

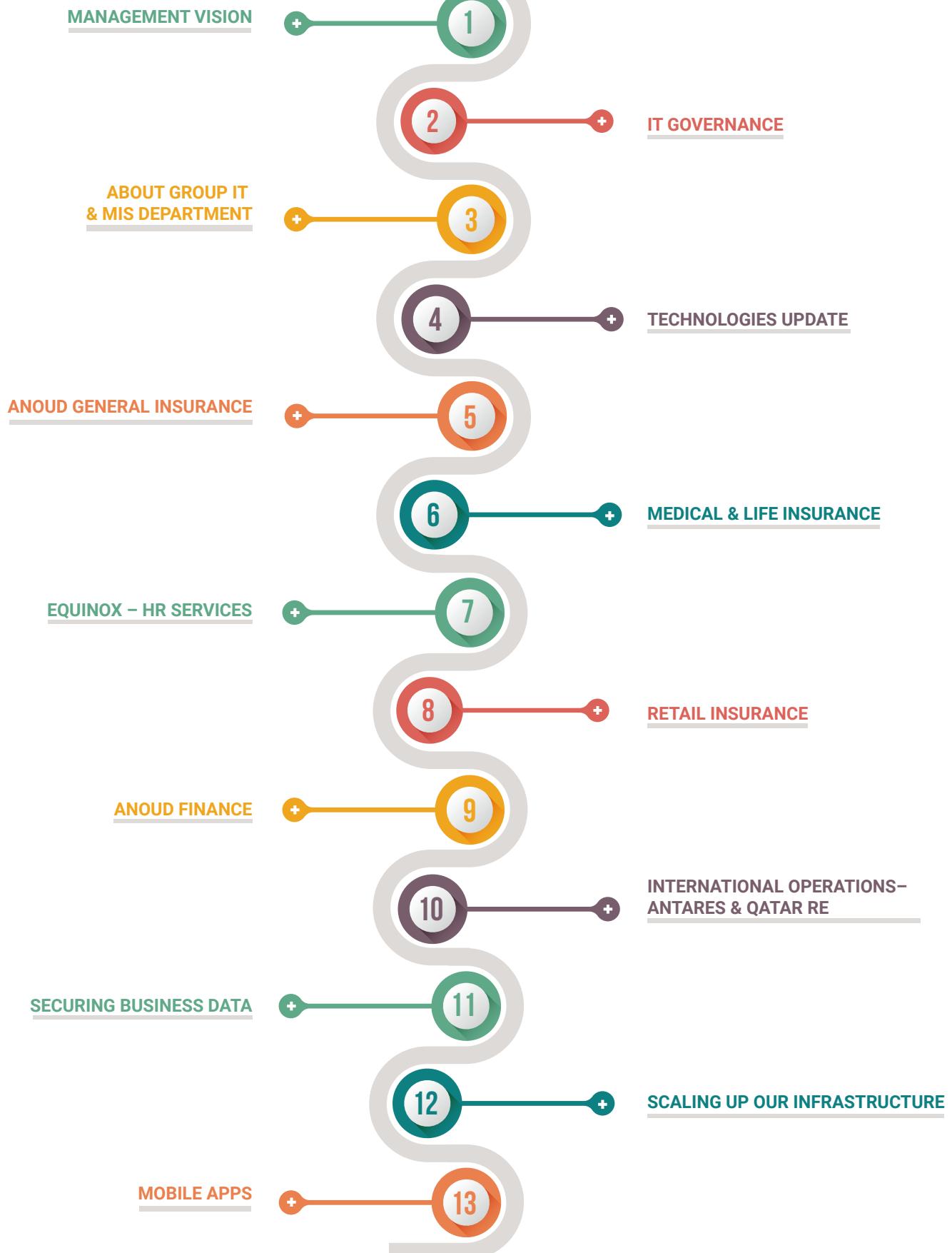
ANNUAL REPORT

GROUP IT & MIS DEPARTMENT

2018



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1. Management Vision

Welcome to our first edition of Group IT annual report, where we share our highlights and progress in driving QIC Group entities to improve in productivity, efficiency, time to market, and profitability.

Going back to 2012, in order to meet rapidly changing market needs and new business expansion plans, QIC Group Management had decided to establish in-house IT software development team and limit outsourcing of our business applications development to third parties. These expansion of QIC Group means IT must deliver an increasingly new products and services and bring to market faster.

Aligning to our strategic decision, QIC Group has established in the same year an extended software development team in India, QIC Center of Excellence to deliver all software projects required for business operation.

Now we proudly say that 90% of business applications running across QIC Group entities of MENA region are developed in-house and fit for purpose (delivered faster sometimes much as 3 weeks).

In 2019 and up coming years, we steadfastly focused on performing Research & Development, utilize opportunities on new technologies in the market and relentlessly pursing continuous improvement of our systems to keep the business running efficiently while protecting QIC Group's assets.

