شركة البحيرة الوطنية للتأمين
Al-Buhaira National Insurance Co.

ABNIC CRM

USER GUIDE

MAY 25, 2023

AL BUHAIRA NATIONAL INSURANCE CO
Sharjah

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2 INTRODUCTION

Welcome to the ABNIC CRM tutorial! In this tutorial, you will learn all about ABNIC's Customer Relationship Management (CRM) system, which is designed to help organizations improve their interactions with customers and enhance customer satisfaction.

ABNIC CRM offers a wide range of features and tools to manage customer data, track interactions, and automate various processes. Whether you are new to ABNIC CRM or looking to expand your knowledge, this tutorial will guide you through the basics and provide valuable insights to help you get the most out of the system. So let's get started and explore the world of ABNIC CRM!

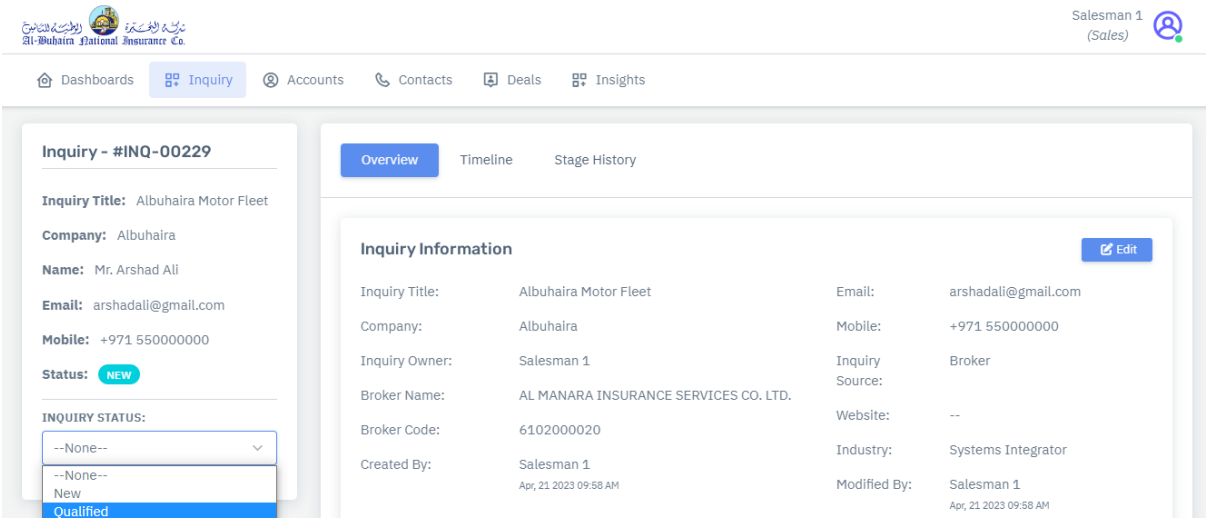
Below are some of the key features and functionalities of the CRM and how your teams can use them:

3 CRM USERS

The application caters to various departments within the organization, providing them with the necessary tools to manage their day-to-day tasks and business opportunities effectively. Each user has specific roles and permissions based on their responsibilities within the organization. Below are the roles and permissions of ABNIC CRM users:

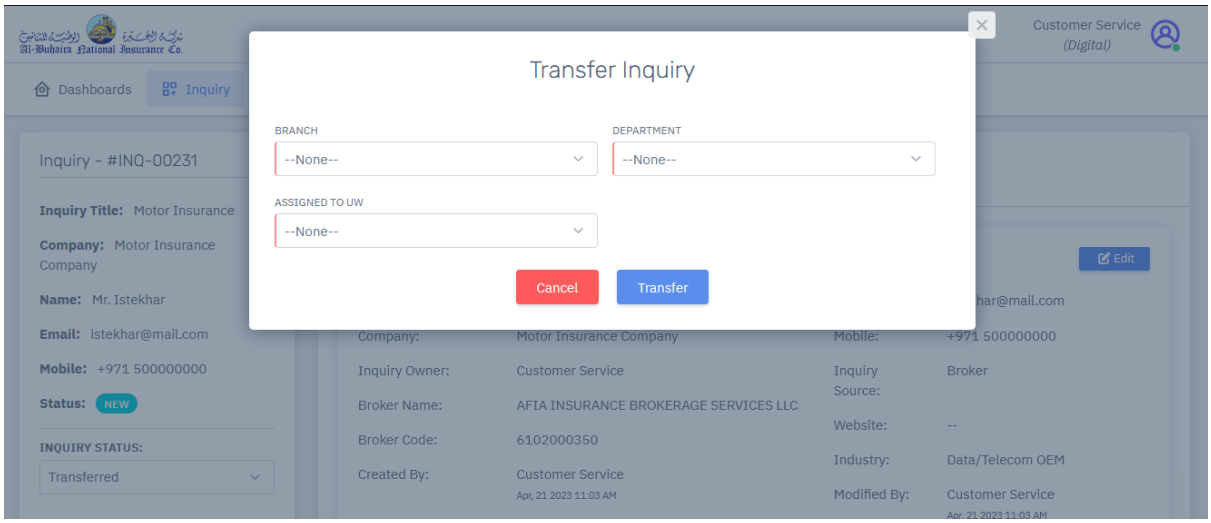
3.1 SALES:

The sales team is responsible for generating inquiries, managing inquiries, and converting them into deals. They have the authority to create, edit and update customer information, policies, and deals. Sales users can refer the deals to underwriters for pricing and risk assessment.



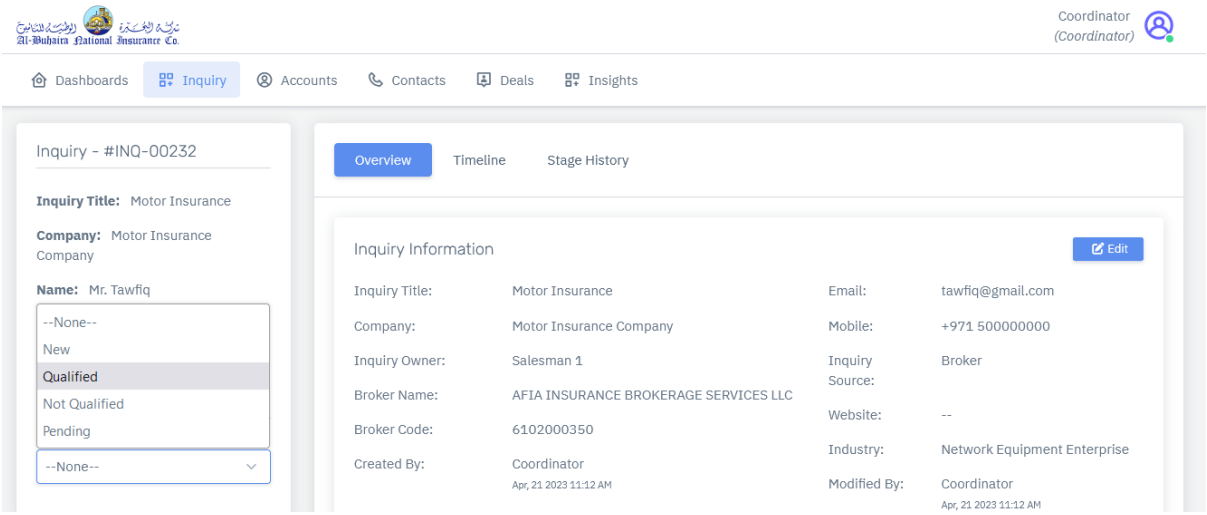
3.2 DIGITAL:

The digital team is responsible for managing online leads received through the company's website or other sources. They have the authority to create, edit and update customer information, policies, and deals.



