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IT-BUSINESS MANAGEMENT- TERM PROJECT

Semi-structured interview information with a top
management representative

Semi-structured interview questions:

Part One: Top Management's Representative and Organization Demographic Information

1-Name of the organization:

Global United Insurance company.

2-The service sector of the organization:

Insurance services (health insurance, travel, fire, theft, etc.)

3-Type of the organization based on its registration:

industrial

4-Establishment date of the organization:

2010

5-The location of the headquarter of the organization (in which city):

Ramallah

6-Approximately, how many employees are working in the organization:

200

7-Gender of the top management representative: (☒) Male () Female

8-Position (job title) in the organization:

North Regional Director

9-How long have you been working in this organization:

2012

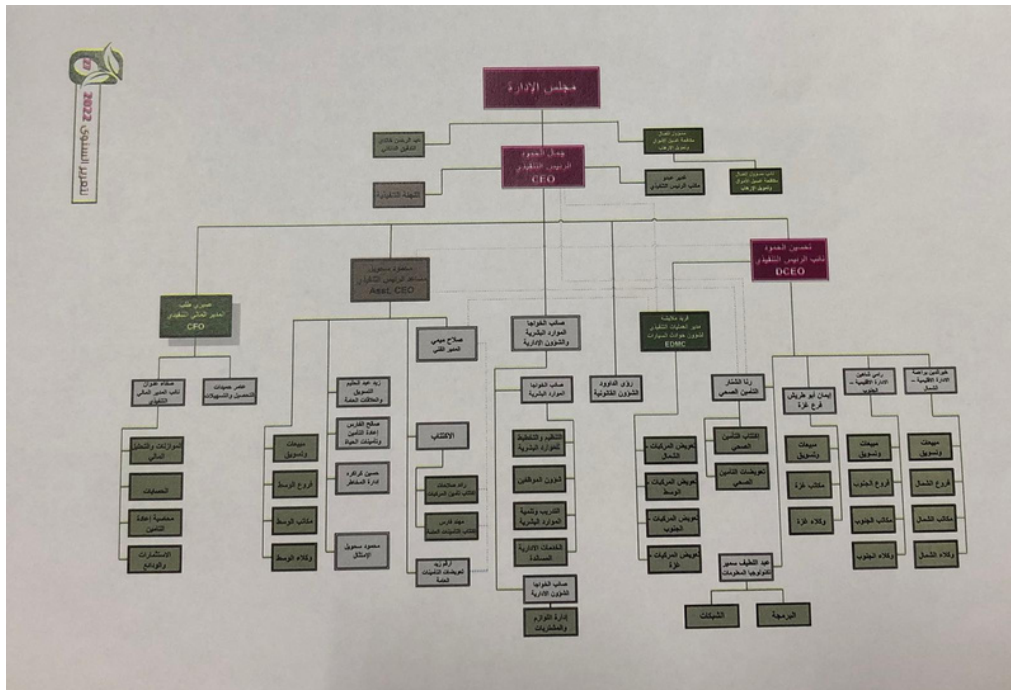
10-The total number of years of experience in your field:

28 Y

11-Qualifications: (☒) Bachelor degree () Master degree () PhD degree

Part Two: Organizational Structure of the Organization

1-What type of an organizational structure your organization has? If possible, you can append a photo of the organizational chart.



2-What type of governance do you have in your organization and who does that?

The responsibility for overseeing and regulating the mentioned process lies with the Capital Market Authority (CMA).

3-Have often the organization been undergone restructuring process? If yes, why? Please tell us.

yes Indeed, in 2010, the decision to undertake restructuring process was made with the primary objective of fostering growth and advancement.

4-Could you please tell us what type of leadership do you have in your organization?

The implemented approach can be described as an open-door policy, characterized by a decentralized administration where regional entities possess independent decision-making authority and jurisdiction over their respective areas of influence.

5-Could you please tell us about the mission, vision and objectives of the organization? You can include the adopted mission, vision and objectives declared by the organization.

