Strategic Plan 2014 - 2016
Strategic Plan
2014 - 2016
His Majesty King Abdullah II bin Al-Hussein, may God protect him
His Royal Highness Crown Prince Al Hussein bin Abdullah II
## Contents

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Director-General statement</td>
<td>8</td>
</tr>
<tr>
<td>Social Security Corporation in Brief</td>
<td>9</td>
</tr>
<tr>
<td>Summary of the Strategic Plan accomplishments for the years 2012-2016</td>
<td>10</td>
</tr>
<tr>
<td>Strategic issues</td>
<td>12</td>
</tr>
<tr>
<td>Strategic plan in the context of national objectives</td>
<td>13</td>
</tr>
<tr>
<td>Strategic plan preparation methodology</td>
<td>15</td>
</tr>
<tr>
<td>Our Vision</td>
<td>16</td>
</tr>
<tr>
<td>Our Mission</td>
<td>16</td>
</tr>
<tr>
<td>Our Core Values</td>
<td>16</td>
</tr>
<tr>
<td>Summary of strategic objectives</td>
<td>17</td>
</tr>
<tr>
<td>First strategic objective</td>
<td>18</td>
</tr>
<tr>
<td>Second strategic objective</td>
<td>20</td>
</tr>
<tr>
<td>Third strategic objective</td>
<td>22</td>
</tr>
<tr>
<td>Fourth strategic objective</td>
<td>24</td>
</tr>
<tr>
<td>Fifth strategic objective</td>
<td>25</td>
</tr>
<tr>
<td>Appendix (1) Matrix of Strategic objectives and initiatives 2014-2016</td>
<td>27</td>
</tr>
<tr>
<td>Appendix (2) Key performance Indicators for 2014-2016</td>
<td>35</td>
</tr>
</tbody>
</table>
Based on the Social Security Corporation's vision of creating a cohesive social security characterized by its leading services, protection and sustainability, which contributes in moving development standards in the Kingdom forward; thus, fulfilling the Corporation objectives in preparing and revising its strategic plan. Furthermore, in order to keep pace with the new environmental changes; the Corporation has revised its strategic plan for the years 2012–2016 to issue its new strategic plan for the coming three years 2014–2016.

The Corporation implementation of Civil Service Bureau salaries restructuring system, and the approval of Social Security Temporary Law, which was expected to be approved in 2012, urged the Corporation into revising its strategy in order to effectively respond to these variables.

The plan includes five main strategic objectives, namely: Improving the financial competency of the insurance scheme and assuring its sustainability; providing excellent security services that meet the insureds, the pensioners and the society’s expectations and needs; improving the corporate performance and developing the human resources according to the best institutional standards, raising social security awareness among all targeted community categories as well as improving the Corporation's image, and finally supporting social security policies coherence at the national level. The Corporation has adopted more than (50) strategic initiatives in order to achieve these objectives.

This plan was developed on a scientific methodology basis, by in–house competencies and efforts, and strategic planning management and leadership that adopted participatory principle as a basis at all levels of the plan. The plan is built according to result–oriented management based on corporate excellence standards, all in the framework of Low Cost Strategy.

The Corporation –issuing its new strategic plan– is proud to have more than one million insured persons, which constitute, around (66.3%) of all workforce in Jordan, providing pensions for more than (150) thousand pensioners as well as providing services for survivors and beneficiaries exceeding (75) thousands. The Corporation promises to continue providing its best services, with a forward–looking open mind that employs creative planning based on the citizen, partnership and results in its course of action, having our Hashemite leadership's ambitions and expectations as our priority, these of providing the best of social security services for the citizen in a way that preserves his dignity and pushes forward social and economic development in our beloved country Jordan, all this accomplished in cooperation with all our partners from production and labor sectors.

In conclusion, I would like to thank the Jordanian workforce and laborers in all positions as well as our board of directors and clients. As the Social Security Corporation Director General, I promise you that the Corporation will always be in the lead and provide nothing but excellence.

May Allah guide us to what is good under the Hashemite leadership.

Nadia Al Rawabdeh
Director General
The social security in brief

“It is time to create a legislative framework embodying a social security that guarantees comfort and reassurance for the worker and good citizen in case of illness, disability, and old-age, and secures a decent life for his family members.”

