



Salama

NARD

INSURANCE

The Salama project has made a great impact in the insurance market in the Saudi Region and within Salama's point-of-sale department. The daily sales for just a single product i.e., third-party motor insurance, has reached around 10,000,000 SAR. approx., (2,666,500.00 USD) in 80 days and is continuing to grow as the days are progressing. With things going in the right direction and with Kentico's help, Salama after nine months has reached twelve million US dollars monthly in website revenue which is more than the total revenue from their 72 branches across the kingdom. The project has been a great success from day one, and with the helping and extended hand of NARD, SALAMA will continue to grow further and show more progress in the future in the Saudi region, in terms of business and Kentico software development.

Background

Salama Cooperative Insurance Co. "SALAMA", formerly known as Islamic Arab Insurance Co. "IAIC", is a part of SALAMA International Group, which is a major player in the MENA region and is backed with SR. 2 Billion Paid Capital.

The group is currently operating in:

- United Arab Emirates
- Kingdom of Saudi Arabia
- Bahrain
- Algeria
- Senegal
- Malaysia
- Egypt

SALAMA started Insurance Operations in Saudi Arabia in 1979 and was approved as a Public Listed Company in the Kingdom after the release of the Royal Decree in 2006. With more than 35 years of experience, SALAMA is considered one of the leading insurance companies in the Saudi Market and the whole region.

Their Insurance Products:

- Motor
- Medical
- Travel
- Malpractice
- General

Goals

1. To achieve and retain global leadership in the cooperative world of the insurance industry, in market share and shareholders' equity.
 2. To be the leading provider of innovative and customized insurance solutions backed by solid financial and human resources.
 3. Salama wanted to revamp their existing application as per their short and long-term plans.
- Salama's current short-term plan was to have a robust application built from scratch that would be in accordance with new and updated technology to meet their requests and requirements. The combination of Kentico's advanced technology and the expertise of NARD was the perfect solution for Salama's motor insurance product. Salama wanted it up and running within a dedicated time frame and, of course, was given a helping hand from other government departments' data and know-how.

- Salama's long-term plans would be to have all the insurance modules and products on one platform and have it inter-linked with each other. Nard, in collaboration with Kentico, sought to provide Salama with the right solution and technology. This would mean a world of difference to the Saudi Kingdom as it would be the first time that this kind of application would be introduced and would be very beneficial to everyone.
- This would not have been possible with the earlier application. Only with the new and latest technology such as Kentico, could Salama achieve their desired speed, web services, multi-application links and at the same time ensure that all data and links are secure.

As per SALAMA company policy, many recommendations were considered in the quest to find the best team that would help SALAMA design and develop their new website and create their brand. NARD was selected for this process and, at the first meeting, they provided Salama with various options and approaches that could help them achieve their goals and requirements. NARD presented many draft layouts, rebuilt the ideas based on Salama's input, and combined Salama's ideas with their professionalism to create exactly what Salama was looking for.

Following the implementation of Kentico and its peripherals, the market looks very promising and Salama has seen an extraordinary boom in the number of visits as well as people opting to apply for their insurance policies online.

The confidence and the approach to providing value-added services of this kind, the way in which the application is flawlessly providing data, and Salama's constant effort to minimize errors are healthy challenges, which NARD and SALAMA have proven successful in overcoming from the first day of the application going live.

NARD, with the help of Kentico (Kentico EMS uses ASP.NET and Microsoft SQL Server for development via its Portal Engine, using Visual Studio, or through Microsoft MVC), were in thick and thin with SALAMA to ensure the success of this project.

It was Salama's idea to create a website that consists of an E-commerce platform merged with Kentico where clients purchase insurance policies online using Telr as payment gateway, which in turn gets additional information from integrating with the Government APIs i.e., **Yakeen (ILM), Najm, and AMAN** to verify the client's information. Furthermore, to add value to services, Kentico's Rest API was used for integration of Android and IOS applications.

Challenges and Solution

Although the company's (SALAMA's) goal was to integrate the complete solution, including the Dashboard and Mobile App API, over the Kentico platform, NARD preferred to use Visual Basic (VB.net) as their development language where Kentico offers many functionalities as a resource. It was complicated to rebuild and publish on Kentico, so SALAMA decided to keep the website as a separate project for clients who wish to submit claims and quotations through Kentico, which uses Kentico Forms, designed from the Administration dashboard, and registration process resources provided by Kentico libraries. NARD developers applied object-oriented programming methodology to create the SALAMA module for authorizing Kentico users to access the Dashboard and Mobile apps to purchase insurance using the E-commerce platform. There are a few loose ends, which are in the process of being completed and the work is in progress.

