

RIMS

(REGIONAL INSURANCE
MEDICAL SOLUTION)

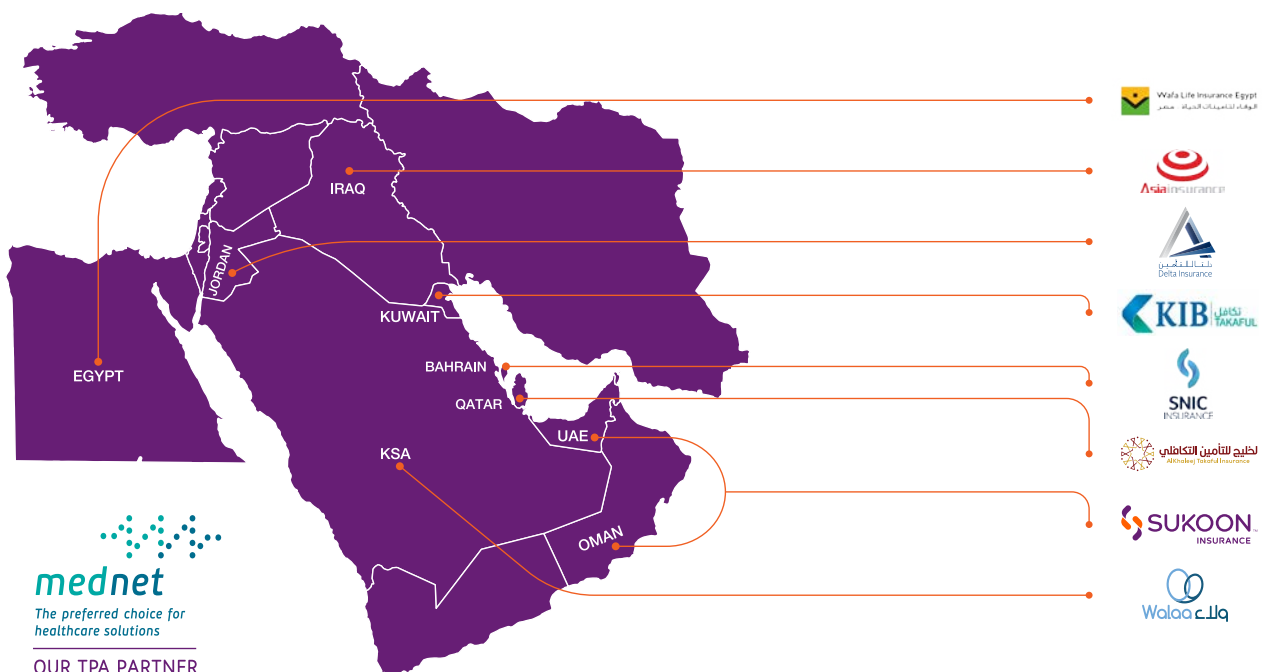
PRODUCT FACT SHEET

Protecting your employees' well-being can be an arduous responsibility, especially when they operate from different countries. The absence of a central strategy to manage employee benefits and the differences in regulatory requirements surrounding healthcare in these countries can further hinder effective administration.

As a leading insurer with world-class capabilities, we offer the Regional Insurance Medical Solution (**RIMS**) to allow your employees access to locally-compliant insurance plans across the Middle East.

We have partnered with leading insurance companies in the region to underwrite medical policies within their geographical scope. Also, to provide your employees with seamless and integrated services, we have chosen MedNet - a leading third-party administrator in the Middle East - with local capabilities (direct and via partners in Kuwait, Qatar, and Saudi Arabia) in all countries covered under the Regional Insurance Medical Solution. This will allow an organisation's employees to benefit from a comprehensive and streamlined service.

Our Regional Presence



Key Benefits

One-stop shop for groups operating across the Middle East

With competitive pricing and flexible underwriting, we offer the best solutions to help you take care of your employees wherever they reside.

Fully compliant with local laws

RIMS has been designed in accordance with the laws of each jurisdiction. Policies will be issued and invoiced in the country of your employee's residence.

Easy digital access

Employees will have access to MedNet's mobile app and virtual assistance services in most of the countries covered under RIMS. These tools can help them locate providers, manage reimbursement claims, follow pre-authorisation status, chat with an agent, and more.

Access to MedNet Network on cashless basis

Your employees will have access to MedNet's network of more than 13,000 medical providers in the Middle East for treatments on a cashless basis.

Regional reporting

You will have access to regional reports that consolidate policy data from each country to understand and analyse the performance of your plan.

Assist America – Emergency services around the world

All employees and dependents will enjoy a unique global emergency services programme from Assist America. This programme will immediately connect you to doctors, hospitals, pharmacies, and other services in the event of a medical emergency while travelling either 120 kilometers or more from your permanent residence, or to another country.

Our Partners

MedNet - a fully-owned subsidiary of Munich Re - is the leading third-party "TPA" and managed care administrator of healthcare solutions in the MENA region's health insurance industry. It has been active in the market for more than 25 years, providing access to over 13,000 medical providers in the Middle East on a cashless basis. It also offers support to government health plans and a wide range of stakeholders (including insurance companies and healthcare providers).

Bahrain:

SNIC Insurance is one of the leading insurance companies in the Kingdom of Bahrain, protecting individuals and businesses with quality insurance coverages and a strong commitment to operational excellence since 1974.

Egypt:

Wafa Life Insurance Egypt (WLIE) is a subsidiary of Wafa Assurance Morocco, the leading insurer in the Moroccan market. It was launched in 2020 with the objective of actively participating in the remarkable growth of the insurance sector in Egypt through superior value propositions for both health and savings.

Iraq:

Asia Insurance Company (AIC) is the insurance arm of Faruk Group Holding, which strives not only to restore and nourish the Iraqi insurance market but also to make it one of the largest in the region. AIC works with top-rated global reinsurers (primarily Swiss Re and Munich Re) to provide the highest level of security to our clients.

Jordan:

Delta Insurance is recognised as a leader amongst Jordanian insurers in terms of customer satisfaction and quality of service. The company is guided by its principles of customer centricity, innovation, and technical excellence.

Kuwait:

KIB Takaful Insurance is a leading Kuwaiti insurance company which provides comprehensive, innovative, and Sharia-compliant insurance services.

Qatar:

AlKhaleej Takaful Insurance is a leading insurance and reinsurance company in Qatar, established in 1979 with the goal of providing innovative solutions which fully comply with the principles of Sharia.

Saudi Arabia:

Walaa Cooperative Insurance Company is one of the leading insurance and reinsurance companies in the Kingdom of Saudi Arabia, with three regional offices and more than 70 retail offices across the country.