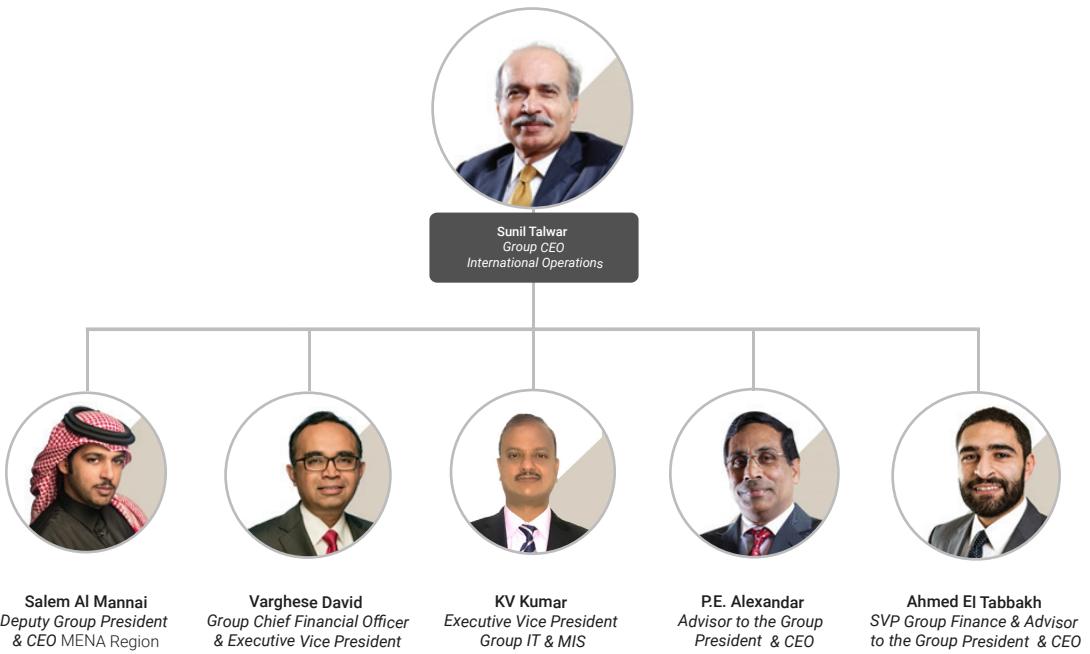


Khalifa A.Al-Subaey
Group President & CEO
QIC Group

2. IT Governance

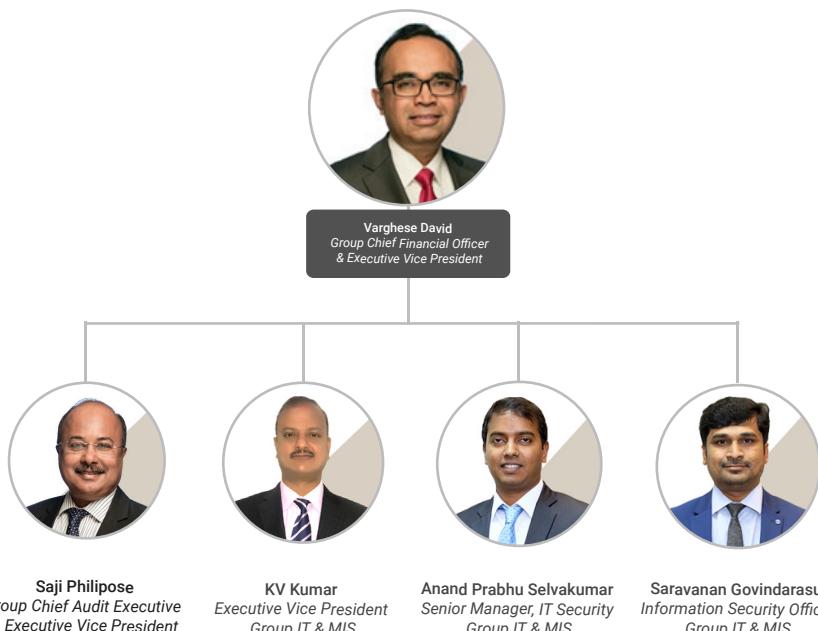
IT Steering Committee

The IT Steering Committee plays vital role of IT Governance. The objective of IT Steering Committee is to provide leadership, recommendations and prioritize IT deliverables in order to meet business plans and emerging market needs. The committee meets quarterly and oversee major IT projects and allocate budgets and resources.



Information Security Steering Committee

The IS Steering Committee governs Information Security function of QIC Group entities. The objective of the committee is to provide leadership and minimize security risks through various security initiatives, thereby protecting the confidentiality, integrity and availability of customer data. The committee meets once in a year to oversee effectiveness of security management program.