3.3 SALES COORDINATOR:

The sales coordinator position is specifically created to support the sales team by handling the process of entering inquiries into the CRM system and subsequently forwarding them to the underwriting department. Their responsibilities include uploading all necessary information and documents on behalf of the sales team and referring the inquiries to the underwriting department.



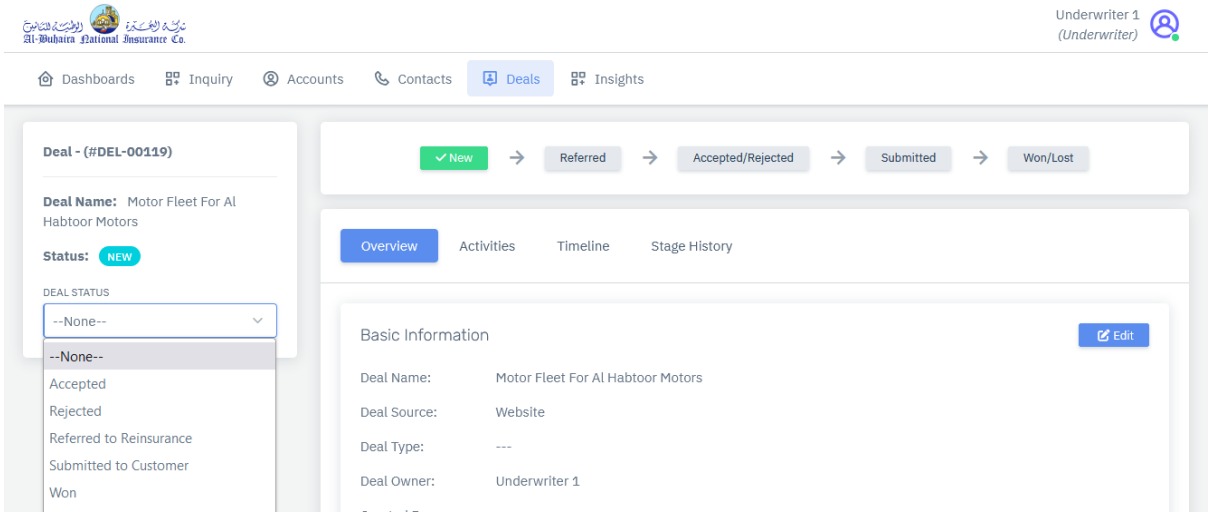
3.4 UNDERWRITER:

3.4.1 Underwriter coordinator

The main duty of the underwriter coordinator is to assess and analyze the risks related of referred deals to the department, and then assign them either to themselves or to the appropriate underwriter.

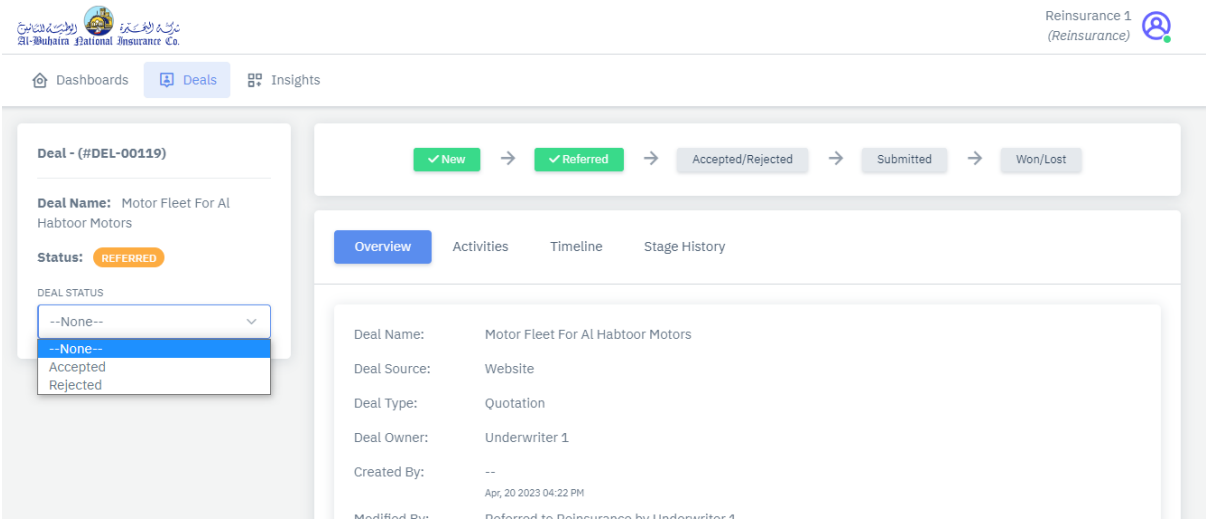
3.4.2 Underwriter

The primary responsibility of underwriters is to evaluate and analyze the risks associated with insurance policies and subsequently issue quotations and policies. They possess the authority to accept, reject, or refer any deal to the reinsurance department for further evaluation. Underwriters have access to customer information, insurance policies, and pricing models to make well-informed decisions. Additionally, they have the capability to generate their own inquiries and handle them for the purpose of management, record-keeping, and reporting.



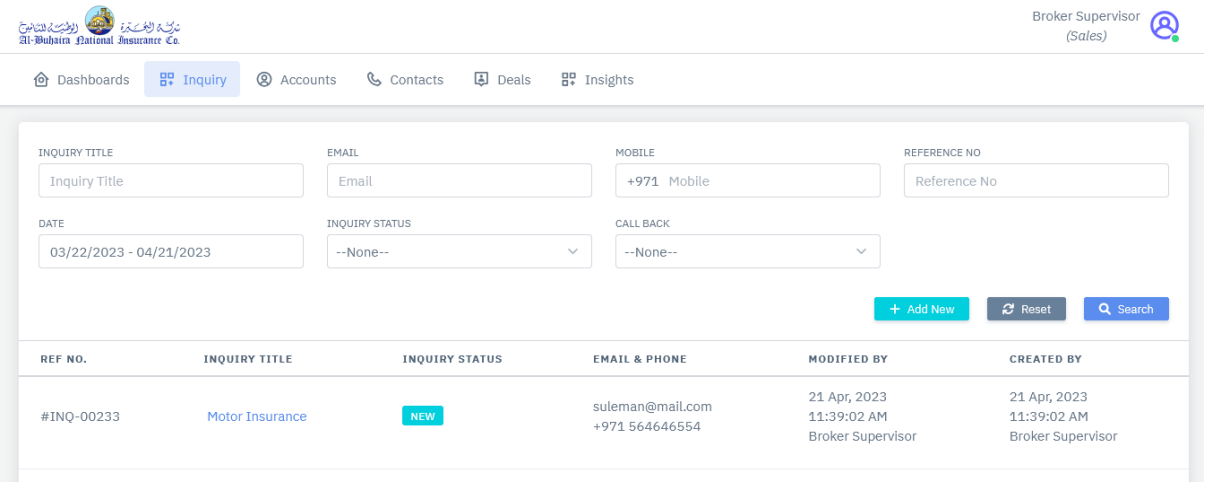
3.5 REINSURANCE:

The reinsurance department is responsible for evaluating the risk associated with the policies and deals received from underwriters. They have the authority to approve, reject. Reinsurance users have access to customer information, policies, and pricing models.