His Majesty King Al Hussein Bin Talal may his soul rest in peace 6/4/1977

1977 - The issuance of the royal deed to establish the Social Security.
1978 - The issuance of the Temporary Security Law No. (30) for the year (1978), under which the old-age, disability, death and work injuries insurance was applied.
1980 - Implementing the first phase of the Social Security Law on large firms (selected firms), followed by firms with (50) employees or more.
1981 - The coverage of public corporations and government departments uncovered by the civil retirement system.
1982 - Coverage of municipalities and village councils.
1984 - The coverage of Jordanian civil workers in armed forces and the security apparatus.
1987 - The coverage of firms with five workers and more.
1995 - The coverage of new employees in the civil services sector, since their coverage in the civil retirement has stopped.
2003 - Coverage of new militants in the law.
2006 - Achieving the best telephone booth initiative award / International Social Security Association (ISSA).
2007 - His Majesty King Abdullah II assuring the necessity of including all the kingdom's employees in the social security, in order to achieve stability and decent living, and launching the occupational health and safety award.
2008 - Starting the coverage phase of firms with less than (5) employees, starting with Aqaba Special Economic Zone.
2009 - Achieving the best international practices of coverage award / International Social Security Association (ISSA), and the issuance of the Social Security Temporary Law No. (26) for the year 2009 which included a stop of Early retirement for new contributors and put a ceiling for maximum wages subject to contributions deduction.
2010 - Issuance of the Social Security Temporary Law No. (7) for the year (2010) that included several new amendments (setting a ceiling for wages subject to social security, expanding the coverage, improving occupational health and safety, as well as applying new insurances (maternity and unemployment, remedying debt, and minimizing insurance evasion).
2011 - Receiving the Electronic Government Award – Innovative Design Award, governmental institutions group – Arab Administrative Development Organization / Arab League.
2012 - The Corporation received two international best practices awards from the International Social Security Association (ISSA), the first was for linking the pension with inflation, and the second award was in the field of inspection system's administrative and operational competency, and the coverage of the Corporation in the civil services salaries restructuring system.
2013 - The Corporation received the King Abdullah II bronze award for Excellence Performance and Transparency, and the Excellent Governmental Service Award.
2014 - Issuance of the Social Security Law No. (1) for the year 2014 which included many amendments (achieving justice among all pensioners categories, assuring distributive Justice, enhancing corporate governance, secure investments, and Ensuring sustainability of the insurance system).
Summary of the strategic plan achievements for the years 2012 – 2016

The Corporation's departments started implementing its 2012-2016 strategy as of January 2012, where the achievements are monitored through a strategic plan electronic tracking system and periodic following up reports.

The Corporation launched the following initiatives in the years 2012 and 2013

1. Applying the strategic plan for implementation follow up system.
2. Launching the knowledge Forum.
3. Developing qualitative and quantitative performance criteria for central departments.
4. Setting methodology to study and analyze the insurance committees' decisions.
5. Setting methodology for updating the firms and insured addresses on an ongoing basis.
6. Studying the voluntary insured persons characteristics inside the kingdom.
7. Studying the insurance evasion characteristics per type of evasion and firm.
8. Studying social security pensioners living types and conditions.
9. Improving the process of issuing the Insured form.
11. Completing studies related to the application of health insurance.
12. Including the strategy implementation as one of institutional and individual performance evaluation criteria.
13. Establishing corporate communication network for the Corporation employees (My Site).
14. Using visual and audio techniques, (VOIP) for corporate communication (Microsoft Lync).
15. Setting documented actuarial standards with agreed upon rules on defining the minimum actuarial life of the funds.
16. Conducting the seventh actuarial study.
17. Approve the Temporary Law permanently and intensify communication with all stakeholders concerned with the law.
18. Maintaining up the optimal application of the new insurances (maternity, unemployment).
19. Enhancing the Institutionalization of operational planning.
However, the Corporation couldn’t implement many of these initiatives due to the following obstacles and factors:

- **Implementation high cost:**
  - Studying the possibility of finding new payment outlets in commercial centers all over the Kingdom.
  - Connecting the branches' departments with a central system to publish media materials.
  - Establishing training academy.
  - Designing incentive discounts and special offers for pensioners in commercial centers. Etc.
  - Establishing and activating actuarial studies center.

- **Some initiatives requires external parties to be implemented:**
  - Launching an electronic forum through the International Social Security Association website, in which all social security agencies employees in the Arab countries can share information and knowledge.
  - Following up Jordan's accession to the Gulf Cooperation Council (GCC).
  - Providing Social Security Certificate of occupational safety and health (OSH).
  - Launching a partnership council specialized in insurance awareness.
  - Contributing to the establishment of the (Job Centers) to integrate with the Ministry of Labor efforts in this field.

