



Securing the future with  
**etisalat by e&**  
**and RAK Insurance**

Reliable insurance with advanced technology



## GEARING FOR GROWTH

RAK Insurance has always believed in investing in the latest technology, paving a way for its success in the long run. The business is primarily built on three simple core principles – solid foundations, strong values and innovative products. It's a journey that in recent years has seen the firm outgrow its traditional market to take its rightful place among the main UAE insurance players. Building on more than 40 years' experience, the company's management team recently introduced major internal reforms accompanied by significant investment to expand the firm's digital footprint, aimed at gearing up for growth. Indeed, these investments made the company one of only seven original healthcare insurance providers authorised by the Government of Dubai to provide the basic mandated medical tests in 2014.

## GROWING CHALLENGES

Before the internal reforms were introduced, the company's departments worked together using an antiquated non-integrated database core application system. The staff had to manually photocopy the insurance policies they issued, resulting in desks covered with bulky files holding paper policies and photocopies of clients' information, e.g. a single motor quote had a processing time of around 45 minutes and required 6-8 sheets of paper. The costs associated with such a manual process and to retain sensitive client information securely was high, but the real cost was the barrier to growth.

## WELL CONNECTED

Andrew Smith, Chief Executive Officer, RAK Insurance, wanted to place greater importance on technology, innovation and empowering the team to process the rapidly growing volume of new business. Dedicated in-house data storage servers were installed in the Ras Al Khaimah and Dubai offices to store all issued policies and sensitive customer documentation. The server's link to a new insurance application platform by Eskadenia Software, enabled business operations to be fully integrated, maximising security and efficiency.

To implement this new network, etisalat by e&'s telecom engineers were tasked with creating a bespoke triangular communications framework, which uses MPLS lines, to give RAK Insurance two-way connectivity between its headquarters, Abu Dhabi and Dubai offices. Mohammed Arqoub, Senior IT Manager with RAK Insurance explains, "Etisalat by e& designed and built the infrastructure to get the new system up and running. This unique framework links our three main branches, giving us ongoing real-time data access. Even if one line breaks or suffers a disruption, we can still access the system data from our other two offices.

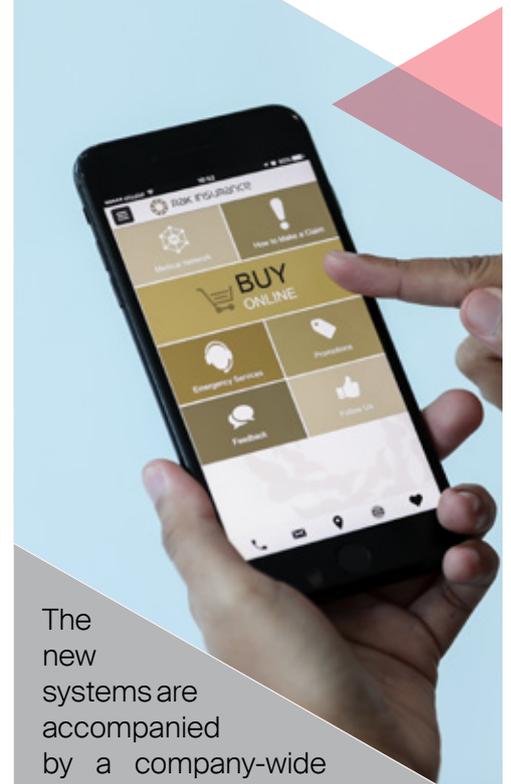
It provides the secure data capabilities we need to safeguard and access our records, even in the event of a disaster".



## RISK MANAGEMENT

The RAK Insurance team is known for keeping its feet firmly on the ground. Adopting cutting-edge technology with strategic planning and a creative approach helped bring about positive changes and growth.

With the new systems and infrastructure in place, insurance brokers can obtain quotes and clients can buy an insurance policy online, quickly and easily. All information and documentation is saved automatically and stored securely, without a single piece of paper in sight. Following implementation, the company experienced an increase in the number of policies issued. Although this is largely due to the increase in the company's medical insurance business, it's also a result of an ongoing desire to innovate: to look at new products, new sectors and present services in unique ways. For Simon Brookes, Chief Operating Officer with RAK Insurance, the technology overhaul has opened up many new opportunities for growth and development. He explains, "The new Eskadenia system touches every single person within the company. Our efficiency and productivity has increased massively and the business benefits from 3-layer, disaster recovery storage backup. It has revolutionised how we do business and enhanced our future prospects for growth. It couldn't have been implemented without etisalat by e&'s design skills, technical knowhow and support".



The new systems are accompanied by a company-wide commitment to customer service and after sales care. As with most other aspects of the business, the call centre that was established in 2016 is buzzing. Starting with just two staff members and two phone lines, the team is projected to soon exceed 20 customer care advisors and growing, operating round the clock using over 40 dedicated etisalat by e& lines.



## FUTURE PLAN

The management of RAK Insurance has developed the business by consistently thinking ahead of the current market situation, by doing things that haven't been done before in the region and adopting a different industry approach to make life easier for customers, brokers and staff.

There are ambitious plans in place for the future, too, including continuing to expand the medical insurance side of the business, targeting new areas of the market and creating new product packages.

Working in partnership with etisalat by e&'s industry-leading communications technology, the company has the future insurance needs of the UAE's people, companies and corporations well and truly covered.