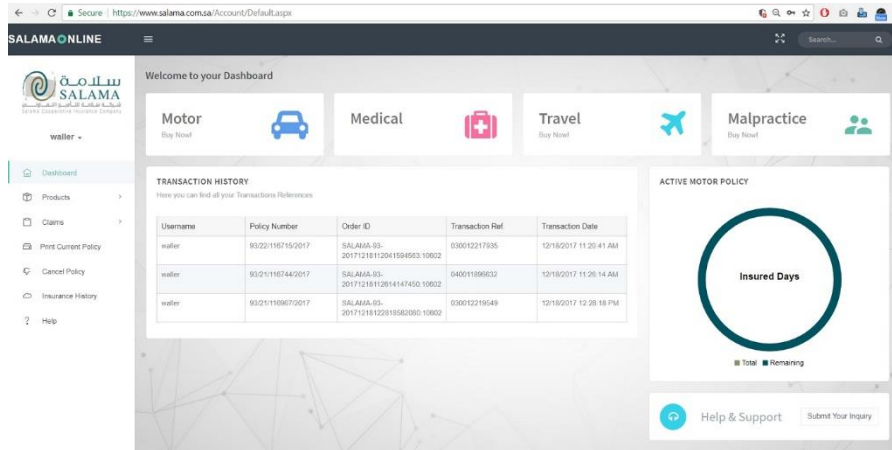
SALAMA's aim is to integrate the user registration of all platforms into one Kentico database and bring all users into one single platform, i.e., Kentico, where SALAMA can check all registered users within the Admin module.

As the deadline for the completion of the project was getting nearer, Salama decided to complete the project in two phases:

Phase 1 was to create a web service for Yakeen, a government API that is built to help check that the end user has official authority to buy a policy. The purpose of this API is to check the information of the client and compare it to the government database. This service is connected directly with the ministry of interior databases.

Another web service that was built by Salama was for Najm, a government API that is connected to the client's vehicle information. Once the policy is purchased by using Telr payment gateway, a dispatcher will upload the information over the web service of Najm against the policy number the client purchased. This also could be used for other services such as tariff calculations, where people who wish to check the price of the products before purchase can use this tool in order to get a live estimate of the price based on the information they provide. The information for the client is sorted in a separate database that holds all the information for the client and their vehicle. The web application contains a Dashboard where users can check their profile, update their information, check and print their policy certificate, cancel the policy if they wish to go for another type of policy, submit claims using Kentico Forms on the website and user internal workflow in EMS, and check their last purchased policies etc.

Phase 2 was integrating the web application with Kentico, where users can register themselves for the Dashboard. If a user forgets their password, they will be sent to Kentico's "forget password" page to retrieve their password. The users can be checked in the Users section of the Admin area where site administrators can check their information.



Results

The results were astonishingly surprising. On the first day of launch, 10 clients signed up without any marketing for the launch of this portal. Now, the website generates around 500,000 SAR a day from all over the Kingdom. Although the portal has been designed just for the individual person, it is more popular with car dealer agents who must purchase the insurance policy on the spot to finish the process of transferring the car ownership. Recently, Salama launched two more insurance products, Medical Malpractice and Travel, alongside Motor and these are getting the same attention as their Motor product.

Key Criteria for Choosing Kentico

NARD, by implementing Kentico, was able to provide a very friendly platform for Salama. Such a success in the market can be attributed to the following reasons:

- The use of Microsoft Technology and, most importantly, Visual Studio was decisive as both Salama and the Nard team were familiar with it.
- The development language C# & Visual Basic, which both teams hold expertise in, were used within this project.
- Kentico's site development has been always very user-friendly in comparison with other .Net content management systems.
- No risk of crashing the CMS which, as a service provider, is a huge reason for choosing Kentico. Everything is done over a visual studio solution with the help of monitoring tools that comes with Kentico and so it is very flexible and safe for a developer to perform experiments for custom development.



- Kentico's unfailing support has always been a great resource for Nard. Most of the common issues are already identified and a lot of solutions are available via blogs and Kentico's development guidelines.

NARD

NARD is a professional website designing and development services company based in the Kingdom of Saudi Arabia. Established in 2009, NARD is a full-service creative agency that uses various digital media to create innovative marketing and advertising solutions for your business.



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