الشركة العالمية المتحدة للتأمين

لمحة عامة

الشركة العالمية المتحدة للتأمين شركة مساهمة عامة فلسطينية أسسها مجموعة من رجال الأعمال الفلسطينيين من ذوي الخبرات العريقة في صناعة التأمين والمجالات الاقتصادية والتجارية الأخرى. يمتد نشاط الشركة اليوم على خارطة الوطن الفلسطيني من الشمال إلى الجنوب، وذلك من خلال فروعها ومكاتبها ووكلائها.

وبإشارة التطور ومواكبة التغيرات الاقتصادية والسياسية التي تمر بها المنطقة، وضعت الشركة خطة استراتيجية واضحة وطويلة الأمد... بتميز وإسوار وجهود متواصل لتتوسع بسوق التأمين الفلسطيني والارتفاع بصناعاته في فلسطين... ولأجل ذلك حرصت العالمية المتحدة للتأمين أن ترتقي الخدمة لديها إلى أعلى المستويات وعليه تم عقد اتفاقيات إعادة تأمين بقيادة معديين من الدرجة الأولى وبطاقة استيعابية عالية، كما تم استقطاب وتعيين فريق متمرس من الخبراء والختصاصين في صناعة التأمين المحلي والعربي والعالمي.

الشركة العالمية المتحدة للتأمين

رؤية الشركة

تقوم رؤية الشركة على تلبية الطلب المتزايد للتأمين في المنطقة من خلال تكريس فريق متخصص بكرس مفاصله الكاملة لتقديم خدمات متميزة بالإضافة إلى الحماية من المخاطر على أوسع نطاق ممكن. تسعى الشركة العالمية المتحدة للتأمين لتكوين شركة حقيقية وفاعلة مع زملائها لإدارة الأخطار المحيطة بأعمالهم. أرضنا اليوم أن تكون الأكثر فاعلية في بناء صناعة تأمين رائدة في وقتنا.

وهذا يشكل التزاماً منا ووفاء لبلدنا ولوطنيتنا. جعنا لأجل ذلك أصغر الخبرات ودرستنا تجارب الآخرين وسعينا دوماً أن نكون التميز والتفوق. نتبهر احتياجات الناس وفق الظروف المحيطة. ولأننا نسعى إلى مواجهة التغيرات كان لزاماً علينا أن نتكيف خدماتنا وفقاً للتغيرات من خلال ابتكار حلول فنية لازمة ومن خلال تقديم تأمينات تتماشى مع تلك التغيرات. لأننا نهتم بكم دعونا نخطط معاً لحماية أكبر لمآلاتكم ومنازلكم وممتلكاتكم.

الشركة العالمية المتحدة للتأمين

رسالة الشركة

تسعى العالمية المتحدة للتأمين لأن تكون الشركة الرائدة في السوق من خلال الجمع ما بين المهارات المهنية والموارد البشرية مع التركيز على خدمة العملاء لتحقيق الخدمة المتميزة.

تسعى العالمية المتحدة للتأمين أيضاً لتوفير مجموعة كاملة من المنتجات مع درجة عالية من الخدمة.

تسعى العالمية المتحدة للتأمين لتقديم أداء أمثل في خدمة العملاء المحليين عن طريق تقديم خدمات التأمين الإقليمية والدولية والحلول البديلة.

الصدق في التعامل مع الجمهور.

المساهمة في دعم وتنمية وبناء الاقتصاد الوطني.

توفير فرص العمل لأكثر عدد ممكن من الأيدي العاملة الوطنية.

الشركة العالمية المتحدة للتأمين

فريق مختصين

يتكون فريق العالمية المتحدة للتأمين من مجموعة متخصصة من ذوي الخبرات التي تزيد خبرتهم عن 30 عاماً في مجالات التعامل مع المخاطر الصناعية والتجارية والشخصية أيضاً.

يتميز طاقم العالمية المتحدة للتأمين بالخبرة العالية والمتنوعة، المحلية منها والإقليمية في التعامل مع السوق ودراسته وتكوين رؤية واضحة عنه ومعرفة احتياجاته.

لدى العالمية المتحدة للتأمين فريق مدرب لخدمة العملاء وتقديم التغطية اليومية بالشكل المطلوب على أكمل وجه.

التقرير السنوي 2022

التقرير السنوي 2022

كلمة رئيس مجلس الإدارة

بسم الله الرحمن الرحيم

حضرات المساهمين الكرام

السلام عليكم ورحمة الله وبركاته ...