- **Routine tasks listed in the annual operational plans of the Corporation Administrations:**
  - Improving data quality through historical data processing and applying new controls.
  - Conducting an annual study to seek the best social security practices (Benchmarking).
  - Preparing an annual analytic study about debt and collection.
  - Measuring the insurance awareness of the insured annually.
  - Setting up and implementing information technology strategy for 2012-2016.
  - Setting up and implementing risk management awareness program.

In light of the revision, the Corporation developed a strategy for the years 2014-2016 to cope with the new environmental changes, most important of which are the Corporations inclusion in civil services salaries restructuring system, and the approval of the social security law, which makes it imperative for the Corporation to have a dynamic plan that meets the needs and requirements of the new phase.
Strategic issues

How can the Corporation achieve its strategic objectives after being included in the civil services salaries restructuring system?

On 1/1/2012, the Corporation was included in the civil services salaries restructuring system which negatively affected the Corporation's employees' performance as around (175) employees retired and this impacted the overall performance of the Corporation. In case of not having proper techniques in place to cope with these new changes through a revision of the Corporation's organizational structure and provision of specialized staff, it will be difficult for the Corporation to achieve its objectives effectively.

How can the Corporation deal with the increment of firms and insured numbers covered by the provisions of the Social Security Law?

The Corporation efforts to expand the coverage resulted in large numbers of firms that joined the social security where the number jumped from (20) thousand firms to around (65) thousand over the past three years. This requires qualified staff and new operations in collection and inspection. In addition, it requires conducting an actuarial study to determine the effect on the financial solvency of the corporation on the medium-long term. In case of not having a creative "business model" to deal with such increase, it will be difficult for the Corporation to ensure their compliance with the law.

How can the Corporation operate without investing in the information technology to support decision making at all administrative levels?

The Corporation's most operations are supported by the information technology; however, it suffers from lack of integration and interdependence, in addition to the limited capabilities to support some of the key processes in the top management and middle management decision making. This imposes a significant challenge to the Corporation over the coming period in case of not investing in new modern information systems, which will affect the Corporation's ability to handle the increasing number of firms, and its ability to obtain necessary data to set up appropriate strategies and plans, and conduct studies and researches.

How can the Corporation plan for future in the absence of key performance performance indicators (KPIs)?

The Corporation suffers from a poor culture in performance and evaluation especially at the central departments' level. This led to lack of reference historical values for a number of important KPIs that help the Corporation in determining its destination. In addition, the Corporation faces challenges in its own human and technical readiness to measure performance; thus affecting the Corporation's management ability to set up annual plans and link them with its financial resources through applying the concept of result-oriented budget.
Strategic plan in the context of the national objectives and initiatives

Setting up the Social Security Corporation strategy for 2012–2016 in the context of the national initiatives and strategies is considered a basic step in terms of setup and implementation. The Corporation reviews its initiatives to ensure the consistency of the strategy with national objectives related to it.

- Proceeding with the reforms in the retirement system, and reducing early retirement as well as the generosity of pension benefits.
- Maintaining the financial sustainability of the Social Security Corporation.
- Extending the social security coverage horizontally through the coverage of the largest number of employees in the social security.
- Achieving integration with social protection policies in the Kingdom.
- Encouraging the private sector as well as other insurance companies to establish other retirement funds.

Many of these initiatives are being implemented in the Kingdom with the aim of developing socio-economic and political aspects necessary for the Hashemite Kingdom of Jordan's future. Some of the most important initiatives include the National Agenda and "We are All Jordan" which embodies His Majesty's vision of Jordan's future. In addition, many other national strategies have been approved that we can contribute to their achievement, most important of which are the National Strategy for Employment, Economic Dialogue Committee recommendations for 2011–2013, and the national policies and initiatives for fighting poverty.

Based on analyzing the national strategies and initiatives shown in figure (1), it was concluded that most objectives and suggestions related to the Social Security Corporation focused on these aspects:

- Proceeding with the reforms in the retirement system, and reducing early retirement as well as the generosity of pension benefits.
- Maintaining the financial sustainability of the Social Security Corporation.
- Extending the social security coverage horizontally through the coverage of the largest number of employees in the social security.
- Achieving integration with social protection policies in the Kingdom.
- Encouraging the private sector as well as other insurance companies to establish other retirement funds.
Accordingly, we seek through our strategy –hand in hand with other national institutions- to accomplish the national objectives shown in figure (2):

- Preserve Jordan and promote it as a perfect secured place for living, working, and upraising future generations.
- Enhance the Jordanians' self-reliance and help the disabled ones to meet their basic needs.
- Enhance the governmental administration to be financially stable, transparent and accountable.
- Reconstructing the public sector to be more efficient and profitable.
- All Jordanians to enjoy proper health care at all levels.

