



Solutions Insurance Broker

Take your insurance experience to the next Level



About Us

SIB has a remarkable history as one of the earliest and most reputable insurance intermediaries in Saudi Arabia. It all traces back to 1996 when the Alghreimil Agency commenced its operations as an agent for Tawuniya (NCCI at that time), pioneering the first-ever insurance agency in the Kingdom. In 2008, the agency underwent a brand transformation to become the Solutions Insurance Broker (SIB), upholding the highest standards in brokerage services for a diverse and multicultural clientele.

SIB proudly boasts successful and long-standing relationships with its valued clients. As we embark upon the year 2021, SIB has launched "Project Next Level," a new vision, approach, and methodology to better serve its clients in light of the current market situation and the evolving priorities of its clients.

Our Aim is Different

The main aim for us at Solutions Insurance broker is to answer our partners' most pertaining questions:

1. Why, how and where was my money spent?
2. How do I get more value for my money?

After all, Insurance companies, also partners, will pay your claims from your own money (premiums), not theirs.

The insured has the utmost right to know, on continuous basis, throughout the contractual year, what is being done with his money and how he can get more value for the premiums he paid.

We, at SIB, make sure they do!

Our Focus is Different

We keep you informed!

We, at SIB, just love numbers. They are the key to our success but most importantly, the key to our partners' success. We use these numbers to do analysis, from day one, to ensure our partners are kept in the light and informed. Speaking of information and communication, another passion for us at SIB is languages. We teach our partners to speak the insurance language.



Our Methodology is Different

We do it with Passion!



We at SIB love Risks

The first thing we do is study risks, analyse them, design a strategy to manage them and monitor the whole implementation process.



Assessment is key

We start with a thorough assessment process aimed at understanding our partners' objectives, existing coverage, concerns & requirements, to allow us to get them the right coverage accordingly.



Communication is our Passion

This is why we don't just deliver your policies and reports, when ready, but we go through them to make sure you fully understand the messages meant to be sent to you, and we recommend how to translate them.



We focus on Awareness

Next on our passions' list comes awareness. Through our Clients Awareness programs, we ensure our partners are fully informed and continuously educated.



We target developing the Market

To round it all off, we arrange Expertise-exchange programs with our partners in KSA, the region and the world, to make sure we play our part in developing the whole market, for the benefit of all its players.

Our People & Departments are Different

We generate positive energy

We, at SIB, have a young, energetic team of insurance professionals. Those are our main partners.

We select them carefully, train them, educate them, continually, and make sure they represent themselves, SIB and our partners with utmost professionalism and work ethics. They are orchestrating the following departments:



Our Strengths

With SIB, our partners are mostly certain of getting efforts, ethics and knowledge from a team, not from individuals. Each one of us, at SIB, has a role to play, that compliments his colleagues' roles.

At SIB, we all combine our efforts and channel them in one direction: our partners.



Operations Management

Our Engine Room



Employees' Experience Department

Ensuring balance between life & work!

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This new department is tasked with providing you, our main partners, with the required support to ensure you are well focused on your tasks. It will now include an Employee Satisfaction Officer, tasked with ensuring maximum balance between your job and life, engaging you and with you and implementing new ideas like the champions board, the sales sprint, the SIB marathon, the loyalty scheme for SIB employees, the mentorships and the expertise-exchange programs.

He will be complimented by the Awareness and education Officer who will be working on the hour to improve you as a human being above all and as a professional. We will introduce new, innovative training ideas but most importantly practical training materials to help you represent yourself and SIB in the most perfect possible way with our clients and partners.