بسمعتي بالثباتية عن أخواني أعضاء مجلس الإدارة وبإسعي شخصياً أن أرحب بكم أجمل ترحيب في اجتماع الهيئة العامة العادي في دورتها الثالثة عشر، متمنياً لكم جميعاً دوام الصحة ولأعمال الهيئة العامة النجاح والتفوق. مقدماً لكم تقريراً مفصلاً عن نشاطات وأعمال الشركة خلال العام 2022 متضمناً البيانات المالية الموحدة وكافة النشاطات التشغيلية.

إن إدارة الشركة عملت جاهدة على تطبيق الخطط الاستراتيجية والموازنة التقديرية المعتمدة من قبل مجلس إدارتها، مما جعل شركتكم بالريادة في سوق التأمين الفلسطيني رغم كل الصعوبات التي يواجهها الاقتصاد الفلسطيني بشكل عام وقطاع التأمين بشكل خاص.

رغم استمرار التقلبات الاقتصادية الإقليمية وعالمياً واستمرار المنافسة في السوق الفلسطيني استطعنا تحقيق نتائج فنية مرضية، والاستمرار بالالتزام بتعهداتنا اتجاه كافة الأطراف ذات العلاقة.

في العام 2022 استمرت الشركة في تطوير أنشطتها الإلكترونية لمواجهة كافة المتطلبات المستقبلية من الجهات الرسمية وسياسة وإجراءات العمل في الشركة.

وتتبعاً لتطبيق معايير المحاسبة الدولية وتعليمات هيئة سوق رأس المال بتطبيق المعيار المحاسبي الدولي (IFRS17) في الربع الأول من عام 2023، فقد عملت إدارة الشركة خلال العام 2022 على توقيع اتفاقيات مع كافة الجهات المختصة وذات الصلة لتطبيق المعيار، ومن خلال الدراسات الأولية من قبل الإكتواريين والإدارة المالية سوترتب على تطبيق هذا المعيار تغيير جوهري في عرض البيانات المالية واحتساب عقود التأمين والمخصصات الفنية، مما سيكون له أثر على نتائج عام 2023، وأن شركتكم تحوّلتم برصد جزء من هذه الإحتياطيات خلال عام 2022 لمواجهة أثر تطبيق المعيار.

من ناحية تشغيلية فقد حققت الشركة خلال العام 2022 نتائج جيدة، حيث بلغت إجمالي أقساط التأمين 54.602 مليون دولار أمريكي مقابل 44.725 مليون دولار أمريكي في العام 2021.

قيمنا

هي الدليل للشركة ولكادرها الوطني في ممارسة سلوكه وأنشطته وتمثل في:

- العمل بروح الفريق الواحد لتحقيق أهداف الشركة بنجاح تام.
- التزاهة والثقة والشفافية، تقديم بالعدل وأرفع المعايير الأخلاقية في كل تعاملاتنا.
- الإخلاص في العمل، نسعى إلى تحقيق الإنجاز في كل عمل نؤديه.
- الإشتغال، نلتزم بكافة التوافق والقوانين المعمول بها في فلسطين.
- تطبيق قواعد الحوكمة.
- تطوير العاملين لنشجع التعلم المستمر، ونطور موظفينا إلى أقصى الحدود.
- المحافظة على السلامة تطبيق أرفع المعايير في مجالات السلامة والأمن والحفاظ على الصحة وحماية البيئة.

Part Three: Planning and Controlling Processes in the Organization

1-Could you please tell us about the strategic planning process and tools you employ in your organization?

- Our organization conducts the strategic planning process annually, with a budget planning for the upcoming year. At the end of each year, employees suggest their proposals, which are compiled and used to create a complete budget plan for the short term (e.g., one year).
- For the long term, strategic planning is the responsibility of the executive management (chairman of the board and CEO), who plan for five years ahead. We employ various tools, such as SWOT analysis, to identify our strengths, weaknesses, opportunities, and threats.

2-Are there any reviews for the organization's mission, vision and objectives? If yes, how often and why?

- Yes, our organization conducts annual reviews of our mission, vision, and objectives. The executive management studies these reviews to constantly develop the organization and ensure that we are meeting our goals.

