

الأمانة العامة للجان الفصل في المنازعات والمخالفات التأمينية

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



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المملكة العربية السعودية
KINGDOM OF SAUDI ARABIA

12th
Annual Report

2016





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- **Secretary-General's Foreword:**

It is my pleasure to introduce the 12th Annual Report on the numerous works and services of the General Secretariat of Committees. The report comes as part of a strategy that aims at offering high-tech, inclusive electronic services to all beneficiaries while meeting all procedures and controls. So, those beneficiaries would find those services easier to access and use. Moreover, communication means are enhanced to promote transparency. Those improvements are made while ensuring the quality of services provided. This report will demonstrate how the previously mentioned services contribute to the stability of the insurance judiciary and their positive impact on the insurance sector as a whole through employing all electronic resources in raising awareness and culture of rights and insurance. The General Secretariat has contributed to the enrichment of the justice community in the Kingdom through the rulings of the insurance committees that are in operation for 10 years during which they are able to implant insurance principles. The General Secretariat has also employed some of the most important judicial awareness-raising methods, namely: classification and dissemination of the Committees' rulings on the Website to make them available to everyone.

Increasing economic growth and business competition necessitate transparency and high quality of all data and statistics (the outputs of business and services). Therefore, this Report was issued to reaffirm our commitment to sustainable growth and development that should go in line with the Saudi Vision 2030. The Report presents results of communication with stakeholders, answers enquiries and contains feedbacks of stakeholders through measuring and following up the results of surveys, they completed to assess the work at all stages and identify and address weaknesses. It also shows the works of the General Secretariat through striking a comparative statistical analysis for the period covered by the report.



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In conclusion, the General Secretariat will continue to develop e-transactions and keep abreast of their developments in its pursuit of a “paperless environment”. It will endeavor to realize its vision to raise insurance awareness among individuals and economic entities and strengthen partnerships with various business partners in a way that contributes to the building of deep-rooted values and a vibrant society.

Abdullah bin Abdulrahman Al-Suhaibani

DEVELOPING THE
WORKS OF THE GENERAL
SECRETARIAT OF
INSURANCE COMMITTEES



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- **First: Identity and Logo:**

The logo created by the General Secretariat and used in all its official publications and correspondences as well as on the homepage of the Website reflects its identity and emphasizes its independence. The logo also indicates the diversity of disputants and services provided.

- **Second: E-services:**

- ❖ **First: Website**

The Website (www.idc.gov.sa), which was launched on 19-07-1437H, is the platform that links the General Secretariat with stakeholders. It informs clients of the identity and inception of the Secretariat, gives an overview about its role and mission and disseminates all laws related to operation rules and consideration of cases. The Website provides answers to general FAQs and inquiries before or after the occurrence of a loss through a special page and manuals. It also has a page where final rulings, issued by the Preliminary Committees, are disseminated in a process that takes into account objective classification and dissemination by the type of insurance document and the issuance year of the ruling without referring to a person, company or institution. For more transparency, periodic statistics on the works of the General Secretariat and the annual reports are posted on Website after removing all private information and data.

- ❖ **Third: E-portal (Web UI) :**

In order to keep abreast of the developments and provide the best services to stakeholders, the General Secretariat has sought to fully process and complete the procedures of insurance disputes and violations through the portal, launched on 5/01/1438H, which provides interactive services linked to SAP-CRM as follows:

- Filling cases through the e-portal.



- Attaching all documents necessary to file a case and any additional documents requested by the General Secretariat of the Committees.
- Viewing the cases filed by the parties and the attached documents.
- Submitting pleadings and defenses in cases filed against the company.
- Requesting to extend the specified period to respond to cases filed.
- Viewing dates of hearings by the case parties.
- Following up cases filed by the case parties.
- Informing the parties of any updates.
- Submitting appeal requests and following up their status.
- Advising the parties to submit appeals on the rulings of the Preliminary Committee.
- Acknowledging receipt of rulings issued by the Preliminary and Appeal Committees.



SETTLEMENT PROCEDURES FOR INSURANCE CLAIMS





- **Third: Call Center:**

To establish effective procedures to deal with stakeholders and improve the level of services provided, the General Secretariat started to receive phone calls from all clients (individuals, representatives of legal persons and representatives of insurance companies) on 13-02-1438H via the Call Center on [8001240042](tel:8001240042). The Call Center operates on weekdays for 8 hours a day (8:00 am to 4:00 pm) to answer all questions and inquiries and follow up cases.

The Call Center provides guidance and awareness services and answers all inquiries about all various cases registered at the General Secretariat. In addition, it provides answers and clarifications on the work of the Committees and the General Secretariat. The Center allows callers to evaluate the services provided after each call in order to raise and develop their service levels.

- **Fourth: Ruling Categorization:**

As part of the Secretariat's commitment to implement the decisions of the Council of Ministers, the Operation Rules of the Committees and the relevant laws, the General Secretariat started a project for the classification of the rulings, issued by the Committees, and deriving principles on which the insurance rulings were based. In order to do so, a team of legally qualified members was formed to cooperate with one of the expertise houses to classify verdicts and rulings and derive objective principles from the Committees' rulings, which are considered final and judicial precedents. Needless to say that knowledge and business benefits resulting from the classification and categorization of rulings will contribute to the dissemination of rights culture, in general, and insurance culture, in particular. It will also speed up the process of considering cases and reduce the time and efforts. Furthermore, it will benefit researchers, specialists and academicians' in the area of insurance knowledge, especially in its practical aspects since they have sophisticated insurance knowledge and because of the rulings issued by committees. This will result in forming an integrative process that promotes knowledge. Eventually, this will be reflected on the outputs of universities, colleges and training institutes specialized in insurance.