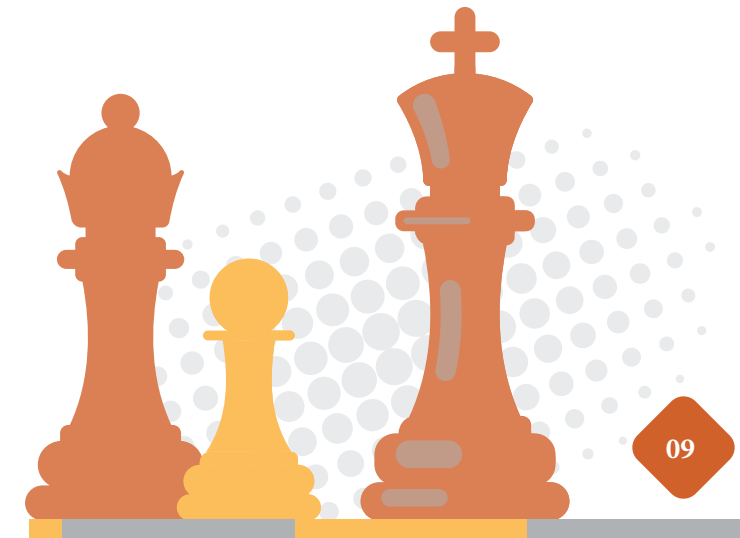
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That is not to forget our First Impressions Officer who will be the face of SIB with any visitor but equally provide support to his/her colleagues and SIB clients trying to reach them

Quality and Development

- ▶ Implement Internal code of conduct including but not limited to: Attendance, dress code, business appearance, social media activity of staff, relationships between staff and between departments, feedback channels and escalation matrix
- ▶ Create one, unique, Identity for SIB and its staff
- ▶ Continuously review forms, presentations, reports and company profile
- ▶ Visit lost prospects, newly-acquired clients, existing clients and insurance companies
- ▶ Monitor the quality of written communications between staff and partners (clients, insurers and others)
- ▶ Monitor and improve offices and desks' organization and appearance



New Roles/Tasks Explained

Insurance Sciences

- ▶ Prepare Risk analysis reports, Claims analysis reports, risk management reports for all our clients on quarterly basis Create one, unique, Identity for SIB and its staff
- ▶ Visit existing clients on quarterly basis to go through presentations and reports
- ▶ Continuously review, analyse and help improve KPIs and OKRs based on the periodical reports submitted by team members
- ▶ Continuously review, analyse, and help improve the performance of our Clients Experience team (production)
- ▶ Continuously review, analyse, and suggest improvements to our portfolio
- ▶ Do researches and analytical projects and studies on the market

New Roles/Tasks Explained

Employees' Satisfaction

- ▶ Enhance staff awareness and understanding of all workrelated and life-related major challenges including but not limited to: Burnout, work-life balance, healthy habits, business code of conduct, new trends Will be the main point of contact, maintaining a relationship with clients and meet client expectations
- ▶ Arrange team-bonding events
- ▶ Implement the “Staff happiness scheme”
- ▶ Implement loyalty incentives-scheme for staff
- ▶ Mentally and psychologically support new team members and/or current staff members going through difficulties
- ▶ Develop and maintain a working environment where colleagues feel positive, motivated and enthusiastic



Clients' Relations

- ▶ Will be in charge of a portfolio containing a significant number of clients
- ▶ Will be the main point of contact, maintaining a relationship with clients and meet client expectations
- ▶ Preparation for, and attendance of, client and insurer meetings/conference calls plus timely follow up of meeting notes and actions
- ▶ Arrange regular meetings with clients in the portfolio to submit reports, give updates and suggest partnership building events/steps
- ▶ Set up and maintain client files
- ▶ Assist clients with Surveys whenever requested



Clients' Portfolio

- ▶ Contribute to SIB overall annual target
- ▶ Reach the annual target set to him by the management
- ▶ Assist in the negotiations with insurance companies and/or prospects and/or clients as well as accompanying colleagues on visits to insurance companies and/or prospects and/or existing clients
- ▶ Continuously review, analyse, and improve personal portfolio
- ▶ Continuously coordinate with ISO to suggest enhancements to the periodical reports



Clients' Success

- ▶ Will be responsible for the day-to-day management of a portfolio containing a significant number of clients
- ▶ Follow-up and finalize daily transactions for clients (Additions, deletions, upgrades, uploads)
- ▶ Have a good understanding of the clients' needs and objectives, and provide appropriate solutions
- ▶ Set up and maintain client files
- ▶ Follow-up and finalize approval requests



