



The orange card

PART OF THE INTERNATIONAL MOTOR INSURANCE CARD SYSTEM

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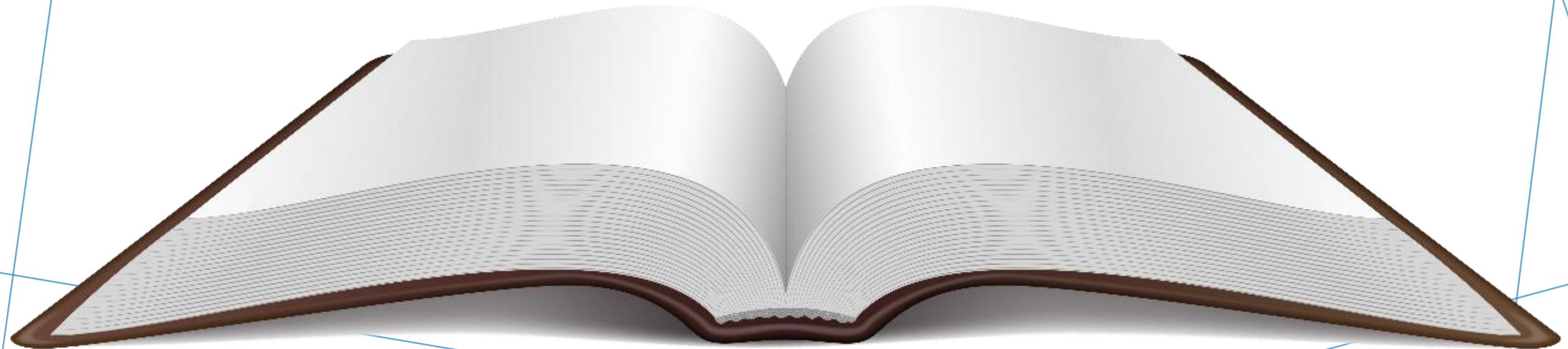
Agenda

- Introduction
- Working mechanism of the orange card
- Digitizing the orange card



INTRODUCTION

- The Orange card was established between the Arab League members
- The Orange Card system is an arrangement between authorities and insurance associations to indemnify the road accidents victims in case of injury or damage sustained abroad .



Orange Card Journey

2nd GAIF General Conference
Baghdad - Iraq

PROJECT 1965



OBJECTIVE

Facilitating the passage of cars between the GAIF Arab Countries members to facilitate the application of mandatory laws related to civil liability arising from car accidents

ARABIC DIRECTION 1968



ARAB ECONOMIC COUNCIL

Recommendations of Resolution No. 354 regarding

EXECUTIVE 1973



ARAB GOVERNANCE

A meeting of representatives of Arab governments to study the draft agreement on the movement of cars across the Arab countries

RATIFICATION
Signing the Unified Insurance Card Agreement

UNIFIED CARD FORM

SECURE MODEL



Issuance of a unified form secured for the orange card that is difficult to counterfeit

1995 AMENDMENT



Cancellation of the agreement between the unified Arab offices to implement the 1977 orange card under this agreement

1977 IMPLEMENTATION



AGREEMENT BETWEEN THE UNIFIED ARAB BUREAUX Agreement between the unified Arab regional offices to implement the unified insurance card (Orange Card)

1975 THE FOUNDATION OF ORANGE CARD



UNIFIED BUREAUX Published the form of the agreement to establish Arab Unified Bureaux



TUNISIA ON 26-4-1975 Signing the Unified Insurance Card Agreement for Cars Traveling across the Arab Countries "Orange Card"

2012

DIGITIZATION 2019



PROJECT Start of implementation of the preparation of the GAIF ORANGE CARD SYSTEM

DEMO IMPLEMENTATION 2022



Experimental start of the unified Arab Bureaux to use the GAIF ORANGE CARD SYSTEM and link between them