3-How do evaluate the planning process in your organizations?

- We conduct quarterly evaluations to measure deviations from the established plan. For instance, if there is a significant increase, we adjust the existing budget to match the proposed one. If there is a shortfall, we investigate the reasons behind it, such as closures or pandemics like COVID-19.
- Specifically, due to the pandemic, we were unable to achieve any of the expected budgets, but we had an adjustment plan and an alternative plan in place.

4-Is the planning process carried out by cross-functional teams?

Yes, for the short term (e.g., one year), the task of planning falls on all employees and departments in our organization. We believe that cross-functional teams help to ensure that the planning process is comprehensive and inclusive.

5-What types of control you practice in your organizations? Give some examples on different types of control applications.

In the organisation, we use a range of control practices that cut across different areas to ensure accountability, transparency and effective governance. This includes implementing technical controls focused on maintaining the integrity and security of our technology infrastructure. In addition, we have robust internal controls in place to enhance compliance with applicable policies and procedures, mitigate risk, and protect our assets. Furthermore, external audits are conducted to provide an independent assessment of our organization's financial statements, ensuring accuracy and transparency. Furthermore, our operations are monitored by the Capital Authority, ensuring compliance with applicable laws and regulations across all sectors. Through these oversight practices, we strive to uphold the highest standards of quality, compliance, and ethical behavior in our organization.

- Technical auditing
- Internal auditing
- External auditing
- Capital Authority monitors all sectors.

Part Three: Sustainable Organizational Performance

1-Could you please tell us how your organization takes into consideration the environmental sustainability in its operations?

Currently, our organization does not have specific measures in place for environmental sustainability due to the nature of our work. However, we are open to incorporating such measures if required.

2-Could you please tell us how your organization practice corporate social responsibility? Please give us some example

- Our organization is dedicated to social responsibility and has made significant contributions, such as donating \$100,000 to the Ramallah pandemic fund, supporting underprivileged families, helping students complete their education, meeting the needs of people during Ramadan and holidays, and supporting charitable organizations..

3- How do you evaluate the economic performance of your organization? Is there any growth and penetration to new markets or offering new services?

The insurance market is highly competitive, and our organization experiences slow growth due to the high costs of insurance, compensation, and expenses. The health insurance sector is particularly challenging due to the high cost of treatment and expenses.

4- Is quality a business competitive priority in your organization? How?

Yes, quality is crucial to our organization, particularly in our post-sale services. We strive to provide excellent service and support to customers in case of an accident, fire, or work injury.

5-Do your organization adapt with the emerging trends in technology and Industry 4.0 and 5.0? If yes, please give us some of the example tools and technologies adopted?

Our organization is not entirely reliant on technology, and we are currently developing our electronic marketing processes. However, it takes time to implement and spread this culture among our target audience.

6-Is the financial status of your organization stable? Which indicators imply stability?

Our organization's financial status fluctuates due to the current economic climate and the financial challenges that all insurance companies face

7-Do you consider your organization innovative? How it is innovation and in which fields?

Our organization is not yet considered innovative, primarily due to the low level of insurance awareness among Arab peoples. If a competing company offers a free product or service, such as insurance packages or VIP, which would usually cost 250 shekels, our company would experience losses, resulting in limited innovation.

Part Four: Human Resources Management

1-How do you evaluate the relationship between top management and the employees in the organization?

The relationship between the employees and the director of the northern region in the company is an informal relationship, so that the director's office is always open, and any employee in the company can meet the manager

2- Do you think that the employees are loyal to the organization? How?

There is affiliation between the employees and the company resulting from the good relationship between the employees and the company's dealings, but it is not without

3- How do you evaluate the job satisfaction level in your organization?

There is no complete satisfaction because it is due to the person's conviction, but according to the manager's expectation, the percentage was seventy percent 70%

4- How does the organization empower its employees? Please give us some examples?

The company gives all employees a mandate in their place of work so that they feel themselves as a manager, as well as the relationship of employees to each other and the family connection between them and the family work environment

5- Are there regular capacity building and training programs for employees in the organization?

In the past, there were external courses, but now employee training is limited to internal courses

6-Is employee turnover rate high in the organization? If yes, why?

