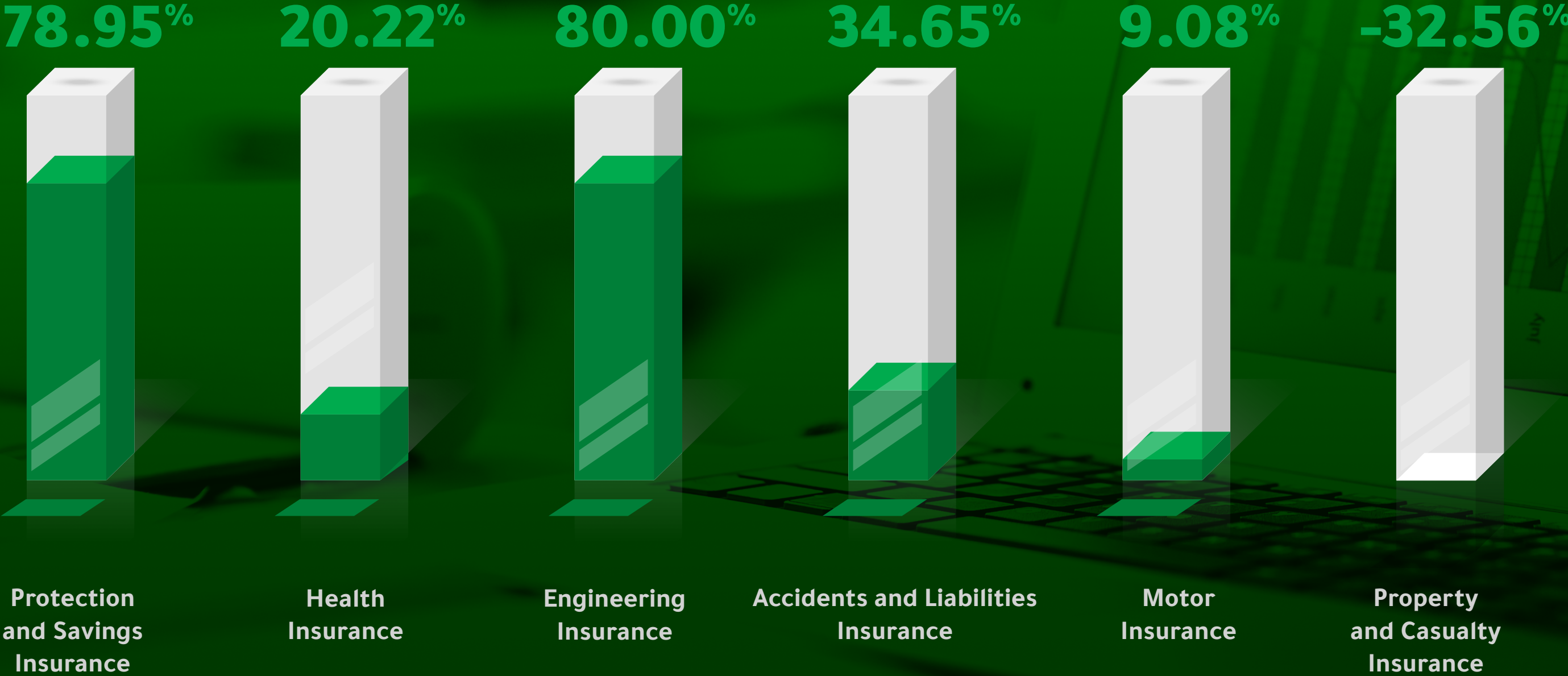


Proportion of Insurance Disputes by Level of Dispute:



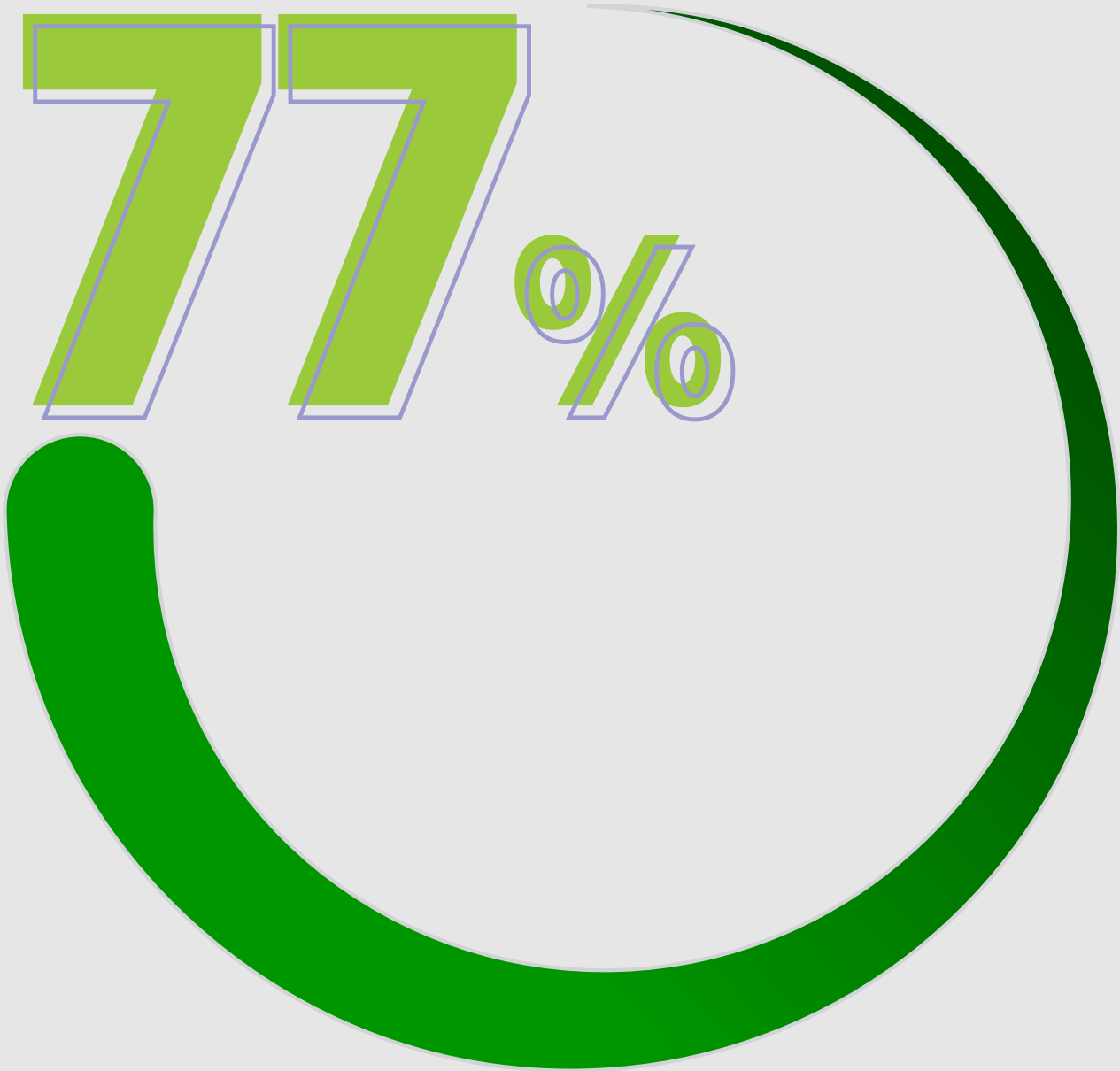


# The Percentage of Change in the Number of Submitted Disputes by Insurance categories During the First Half of 2025 Compared to the First Half of 2024:



# Alternative Dispute Resolution Mechanisms for Insurance Disputes

## Rate of Successful Settlements for Reconciliation Requests Referred to conciliators:



## Total Value of Amounts in Registered Reconciliation Requests and Amounts Settled Through Conciliation Agreements:

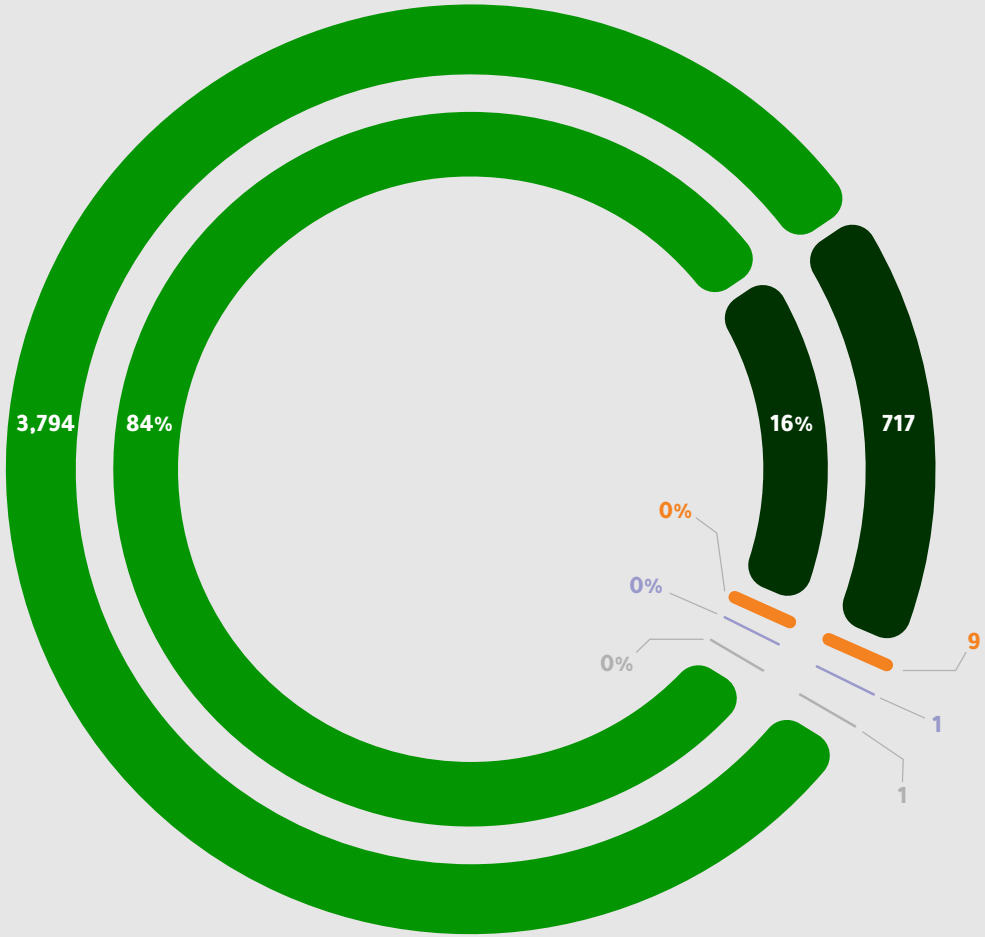
⌘ **27+** million

Total amounts claimed

⌘ **25+** million

Total amounts for which conciliation agreements have been issued

## The number of conciliation requests submitted by type of insurance and the proportional share of each type:

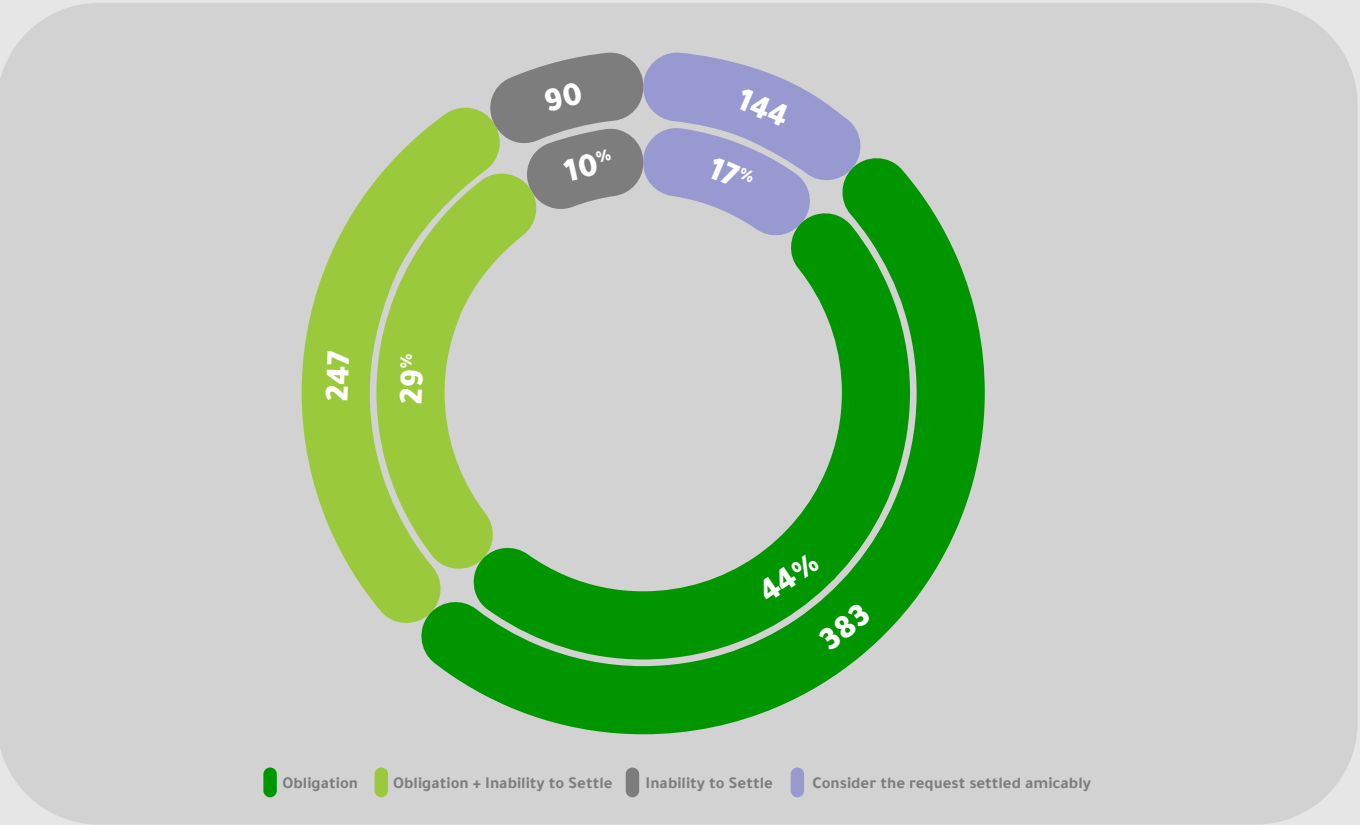


Motor Insurance - Third-Party Liability   Motor Insurance - Comprehensive   Other Insurance   Health Insurance   Personal Accident Insurance