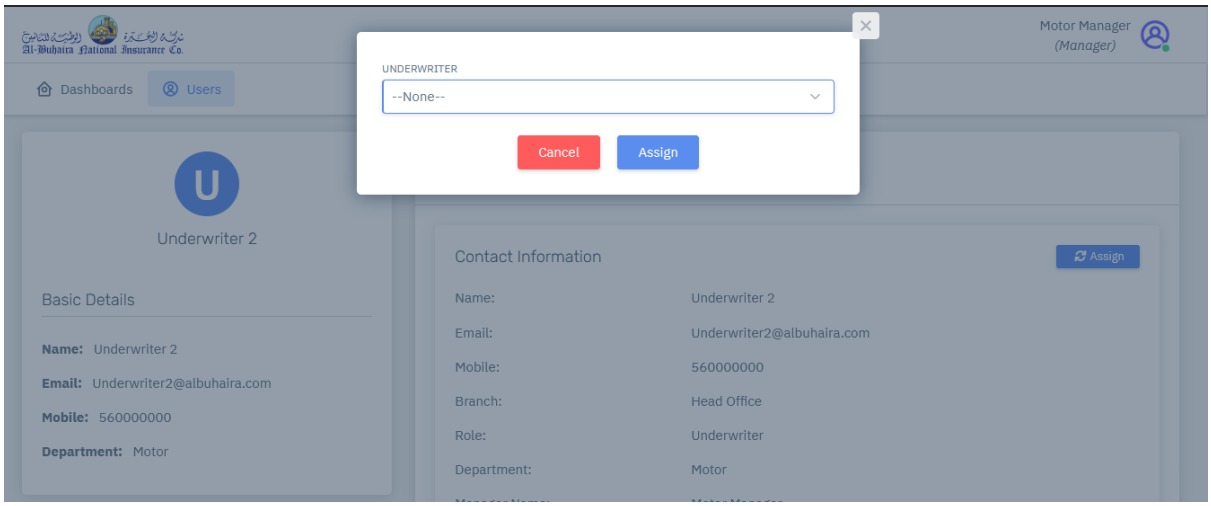
3.6 BROKER RELATION:

The broker relation are responsible for managing relationships with brokers and providing them with the best quotations for their clients. They possess the authority to create, edit, update, and refer inquiries to the underwriting department on behalf of brokers.



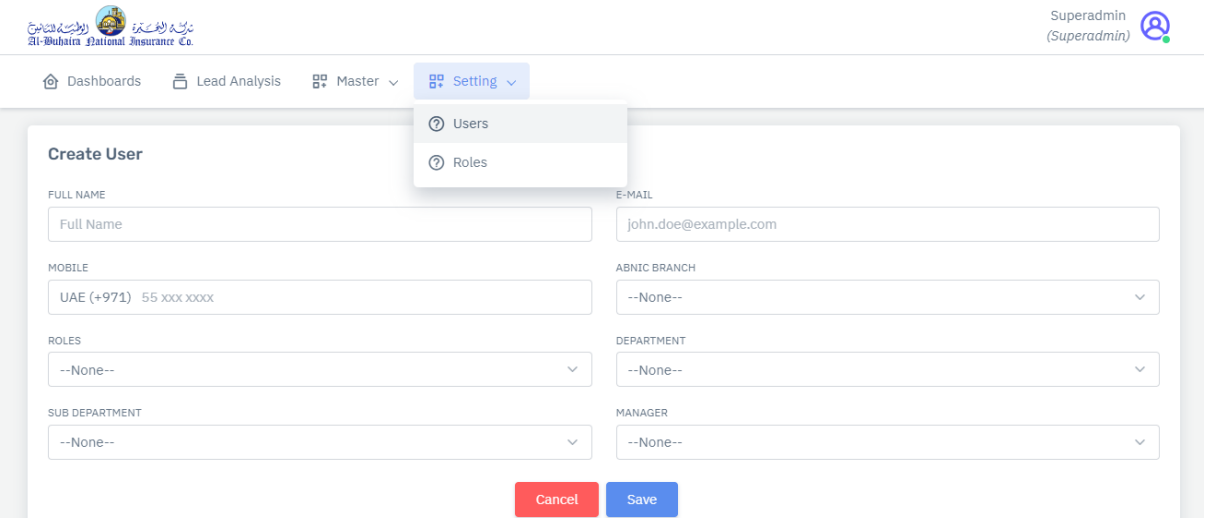
3.7 DEPARTMENT MANAGER:

The department managers are tasked with supervising the operations of the underwriting department and ensuring the efficient processing of policies and deals through their team of underwriters. They hold the authority to assign out-of-office responsibilities to underwriters and transfer their workload to other team members. Additionally, they have the ability to generate comprehensive reports for the department, including branch-wise and underwriter-wise reports.



3.8 SUPER ADMIN:

The super admin role has complete access to the application and is responsible for creating new users and departments, managing user roles and permissions, and generating reports. They have the authority to modify and update any part of the application and can manage the system's configuration and settings.

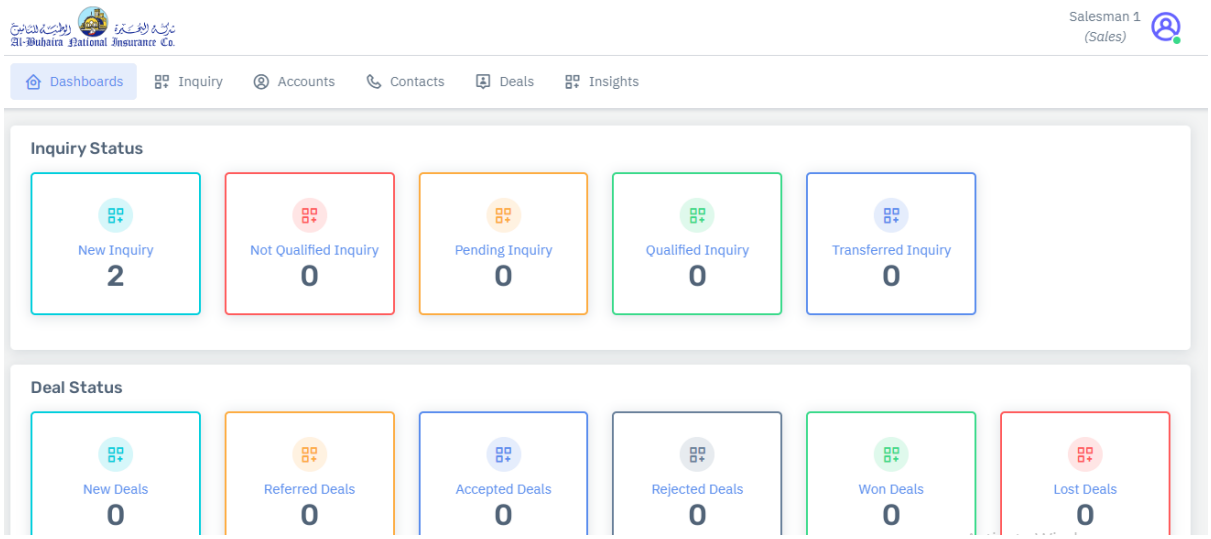


4 CRM SECTIONS

ABNIC CRM is a comprehensive customer relationship management tool with six sections that help the company manage its customer relationships efficiently.