3. About Group IT & MIS Department

QIC Group IT & MIS department provides information technology services across all QIC Group entities, enabling organization to maximize business value from the use of technology.

Group IT works on centralized technology delivery model by delivering all its IT services from a centralized next generation Datacenter based in Qatar. An alternate site is established in Qatar as well as in India (under progress) in order to support business functions in case of disaster situation.

Group IT has always been in the forefront of implementing latest technology in its processes and services. To demonstrate its commitment towards securing confidentiality, integrity and availability of customer information, QIC is the first insurance company in the region to receive the highly acclaimed **ISO 27001 Certificate** (Since 2010) which covers the management of information security for the IT Infrastructure, IT applications and services.

Group IT employs qualified IT professionals who routinely update and maintain certifications in the technologies that we serve to our business. An extended Group IT team with staff count of 45 is located in Chennai, India developing core business applications and performing backend office support.



4. Technologies Update

To stay competitive in the constantly changing technology market, **Group IT** has to stay on top of the game by advancing its technical skills.

QIC Group continues to invest in new technologies, assuring that the newly acquired knowledge translates into business growth across the entire company.



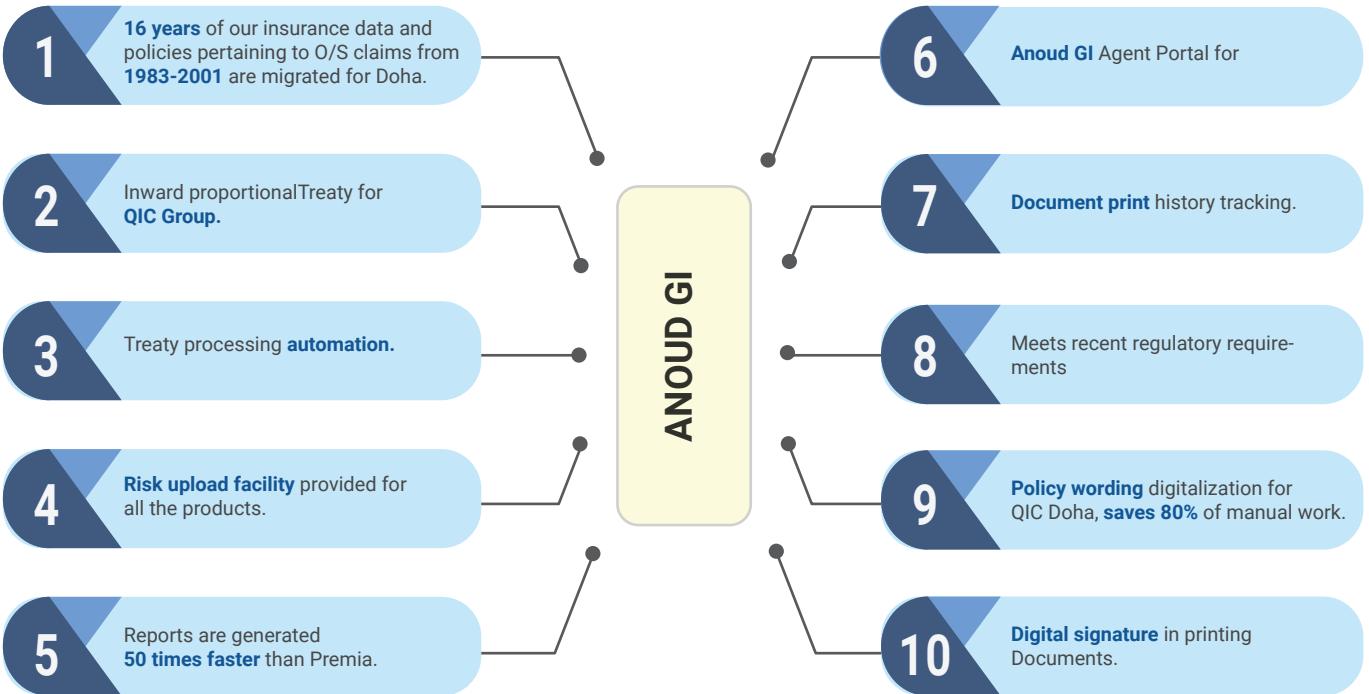
Highlights of major Technologies being used

5. Anoud General Insurance

Anoud GI, a full-fledged Corporate insurance platform completely developed in-house, has replaced Premia GI application.

Interactive dashboards of Anoud GI provides business heads with greater visibility and insight on business operation.

Easy to access Document Management System and advanced functionalities such as accounting document payment status, VAT... etc improve efficiency of staff to enter more transactions and get information as quickly as possible from the system.



IT DEVELOPMENT TEAM



6. Medical & Life Insurance

High value business features are delivered in agile development methodology.