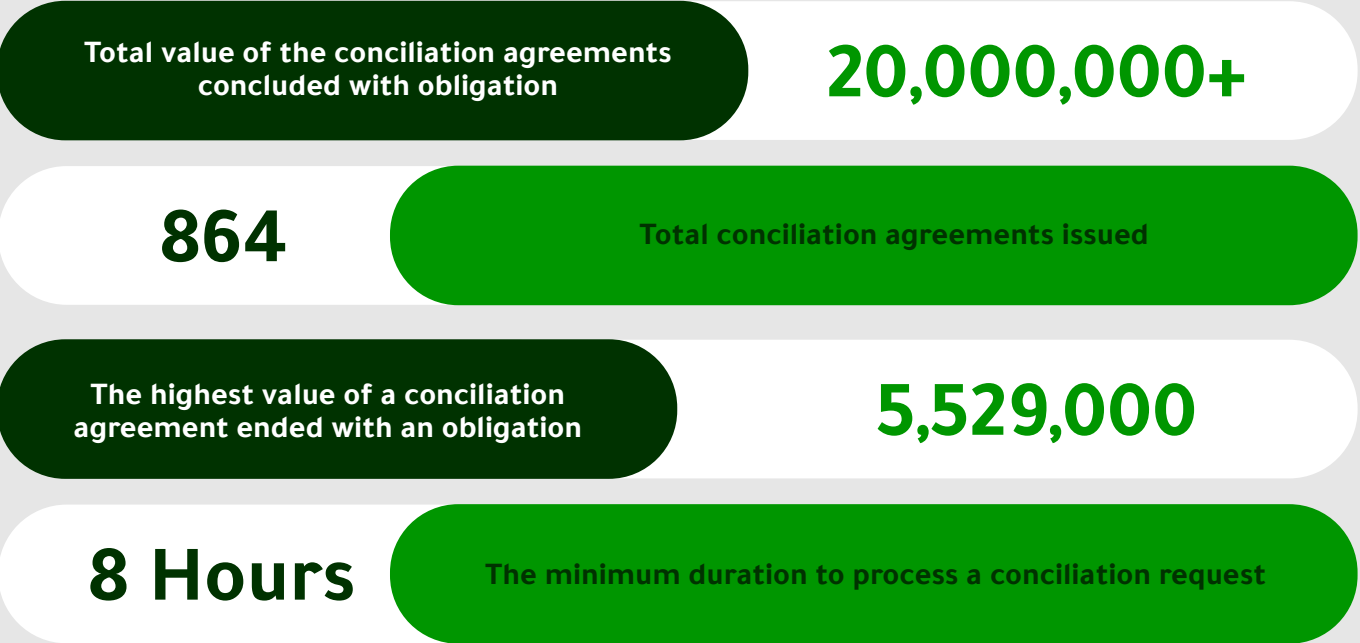
The total number of conciliation agreements issued by insurance companies and their proportional share during the first half of 2025:

Insurance Company	Conciliation Record	Relative share
Total Care Saudi (TCS)	1	0.12%
Tree Digital Insurance Agency (Tree)	1	0.12%
Tawuniya - The Company for Cooperative Insurance	79	9.14%
Gulf General Cooperative Insurance Company (GGI)	14	1.62%
United Cooperative Assurance Company (UCA)	52	6.02%
United Cooperative Assurance Company (UCA)\ Allied Cooperative Insurance Group (ACIG)	1	0.12%
Wataniya Insurance Company	40	4.63%
Allied Cooperative Insurance Group (ACIG)	80	9.26%
Al-Etihad Cooperative Insurance Company	68	7.87%
Arabia Insurance Cooperative Company (AICC)	4	0.46%
Aljazira Takaful Taawuni Company (Aljazira Takaful)	19	2.20%
Arabian Shield Cooperative Insurance Company	21	2.43%
Al Rajhi Company for Cooperative Insurance (Al Rajhi Takaful)	79	9.14%
Al Sagr Cooperative Insurance Company	52	6.02%
Saudi Arabian Cooperative Insurance Company (SAICO)	7	0.81%
The Mediterranean & Gulf Cooperative Insurance & Reinsurance Co. (Medgulf)	19	2.20%
Gulf Union Al Ahlia Cooperative Insurance Company (GUAI)	30	3.47%
Amana Cooperative Insurance Company	2	0.23%
Buruj Cooperative Insurance Company	40	4.63%
Chubb Arabia Cooperative Insurance Company	2	0.23%
Salama Cooperative Insurance Company	14	1.62%
Liva Insurance Company	12	1.39%
Mutakamela Insurance Company	15	1.74%
Gulf Insurance Group - GIG Saudi	41	4.75%
Malath Cooperative Insurance Company	105	12.15%
Walaa Cooperative Insurance Company	66	7.64%
Total	864	100.00%

