

SEPTEMBER 2021



INSIGHTS INSIDE

A Quarterly Business Newsletter



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Message from the GM



Dear All,

As we end the first half of FY'21, I am pleased to report that we remain focused on achieving sustainable growth. While the overall external environment remains slow-moving, we took a cautious approach and continue to seek opportunities that we feel will have a positive outcome.

The pandemic has brought a profound effect on the lives of millions of people around the world. In this unprecedented situation, we at Aafiya decided to take an initiative, wherein we can do our bit in uncomplicating lives around us. This campaign was launched across all our communication channels to spread awareness and provide the right information to our audience.

Looking back, we have come a long way and continue to strengthen our growth journey.

Ali Zaidi,
General Manager – Aafiya TPA



Qlik® Sense Tool Integration

We are aiming to digitalize every business aspect to make a robust environment as it is important to keep abreast with the latest developments and technologies in the market.

Since we're living in a data-driven era where we've to deal with an enormously large data set.

In this scenario, a BI tool is helpful to visualise the data and provide strength to the organization to make statistically informed decisions for the business.

As a part of our strategic plan, we integrated artificial intelligence and business intelligence programs to understand and use data in a more effective way. Therefore, we trusted Qlik Sense as a BI tool to revolutionize the entire gamut of data-driven business.

Qlik sense is a leading analytics platform that has enabled us to create visualizations, interactive dashboards, mobile & custom analytics, and reporting. Its intelligent data alerting has empowered us to understand underlying changes, trends, and outliers in data through a statistical evaluation of new data thresholds, comparison between measures and the ability to trigger alerts based upon individual dimension values. For our business users, it has supported us to get information delivery needs, provide reports on a scheduled & routine basis, develop interactive analytics. We have achieved unmatched capabilities for combining data, exploring information, and delivering speed-of-thought calculations with the support of this tool. In addition to this, it has facilitated us to make edits and adjustments to the visualizations and directly add them to the dashboards for further exploration, we also get natural language interpretation for further context and data literacy.

To conclude, Qlik sense has helped us to transform as an organization from passive to active analytics for real-time collaboration. It has helped us to bridge the gaps between data, insights and action.

Happy Client Diaries



Saritha Kishor

"Thank you all for your good work and for taking care of me in a good and timely manner. You are the best agent ever."

"The customer service level of yours demonstrated is simply world-class. You remained calm and cooled me down from the frustration and sorted all the issues."



Akash Rajib Dutta



Ritesh Pinto

"Dealing with the Aafiya family for so long time has always given me a family feeling."

"Thanking you all for all the support & assistance provided to me for my successful surgery."



Saiyed Mohd. Idris



Zaid Alsalam

"Thank you for the excellent support from the customer services division."



Face to Face

Meet

Joseph Azar
Branch Manager - Abu Dhabi

What does your role as a branch manager in Abu Dhabi entail?

I have more than 25 years' experience in the Insurance market. Currently I am heading Aafiya Abu Dhabi branch. My role as a business head/branch manager is to supervise and lead the branch operations and employees. I make sure that the branch productivity and efficiency is maintained by implementing business strategies, identifying new opportunities for growth in current and prospective markets, evaluating branch performances, and supervising employees.

What are your key initiatives to drive business?

1. Understanding the stakeholders' concerns and motivation

Aafiya Stakeholders are the payers, customers and providers. They hold stake in the organization, its processes, and its business outcomes. That's why we need to embrace positive and transparent stakeholder relations to achieve desired results. The secret to positive stakeholder relations is good communication. This means not only providing services but also listening closely. Without the active, willing involvement of stakeholders, we can't get to our endgame.

2. Services, Strategies, and Initiatives

With our commitment to service quality and implementing unique strategies and initiatives, Aafiya is now ahead of the competition. In a short period of time, we have enabled a culture of service quality to thrive throughout our organization.

3. Dedication to achieving the goal

Being dedicated to something means that we are willing to make sacrifices and create the time that is necessary to reach for it. Dedication is what will push us through the hard times and see that we go through the entire process.

How do you define the AUH market?

Abu Dhabi Insurance Market is a mature market since the medical compulsory insurance was launched many years back.

In terms of gross written premium (GWP), the UAE's insurance market has ranked first within the MENA region since 2008. In 2018 it had the highest insurance penetration and density levels in the GCC, at 2.9% of GDP and \$1195, respectively.

Abu Dhabi's insurers play an important role in the sector, but as of 2020 they faced a number of changes to the domestic business environment, including new regulations and accountancy standards considered essential to the industry's long-term sustainability.

The Major players in Abu Dhabi are : Oman Insurance Company (OIC), ,The Abu Dhabi National Insurance Company (ADNIC), Daman is the country's largest health insurance provider with a reported total of 2.8m members. The Abu Dhabi government owns 80% of the company, and the remainder is held by Munich Re.

What's your personal mantra or rules for living?

The only way to do great work is to love what you do."

Steve Jobs CO-FOUNDER APPLE INC.

Touching Lives

Aafiya Join Hands With Senses



Aafiya Collaborates with Senses - a non- profit organization based in Dubai, UAE the first residential care facility in the Middle East, Senses provides 24/7 care for children with unique needs that require therapies, offering them rehabilitative and educational programmes.

On the auspicious occasion of Eid, Aafiya took an initiative to make these under privilege children's Eid celebration special by providing 100 meals.

Aafiya Associates with Being She!

An empowered woman is powerful beyond measure and beautiful beyond description. Aafiya partnered with Being She to support their Being She Excellence Award.

Being She Excellence Award is a platform that recognizes the talent of our beautiful women and rewards them for their talent.



Being She is an international initiative by Ms. Aparna Bajpai that encourages women from all walks of life to evolve and follow their passion.

Awards & Recognition

Most Customer-Centric Insurance Service Provider in UAE

Aafiya TPA Bags the most customer-centric insurance service provider. The award is recognized by Global Business Review Magazine – a renowned online print magazine that covers insights on Emerging markets, Finance, Technology.



UAE's Most Trusted Medical Care Provider

We are proud to announce that Aafiya got selected for UAE's most trusted Medical Care Provider. The Award has been recognised by Healthcare Insights Magazine.



ISO Certification

We Believe your Better Health is the Ultimate Mark of Quality Services

We are proud to announce that we are ISO 9001: 2015 certified company





Aafiya

Managing your care process

Aafiya Medical Billing Services LLC

Office # 1101A, Al Saqr Business Tower - 91 Sheikh Zayed Rd - Trade CentreDIFC - Dubai
website: aafiya.ae | Insurance Authority REG.No. 10 | HAAD - Lincense C022 | General Queries : privilege@aafiya.ae