There is no, and the rate is 1%, because the employees feel comfortable in the work environment

7-Are there equal opportunities for both genders in employment in your organization?

There is no discrimination, but according to the vacancy and its suitability for the gender of the employee

8- Are there any rewarding systems for employees' performance in your organization? What type?

There is an annual system according to the annual profits, so part of the profits is distributed to the employees

Part Four: Services and Market

1- What type of services you offer to your customers in the market?

Insurance Policy Guidance: I provide expert advice and guidance to help customers understand different insurance policies available in the market. I assess their needs and recommend suitable insurance coverage options to protect their assets, health, or business.

Risk Assessment and Management: I conduct risk assessments for individuals and businesses to identify potential vulnerabilities and recommend strategies to mitigate those risks. This involves evaluating existing insurance coverage, suggesting additional policies if necessary, and implementing risk management measures to minimize potential losses.

Policy Updates and Modifications: As circumstances change, I assist customers in updating their insurance policies. This may include modifying coverage levels, adding or removing endorsements, or adjusting policy terms to reflect new requirements or life events.

Overall, my goal as an insurance manager is to provide comprehensive insurance solutions, personalized service, and peace of mind to my customers in the market.

2-What are the strategies you adopt in implementing the 4Ps marketing mix?

When implementing the 4Ps marketing mix (Product, Price, Place, Promotion), as an insurance manager, I adopt the following strategies:

1.Product:

- Product Differentiation: I focus on highlighting unique features and benefits of the insurance products I offer. This could include specialized coverage, competitive pricing, flexible policy terms, or additional services that set my products apart from competitors.
- Continuous Product Improvement: I stay updated with market trends and emerging risks to ensure that the insurance products I offer are relevant and up-to-date. I actively seek feedback from customers and make necessary adjustments to enhance product offerings.

2.Price:

- Competitive Pricing: I analyze market pricing and competitor offerings to ensure my insurance products are competitively priced. I strive to provide good value for the coverage and services provided.
- Transparent Pricing: I communicate pricing information clearly and transparently to customers. This includes providing detailed explanations of premium calculations, deductibles, and any additional fees or charges involved.

1. Place:

- Geographic Coverage: I assess the target market and ensure that insurance products are available in the relevant geographic areas.
- Convenient Access: I strive to provide convenient access to insurance services. This includes offering online policy purchase options, providing 24/7 customer support, and establishing physical offices or branches in easily accessible locations.

4.Promotion:

- Digital Marketing: I leverage digital marketing strategies such as social media advertising, search engine optimization, and email marketing to raise awareness about my insurance products and engage with potential customers.
- Referral Programs: I encourage satisfied customers to refer my services to their network by offering referral incentives or rewards. This helps generate word-of-mouth promotion and expand my customer base.

By implementing these strategies in the 4Ps marketing mix, I aim to effectively promote and deliver insurance products that meet customer needs, differentiate from competitors, and build long-term relationships with customers.

4- Do you offer after-sales services to your customers?

Yes. We keep in contact with them so for example if the customer made an accident we cover the money that is needed to repair the car and cover the money that is needed for him in the hospital.Our goal is to make the customer happy and satisfied.

5. Is there any system for handling customer complaints? How?

Yes,there is a website for the company that receive complaints and customers can deliver their complaints by calling the phone numbers that are on the website.

6. Do you think that customer feedback is important for improving your services? Do you conduct customer surveys to get this feedback?

Yes,of course it is important !But we unfortunately don't make surveys, but we can know how much the customer is satisfied depending on the complaints we receive.

7- What type of marketing you employ to reach customers? Traditional or digital?

Give some examples

Digital marketing , as I said before we have a website and a facebook page so this is how we reach our customers, and of course when the company has good reputation then people will talk about it between each other more and more so it spreads fast.

8- How do you measure the quality of your services as perceived by customers?

Give some tools you use for that?

Customer Complaints and Feedback: Keeping track of customer complaints and feedback received through various channels (e.g., emails, phone calls, or in-person interactions) is essential. This helps identify areas for improvement and measure service quality based on the resolution of issues

Part Five: Supply Chain Management

1-How do you evaluate your relationship with your suppliers?