Distribution of Conciliation Agreement Items by Type:



The path of the Conciliation Center in Insurance Disputes during the first half of 2025:



# ALTERNATIVE DISPUTE RESOLUTION FOR SETTTLING INSURANCE DISPUTES

In light of the noticeable increase in the number of insurance disputes submitted to the committees, the General Secretariat has continued to emphasize the activation of alternative dispute resolution mechanisms for insurance disputes. These mechanisms are regarded as a strategic option that contributes to alleviating the workload of the committees while enhancing the efficiency and quality of justice within the insurance sector. Conciliation center, has dedicated its efforts to contributing to the achievement of the Kingdom of Saudi Arabia's national objectives—particularly those related to increasing the proportion of disputes resolved through reconciliation. This has been accomplished by strengthening the reconciliation framework, one of the key initiatives stemming from the National Transformation Program (2021-2025). As a result of these efforts, more than 650 cases have been referred to the Center for Conciliation, reflecting the Secretariat's commitment to promoting amicable settlements, enhancing procedural efficiency, and supporting the broader goals of judicial and institutional development within the insurance sector.

## “Reconciliation is Good” Initiative

### Settlement Activities in Insurance Disputes:

The Secretariat gave special attention to applying best mediation practices by presenting amicable settlement proposals to disputing parties prior to the scheduling of hearings before the committees.

These efforts resulted in the settlement of more than (260) cases, with a total value exceeding

(**₹99,000,000+**)



The Conciliation Center for Insurance Disputes prioritizes the humanitarian aspect of beneficiaries' rights, particularly in disputes related to blood money and bodily injury from traffic accidents. The “Reconciliation is Best” Initiative was launched to promote amicable settlements, resulting in a 46% increase in participation during the first half of 2025 compared to 2024.



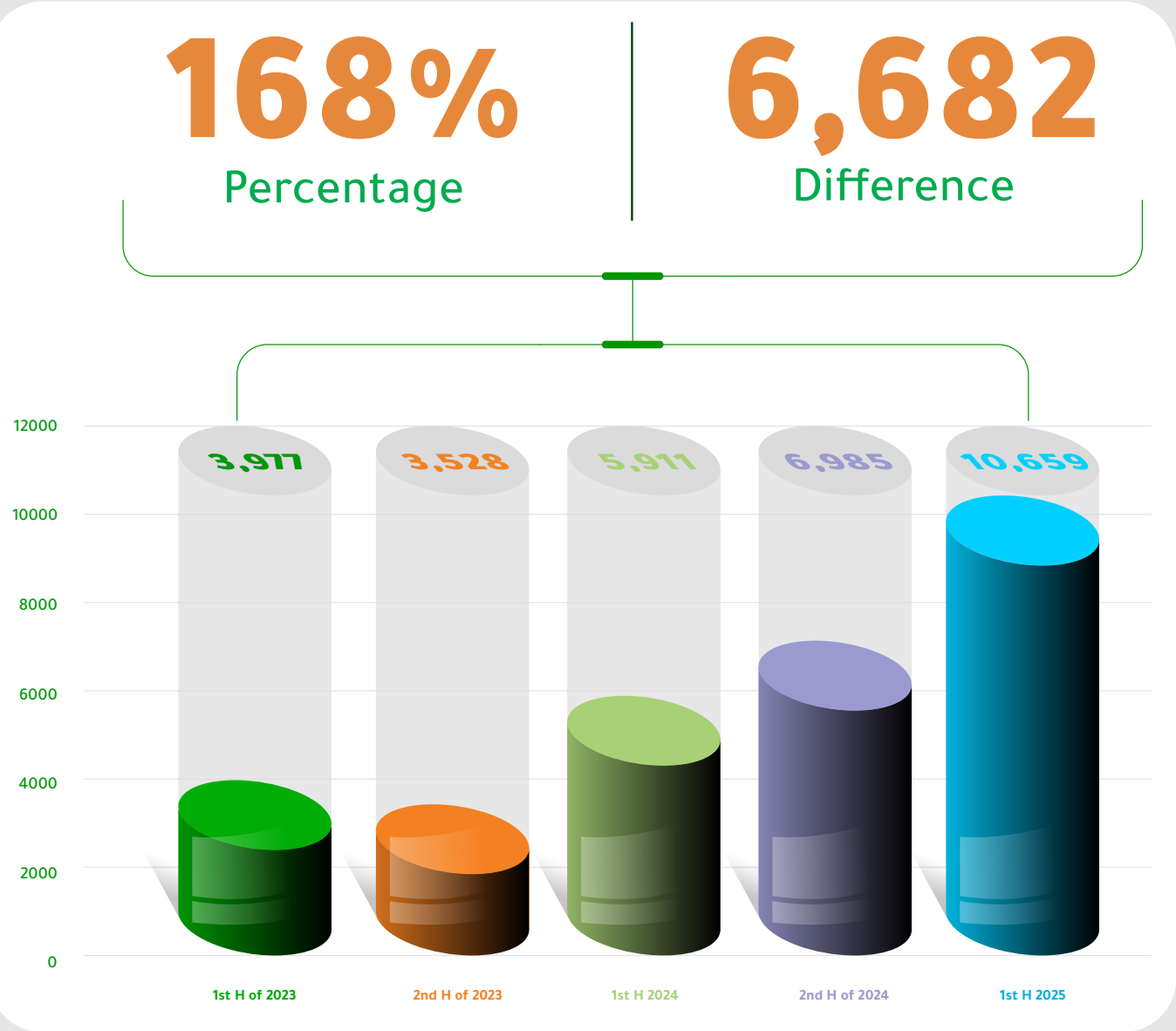
# CHAPTER TWO:

## Activities of the Insurance Committees

This chapter provides an overview of the activities of the First Instance Committees and the Appeal Committee during the first half of 2025, including data on the inflow of registered disputes and the types of decisions issued, compared with the figures recorded for the same period in 2024. It also presents a summary of the committees’ key achievements, reflecting their ongoing efforts to enhance efficiency, transparency, and the overall quality of justice in the resolution of insurance disputes.



# Number of Decisions Issued by the First Instance and Appeal Committees Over the Last Five Semi-Annual Periods:



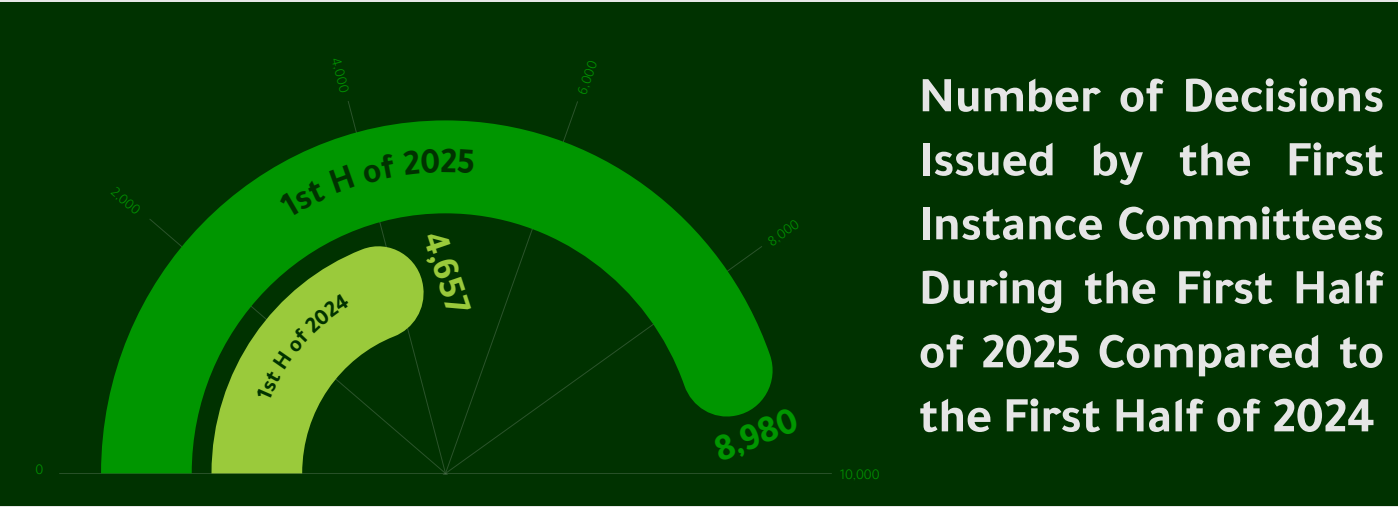
87%

Percentage of decisions resolved in the first session by the First Instance and Appeal Committees for the first half of 2025.