Technical Analysis

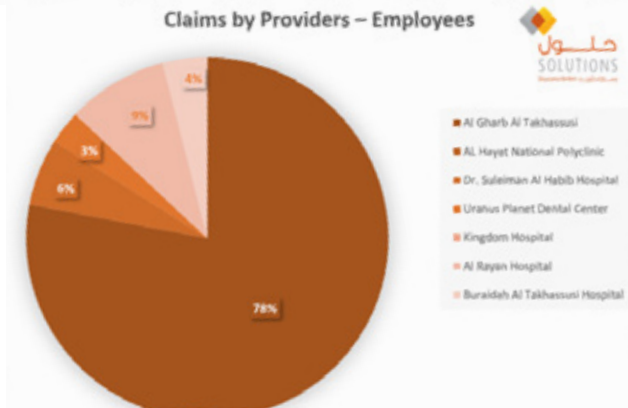
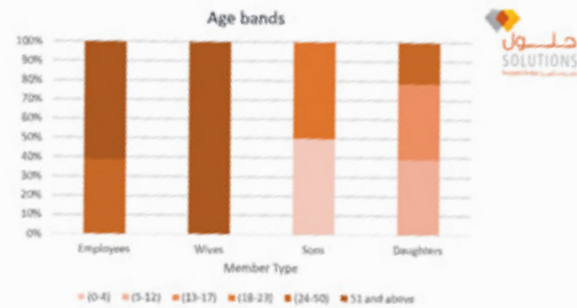
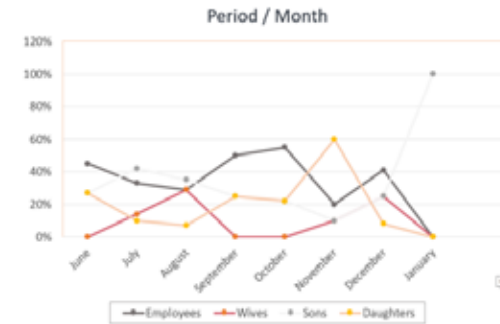
- ▶ Finalize new business enquiries received by Clients Portfolio Officers and actively engage in prospecting activities to secure new business growth
- ▶ Negotiate within authority with insurers, to maximize new business growth and highest renewal ratio
- ▶ Have a good understanding of the clients' needs and objectives, and provide appropriate solutions
- ▶ Keep prospective client database updated
- ▶ Ensure all quotations and policy contents are accurate and as per colleagues and/or clients' requests/agreements prior to dispatch



Samples Reports



Sample
Claims Analysis Report
 Medical insurance policy
 Year 2021-2022
 Period 06/19 to 05/22



Our Commitments to Clients

- ▶ **Educate**
We strive for continuous education
- ▶ **Daily Transactions**
Manage daily transactions through dedicated Clients' Success Team
- ▶ **Communication**
Pay close attention to communication
- ▶ **Transactions Report**
Provide a Transactions report, reflecting those with agreed KPIs and agreeing on next OKRs
- ▶ **Claims' Report**
Provide a Claims' report, reflecting those with agreed KPIs and agreeing on next OKRs
- ▶ **Complaints' report**
Provide a Complaints' report, reflecting those with agreed KPIs and agreeing on next OKRs
- ▶ **Claims Analysis Report**
Provide a Claims Analysis report, which analyses every single detail of the claims reported, to highlight not only the financial aspect of the risk but as importantly, human, behavioural, periodical, geographical, medical and demographical aspects.
- ▶ **Risk Management Report**
We complement our analysis reports with Risk Management reports, to make sure we have an effective plan in place for our partner to solve the issues we highlighted in our Claims Analysis Report and agree on a monitoring strategy for the plan to ensure its efficiency
- ▶ **Partners Awareness**
Organize Awareness Sessions for our partners on topics that will help efficiently manage the policy and continuously improve its, and our, performances

Our Commitments to Partners

▶ Long-Term Ambitions

Build win-win partnerships with longterm ambitions

▶ Transparency

Ensure %100 transparency at all times

▶ Follow-up Improvements

Ensure close and continuous follow-up and improvement of partnerships KPIs and OKRs