The Corporation participates in achieving the following objectives:

- Preserve Jordan and promote it as a perfect secured place for living, working, and upraising future generations.
- Enhance the Jordanians' self-reliance and help the disabled ones to meet their basic needs.
- Enhance the governmental administration to be financially stable, transparent and accountable.
- Reconstructing the public sector to be more efficient and profitable.
- All Jordanians to enjoy proper health care at all levels.
Strategic plan development methodology

We relied on the participatory principle at all levels of setting up our strategic plan, through concentrated workshops and meetings with internal and external partners. Based on our belief that good planning depends on deep analysis of our Corporation's internal and external environment, the process of setting up the strategic plan depended on conducting concentrated scientific analysis and use of suitable strategic analysis tools.

Figure (3): Strategic plan development methodology for the years 2014-2016
Our Vision

Comprehensive social security attaining excellence in service, protection and sustainability that contributes to Jordan’s development.

Our Mission

A national institution implementing a solidarity social insurance system based on partnership with relevant parties and consistent with the needs of the insured, businesses, and society, contributing to the social security and economic development of Jordan.

Core values

**Distinguished Services:** We exert effort to serve our clients of participants, pensioners, employers and members of the community with distinction and excellence.

**Transparency:** We disclose our work and achievements and the rights of our clients, along with being keen to serve the community with credibility and transparency.

**Accountability:** We are committed to apply the rules of governance, and to fulfill our work and tasks efficiently and with high sense of responsibility.

**Respect:** Our respect for the public is part of the respect we share to each other and is part of our understanding of our role and responsibilities.

**Team Spirit:** We reach our stakeholders seeking sincere continuous cooperation, and we work in team spirit to serve people and our country.

**Initiative and Creativity:** We always strive to develop and innovate, and encourage creative ideas to improve and enhance our business.

**Justice:** We always seek to apply justice and equality between our employees and service recipients.
Summary of the strategic objectives (2014–2016)

First strategic objective: Ensuring sustainability of the insurance system, and raising its efficiency.
That could be accomplished through the following operational objectives: *
- minimizing insurance evasion.
- Decreasing the Corporation's debt.
- Increasing the number of those covered by the social security.
- Achieving growth in insurance revenue.
- Decrease the administrative expenses during the plan period.

Second strategic objective: Providing distinctive insurance services and develop it to meet the expectations and needs of the contributors, pensioners, and the society:
This could be accomplished through the following operational objectives: *
- Developing the core operations in the Corporation in accordance with the government operations development system.
- Developing services that meet the needs and requirements of service recipient.
- Developing and approving quality standards for rendered services.
- Establishing and developing modern integrated information and communication systems.
- Issuing and developing all insurance regulations, instructions and work guidelines in line with the new law.

Third strategic objective: Developing the efficiency of the corporate performance, and improving human resources in accordance with the best practices of corporate excellence.
This could be accomplished through the following operational objectives: *
- Improving basic and professional competencies of human resources.
- developing performance management system in order to evaluate employees performance in the Corporation.
- Improving the process of linking incentives with performance and productivity at the individual and corporate level.
- Improving the Corporate performance quality in accordance with the excellence models and standards.
- Issuing and developing regulations, instructions, and work guidelines in line with the new law.
- Building a creative thinking culture in the Corporation.
- Developing a project with regard to the administrative hierarchy and organizational structure, roles and responsibilities, and job description.

Fourth strategic objective: Promoting insurance awareness among the targeted community groups, and improving the Corporation's image.
This could be accomplished through the following operational objectives: *
- Increasing insurance awareness levels among targeted groups.
- Improving the Corporation's image in the society.
- Increasing health and occupational safety awareness among firms in cooperation with stakeholders.
- Enhancing and activating the social responsibility concept in the Corporation.

Fifth strategic objective: Supporting the integration of social protection policies at the national level.
This could be accomplished through the following operational objectives: *
- Building a process for communication and coordination with external stakeholders at the social protection level.
- Building a national database that supports social protection policies.

1 See appendix number (1): Matrix of strategic objectives and initiatives.
Strategic objectives:

First strategic objective: ensuring sustainability of the insuring system and raising its efficiency.

The Social Security Law No. (1) for the year 2014 was issued to enable the Corporation to meet the current and future needs of the coming generations. It was a breakthrough that contributed in perpetuating and stabilizing the financial and insurance system of the Corporation, which is considered the basis for providing social protection for citizens. It also contributes to ensure decent living and equal distribution of resources and profits in society, thus achieving social and economic stability in the Kingdom at the long term.