## First instance Committees

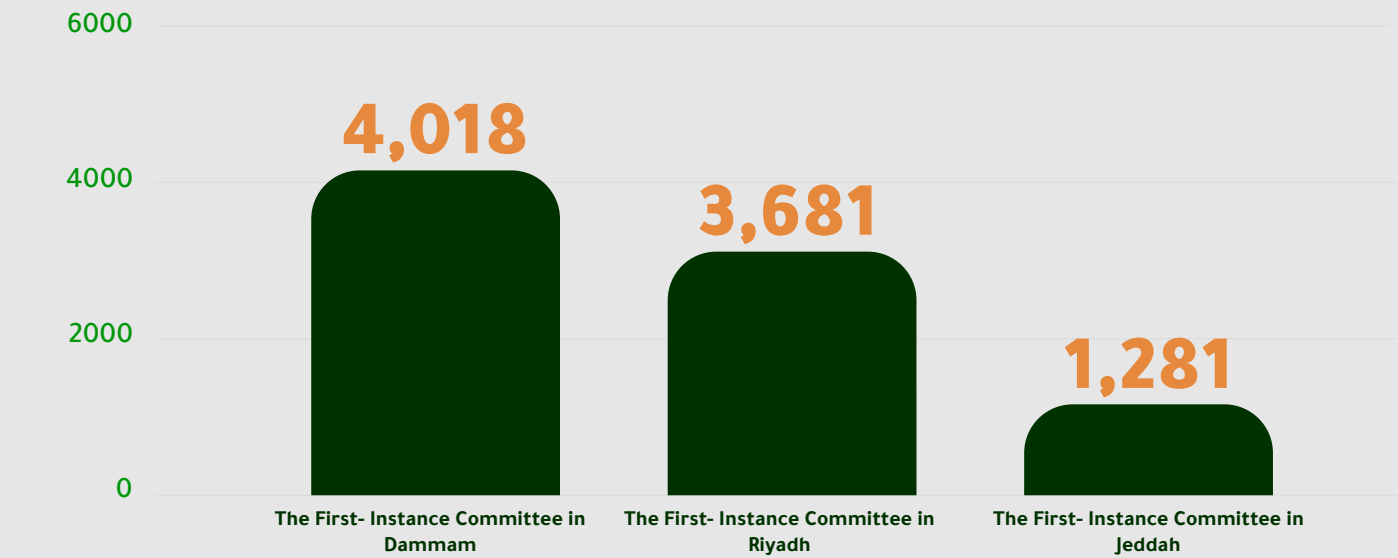
93%

Change in the Percentage of Decisions Issued by the First Instance Committees During the First Half of 2025 Compared to the First Half in 2024



Number of Decisions Issued by the First Instance Committees During the First Half of 2025 Compared to the First Half of 2024

The Numbers of the First Instance Committees During the First Half of 2025:



85%

Decisions Resolved in a Single Hearing - First Instance Committees

Percentage of Cases Deferred Due to Communication with External Entities, Completion of Missing Documents, or the Need for Further Review

15%

Appeal Committee:

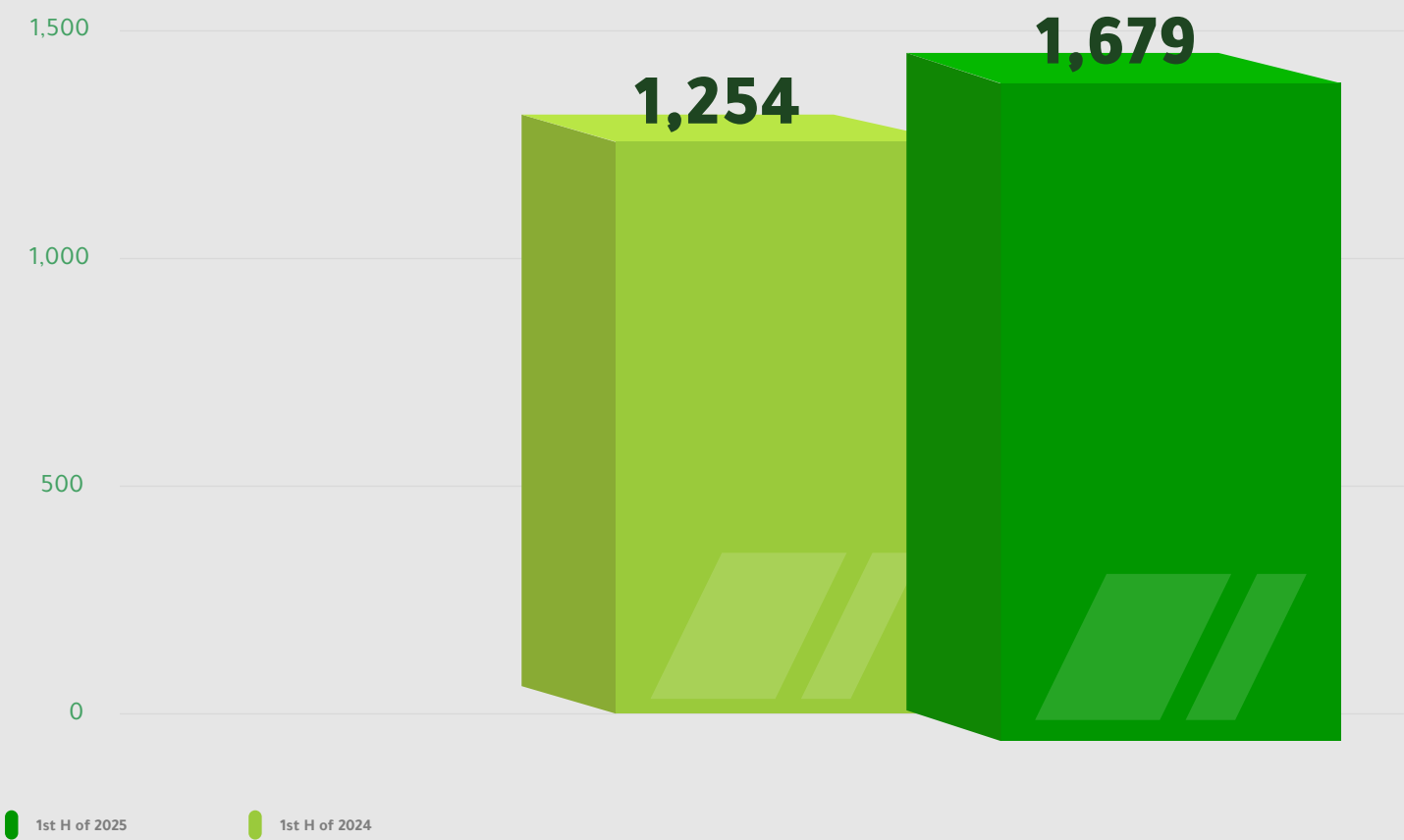
21%

Percentage of Appeal Cases Submitted out of the Total Decisions Issued by the First Instance Committees:

34%

Change in the Percentage of Decisions Issued by the Appeal Committee During the First Half of 2025 Compared to the Same Period in 2024

Number of Decisions Issued by the Appeal Committee During the First Half of 2025 Compared to the First Half of 2024



91%

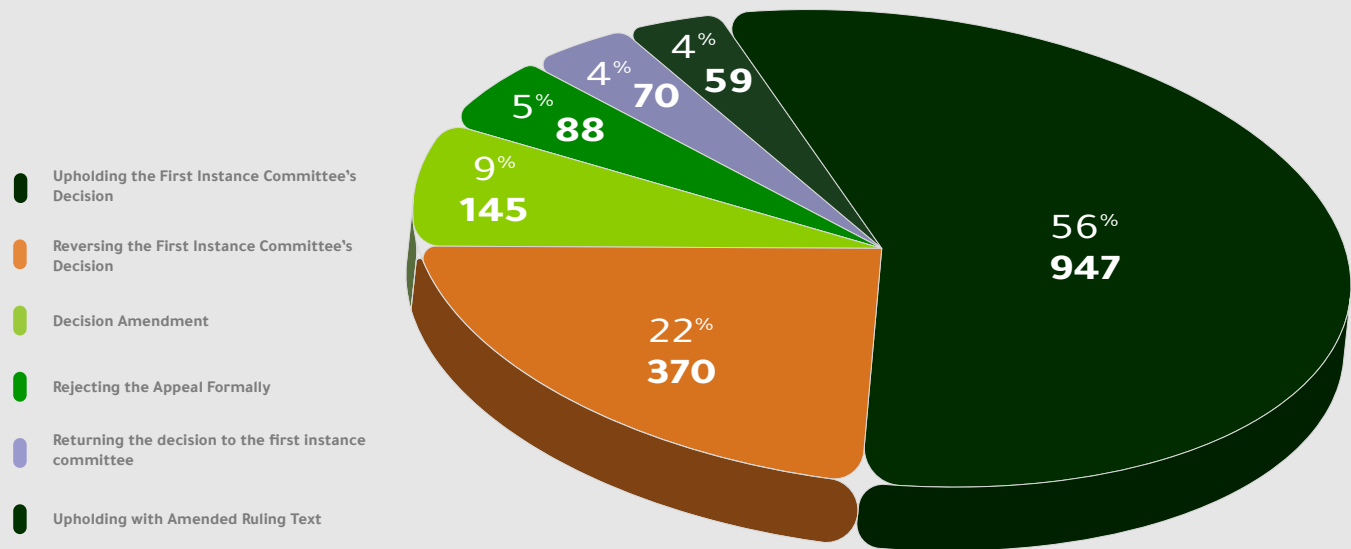
Appeal Committee Decisions Resolved in a Single Hearing

Percentage of Cases Deferred Due to Communication with External Entities, Completion of Missing Documents, or the Need for Further Review

9%

Appeal Committee Decisions Resolved in a Single Hearing

Distribution of Appeal Committee Decisions by Type



Summary of the Appellate Committee outcomes

Summary of the Appellate Committee outcomes	Numbers
Number of Registered Appeal Requests	2,560
Number of Appeal Committee Decisions	1,679
Number of Appeal Committee Hearings	180

# THE GENERAL SECRETARIAT TOWARDS A FUTURE VISION..

## Through



Enhancing digital transformation and improving the electronic services provided.



Reducing litigation periods by improving procedures and establishing more effective pathways.



Raising insurance awareness through the dissemination of precedents from insurance cases.



Expanding the adaption of mediation and alternative dispute resolutions for resolving insurance disputes.



Promoting preventive justice as a progressive and proactive approach that safeguards rights, reinforces trust in contractual relationships, and contributes to building a more stable and reliable insurance sector, while enhancing the efficiency of the insurance judicial system



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