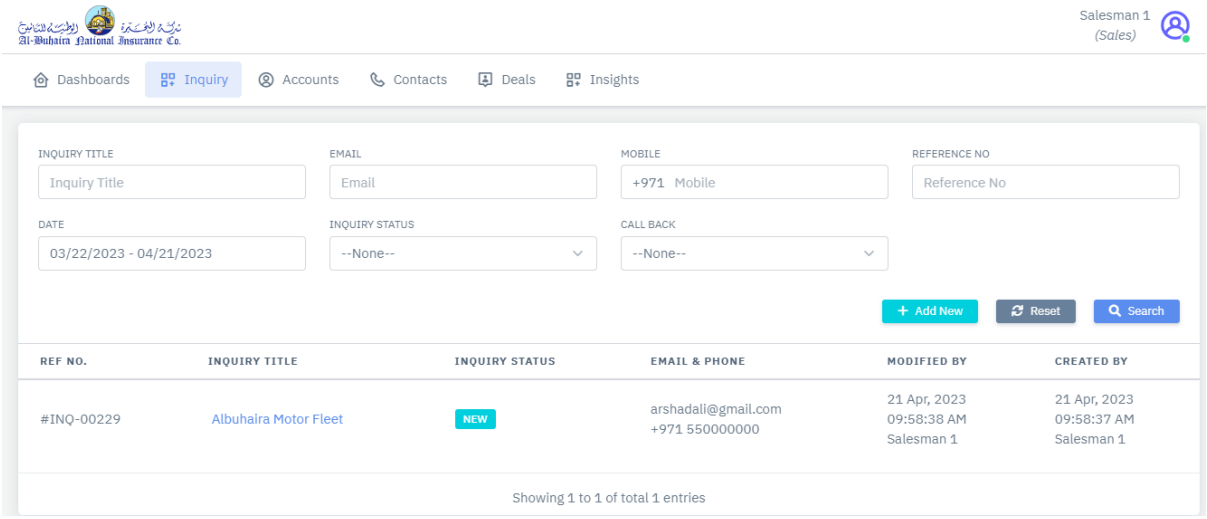
4.1 DASHBOARD SECTION:

The Dashboard section provides users with an overview of their inquiries and deals. Users can see the status of all inquiries, including New, Not Qualified, Pending, Qualified, and Transferred Inquiry, as well as the status of all deals, including New Deals, Referred Deals, Accepted Deals, Rejected Deals, Won Deals, and Lost Deals.



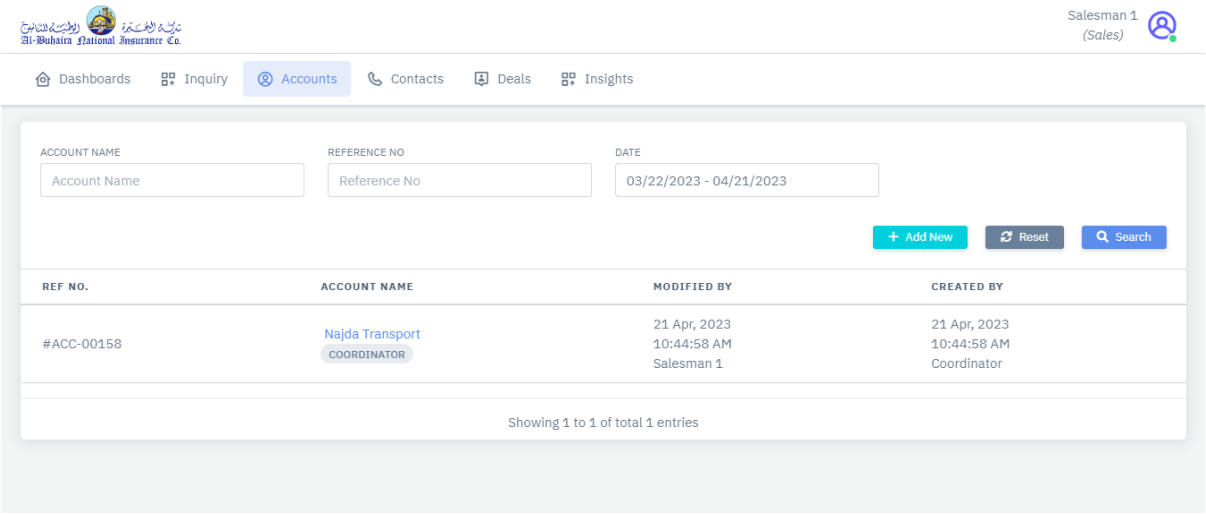
4.2 INQUIRY SECTION:

The Inquiry section is where users can enter new leads and potential customers into the CRM. Underwriters, sales, digital, coordinators, and broker supervisors can create inquiries for potential customers, manage them efficiently, and change their status to Pending, Not Qualified, or Qualified after contacting the customers.



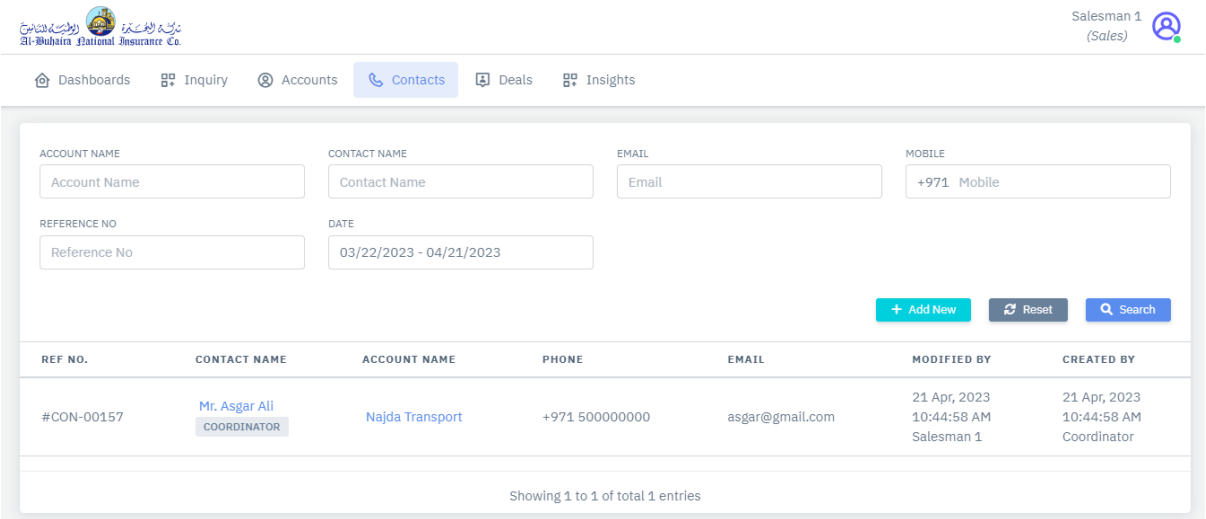
4.3 ACCOUNT SECTION:

The Account section is where users can save customer accounts in the CRM, including details of the customers and the deals related to the account. This section helps users to keep track of their customers' information and manage their accounts more effectively.