- **Fifth: A Comparative Analysis of the Services Provided (Organizing the Reception of Clients and Measurement of Customer satisfaction) in 2015 and 2016:**

❖ Organizing Reception of Clients:

Service	Year	January	February	March	April	May	June	July	August	September	October	November	December	Total
Enquires	2015	590	586	640	615	591	602	627	595	562	578	599	620	7,205
	2016	552	567	593	697	558	621	648	522	574	575	582	546	7,035
Registered Cases	2015	72	67	69	72	69	65	71	64	67	66	68	72	822
	2016	72	82	69	70	77	202	147	186	103	185	176	218	1587
Appeal Requests	2015	19	7	10	10	12	9	12	15	13	11	10	12	140
	2016	14	15	18	16	14	17	9	19	15	14	18	19	188
Rulings Received	2015	102	80	70	66	67	73	71	65	68	67	70	72	871
	2016	73	71	77	64	75	84	85	73	59	89	85	84	919
Number of Clients	2015	783	740	789	763	739	749	781	739	710	722	747	776	9,038
	2016	892	942	951	1,074	904	1,121	1,091	1,009	912	1,066	1,052	1,091	12,105



- ❖ A comparative analysis of the services provided in 2015 and 2016 shows an increase in the total number of clients in 2016 to 12,105 (40 percent) from 9,038 in 2015.
- ❖ The number of appeals increased in 2016 to 188 compared to 140 in 2015.
- ❖ In 2016, the number of case registration requests remarkably increased to 1,587 (93 percent) compared to 822 in 2015.
- ❖ The number of clients visiting the General Secretariat to make enquiries relatively increased in 2016 to 7,035 (5 percent) compared to 7,025 in 2015.

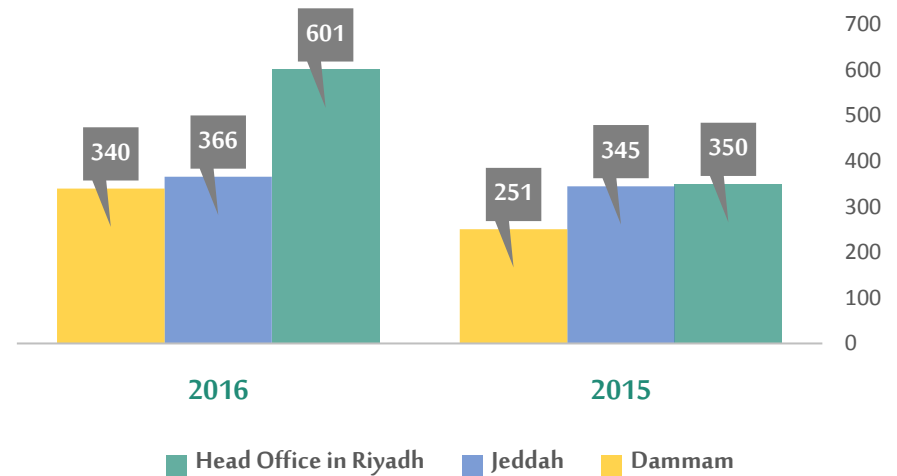


❖ Measuring Client Satisfaction:

The following is a comparative analysis of the results of the surveys completed in 2015 and 2016 to measure the development of services provided to the clients of the Secretariat.

- Branch:

Branch	2015		2016	
	Number	Percent	Number	Percent
Head Office in Riyadh	350	37%	601	46.7%
Jeddah	345	36.5%	366	27.6%
Dammam	251	26.5%	340	25.6%
Total:	946		1,307	

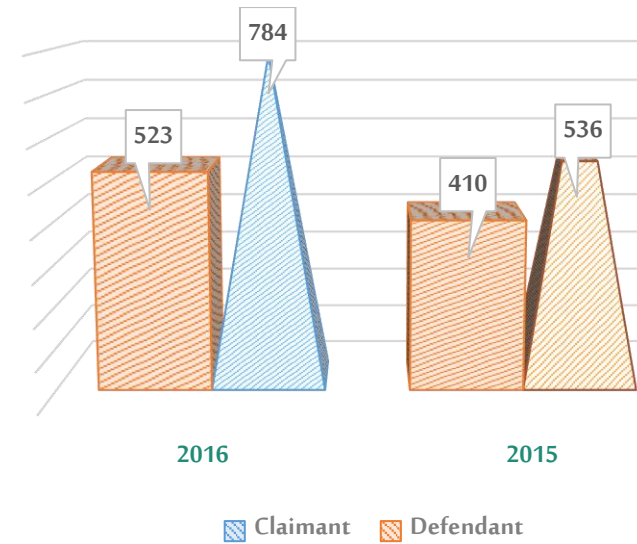


The table and chart show that the number of surveys for the head office and branches increased to 1,307 in 2016 compared to 946 in 2015.



