

Protecting What Matters Most



Your Insurance Partner of Choice

Identifying the right insurance company to meet your specific needs can be a daunting task. To help you make the right decision, here are 10 compelling reasons why you should consider selecting Solidarity Bahrain as your preferred insurance partner of choice.

- 1** Over 45 years' successful operating experience as one of the leading insurance companies in the Kingdom of Bahrain, and the largest Sharia-compliant insurance provider.
- 2** Licensed and regulated by the Central Bank of Bahrain (CBB), and listed on the Bahrain Bourse.
- 3** An extensive range of innovative and competitive insurance solutions provide the highest levels of safety and protection for companies and individuals. With a composite licence, any insurance requirement can be fulfilled to meet customers' specific needs and preferences.
- 4** Financially sound with strongest solvency ratio and enjoys highest AM Best Rating among the insurance companies with operations limited to the Kingdom of Bahrain.
- 5** Robust information and security management system (ISMS) certified to ISO 27001.

Solidarity Bahrain BSC

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- 6** One of the most experienced and highly-qualified teams in the regional insurance sector.
- 7** Introduced numerous initiatives to enhance and elevate the customer journey at every touch point, combining personal interaction with the latest digital technologies and continuously striving to enhance customer experience with the help of dedicated customer care and quality assurance team.
- 8** An industry pioneer in adopting the latest InsurTech digital transformation technologies and solutions, including: Digital Branch and Video Insurance Service, the first in the region; an Online Portal enabling remote transactions, payments and claims tracking; AI (Artificial Intelligence) Chatbot on the existing WhatsApp for Business platform which facilitate issuance of new insurance, policy renewal, claim registration, obtaining policy documents etc. and active Social Media engagement.
- 9** Exceptional track record of transparent, efficient and speedy claims processing
- 10** An enduring commitment to contribute to the sustainable economic development and social well-being of the Kingdom of Bahrain.

Industry Pioneer





Our roots go back to 1976, with the establishment of one of the Kingdom's earliest locally-domiciled composite insurance companies. Today, Solidarity Bahrain is one of the Kingdom's leading insurers, and the largest Sharia-compliant insurance provider; and benefits from being a subsidiary of Solidarity Group Holding, which is the world's largest Sharia-compliant insurance institution.

The Company is distinguished by its ethical business approach, extensive range of products and solutions, and highly-experienced and well-qualified team of professionals. Solidarity Bahrain is also noted for its innovative customer service initiatives. These combine the human touch with the latest InsurTech solutions that we have pioneered in the Kingdom.

Strongly capitalised, highly liquid and unleveraged, Solidarity Bahrain is a financially-sound institution. Our operations are governed by a comprehensive corporate governance and risk management framework; and underscored by an information and security management system that is accredited to ISO 27001.

As an enlightened corporate member of the communities it serves, Solidarity Bahrain places the highest value on integrity, transparency, innovation, teamwork and partnership, and social responsibility.

Financially Sound

EARNINGS (BD million)

2019

Gross
Contributions
30.85

Net
Profit
2.90

2018

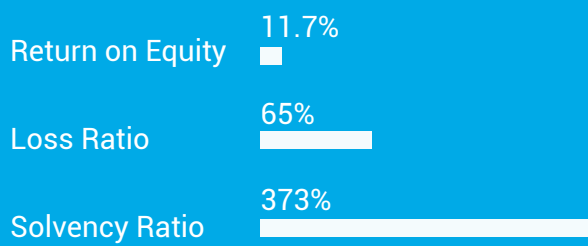
Gross
Contributions
30.07

Net
Profit
2.58

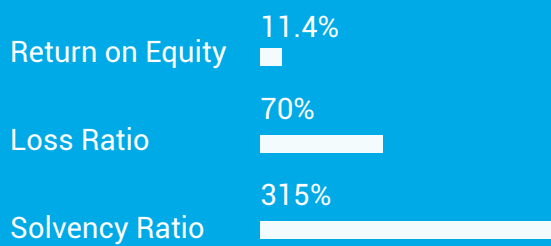
RATIOS

(per cent)

2019



2018



DIVIDEND

(per cent)



2019: 15% 2018: 12.5%

Retail Insurance Cover

Solidarity Bahrain helps individual clients ensure the well-being, health and safety of their family members – both at home and abroad. We also protect your home and contents, and other valuable possessions; and assist you in planning for a secure and prosperous future.



PERSONAL ACCIDENT



MEDICAL



HOME



MOTOR



PLEASURE CRAFT



SMART DEVICES



TRAVEL



PERSONAL CYBER



LIFE INSURANCE

We provide you with peace of mind at every stage of your life, offering a wide range of high-quality products and superior customer service. These are delivered by well-trained and dedicated staff who understand your needs and concerns, and through innovative digital channels.