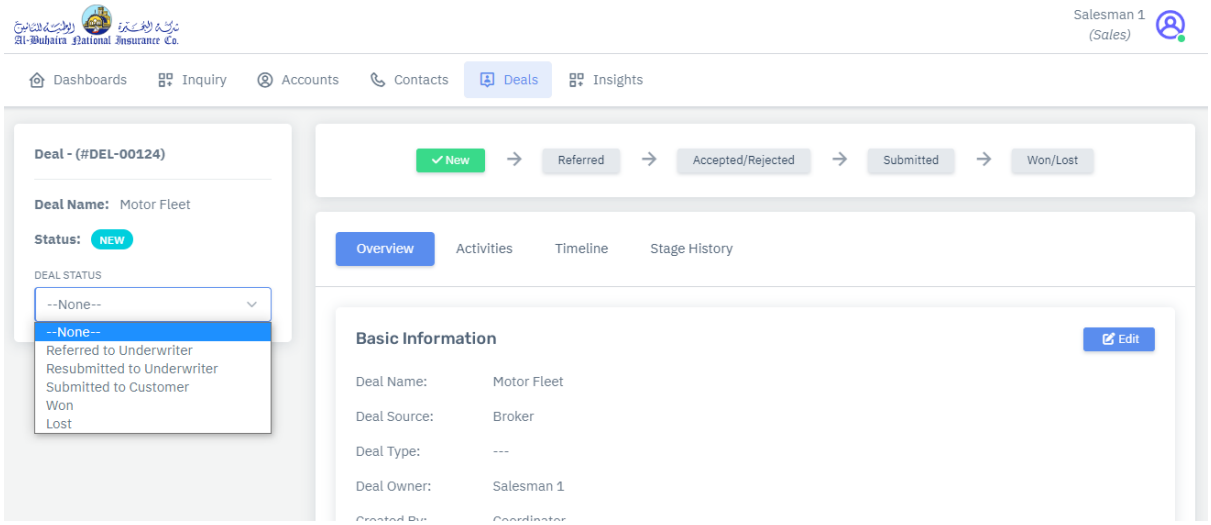
4.4 CONTACT SECTION:

The Contact section is where users can save individual contacts associated with an account in the CRM. This section helps users to manage their customer relationships more effectively and keep track of all the individuals associated with an account.



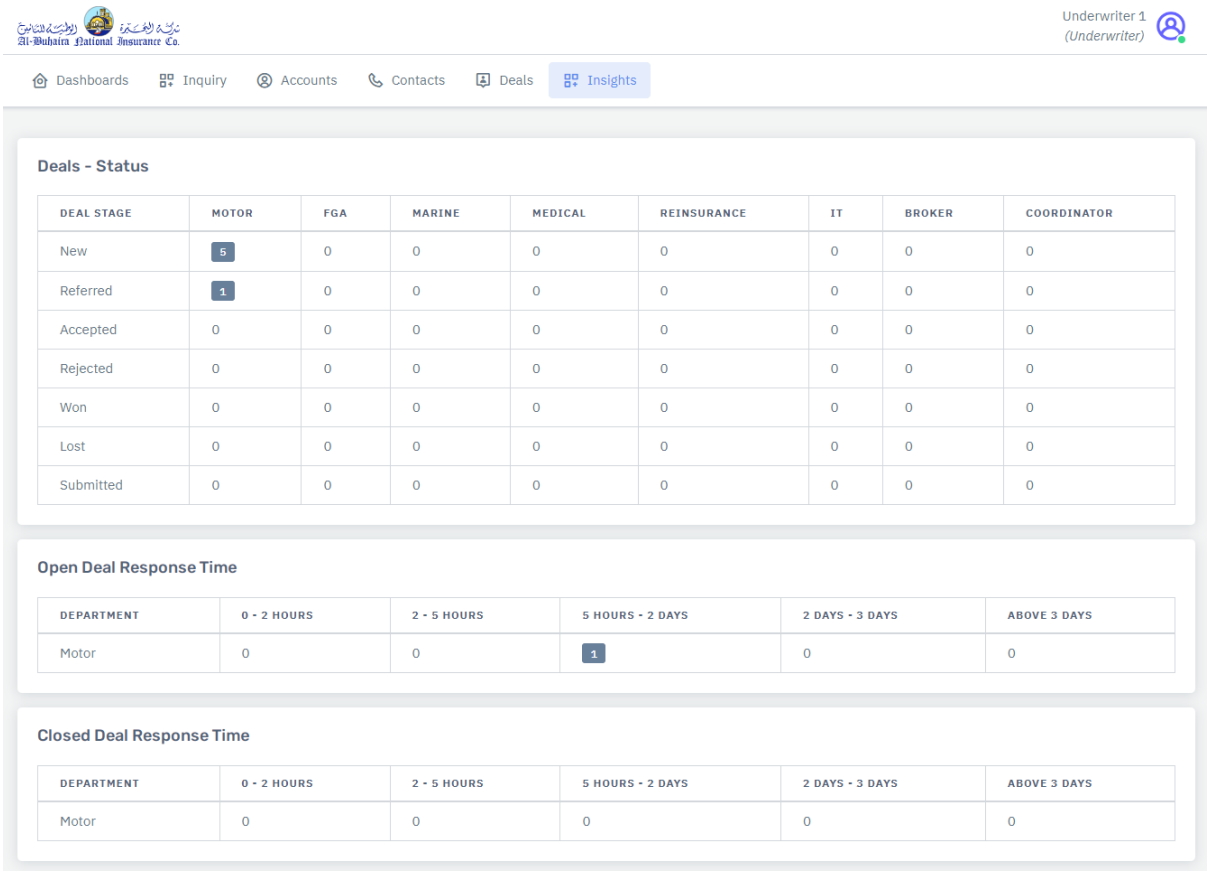
4.5 DEAL SECTION:

The Deal section is where users can save potential sales deals in the CRM. All qualified inquiries to a deal will appear here, and users can see the status of all deal sections, including New, Referred, Accepted, Rejected, Won, Lost, and Submitted. This section helps users to manage their deals more effectively and follow up with potential customers in a timely manner.



4.6 INSIGHTS SECTION:

Finally, the Insights section provides users with valuable information about their deals. Users can view the deal status, department-wise, and underwriters' TAT (turn-around time) to reply for an individual deal, both for open and closed deals. This section helps users to analyze their deals' progress and identify areas for improvement to manage their customer relationships more efficiently.



5 STATUS

5.1 INQUIRY STATUS

Status Name	Description
New	The inquiry has been newly entered into the CRM and hasn't been contacted yet.
Qualified	The inquiry has been reviewed and determined to be a good fit for our products or services.
Not Qualified	The inquiry is no longer being pursued due to a lack of interest or other factors.
Pending	The inquiry is being kept warm through regular communications and follow-ups.
Transferred	The inquiry has been newly entered into the CRM and has been transferred to the other underwriters.

5.2 DEAL STATUS

Sales Status	Description
New:	The deal has just been created and has not yet been assigned to an underwriter for a quotation.
Assigned to UW:	The deal has been assigned to an underwriter for quotation or policy.
Sent to Customer by Sales:	Communication regarding the quotation or policy has been sent to the customer.
Won:	The deal has been successfully closed, and the customer has purchased the policy.
Lost:	The deal has not been successful, and the customer has decided not to purchase the policy.