- Survey respondent:

Survey respondent	2015		2016	
	Number	Percent	Number	Percent
Claimant	536	56.07%	784	60.3%
Defendant	410	43.03%	523	39.7%
Total:	946		1,307	

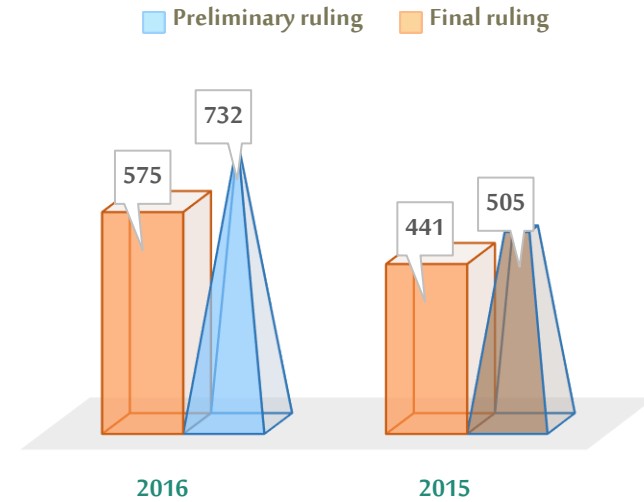


The table and chart show that most surveys were completed by the “Claimant”.



• Ruling type:

Ruling type	2015		2016	
	Number	Percent	Number	Percent
Preliminary ruling	505	53.04%	732	56.2%
Final ruling	441	64.06%	575	43.8%
Total:	946		1,307	

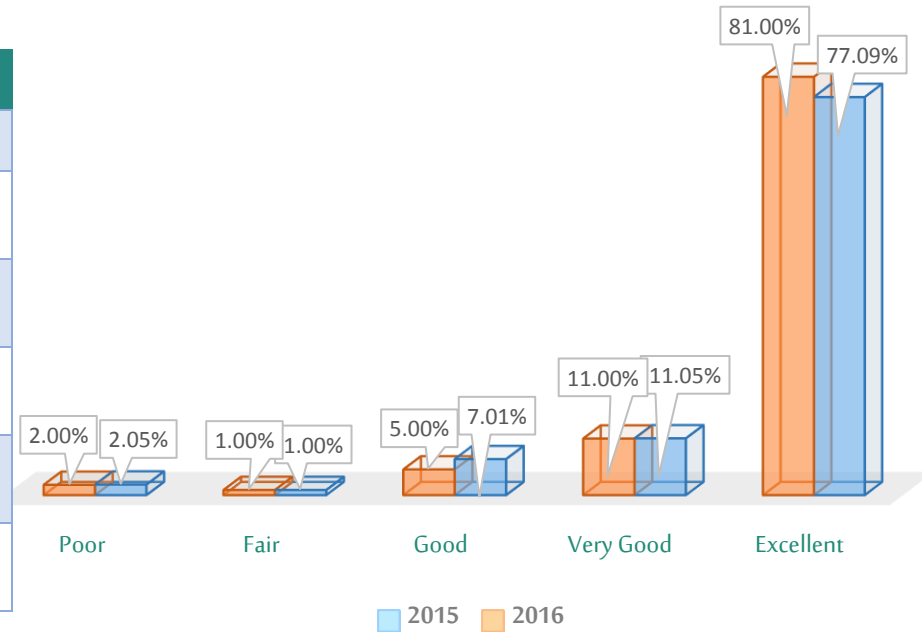


The table and chart show that most surveys were completed when receiving Preliminary rulings.



○ How a case is received and registered:

Level	2015		2016	
	Number	Percent	Number	Percent
Excellent	737	77.9%	1,060	81%
Very Good	109	11.5%	139	11%
Good	67	7.1%	70	5%
Fair	9	1%	12	1%
Poor	24	2.5%	25	2%

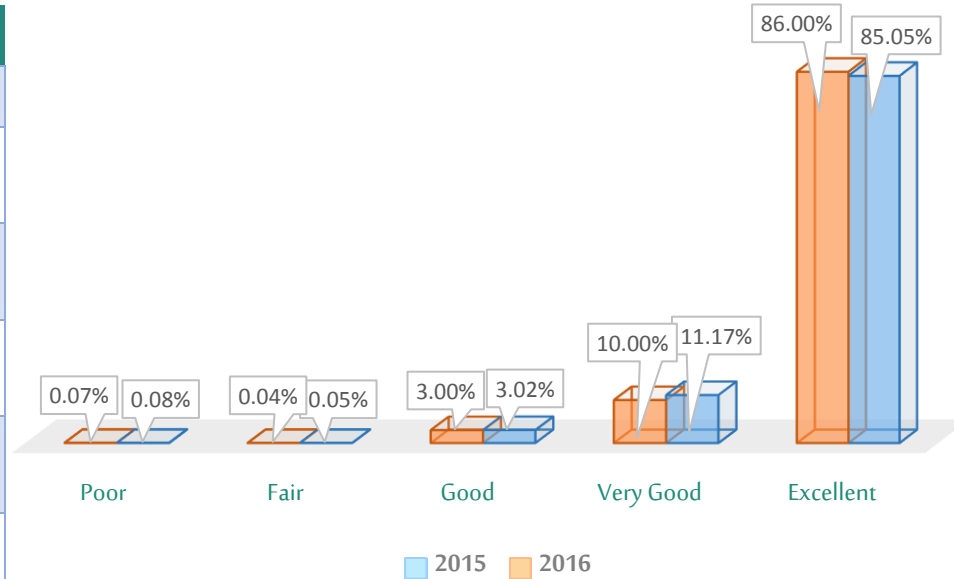


The analysis and chart reflect clients' general satisfaction with the performance level in this service as "Excellent" ranked the highest far ahead of the other levels especially "Very Good" in both 2015 and 2016. "Excellent" particularly increased in 2016 with 81 percent compared to 77.9 percent in the previous year.