The sixth actuarial study covering three years from 1/1/2008 until 31/12/2010 revealed rapid and unexpected increase in the salaries of those covered by the social security. This explains the unexpected increase in contribution and insurance expenses. This is attributed to the unexpected increasing number of pensioners and high salaries average.

In the seventh actuarial study, the accumulated money at the Corporation dropped below the expected level as a result of the unexpected increase in the number of new old-age pensioners, the high average pension salaries, and the decreased return on assets to lower-than-expected.

Economically, the financial data at the Corporation indicate an increase in the total revenues in 2013, totaling to (981) million JD compared to (892) million JD in 2012, i.e., with growth rate of (9.1%). In addition, the total insurance expenses jumped from (547) million JD in 2012 to (609) million JD in 2013, i.e. with growth rate of (11.3%). The insurance expenses constituted around (94.6%) out of the overall expenses for the year 2012. However, the Corporation's total administrative expenses decreased from (30.9) million JD in 2012 to (30.5) million JD in 2013, with a decrease rate of (1.27%). However, we still believe that there are several possibilities to decrease the Corporation's administrative expenses as a percentage of its insurance revenues, and to improve its operational competency.

At the social protection level, the Corporation covered more than one million insured since 2013, i.e., a percentage of (66.3 %) of workers and (59.9%) of the workforce, in addition to a quarter million pensioners and survivors. In addition, the insured females constituted about (25.4 %) of the total active insured in the same year.
The Corporation data show that the number of the voluntary contributers witnessed a rapid increased over the previous years, where it hiked up from around (3) thousand in 1999 to about (65.3) thousand, i.e., (6.2%) of the total active insured in 2013, i.e., with growth rate of (4.1%) compared to 2012. This means that the Corporation must target the expatriates working outside Jordan, as the opportunities are high to increase the number of expatriate contributers. Besides, to target groups that tend to contribute in voluntary contribution and the informal sector that has about (25%) of the workforce.

Regarding the firms covered by the provisions of the Law, they also increased to around (70) thousand in 2013. As a result, this requires improving insurance collection and monitoring processes and activating the periodic inspection in the Corporation to minimize the phenomena of insurance evasion.

This strategic objective could be achieved through working on the following secondary objectives:
- Minimizing insurance evasion.
- Decreasing the Corporation's debt.
- Increasing the number of those covered by the social security.
- Achieving growth in insurance revenue.
- Decreasing the administrative expenses during the plan period

The following indicators will illustrate the success of achieving this objective:
- Revenues growth.
- Reduction in administrative expenses.
- Growth in insurance surpluses.
- Covered workers.
- Covered workforce.
- Percentage of insurance evasion.
- Covered manpower.
- Increased number of voluntary contributers from inside the Kingdom.
- Increased number of voluntary contributers from outside the Kingdom.
- Decrease the debt of installment agreements.
- Decrease the debt of indebted firms.
- Decrease debt of firms referred to judiciary.
- Decrease debt of old firms.
- Decrease debt of newly established firms.

See appendix number (2): KPIs
Second strategic objective: Providing distinctive insurance services and develop it to meet the expectations and needs of the contributors, pensioners, and the society.

The quality of service is one of the main corporate excellence standards, and it is judged by its recipient not its provider. Therefore, excellent firms always seek to improve the efficiency and effectiveness of their services to meet the service recipients' needs and expectations. This principle has been adopted globally in public institutions' development initiatives as a major mean to reconsider the required services and the way they are provided. There are two main factors to consider: the improvement efforts must rely on service recipients' priorities to achieve such improvement, and meeting the service recipient's needs must be the principle upon which to plan the provided services.

Our Corporation, being one of the national institutions, has strived to improve its services in order to gain the service recipients' satisfaction. In recognition of its accomplishments, it presented with The Excellent Government Services Award, and The Bronze Award for King Abdullah II Award for Excellence in Government Performance and Transparency for the year 2013. The Corporation always seeks to be in the lead; therefore it reconsiders the service delivery process, increases communication channels, improves standards and develops the measurement process.

In order for the Corporation to achieve a leading role and excellence in service provision, it needs to keep pace with the rapid changes of information technology by implementing technologies that suits the electronic government services. The Corporation seeks to adopt an electronic system that will gradually lead to quit paper documents, as well as providing a well-processed and precise database for all customers that help us recognize their needs and provide them with services that meet their expectations.