OFFICIAL LAUNCHING 2023



- Electronic Compensation Calculation
- Orange card collage

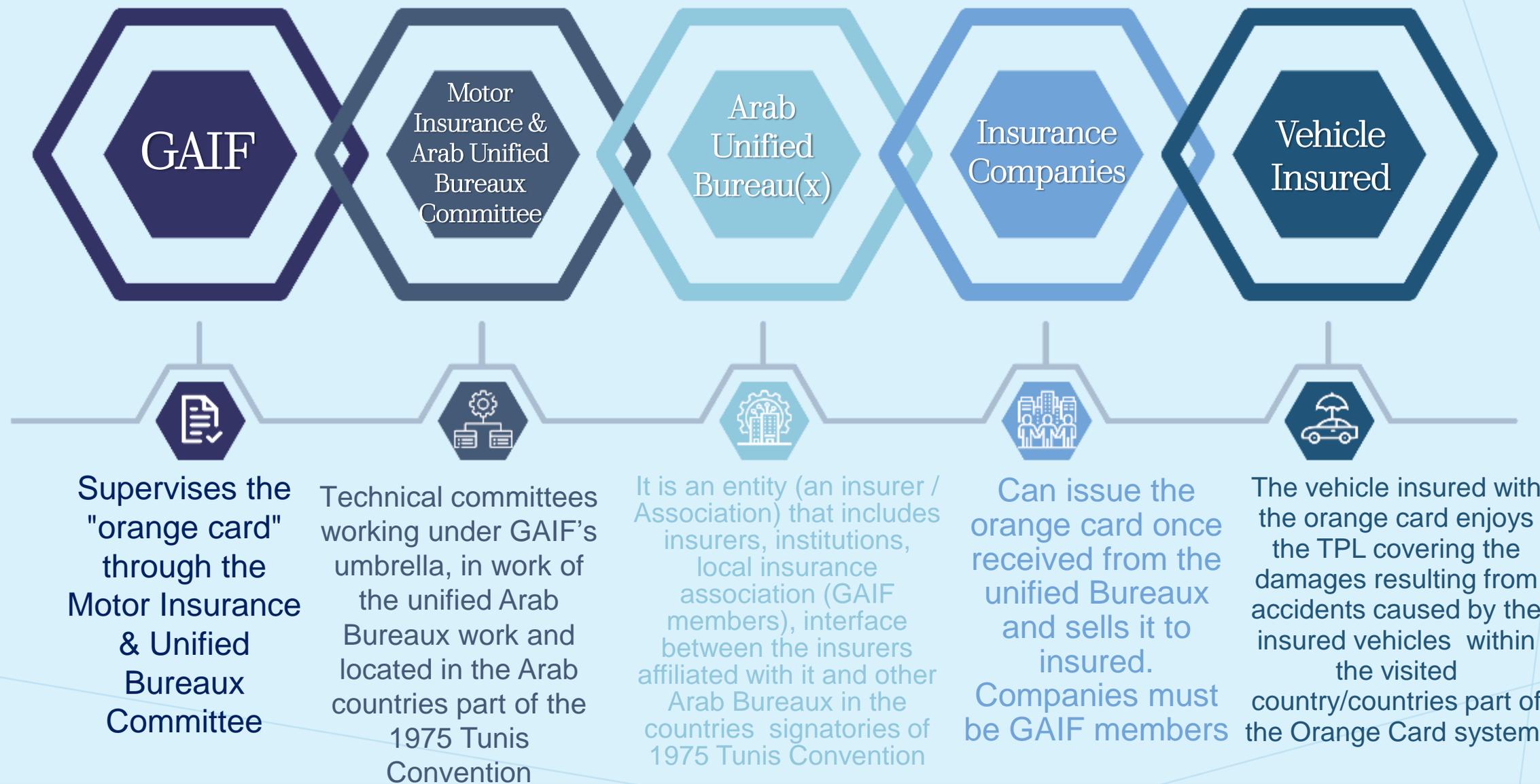
Tunisia international convention, 1975

The Arab countries that signed the Tunis Convention 1975

18 countries joined the Tunis Convention: Jordan - United Arab Emirates - Kingdom of Bahrain - Tunisia - Algeria - Sudan - Syria - Iraq - Oman - Palestine - Qatar - Kuwait - Lebanon - Libya - Arab Republic of Egypt - Morocco - Yemen .