○ Staff's conduct towards clients:

Level	2015		2016	
	Number	Percent	Number	Percent
Excellent	809	85.5%	1,129	86%
Very Good	94	11.17%	128	10%
Good	30	3.2%	36	3%
Fair	5	0.05%	5	0.4%
Poor	8	0.08%	9	0.7%

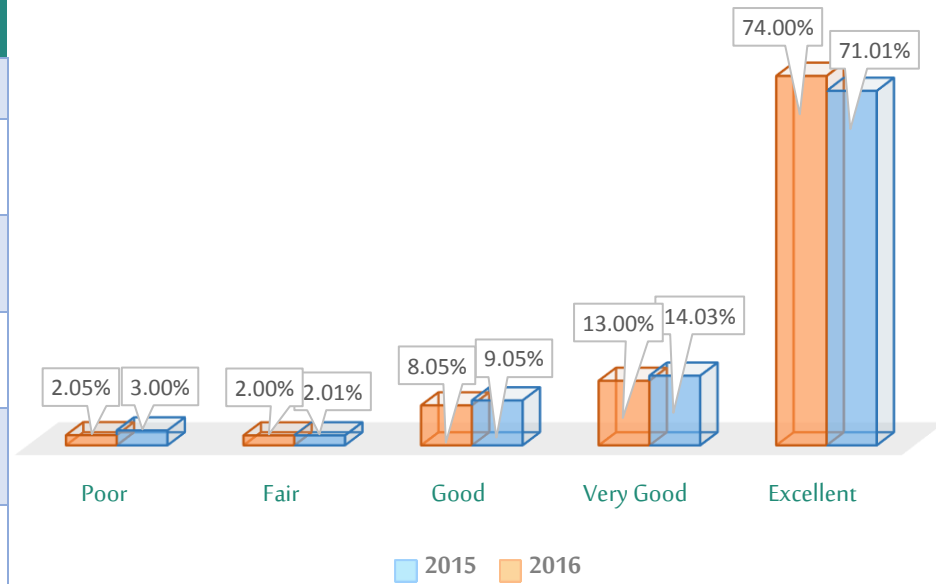


The analysis and chart show that the staff acted and appeared professional as the most of the survey results ranged round “Excellent” and “Very good” during 2015 and 2016.



○ Responding to case-related inquiries:

Level	2015		2016	
	Number	Percent	Number	Percent
Excellent	677	71.1%	971	74%
Very Good	131	14.3%	171	13%
Good	90	9.5%	110	8.5%
Fair	20	2.1%	23	2%
Poor	28	3%	32	2.5%

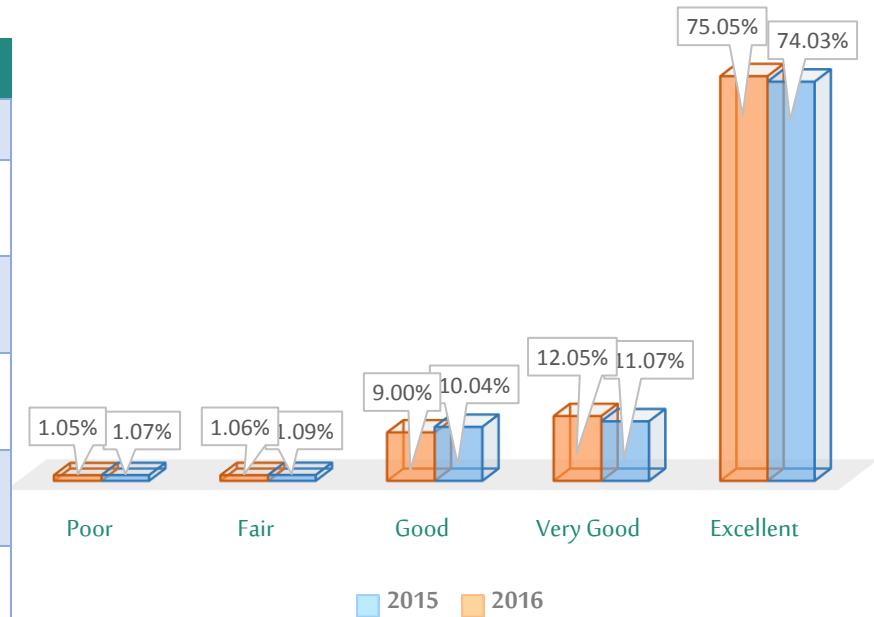


The analysis and chart show the increase of “Excellent” in 2016 with 74% as compared to 71.1 percent in the previous year which reflects that clients were generally satisfied with the service provided. The General Secretariat is keen to provide case parties with all necessary case-related information and answer their questions.