Moreover, our internal environment analysis has shown the need to invest more in developing and building the Corporation capabilities and supporting processes, especially the technological infrastructure, research, studies and linking them to the main operations' requirements which will, In away that facilitate achieving the best value for the insured and covered firms, in addition to support decision making among all administrative levels.
This strategic objective could be accomplished through working on the following secondary objectives:
- Developing the core operations in the Corporation in accordance with the government operations development system.
- Developing services that meet the needs and requirements of service recipients.
- Developing and approving quality standards for rendered services.
- Establishing and developing modern integrated information and communication systems.
- Issuing and developing all insurance regulations, instructions and work guidelines in line with the new law.

The following indicators will indicate the success of achieving this objective
- Service recipient's satisfaction.
- Applied electronic services.
- Employee's satisfaction with the information systems applied in the Corporation.
- Complaints about provided services.
- Number of work guidelines related to provided services to the total services.
- Number of main operations developed to the total main operations.
- Adequacy of provided service criteria.
- Handling complaints.
- Number of developed insurance systems according to the new law.
- Number of developed work guidelines according to the new law.
- E-link with stakeholders.
- Completion of the documentation database, corporate memory and sustainability assurance.

See appendix number (2): KPIs
Third strategic objective: Developing the efficiency of the corporate performance, and upgrading human resources in accordance with the best practices of corporate excellence

The concept of Human resources management has developed over the past decades at the firms, it changed from personnel management to strategic human resources management. The latter cares for proactive human resources management in order to achieve consistency and meet the Corporation needs on medium and long terms with relation to employment, required experiences, and performance on one hand, and employees needs of training, development, and motivation on the other hand.

The human resources analysis conducted in the Corporation revealed many positive results with regard to the human resources department, for instance; the existence of directorates for human resources planning and training, motivation schemes, execution of annual training plans, high academic level of the employees, and low job rotation.

Still, our Corporation faces many challenges, mainly the coverage by civil services salaries restructuring system that had many negative impacts on both individual and corporate performance. It has also limited the administrative authority over implementing most previous plan's initiatives. Another challenge is the activation of the human resources planning concept and its correlation to the Corporation strategic aspiration, and its consistency with the civil services system, as many training plans must be reconsidered in order to meet the Corporation needs; bearing in mind the evaluation of training effects, as employees satisfaction survey has shown employees dissatisfaction over training and development. Thus for developing training systems, there must be a career development plan that is linked to individual performance evaluation results, and applying the succession planning especially in top management positions. This approach will increase the training plan quality in the Corporation and enhance the development of career path for employees. In addition, there is also a need to develop the existing performance evaluation and incentives system while improving the performance evaluation procedures and linking them to the strategic performance evaluation by applying the management by results system for performance evaluation.
The existence of a flexible organizational structure is another vital issue for the Corporation to consider, where span of control over different administrative levels is taken into consideration, as its apparent that there is an excess in number of employees at top management levels. In addition the Corporation's pyramidal structure weakens the vertical and horizontal communication, but the corporation will work to overcome it by creating a clear communication methodology relying on the best available technologies at the Corporation.

In terms of the Corporation's culture, the analysis showed high levels of loyalty and discipline in the Corporation. This culture will be enhanced through the employee's code of conduct. The analysis also showed low level of creativity, innovation, and excellence but the Corporation will stabilize them by using the best occupational excellence practices.

**This strategic objective could be accomplished through:**
- Increase the basic and occupational competencies of human resources.
- Develop performance management system as an evaluation tool for the Corporation's employee's performance.
- Link incentives with performance and productivity at the individual and corporate level.
- Improving the corporate performance quality in accordance with the excellence models and standards.
- Issue and develop regulations, instructions, and work guidelines in line with the new law.
- Build creative thinking culture in the Corporation.
- Developing a draft regulations with regard to the administrative hierarchy and organizational structure, responsibilities and duties, and job description.

**The following indicators will indicate the success of achieving this objective:**
- Basic and professional competencies levels.
- Employee satisfaction level.
- Number of applied suggestions that have positive impact on the Corporation's work.
- Number of issued regulations and instructions.
- Approving the organizational structure, tasks and job description.

4 See appendix number (2): KPIs
Fourth strategic objective: Promoting insurance awareness among the targeted community groups, and improving the Corporation's image

The Corporation ability to achieve its strategic objectives is driven by a deep desire to strengthen partnership with its customers and to urge them to adopt these objectives by delivering the mission and vision that the Corporation seeks to achieve. The strategic vision to improve the Corporation's image is represented by reaching all segments of workers, having a dialogue with all public and official parties and introducing them to the Corporation's achievements and services, as well as the Corporation's keenness to provide outstanding services.