Fifty fifty, always trying to make it better but each of us is trying to get the best for him, so it is normal that the relationship is fifty fifty.

Part Five: Supply Chain Management

2- Have you suffered from supply chain problems and challenges during the Covid-19 pandemic? If yes, please tell us what types of problems and challenges? And how did you manage to overcome these challenges?

Well, we suffered from many challenges but not during the Covid-19 pandemic .But actually the last year we suffered from many problems for example the Doctors Syndicate refrained from providing services to any patient who has health insurance . We solved the problem with the help of capital market intervention and union of insurance companies.

3- Do you encounter any challenges in sourcing and finding suppliers to your business? If yes, how do you overcome these challenges?

Well, no . The suppliers in the market are many, and they come and they offer us their services but we choose the best according to the customer's opinion and then the cheapest to us.

4- On what criteria do you select your suppliers?

On different criteria ,but the most important one to be honest is the price . We choose the suppliers with the lowest price but of course with good services . Because customers always look on the prices so we have to serve them the best services with the lowest prices.

End of Questions

photo including all team members and the top management interviewee representative.



Leen Hodali: During my recent engagement with the company, I had the opportunity to gain valuable insights into its strategic planning processes, goal-setting methodologies, and governance mechanisms, as well as its mission and vision. This experience marked a significant milestone in my study journey, as it was an invaluable learning opportunity. Through active participation and monitoring, she has developed a comprehensive understanding of how the company formulates and implements its strategic plans, ensuring alignment with its overarching mission and vision. Moreover, the presentation enabled me to enhance my communication and dialogue skills, and to promote effective participation and collaboration with various stakeholders. Overall, this experience left a lasting positive impression, providing me with new knowledge and competencies that will undoubtedly contribute to my future endeavors.

Alaa Yaish: I thought that only people who have high degrees in education (higher than the Bachelor's degrees) only know about these terms, such as "governance". But I was surprised that the manager understands all these terms without any explanations from us even though he has only the Bachelor's degrees. I felt how huge their business, I thought that it's simple or not that complex. And I learned that you have to work so hard to achieve success and build your own successful business and you have to fight a lot and bear all the challenges you face.

I would also like to thank you, Dr. I enjoyed the IT course. To be honest, it is one of the best courses I took in the engineering faculty since it added to me many concepts and it increased my consciousness in the business field. THANK YOU!

Aya Qubbaj: I appreciate the opportunity to participate in this interview and found it to be a valuable experience. It allowed me to effectively demonstrate my abilities through meaningful conversations and understanding the questions presented. I utilized my knowledge base to provide informative and concise responses, while also recognizing the importance of catering to the needs of the individuals I conversed with. The interview enhanced my language comprehension skills, as I carefully analyzed the questions and formulated accurate answers, deepening my understanding of various subjects. It also showcased my adaptability and versatility, as I successfully handled a diverse range of topics and adapted to different conversational contexts. Overall, this interview provided invaluable opportunities for growth, refining my communication skills, comprehension abilities, and adaptability. I am grateful for the experience and the lessons learned.

Omnya Hmoda: The inaugural experience of interviewing an esteemed official was a profound and transformative journey. From meticulous question preparation and coordination with the company to skillful dialogue management and exploration of the company's policies and employee relationships, this unique encounter brought about personal growth and enriched our team's collective knowledge. Through tactful communication, active listening, and a commitment to professionalism, I fostered a productive and engaging interview environment. Reflecting on the experience, I diligently recorded and shared valuable insights with my teammates, further enhancing our understanding of the company and its operations. Overall, this seminal experience left an indelible mark, empowering me with enhanced interviewing skills and a deeper appreciation for organizational dynamics.

DR. Yahya Salahat

We would like to express our deepest gratitude for the invaluable experience we gained during our involvement with the company. Your guidance and expertise have been instrumental in providing us with a comprehensive understanding of how strategic plans, objectives, governance mechanisms, mission and vision are established within the organization.

Again, we sincerely appreciate your guidance and the profound impact you have had on our development. We are confident that the knowledge and competencies we have gained through this course will greatly benefit us in our future endeavours.

Thank you for your unwavering support and being such an exemplary teacher.

With heartfelt thanks,