○ Procedures for communicating hearing dates:

Level	2015		2016	
	Number	Percent	Number	Percent
Excellent	703	74.3%	988	75.5%
Very Good	111	11.7%	164	12.5%
Good	98	10.4%	114	9%
Fair	18	1.9%	21	1.6%
Poor	16	1.7%	20	1.5%

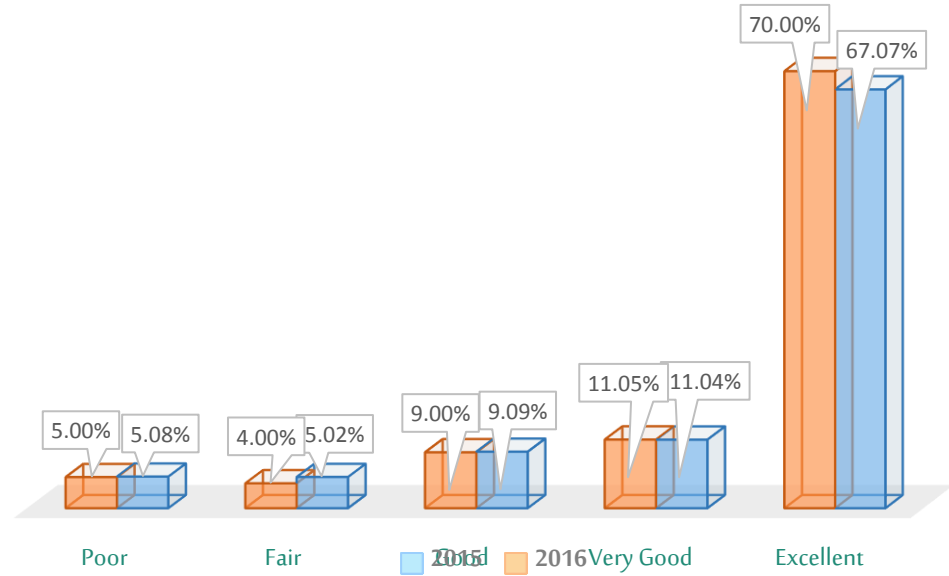


The analysis and chart show the rise of “Excellent” with 75.5 percent compared to 74.3 percent and “Very Good” with 12.5 percent compared to 11.7 percent in 2015 which reflects the improvement in the levels of service performance and client satisfaction in general. The General Secretariat has provided the Committees with several ways to communicate the dates of hearings to case parties by Email and SMS.



○ How hearings are conducted:

Level	2015		2016	
	Number	Percent	Number	Percent
Excellent	640	67.7%	920	70%
Very Good	108	11.4%	151	11.5%
Good	94	9.9%	122	9%
Fair	49	5.2%	52	4%
Poor	55	5.8%	62	5%

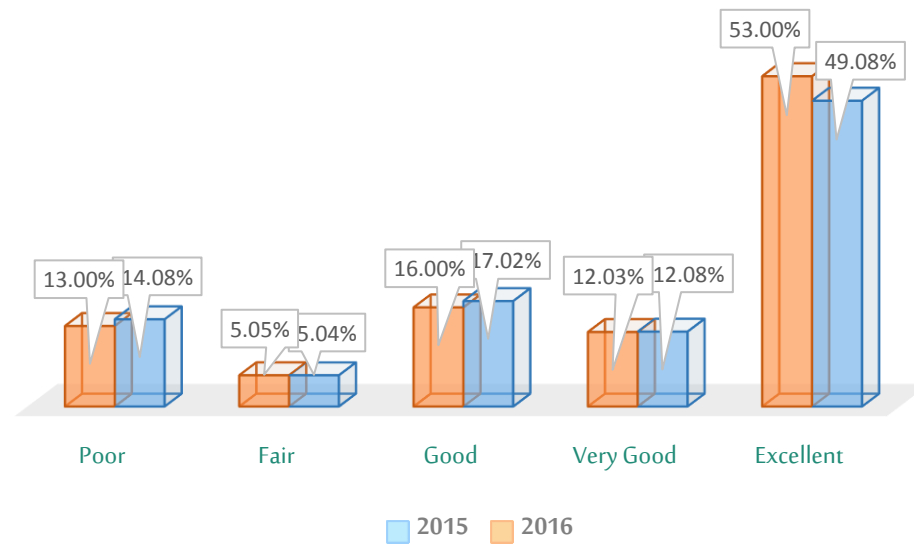


The analysis and chart show that “Excellent” remarkable rose to 70 percent in 2016 compared to 67.7 percent in the previous year. This reflects the improvement in levels of service performance and client satisfaction in general.