- Provider volume discount module.
- Automated email of preapproval productivity report to Management.
- Reinsurance module for UAE & OQIC
- Linking TPA Card No with Member ID.
- VIP/VVIP classification
- CPT codes mapping with Provider pricelist
- Value Added Tax (VAT) module with multiple TAX Invoice formats.
- Facility to add multiple TPA's & other charges.
- SMS notifications to members during visit and preapproval process.
- Price list comparison based on CTP code across providers.
- Premium computations based on defined Tariff.
- Deletion of Members through Excel upload.

**Electronic Claims Processing (MDS) reached to 99.8%
(19% increase in comparison with last year 80.8%)**



TPA processed claims Excel upload module.



MDS upload facility for reconciliation of provider claims.

Approx. 4.4 Million Services

Processed & Adjudicated
by Anoud in 2018





Artificial Intelligence and Machine Learning

Medical Insurance

Anoud learns the experience of Senior QLM Doctors and does the Medical Adjudication for

- Diagnosis (ICD10AM) vs Age & Gender
- Treatments (CPT) vs Age & Gender
- Diagnosis (ICD10AM) vs Treatments (CPT)

Automation of Preapprovals is showcased to business and expects to automate 10% pre-approval process after its release in 2019.



Introduction of Anoud CRM (Customer Relationship Management) has digitally transformed Call Center of QLM.

- ✓ Agent can SMS, Email, track previous calls of member and access details of member in one dashboard - **Member 360 View**
- ✓ System handled **180,000+** member calls in 2018, providing end-to-end tracking of member calls along with recorded conversations.



Web based Service Desk provides QLM with tons of benefits in managing customer queries sent via email.

Top 3 challenges of business in the past.

1

Only one agent can respond to email queries.

2

Difficult in tracing previous conversation of customer.

3

No visibility for Management of how many email requests received in a day and how are they

How ServiceDesk solved business problems.

Multiple agents can pick and respond to email queries resulting in faster response to customer queries

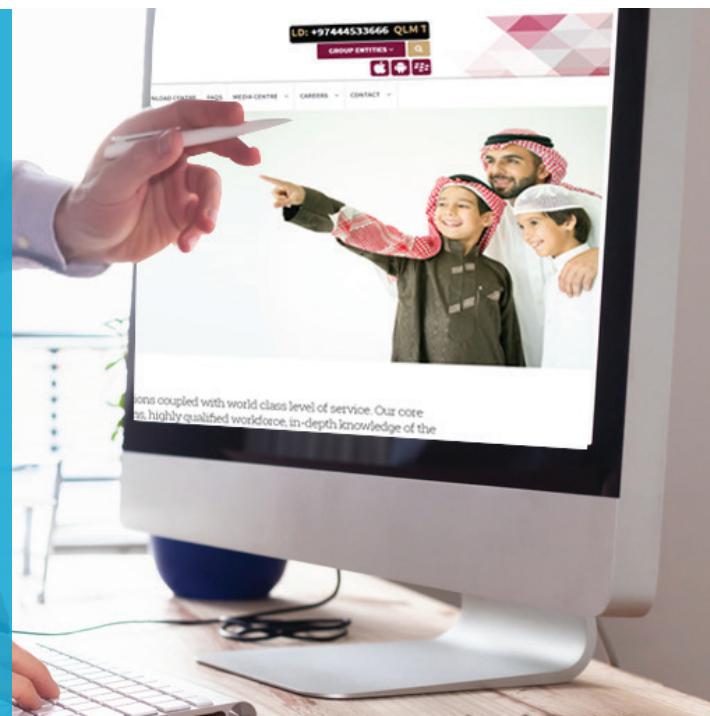
All conversations with the customer are stored in one place along with attachment. That definitely sounds good for business. Isn't it?

Management gets real-time dashboard of

- ▶ Open / In-Progress/ Closed email requests.
- ▶ Track who is working on which email request.
- ▶ Prioritize emails and a lot more.

Medical Business Intelligence

- Customer Analysis
- Provider Analysis
- Pre-Approval Analysis
- User Productivity Analysis
- Adhoc Reporting Features
- Real Time Dashboards



