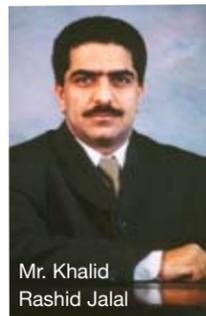


# WINNING WAYS

by Arindam Saha, Project Manager, TCS B@NCS Insurance

*Bahrain insurer embodies success with support from full-featured insurance platform*



Mr. Khalid Rashid Jalal

Bahrain National Holding BSC just posted its best year ever, with significant growth in premiums, profits and business activities. Operating under the BNI

brand as the largest insurer in Bahrain, the insurer has become a force for economic development in Bahrain and across the Gulf region. Along those lines, Bahrain National Insurance recently helped to launch the Gulf Insurance Institute, a centre of excellence and training facility for industry practitioners in conventional and Islamic "Takaful" insurance.

Bahrain National Insurance further bolsters the economic strength of the region as an active participant in the reinsurance market. As the largest insurer in Bahrain and among the largest in the Gulf Cooperation Council (GCC) states, Bahrain National Insurance helps other regional insurance companies to manage their risks by taking on excess exposures. By spreading the risk of individual policies across multiple insurers, both insurers and reinsurers can avoid overconcentration to any single risk

exposure, while still offering full depth of coverage to customers.

Taking part in a reinsurance contract – on either side of the deal – requires strong IT systems capable of tracking, managing and negotiating contract details throughout the entire lifecycle of a policy or claim. "Before we finalize on a risk with a policy, we check with the reinsurer and get approval. Once we have the reinsurance approval, only then do we issue the policy," explains Mr. Khalid Rashid Jalal, IT Manager with Bahrain National Insurance. "That protects our company from major losses, and makes sure we have the right reinsurance support for each and every item of business that we do."

### A Clear WIN

TCS Financial Solutions helps Bahrain National Insurance with the complexities of all aspects of running an insurance business, whether it's reinsurance, reserves or risk management. **TCS B@NCS** Insurance, internally known as the "WIN" (Whole Insurance) IT system, also enables a wide range of improvements in customer service, flexibility and controls.

By the time Mr. Adrian Reid joined Bahrain National Insurance in 2007 as IT Consultant, the deployment of **TCS B@NCS** had been underway for over a year. Mr. Reid hails from South Africa and has been in IT for over 40 years, working with Old Mutual and Sanlam Limited, two of the country's largest insurers, as well as with financial services companies in Ireland, Malta, Egypt and Bahrain. Even with this depth of industry experience, **TCS B@NCS** was an intelligent choice. "Having been involved in the insurance industry on the IT side for about 15 years, what impressed me about the TCS solution was the delivery methodology, the modularity of the system and the flexibility in designing products," says Mr. Reid.

For Mr. Reid, TCS Financial Solutions particularly stands out in terms of service quality. "I've been super-impressed with the commitment, the dedication, the quality of people and the desire to make it work," he says. "TCS has really gone out of their way to make an effort for us. When I do ask for something, they send the right people with the right knowledge."