○ Time taken to resolve a case:

Level	2015		2016	
	Number	Percent	Number	Percent
Excellent	471	49.8%	692	53%
Very Good	121	12.8%	162	12.3%
Good	163	17.2%	212	16%
Fair	51	5.4%	70	5.5%
Poor	140	14.8%	171	13%

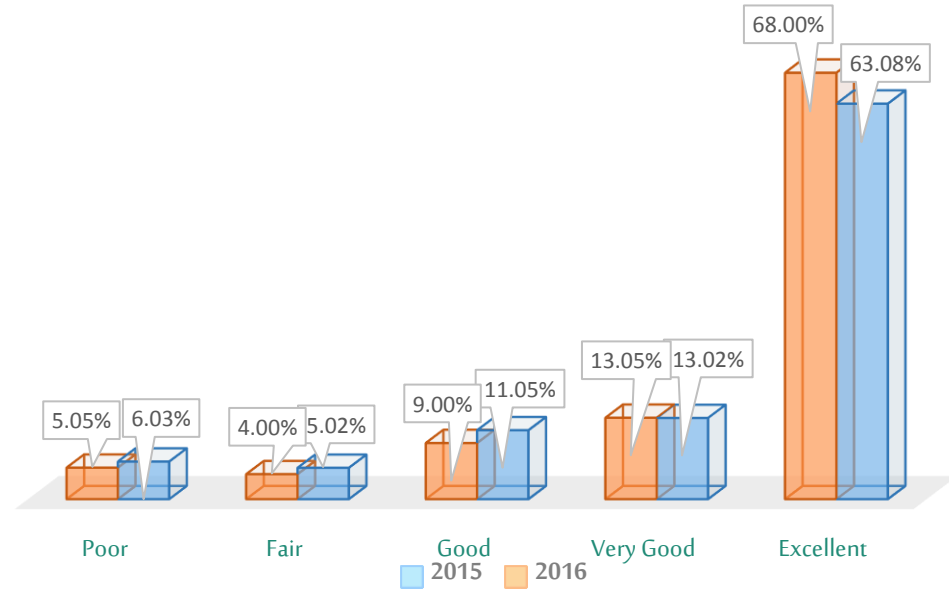


The analysis and chart reflect the general satisfaction of clients with the level of service performance as “Excellent” ranked the highest far ahead of the other levels. “Excellent” particularly increased in 2016 with 53 percent compared to 49.8 percent in the previous year.



○ Compliance with the timeframe for delivering the Committee’s Rulings:

Level	2015		2016	
	Number	Percent	Number	Percent
Excellent	604	63.8%	889	68%
Very Good	124	13.2%	177	13.5%
Good	109	11.5%	117	9%
Fair	49	5.2%	54	4%
Poor	60	6.3%	70	5.5%

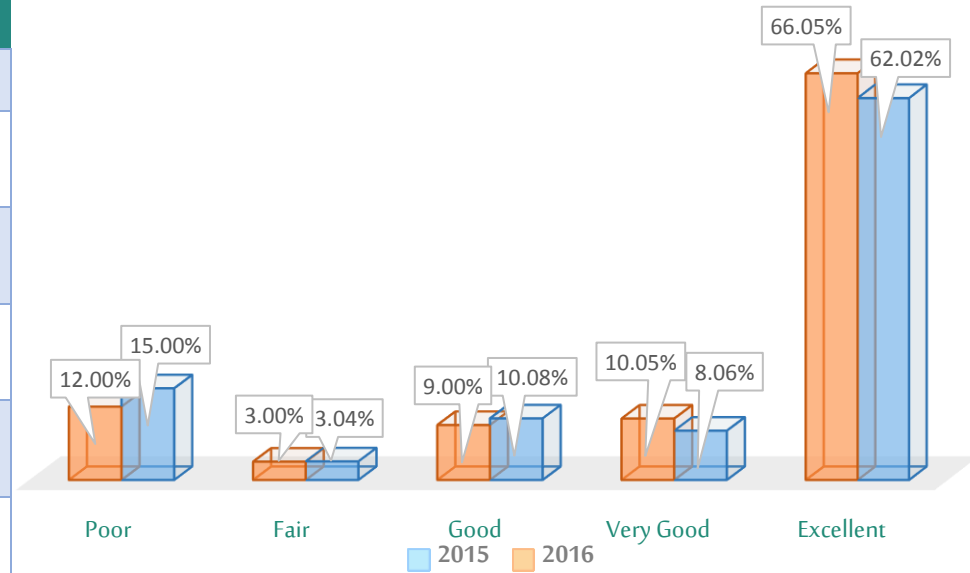


The analysis and chart show that “Excellent” remarkable rose to 68 percent in 2016 compared to 63.8 percent in the previous year. This reflects the improvement in the levels of service performance and client satisfaction in general.