▶ Monthly Reports

Provide monthly reports on the performance and growth of our partnerships and suggest, continuously, means to improve and consolidate them

▶ Awareness Sessions

Organize and attend Awareness Sessions for/with our partners on topics that will help them, and us as their partners, efficiently manage and continuously improve our performances and partnerships

▶ Expertise-Exchange Programs

Organize Expertise-exchange programs for/with our partners to ensure full insight into our (daily) work methodology, system and people

Insurance Brokerage and Healthcare Management Services

► Our responsibilities throughout the duration of the insurance document

- Insurance program Analysis
- Processing of Broking Slips
- Implementation of Insurance Tender
- Advice on Insurance Matters
- Follow-up and Issuance
- Appointment of Key Account Officer
- Medical and awareness campaigns
- Special Insurance Programs for Employees
- Periodic Meetings
- Discounts on Cosmetic Services
- Deductible Allocation
- Educational Days for Insurance Benefits
- Regular Reports on Insurance Performance
- Safety Checks via Location Visits
- Contract for Internal Clinic Operation

Insurance Brokerage and Healthcare Management Services

► Business continuity plan and crisis recovery management:



Strategy
development



Assess the impact of
various crisis scenarios
on the company

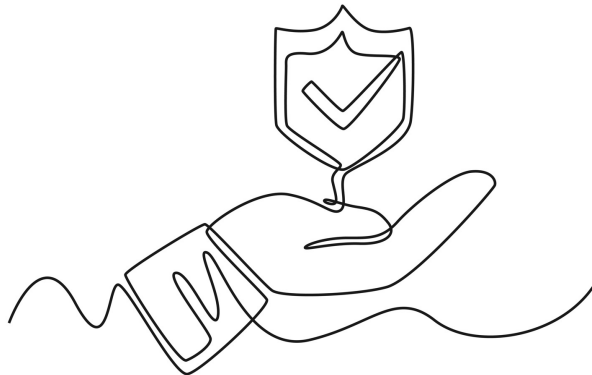


Staff
protection

The approach and evaluation methods employed by Solutions emphasize a comprehensive view of healthcare beyond merely treating patients with a medical insurance policy. The focus extends to optimizing the benefits of insurance coverage for both patients and non-patients.

Key objectives include enhancing healthcare provision within the scope of insurance policies, ensuring benefits are maximized, and broadening the concept of healthcare to encompass a holistic approach that goes beyond traditional patient care.

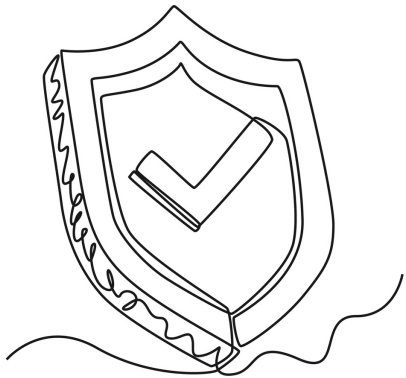
1. Enhancing and Elevating Health of Insured Individuals
2. Meeting Policyholder's Coverage Needs for Employees
3. Equitable Distribution of Premiums Based on Health Status
4. Facilitating Access to Comprehensive Healthcare
5. In-Depth Analysis and Management of Chronic Diseases
6. Tailoring Insurance Benefits to Policyholder's Environment
7. Holistic Approach to Geriatric Medicine
8. Provision of Comprehensive Technical Reports
9. Comprehensive Broker Support (24-hour)
10. Thorough Review of Insurance Policies
11. Transactions Reporting
12. Detailed Reporting Protocols
13. Partners High Awareness
14. Educational Initiatives and Effective Communication
15. Regular Meetings for Issue Resolution
16. Risk Management programs



Some of our success partners

For more information and support:

Tel: 8004300034
Info Mail: solutions@sinsb.com.sa
Claims e-mail: claims@sinsb.com.sa
Complaint: care@sinsb.com.sa
Working Hours: Sunday / Thursday : 8 AM – 5 PM



Do you have any further questions? We are ready to help!

Thank YOU



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