Putting that knowledge into action, the component-based tech-

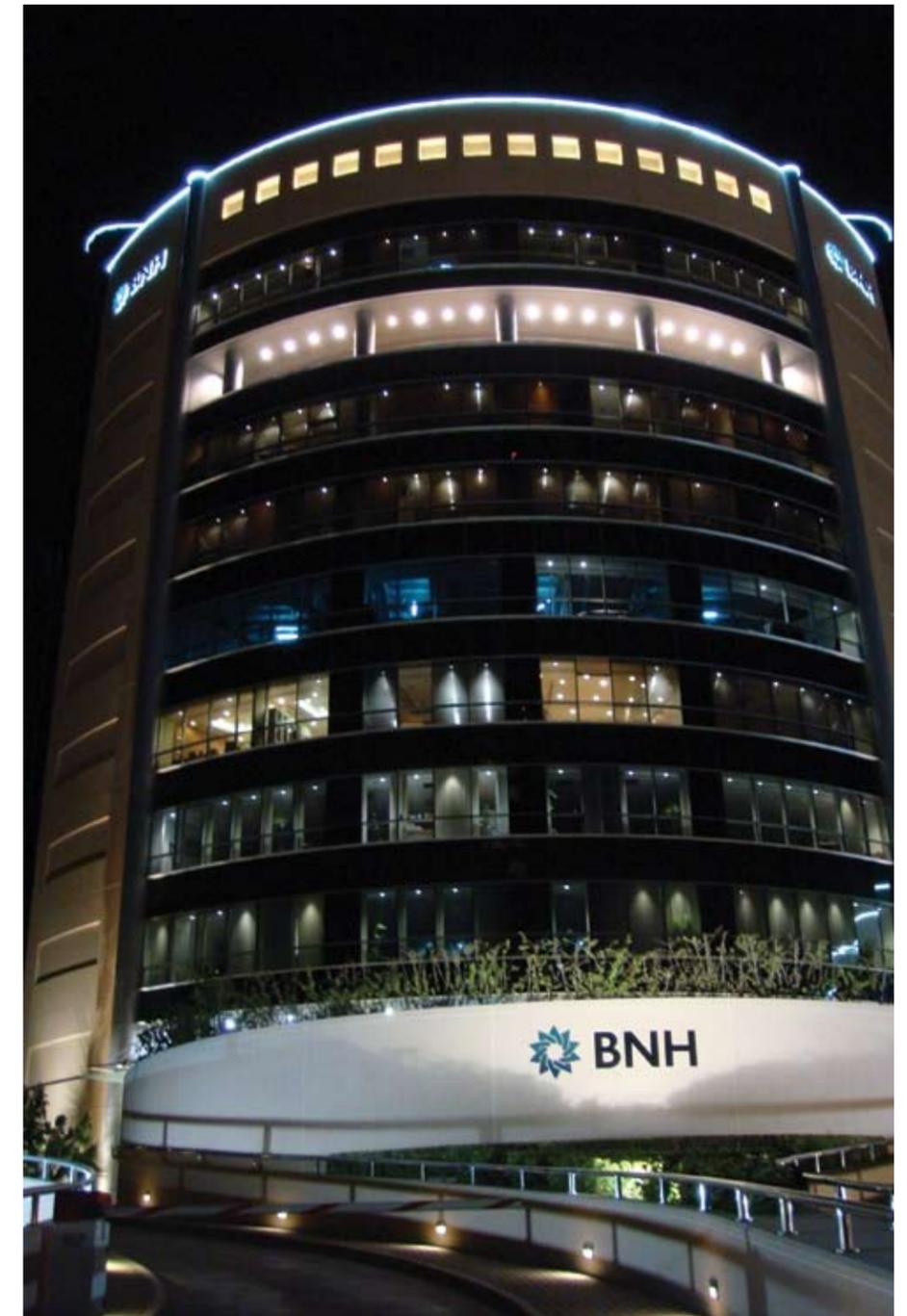


Mr. Adrian Reid

nology architecture of **TCS B@NCS** has been beneficial in supporting the ongoing needs of BNH's insurance business, whether for e-commerce, document management or risk management.

For example, Bahrain National Insurance is currently developing e-commerce capabilities to support its entire workforce. "We are building an e-commerce portal on top of the **TCS B@NCS** system to cater for Business to Client and Business to Business processing," explains Mr. Jalal. "We have also built features that will let our surveyors to work online when they're in the field, rather than having to do the paperwork when they're back in the office."

In addition, a comprehensive document management system – also built on top of **TCS B@NCS** – tracks all documentation generated throughout the lifecycle of a policy. In addition, BNI intends to extend the reach of the system. "We're looking to take it a step further to enhance the workflow process by managing external documents, particularly around police reports from accidents, identity documents, "no claim bonus" certificates [to reward good drivers] from other insurance companies, and other documents that are relevant to the



claim file or the policy file," says Mr. Reid.

With advanced capabilities for monitoring claims, tracking documents and managing risks, **TCS B@NCS** helps Bahrain National Insurance to ensure that it has the technology advantage to support a strengthening insurance business in a rapidly-growing economy.

"The core underlying structure and the thought process that went into designing the system has proven beneficial for implementing new applications," says Mr. Reid. "We have many new ideas and new challenges ahead, and I feel quite comfortable that **TCS B@NCS** will be able to cater for our growing needs."