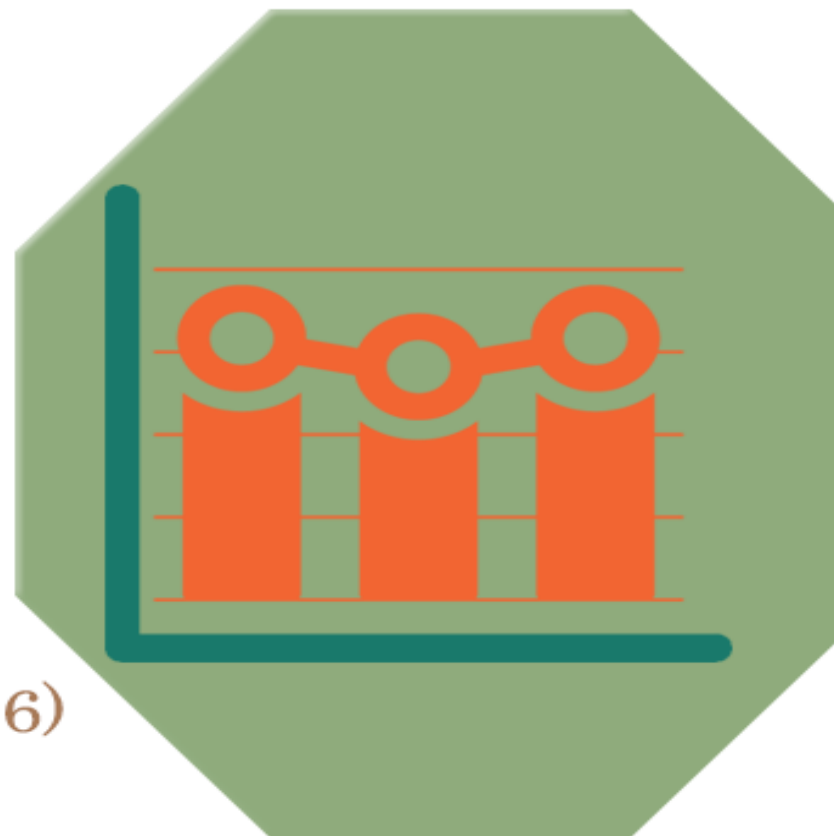
○ E-services (SMS and notifications):

Level	2015		2016	
	Number	Percent	Number	Percent
Excellent	588	62.2%	869	66.5%
Very Good	81	8.6%	138	10.5%
Good	103	10.8%	114	9%
Fair	32	3.4%	36	3%
Poor	142	15%	150	12%



The analysis and chart show that “Excellent” rose to 66.5 percent in 2016 compared to 62.2 percent and “Very Good” to 8.6 percent compared to 10.5 percent in 2015, which reflects the improvement in the levels of service performance and client satisfaction in general.

STATISTICAL RESULTS
OF THE WORKS OF
THE GENERAL SECRETARIAT
DURING THE PERIOD (2014-2016)



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- **First: The Change in the Number of Cases by Type of Insurance during the Period (2014-2016)**

- ❖ Third party liability and comprehensive motor insurance accounted for most of the cases registered which totaled 1,673 in 2016. "TPL" accounted for 64.99 percent and "Comprehensive" for 23.10 percent. Medical Insurance ranked far after with 7.12 percent and other insurance types accounted for the rest of the total as shown in the table.
- ❖ In 2016, the total number of cases filed by the type of insurance slightly declined compared to 2015 because of the decreased number of cases compared to 2015. TPL and comprehensive motor insurance cases registered a fall as TPL accounted for 1,086 compared to 1,142 and comprehensive motor insurance for 386 compared to 431 in 2015.
- ❖ In contrast, a scanty rise was noticed in some types for the same period as "fire insurance" recorded 22 cases compared to 14 in 2015 and "other insurances" recorded 10 in 2016.



- **Second: A Statistical Analysis of the Number of Amicably Resolved Cases during the Period (2014-2016)**

- ❖ The period covered by the Report registered positive results in mediation, which is a method followed by the Secretariat that usually precedes referring and presenting the case before the Preliminary Committees, so that amicable resolution starts after considering all legal and insurance aspects of the case. Mediation resolved a total number of 143 cases filed in 2016 and amicably resolved cases accounted for 628 during the period covered by the Report.

STATISTICAL RESULTS OF THE
WORK OF THE PRELIMINARY
COMMITTEES AND
APPEAL COMMITTEE

DURING THE PERIOD (2014-2016)

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- **First: Statistics on Rulings of Riyadh Preliminary Committee from 2014 to 2016:**

Riyadh Preliminary Committee (2014-2016)

Year	Number of Rulings
2016	394
2015	409
2014	235
Total	1,038

❖ Riyadh Preliminary Committee issued 394 rulings in 2016.



- **Second: A Statistical Analysis of the Rulings of Jeddah Preliminary Committee from 2014 to 2016:**

Jeddah Preliminary Committee (2014-2016)

Year	Number of Rulings
2016	361
2015	453
2014	249
Total	1,063

❖ Jeddah Preliminary Committee issued 361 rulings in 2016.



- **Third: A Statistical Analysis of the Rulings of Dammam Preliminary Committee from 2014 to 2016:**

Dammam Preliminary Committee (2014-2016)