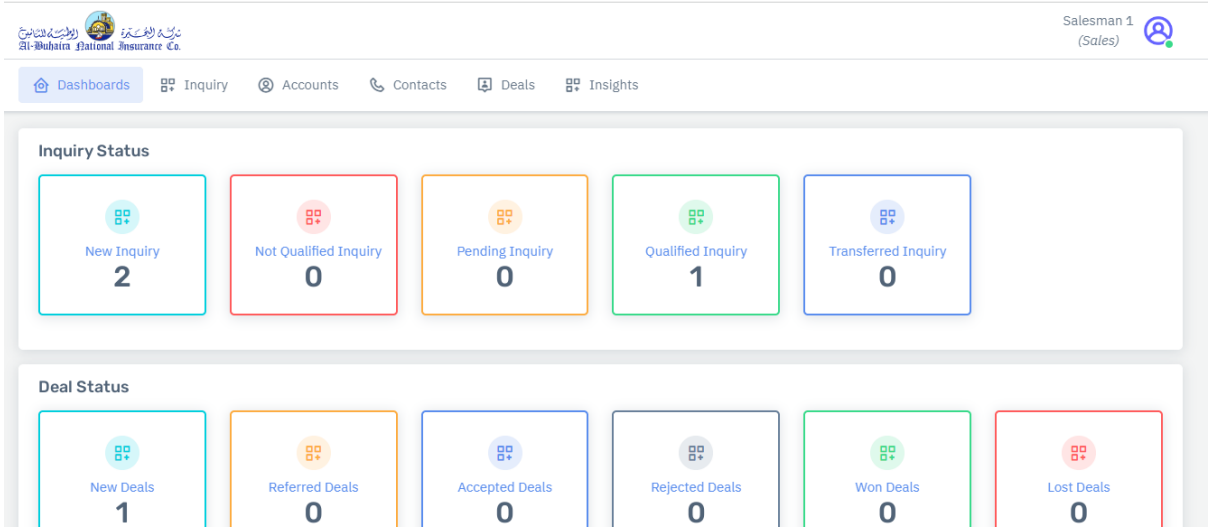
Underwriter Status	Description
Unassigned:	The deal has been sent to the underwriting department, but an underwriter has not been assigned yet.
Accepted by UW:	The underwriter has accepted the quotation or policy request.
Rejected by UW:	The underwriter has rejected the quotation or policy request.
Sent to Customer by UW:	Communication regarding the quotation or policy has been sent to the customer.
Pending with UW:	The underwriter has kept the deal on hold until they discuss it internally with the seniors or manager.
Referred to Re:	The deal has been referred to the reinsurance for their approval on the quotation.

Reinsurance Status	Description
Pending with Re:	The reinsurance is currently keeping the case on hold until they discuss it internally with the seniors or manager.
Accepted by Re:	The reinsurance has approved the deal request.
Rejected by Re:	The reinsurance has rejected the deal request due to specified reasons.

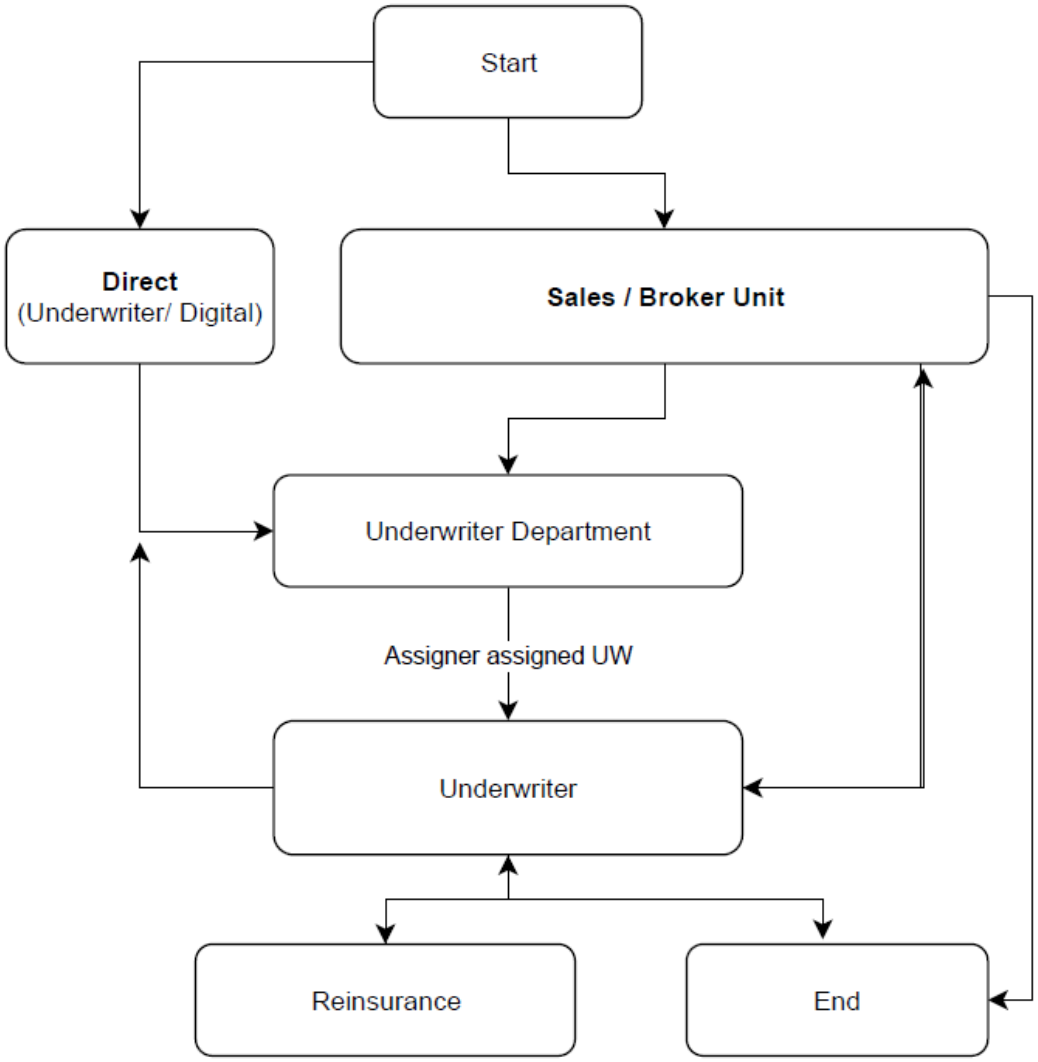
6 PROCESS FLOW FOR USERS:

6.1 DASHBOARD:

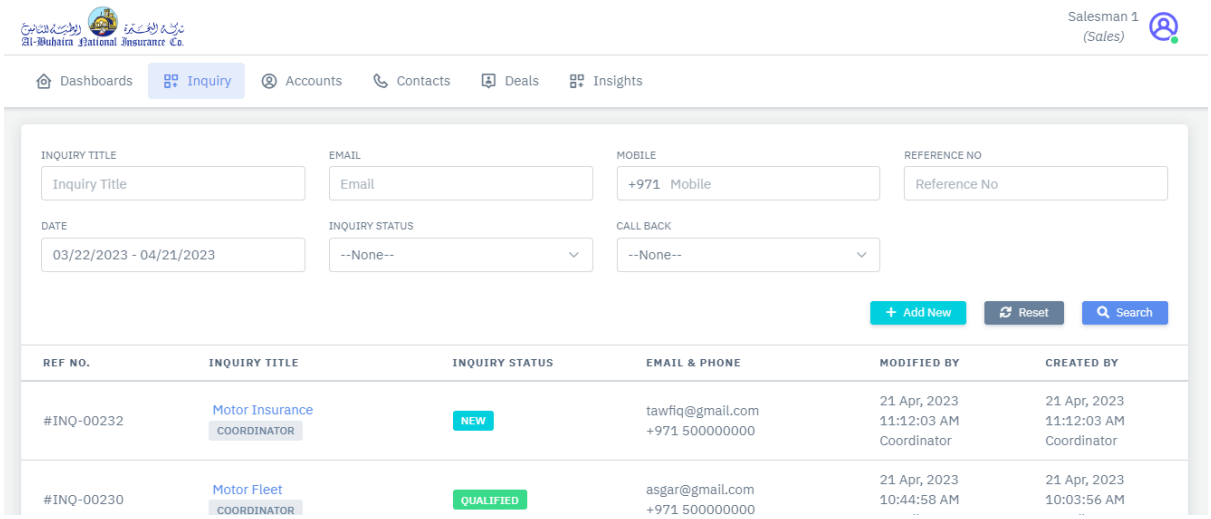
Users can see the status of all deals and inquiries.



6.2 INQUIRY SECTION:



- Sales/Broker/Coordinator/Digital/Underwriter can create an inquiry.
- User can change the status of inquiry to Pending/Not Qualified/Qualified after contacting customers.
- Digital users can transfer inquiries from the website and reception to the underwriting department and then assigner will assign inquiry to underwriter.
- Digital users can only transfer qualified inquiries to the concerned underwriting department, and the inquiry will be marked as transferred.
- Qualified inquiries will be converted into deals, and contact and accounts.
- If the inquiry is genuine but no deal / opportunity available, then user can convert the inquiry into a contact and account without creating the deal.


Al-Buhaira National Insurance Co.
Salesman 1
(Sales)
Dashboards
Inquiry
Accounts
Contacts
Deals
Insights
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Inquiry Title
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REFERENCE NO
Reference No
DATE
03/22/2023 - 04/21/2023
INQUIRY STATUS
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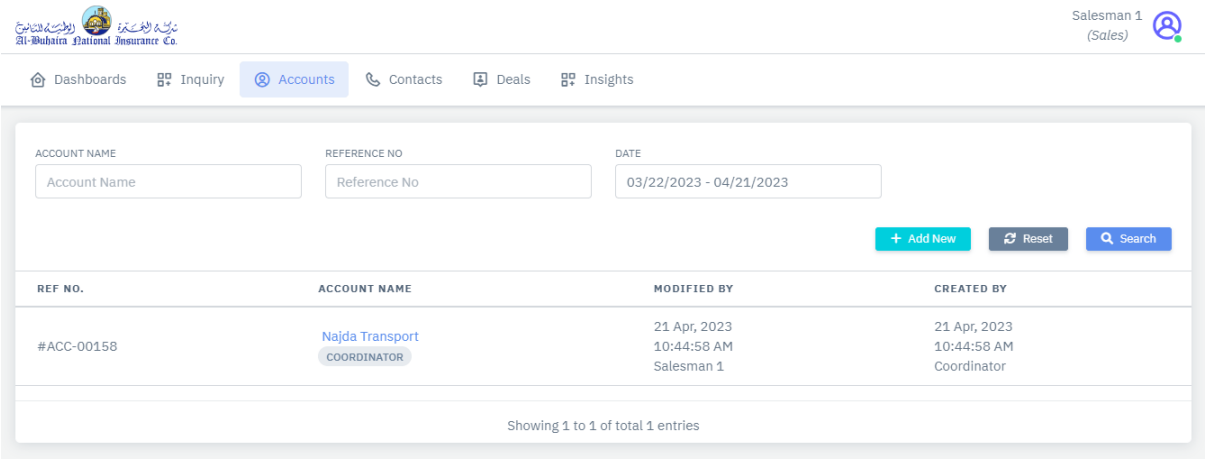
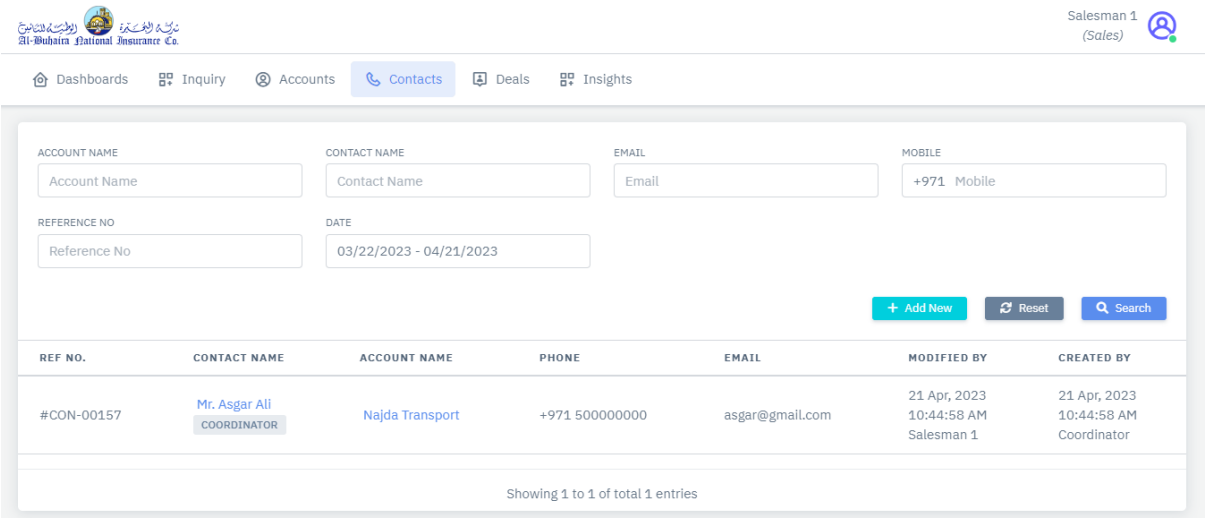
6.3 ACCOUNTS SECTION:

Sales/Broker/Coordinator/Underwriter can view account details, add notes, and images if required.