The external environment analysis of the Corporation showed the stakeholders significant role and effect in setting up and implementing the strategic plan. This is clear in the setup of the socio-economic policies, raising insurance awareness, simplifying service procedures and processes procedures, and achieving the objectives per the nature of their work and their awareness of the Corporation role.

The Social Security Corporation has an enormous social role in the Kingdom. The Corporation work enhances the concept of social security and implements this concept through many firms in the Kingdom by strengthening relations between the employee and his employer, providing basic needs for the worker and his family members through a stable income in case of disability or old-age...etc., and reducing poverty pockets by providing a minimum limit of exposure to income to the insured and his family members. This revealed our need to adopt the social responsibility concept and to develop policies and methodologies regulating the social responsibility in terms of sustainable management and social activities, in addition to other related issues.

In order to reach a comprehensive security characterized by excellent services, protection, sustainability and covering all community segments, the Corporation must respond to the needs of such segments through the adoption, development, and implementation of a communication and social marketing strategy to spread insurance awareness in cooperation with the stakeholders in accordance with the latest related communication methods.

This objective could be accomplished through:
- Raising insurance awareness among targeted groups.
- Improving the image of the Corporation in society.
- Raising the firms' awareness of occupational safety and health in cooperation with stakeholders.
- Enhancing and activating the social responsibility concept in the Corporation.

The following indicators will indicate the success of achieving this objective:
- Insurance awareness
- Social responsibility awareness
- Occupational safety and health awareness
- Meeting ISO 26000 requirements
Fifth strategic objective: Supporting the integration of social protection policies at the national level

The social protection is an integrated comprehensive system containing many issues, including health, education, employment, housing, social insurances and reduction of poverty. Therefore, it is a must to set up a national effective and comprehensive policy for social protection with due consideration to the economic changes in the Kingdom. However, many national efforts and policies face many challenges, a fact that implies the necessity to have a clear social protection policy.

This strategic objective could be accomplished through the following:
- Build a process for communication and coordination with external stakeholders at the social protection level.
- Build a national database that supports social protection policies.

The following indicators will indicate the success of achieving this objective:
- Policies and recommendations documents sent annually to the government about social protection.
- Participation in national initiatives related to social protection in the Kingdom.
- The initiatives submitted by the Corporation about the integration of the social protection policies.
- Launching the social protection floor project.

See appendix number (2): Performance Measurement Indicators

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Figure (7): Social Protection Integrated System

The need rose to have an integrated social protection system in the Kingdom during the era of the previous governments to enhance this system. Lack of coordination and the weak roles of concerned parties depleted the efforts and money, and hindered the achievement of the desired economic development. So, this negatively affected the poverty rates which increased to (14.4%) in 2010 compared to (13.3%) in 2008.
Appendix 1
Matrix of strategic objectives and initiatives
2014 – 2016
National objective: Preserve Jordan and upgrade it as a perfect secured place for living, working, and upraising future generations.

National objective: Enhance the governmental administration to be financially stable, transparent and accountable.

National objective: All Jordanians to enjoy proper health care at all levels.

First Strategic objective: Uplifting the financial competence of the insurance system, and contribute to its sustainability.

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<th>Sub - objective</th>
<th>Initiatives</th>
<th>Implementation responsibility</th>
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</table>
| Achieving growth in insurance revenue of no less than 11.8% during the plan period | Study the proprieties of micro firms in terms of contributions compliance  
Conduct the eighth actuarial study                                                                                   | Studies Department                                                          |
| Decrease the administrative expenses by no less than 2% during the plan period | Rationalize administrative expenses in the Corporation  
Apply photovoltaic cells for power generation in the branches of the Corporation  
Full application of result-oriented budget  
Apply tracking system for the Corporation’s vehicles                                                                 | Administrative Affairs Department                                             |
| Increasing the number of those covered by the social security                   | Launch a media project that targets most interested groups in voluntary contribution  
Target educational institutions to provide specialized awareness programs about the Social Security  
Target women’s agencies to raise their insurance awareness about the voluntary contribution  
Target expatriate citizens who are interested in voluntary contribution, and to assess and develop targeting mechanisms, including Insurance Ambassador | Media Center Department                                                     |
| Minimizing insurance evasion                                                    | Design and implement training program for the Corporation’s inspectors to enhance their capabilities and performance, and study the possibility of having the comprehensive Inspector  
Conduct studies to estimate insurance evasion rates at the level of (firms, insured, collection)  
Activate Periodic inspection | Insurance Control and Inspection Department - Human Resource Department  
Studies Department                                                               |
| Decreasing the Corporation’s debt by 10% annually                               | Develop collection database  
Launch periodic collection campaigns                                                                                   | litigations and Collection Department                                        |
National objective: Reconstructing the public sector to be more efficient and profitable.