Year	Number of Rulings
2016	305
2015	331
2014	186
Total	822

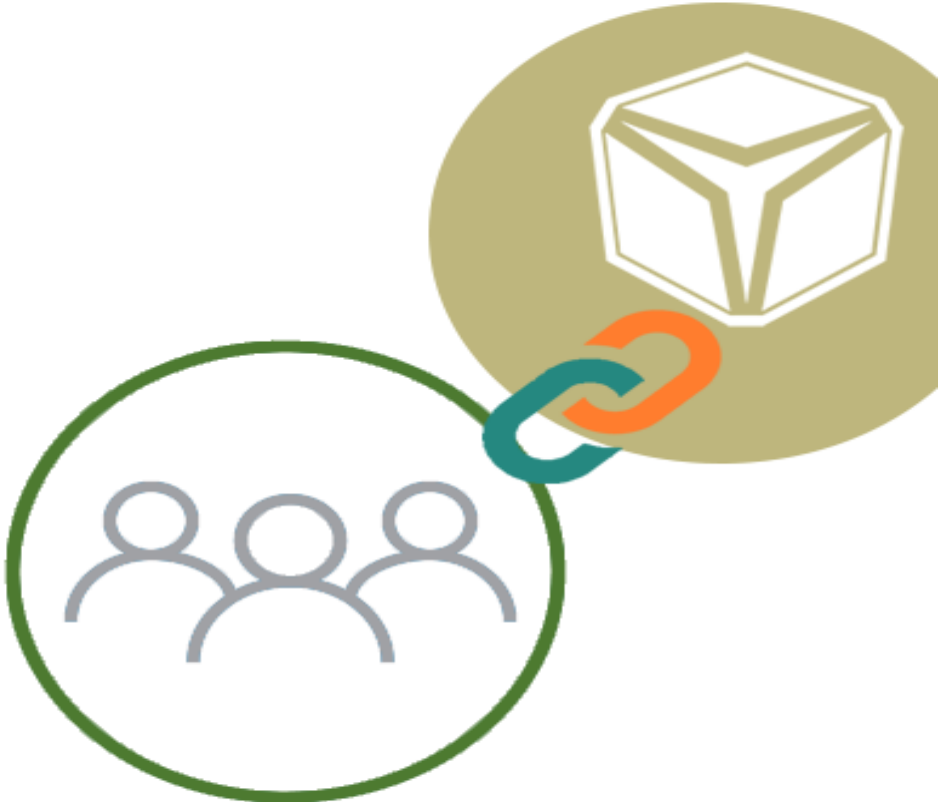
❖ Dammam Preliminary Committee issued 305 rulings in 2016.



- **Fourth: Statistics on Rulings of the Appeal Committee from 2014 to 2016:**

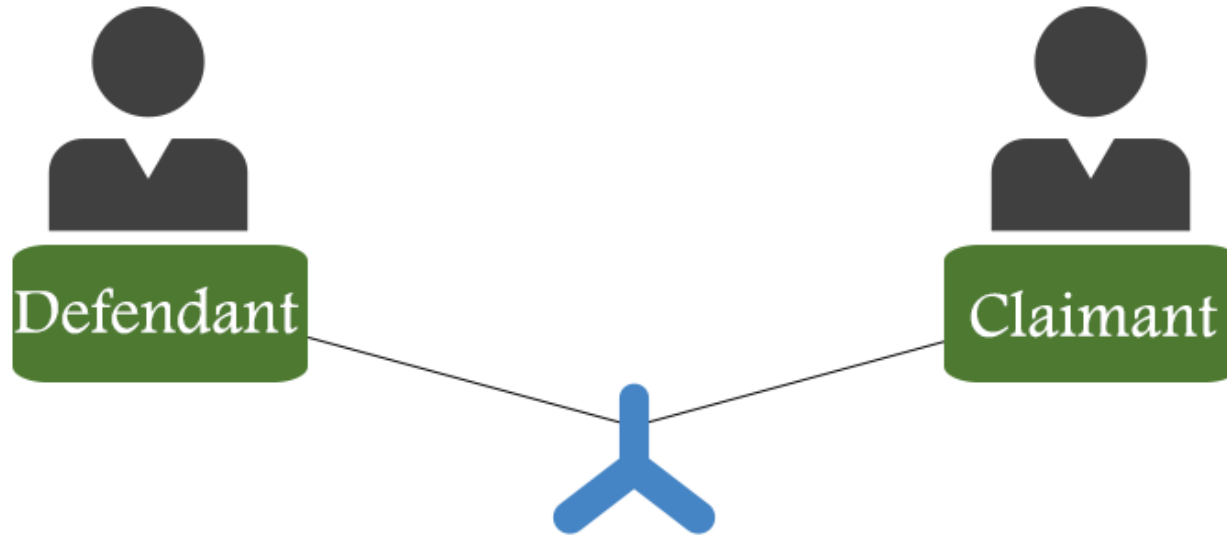
- ❖ In 2016, the Appeal Committee issued 281 rulings, while the number of appeal requests submitted was 330 during the same period.

STAKEHOLDERS AND BUSINESS PARTNERS



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- Insurance market customers
(individuals - commercial companies)
- Insurance and reinsurance companies
- Free professions related to insurance activity



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General Secretariat of the Committees for Resolution
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الإدارة العامة للرقابة على التأمين



حماية العملاء

مقدري الخسائر وتقدير الأضرار

المملكة العربية السعودية
هيئة التحقيق
والادعاء العام
THE BUREAU OF INVESTIGATION
AND PUBLIC PROSECUTION



الأدلة الجنائية



تقييم
TAQEEM

الهيئة السعودية للمقيمين المعتمدين
Saudi Authority for Accredited Valuers



مقدري الشجاج



محكمة التنفيذ

مجلس الضمان الصحي التعاوني
The Council of Cooperative Health Insurance



وزارة الصحة
Ministry of Health



مدينة الملك سعود الطبية
KING SAUD MEDICAL CITY

سومة
SIMAH

السعودية للمعلومات الائتمانية
Saudi Credit Bureau