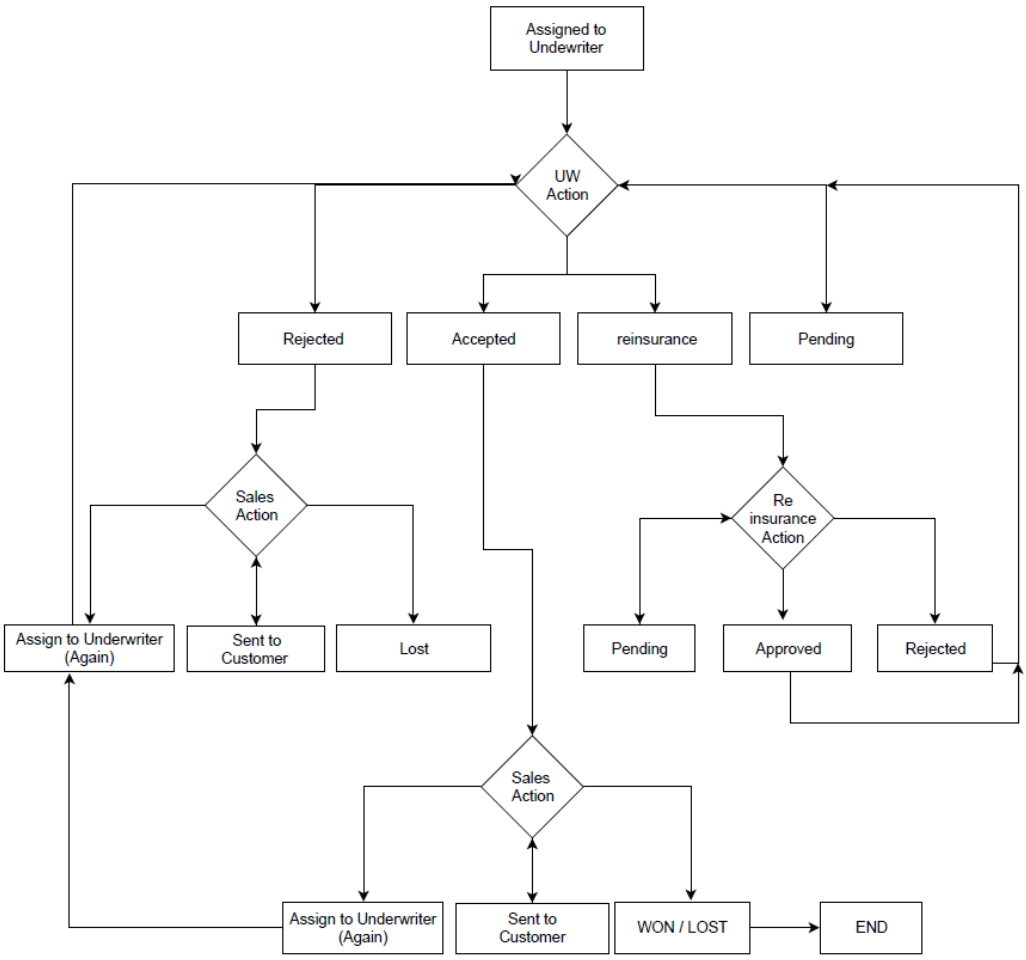


6.4 CONTACT SECTION:

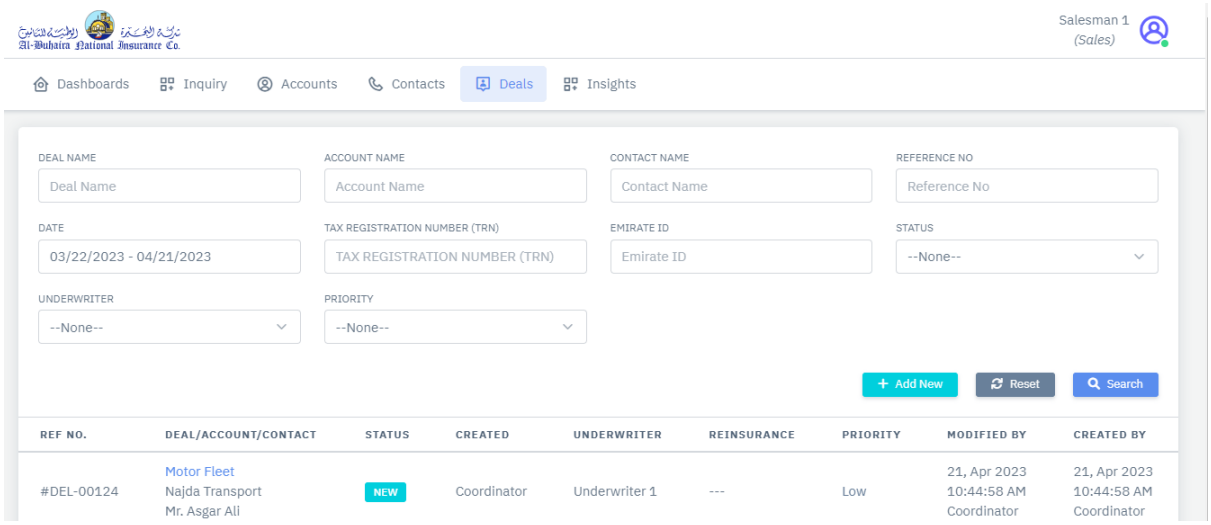
Sales/Broker/Coordinator/Underwriter can view contact details, add notes, and images if required.



6.5 DEAL SECTION:

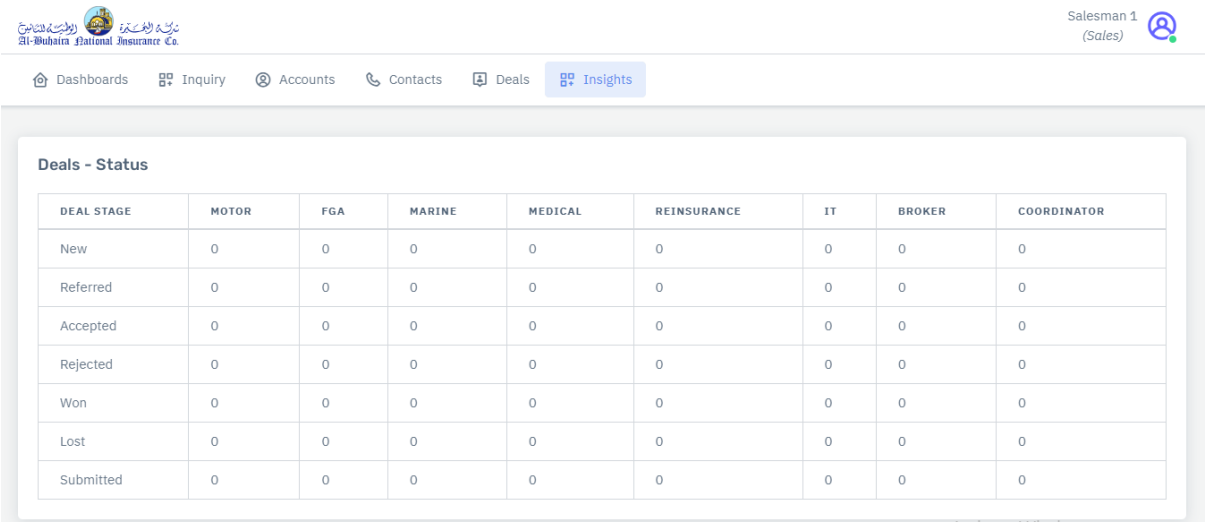


- Sales/Broker/Coordinator/Underwriter can view chat between sender and receiver (not available for others).
- Inquiry can be converted into a deal by Sales/Broker/Coordinator/Underwriter.
- The deal will be referred to an underwriter for a quotation, and if the underwriter approves, it will be referred to reinsurance for treaty approval.



6.6 REPORTING:

Comprehensive reporting via dashboards and with data-driven insights are available for the managers to have a clear view and monitor performance, allowing them to identify areas for improvement and measure the success of their strategies.



DEAL STAGE	MOTOR	FGA	MARINE	MEDICAL	REINSURANCE	IT	BROKER	COORDINATOR
New	0	0	0	0	0	0	0	0
Referred	0	0	0	0	0	0	0	0
Accepted	0	0	0	0	0	0	0	0
Rejected	0	0	0	0	0	0	0	0
Won	0	0	0	0	0	0	0	0
Lost	0	0	0	0	0	0	0	0
Submitted	0	0	0	0	0	0	0	0