Corporate **Insurance** **Cover**

Solidarity Bahrain assists companies to identify and mitigate their key operational risks, and safeguard the interest of its stakeholders, in order to ensure their ongoing business success. By taking steps to fully understand your business and associated risks, our sales and underwriting teams are able to develop the most appropriate and competitive tailor-made solutions to address your specific requirements.





PROPERTY



ENGINEERING



GENERAL ACCIDENT



MARINE



AVIATION



MEDICAL AND LIFE



MOTOR FLEET



LIABILITY



CYBER SECURITY

Operating for over 45 years in Bahrain, we have developed a sound understanding of the Kingdom's key economic drivers, and its major commercial and industrial sectors. Most importantly, we fully understand the numerous challenges facing companies in today's competitive and fast-changing marketplace, including emerging threats.

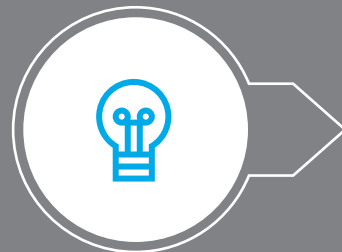
Customer Care

We are passionate about making Solidarity Bahrain the most professional, friendly, attentive and responsive insurance company in the Kingdom; and to be recognized as the preferred partner of choice for individuals and institutions.

To enable us to deliver seamless and superior customer care, we have pioneered numerous initiatives to provide you with the ultimate customer experience across the entire insurance life cycle.

These include a Digital Branch and Video Insurance Service, which are the first in the region; an Online Portal enabling remote transactions, payments and claims tracking; an AI (Artificial Intelligence) ChatBot service on WhatsApp; and active Social Media engagement.

ADVICE



Need Help?

Call Centre
Branch Office
WhatsApp ChatBot

QUOTE



Request a Quote

Call Centre
Online Portal
Branch Office
WhatsApp ChatBot

POLICY



Take out New Policy Renew Existing Policy Extend Policy Cover

Call Centre
Online Portal
Branch Office
WhatsApp ChatBot

CLAIM



Register a Claim Track a Claim Receive payment

Call Centre
Online Portal
Claims Tracker
Branch Office
Claims Department
WhatsApp ChatBot

Choice and Convenience

We offer you a diverse range of communication and delivery channels to best suit your lifestyle, and your preferred way of conducting transactions and payments.

These are designed to enhance and elevate the 'customer journey' at every touch point, by combining personal interaction with the latest digital technologies.

You can contact our well-trained and responsive staff through the Call Centre, WhatsApp, Video Insurance Service and Branch Offices.

Alternatively, you can interact digitally through the Solidarity Online Portal, at the Seef Mall digital branch, and through social media channels.

PERSONAL INTERACTION

Call Centre +973 1713 0000

WhatsApp +973 1713 0000

Branches Seef, Arad, Salmabad, Wadi Al Sail and Sanad

Distribution Partners Insurance brokers, agents, aggregators, bancassurance, telecommunication companies, retailers

DIGITAL TRANSACTIONS

Website / Online Portal www.solidarity.com.bh

Digital Services Digital Self-Service, Video Insurance Service, and WhatsApp Chatbot

Social Media Channels Instagram, Twitter, Facebook, LinkedIn, YouTube: @insuringbahrain

Fulfilling Our Promise

The test for an insurance company occurs when a policyholder makes a claim. It is then the responsibility of the insurer to fulfill the promise of protection and compensation that was made when the insurance policy was issued.

Solidarity Bahrain fully appreciates the anguish and stress arising from an unforeseen event – be it an accident, catastrophe or personal loss – and the additional strain caused by the necessity to register a claim.

Accordingly, we place the highest priority on ensuring that all claims are handled with understanding and compassion, processed efficiently and transparently, and settled fairly and speedily. Illustrating this commitment, over the past five years we have settled over 700,000 claims with a total value exceeding BD 65 million. In other words, you can trust us to care, and to fulfill our promise.

We strive to make the claims process as simple and convenient as possible. You can register a claim in person through our Call Centre or at one of our Branches; or from your computer or smart device via the Solidarity Online Portal or through our WhatsApp ChatBot Service. Additionally, if you need help in completing the claim form, our Video Insurance Service allows you to speak directly with a member of our Customer Service team.

A dedicated Claims Officer will then guide you through the claim assessment and processing stages. The Officer will keep you fully informed of your claim's progress, or you can opt to track your claim online. Rest assured that we will expedite payment of your claim as equitably and quickly as possible.