7. Equinox – HR Services

eQUINOX

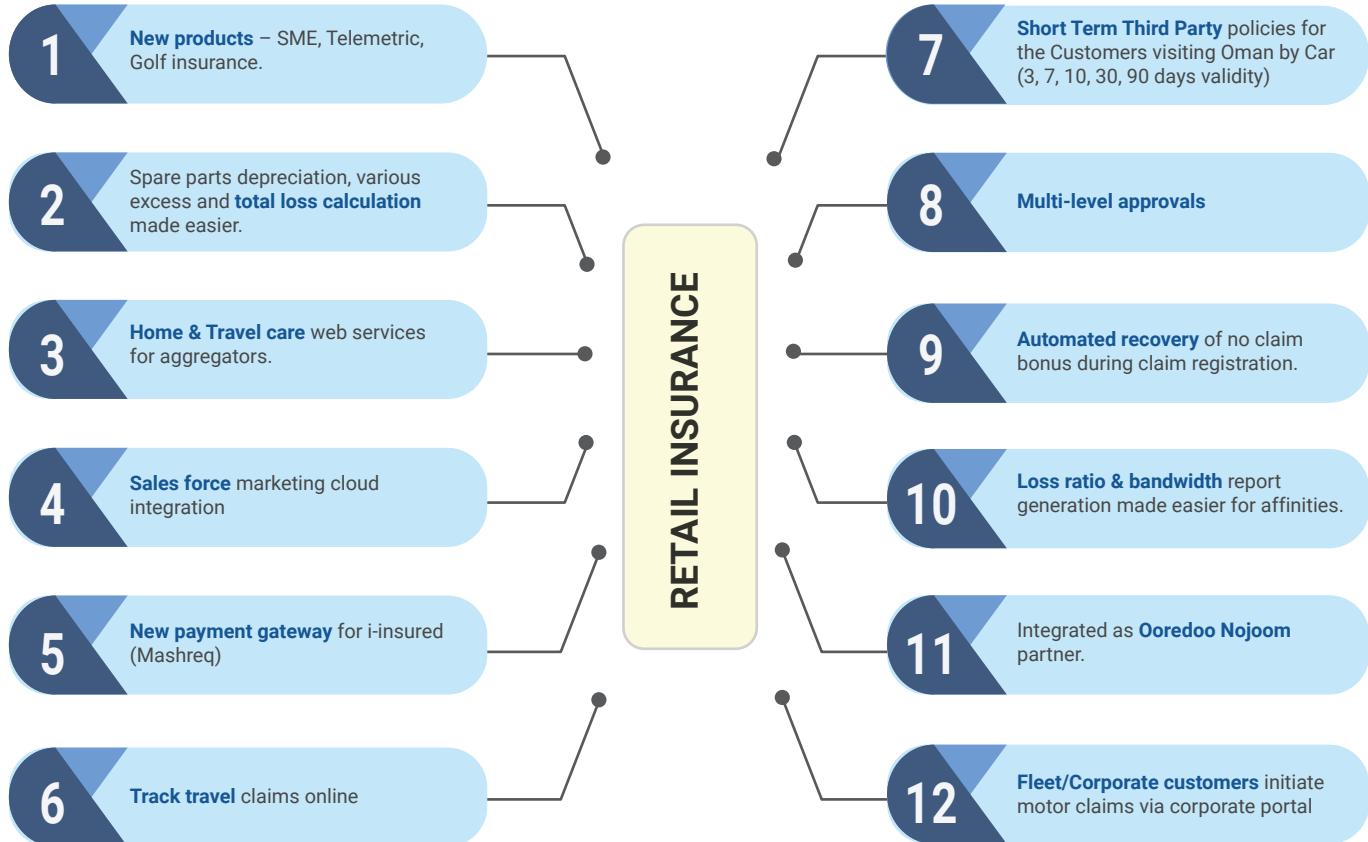
High value business features are delivered in agile development methodology.

- ☑ Automated Emails to Employees about Late IN/Early OUT
- ☑ Daily/Weekly Late Attendance Report to Management (SAAMS).
- ☑ Provision for Employee to update the reason for late entry.
- ☑ Provision for HR to manage Attendance along with Salary deductions.



8. Retail Insurance

High value business features are delivered in agile development methodology.



Robotic Process Automation (RPA)

Emirates Vehicle Gate (EVG) under business team review.

Bot automates manual process currently performed by our staff.

As and when policies are issued in Anoud, a BOT learns and gathers the details and finally push it to EVG portal.

Optical Character Recognition (OCR) under Live experiment

OCR validates uploaded documents, recognizes characters and eases the process of entering customer details in QIC-Insured, avoiding typos.

Qatar ID, Driving License and Vehicle registration cards are currently under experiment.

Artificial Intelligence and Machine Learning

Anoud Chatbot without any human assistance assists retail customers for their General Enquiries, provides New/Renewal Quotation for Motor Comprehensive, Motor Third Party, Travel & Home Insurance. The Robo goes beyond by providing payment links and issues policies to customers. More interestingly, **Anoud Chatbot** can also register motor claims and helps in tracking the status of claims.

We have integrated **Chatbot** with **Anoud CRM** system, so if Robo does not have the answer to customer queries, it is programmed to automatically transfer customer to call center agents for Live Chat.

ANOUD CHATBOT, A ROBO.

QIC is proud to announce as the Region's first insurance Company to introduce Chatbot driven insurance, powered by Artificial Intelligence.