Working mechanism of orange card



The Unified Arab Regional Bureaux

Morocco

- Founded in 1975

Egypt

- Founded in 1975, 1977
- It includes 22 companies

Palestine

- Founded in 1975, 1995

- Founded in 1975, 1977
- It includes 22 companies

Tunisia

- Founded in 1975, 1977
- It includes 25 companies

Jordan

- Founded in 1975, 1977
- It includes 21 companies

Libya

- Founded in 1975, 1987
- It includes 17 companies

Syria

- Founded in 2000
- It includes 40 companies

Lebanon

- Founded in 1975, 1977
- It includes 13 companies

Algeria

- Founded in 1975, 1977
- It includes 1 company

Iraq

- Founded in 1975, 1977
- It includes 39 companies

UAE

- Founded in 1975, 1989
- It includes 5 companies

Qatar

- Founded in 1975, 1986
- It includes 10 companies

Bahrain

- Founded in 1975, 1977
- It includes 18 companies

Kuwait

- Founded in 1975, 1977
- It includes 19 companies

Oman

Digitizing the orange card



- **2008:** proposal to digitize the orange card
- **2019:** preparation of the GAIF ORANGE CARD system
- **2021:** Trial of the E-orange card and the electronic linking of the Arab Unified Bureaux with GAIF in 2021
- **2023:** Full transition to the E-orange card system.



GAIF

- Manage the platform of IIRIS-GAIF ORANGE CARD system, and
- Providing the Arab Unified Bureaux inventory with electronic serial numbers with the orange card



Insurers

- Data entry the data of its unified bureaux platform with the card data that it issued to clients
- As well as, all the tasks entrusted to the companies joining the unified office, which they have already undertaken in old system (manual system/printing card) of the orange card



Motor Insurance & Arab Unified Bureaux Committee

As same as its work in (manual system/printing card)



Arab Unified Bureau(x)

- Data entry of the insurers;
- Inventory distribution among the insurers joining each office;
- Follow up on the issuance and claims of the companies affiliated with each office

In addition, tasks entrusted to the Arab unified Bureaux and which were previously undertaken in the old manual system of the orange card

Insurers

Easier

Ease of issuing and following up the documents issued by the company through one place

Analytics

Extracting analyzes periodically to follow up the company's activity in relation to the orange card

Digitization

Sending documents to insured individuals in a secure and modern electronic way via e-mail

Integrity

Determining and following up the selling price of the card from the company very accurately to prevent any updating errors from the company's representatives or employees during the issuance and data entry

Control

Establishing and defining the authority of each user / each company, which prevents forgery or the issuance of documents from unknown persons

Arab Unified Bureauxs

Follow up abroad

Issuing and following up accidents and compensation inside and outside the country easily and safely

Follow up Insurers

Follow up the activity and progress of the work of insurance companies inside the country for the orange card

Control

Establishing and defining the powers of each user for each company, which prevents forgery or the issuance of documents from unknown persons

General

Secure

Share orange card data with everyone in a secure way

Flexibility

The possibility of the system working on all devices such as large and small screens, computers, phones and tablets

Easier

Ease of use of the electronic system, where the user can understand the interfaces in the system

QR code

The ability to check insurance documents using a mobile phone by scanning the QR code

Three Languages

The program is in three languages (Arabic - English - French).

Advantages

GAIF ORANGE CARD SYSTEM

- **Geopolitical situation in some Arab countries:**
Syria, Iraq and Lybia;

Sanctions:

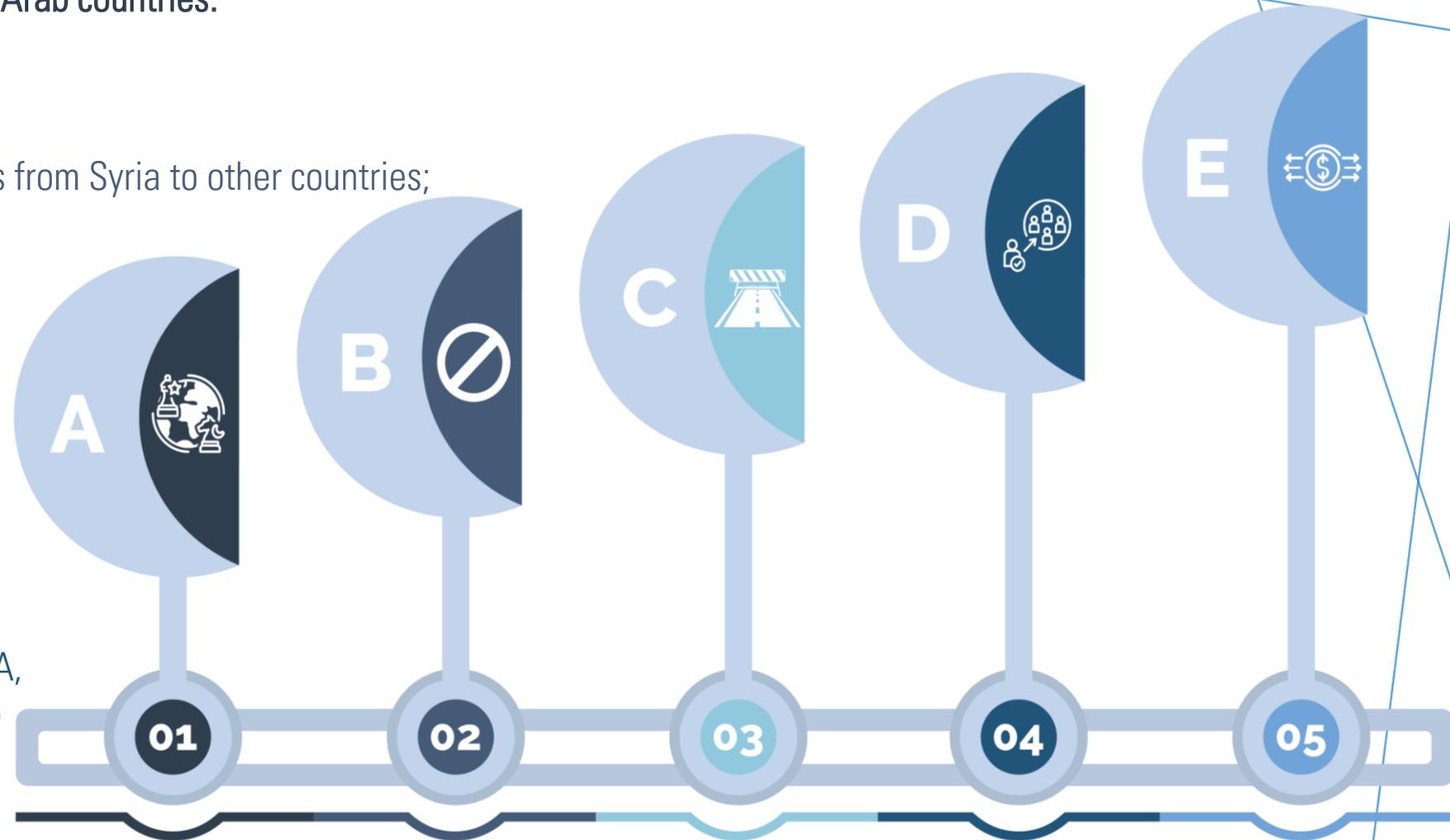
- which blocks all the transfers from Syria to other countries;

Closed borders between some countries:

- Algeria & Morocco, since 1994; and financial impact for the Arab Orange Card system;

- Some countries have signed the 1975 agreement, but did not join the Orange Card (KSA, Yemen, Sudan & Mauritania)

- Exchange rates fluctuations and impact on the claims.



Challenges

Orange Card Future

01



Step 1

Full digitalization, almost done

02



Step 2

To review and refresh all the rules & procedures (in progress)

03



Step 3

To group the countries in a pool with a central management
(Feasibility study in progress)

THANK YOU



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