Introduction of Anoud CRM (Customer Relationship Management) has digitally transformed Call Centers of QIC Doha, UAE and Oman

Look at these amazing features of Anoud CRM product:

- ✓ **Customer360 View** – Customer's entire journey with us either direct, online, SMS, call center or other channels. It **saves Customer's time** as less questions asked and instant answer to queries.
- ✓ Contacts, Leads & Opportunity management and analytics.
- ✓ **Reduced staff cost** by automating 12 repeated tasks.
- ✓ Wallboards of real-time performance of call center.



 **No Call Center rooms, no physical phones needed.**

Virtual Call Center, Scale at Ease without worrying about infrastructure.

All that call center agent need is a laptop, headset and reliable internet to connect to Anoud CRM, then the agent can answer queries from anywhere anytime and can easily collaborate with other

How Virtual Concept helped business in most demanding situation?

After Anaya product launch, the call volume has drastically increased in retail call center, and our solution has delivered additional 5 virtual agents in few hours without much efforts.



QIC ANAYA

QIC's Exclusive Health Care Program, launched on April 2018.

QIC Anaya is a dream to action project, delivered in short span of application delivery time.

- ✓ Policies can be sold via various channels - Online, Providers, QIC/QLM Employees, and Agents/Brokers.
- Executive Management oversees real time performance
- ✓ of Anaya with statistical dashboards.



9. Anoud Finance

Investment & Treasury

- ✓ Ledger
- ✓ To maintain company wise data in the form of divisions
- ✓ To get consolidated company trial balance as well as division wise
- ✓ Bank Transfer Letter generated from the system with logo and footer varying with division.
- ✓ Keeping track of outstanding Payments
- ✓ and receipts using credit and debit notes

KQIC - Statement of Account Report

Created a new report that will display the ledger of an account with matching status. It has same format as "Statement of Outstanding" report but contains further details of all the documents matched as well as unmatched for the selected customer. This report is available in company's base currency as well as foreign currency.

QIC Dubai - Statement of RI Premium and Commission

Before paying to Facultative reinsurers/Broker the Accounts Department has to verify if the premium is received from the policy holders. This report facilitates the accountant to confirm the receipt of the premium by showing relevant matching details.



All Group Entities - Daily Exchange Rate Upload Engine

Designed a robust Daily Exchange Rate Upload Engine which enables centralized update of currency rates in all the applications of QIC GROUP. With one Interface

QIC Doha & Beema - Trial Balance Changes

- ✓ Provided provision to generate TB with Cost Centre and summary.
- ✓ Enabled Sub Account and Main Account trial balance in foreign currency.
- ✓ Provision provided to generate TB with QS and without for Dubai.

10. International Operations—Antares & Qatar Re

Expense Management System for Antares & Qatar Re

Expense Management Software is an Add-on to Equinox application to manage QIC Global employee expenses. Software includes Workflow, Document Management system & RPA Engine to process the employee expenses in line with defined policies. Interactive Dashboards provide more visibility on the incurred expenses. It also has a Corporate credit card distribution and reconciliation module.

Purchase Module for Qatar Re

Full-fledged purchase management module fetching emails for invoice processing and auto asset posting to Anoud Finance.

Anoud Finance for Qatar Re

- ✓ Ledger
- ✓ Fixed Assets
- ✓ Currency revaluation and translation
- ✓ Period 13 functionality
- ✓ Supplier outstanding balance report.
- ✓ Transaction ledger report with performance uplift.
- ✓ Approval process for new supplier.
- ✓ Account mapping up to 15 levels for aggregate finance reporting
- ✓ Voucher upload with consolidation currency 1 & 2

11. Securing Business Data

24x7 Security Operation Center (SOC)

Due to the rise of sophisticated cyber-attacks in the region, a 24x7 continuous security monitoring team is established in this year to find, detect, respond and remediate all type of cyber-attacks.

Our team proactively monitors new threats, analyze and correlate logs for suspicious activity.

A glimpse of what's happening inside?

Our team has proactively blocked

- **165** Suspicious IP traffic
- **16** Application attack attempts
- **210** Reconnaissance Activity
- **458** Other security attacks



Attacker needs to find just one security hole to conduct massive attack. Technology alone can't stop cyber-attacks, it's us... Employees... We are the first line of defense against any attempts to compromise our systems

Security is Everyone's responsibility.

A New Disaster Recovery Operation Center

Geographic diversity is imperative when it comes to disaster recovery operation, meaning that adequate distance is maintained between primary and secondary sites.

To support the vision of **QIC Group** and its entities, an alternate disaster recovery site is established in **Tata Communications Limited**, India after thoroughly evaluating business needs.

All critical business data and application are getting configured by our team in the new DR site and **real time replication** will soon be established.

In the next year, 2019, **disaster recovery systems** in Chennai will be made operational during drills and tested for restoration of critical business applications.



List of Cyber Security Tools implemented in our Datacenter.

1

F5 Access Policy Manager for secure email access and provides granular visibility of who access and from which part of world.

4

Nessus and Burp tool for security team to perform security testing on application and systems.

2

WebSpy tool provides internet usage report of dpt. to respective business heads in order to monitor usage and ensure compliance

5

Sophos Firewall for securing remote branches of OQIC (ongoing project).

3

TrendMicro Deep Security for securing server environment especially protects against emergency patching.

6

Sucuri for securing our 10 organizational websites (static) and keeping our website clean and free from malware.

Web based Security Training & Quiz

To overcome the biggest challenge of assembling employee in a class room for training sessions, our Team has built our own online training system and simulation tools using open source software opportunities. Using this platform, we achieved great level of success in performing security awareness training for all our employee at their convenient place and time.

In 2018, we delivered

- ✓ Security Quiz to **429 staff**.
- ✓ Phishing simulation to **133 staff**, out of which 96% have spotted it correctly.
- ✓ Security trainings to **752 staff**.
- ✓ Security trainings to **127** new joiners within a week of joining date.



QIC IT Security Team

12. Scaling up our Infrastructure

Transforming the Workplace- and the Business-with Collaboration

Over the past years, Group IT has established Video conference systems in most of our regional offices. In this year, we add on with a new facility for our business team to have video conference with parties outside QIC Group, like you can have a video call with business partners thus reducing need for travel.

<ul style="list-style-type: none">➔ Host private meetings with PIN code➔ Join meetings from Smartphones or computer.➔ Present your computer screen➔ Present your IPAD or Smartphone (only in Al Bida)	<p>Where do we have video conference?</p> <p>4 units in Doha</p> <ul style="list-style-type: none">✓ Al Bida (Board room)✓ Al Sanbok (3rd Floor)✓ Al Tawash (Annex-1st Floor)✓ Retail Conf <p>1 unit in OQIC, QIC UAE, KQIC, COE</p> <p>2 units in Antares.</p> <ul style="list-style-type: none">✓ Graffias✓ Scorpious
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QIC IT Infrastructure Team

Improving operational efficiency by Modernizing Datacenter Systems

Upgrade HyperV Servers increases uptime of servers, improves quality of service with storage communication and provides easy backup and restoration functionalities.

Upgrade Enterprise Vault improves search functionality of archived emails, eases backup and recovery performance and controls size of mailboxes.

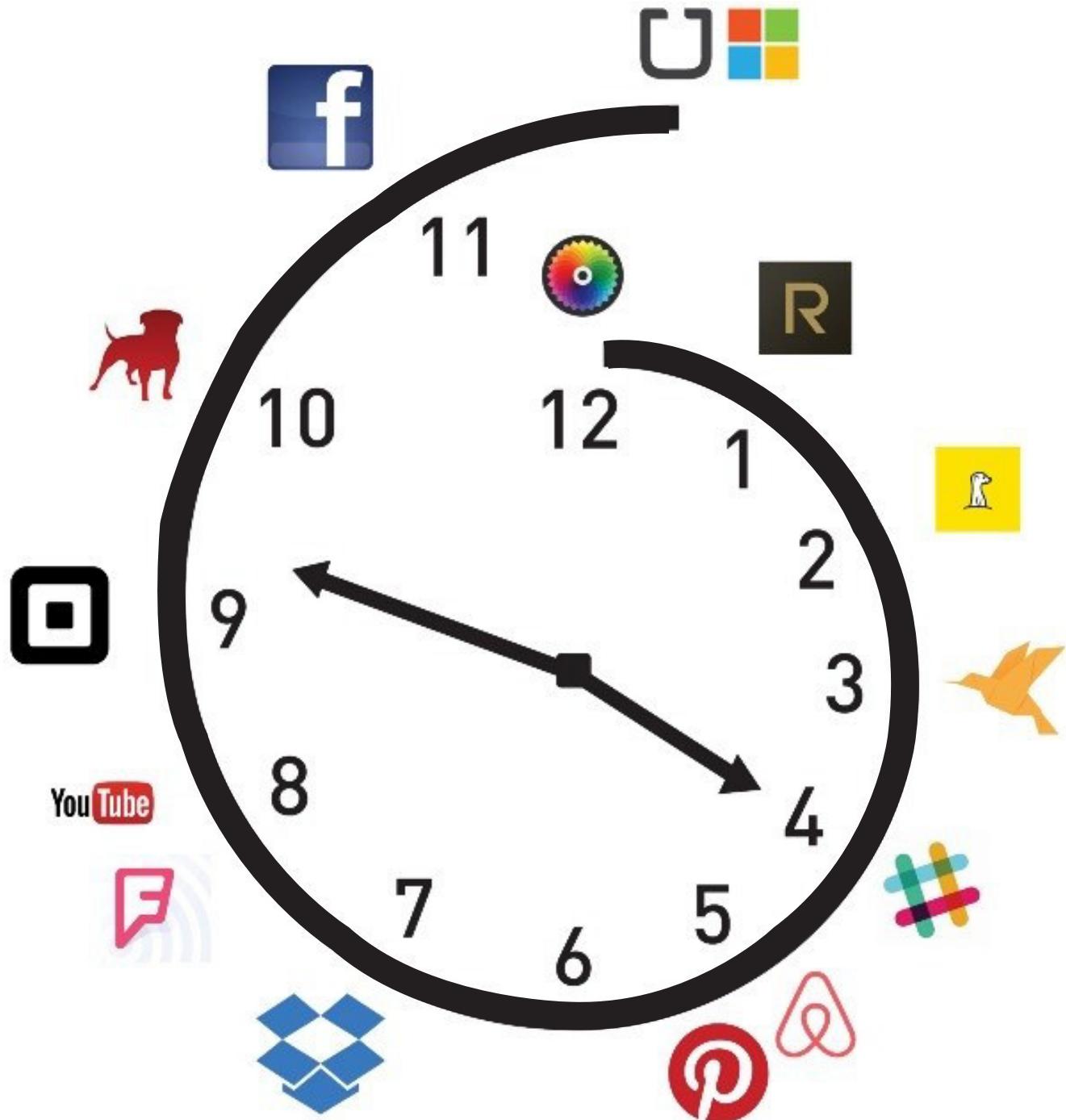
Upgrade Data Storage Disk provides more space for storing business data.

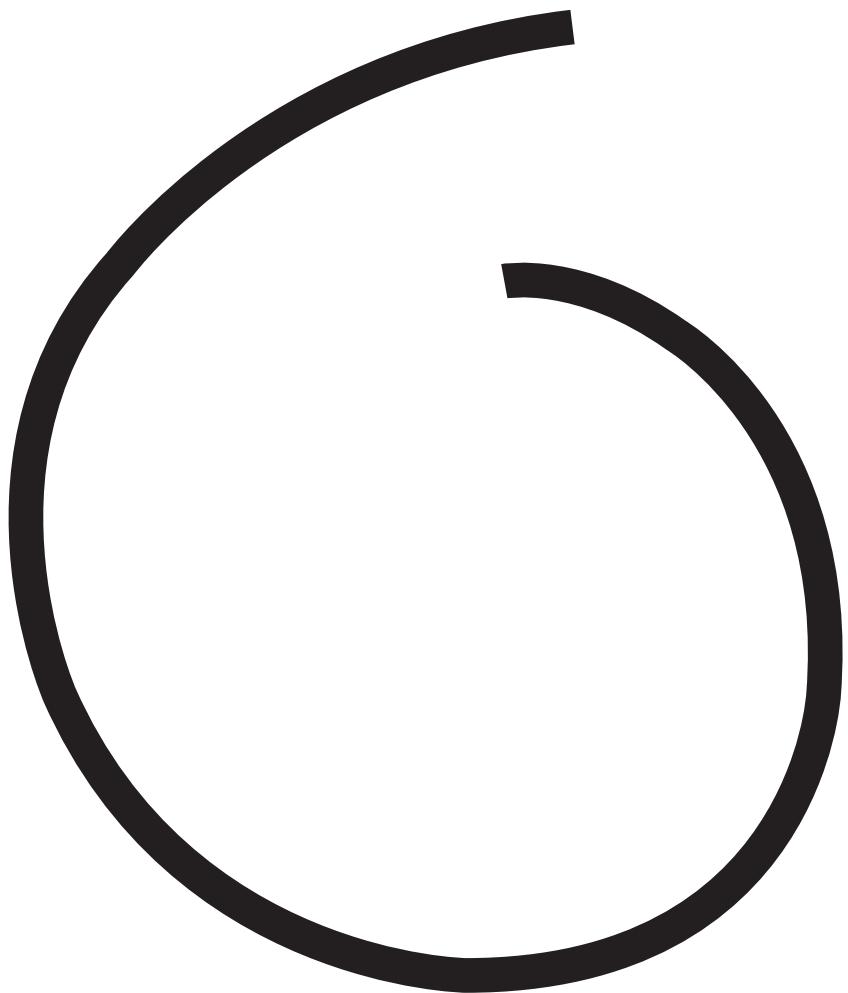
Upgrade Email Servers to 2016 makes email server environment completely virtualized. No IT staff assistance is required to configure email access on mobile or laptop, it is fully automated process.

13. Mobile Apps



QIC Analytics Mobile Application is released to QIC Executive Management for getting insights about business operation with no matter of where ever they are. App is integrated with **Anoud Business Intelligence** and shows various dashboards related to Policies & Claims.







Full-fledged
purchase management
module fetching emails for
invoice processing and auto
asset posting to Anoud Finance.