Second strategic objective: Providing distinctive insurance services and develop it to meet the expectations and needs of the contributors, pensioners, and the society

<table>
<thead>
<tr>
<th>Sub - Objective</th>
<th>Initiatives</th>
<th>Implementation responsibility</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Implement the strategy of gender in mainstreaming the Corporation</td>
<td>Studies Department</td>
</tr>
<tr>
<td></td>
<td>Develop and implement a plan for continuity of the Corporation's operations</td>
<td>Operations Department</td>
</tr>
<tr>
<td></td>
<td>Prepare Online Backup website</td>
<td>Communication and Information Technology Department</td>
</tr>
<tr>
<td></td>
<td>Create an alternative Data center website</td>
<td>Communication and Information Technology Department</td>
</tr>
<tr>
<td></td>
<td>Archive Corporation's documents, especially all firms and contributors files</td>
<td>Electronic Documentation and Archiving Department</td>
</tr>
<tr>
<td></td>
<td>E-link with licensors and the parties concerned with the support of the Corporation's operations and service delivery. (19 parties distributed over the implementation period of the plan)</td>
<td>Operations Department</td>
</tr>
<tr>
<td></td>
<td>Develop integrated electronic services to the service recipients (the second stage, which includes e-payment through payment cards and communication companies)</td>
<td>Operations Department + Information Systems Department</td>
</tr>
<tr>
<td></td>
<td>Launch &quot;periodic surveys of service recipients&quot; initiative</td>
<td>Studies Department</td>
</tr>
<tr>
<td></td>
<td>Increase contributions payment through banks; propose and implement suitable mechanisms and channels</td>
<td>Financial Affairs Department</td>
</tr>
<tr>
<td>2</td>
<td>Apply international standards in information technology (ITIL) and (COBIT)</td>
<td>Communication and Information Technology Department</td>
</tr>
<tr>
<td></td>
<td>Develop Service Delivery Indicators (SDIS)</td>
<td>Operations Department</td>
</tr>
<tr>
<td>3</td>
<td>Developing and approving quality standards for rendered services</td>
<td></td>
</tr>
</tbody>
</table>
### National objective: Reconstructing the public sector to be more efficient and profitable.

### Second strategic objective: Providing distinctive insurance services and develop it to meet the expectations and needs of the insureds, pensioners, and the society

<table>
<thead>
<tr>
<th>Sub - Objective</th>
<th>Initiatives</th>
<th>Implementation responsibility</th>
</tr>
</thead>
<tbody>
<tr>
<td>Establishing and developing modern integrated information and communication systems</td>
<td>Develop enterprise Resource Planning system (ERP)</td>
<td>Information Systems Department</td>
</tr>
<tr>
<td></td>
<td>Apply Insurance software system (CRM) to support core operations (media, collection, insured accounts and firms’ management, inspection, and payment of insurance rights).</td>
<td>Information Systems Department</td>
</tr>
<tr>
<td></td>
<td>Build data warehouses and develop a Dashboard as a tool for decision support</td>
<td>Information Systems Department</td>
</tr>
<tr>
<td></td>
<td>Build a database of legal decisions, opinions and consultations</td>
<td>Legal Affairs Department</td>
</tr>
<tr>
<td></td>
<td>Apply e-learning</td>
<td>Documentation and Archiving Department</td>
</tr>
<tr>
<td></td>
<td>Study the possibility of applying an automated system to manage materials and supplies</td>
<td>Administrative Affairs Department</td>
</tr>
<tr>
<td></td>
<td>Build database for documentation and corporate memory</td>
<td>Documentation and Archiving Department</td>
</tr>
<tr>
<td>Issuing and developing all insurance regulations, instructions and work guidelines in line with the new law</td>
<td>issue and develop insurance regulations, instructions, and work guidelines in accordance with Law No. (1) of 2014</td>
<td>Information Systems Department</td>
</tr>
</tbody>
</table>
### National objective: Enhance the governmental administration to be financially stable, transparent and accountable.

### National objective: Reconstructing the public sector to be more efficient and profitable.

### Third Strategic objective: Developing the efficiency of the corporate performance, and improving human resources in accordance with the best practices of corporate excellence

<table>
<thead>
<tr>
<th>Sub - Objectives</th>
<th>Initiatives</th>
<th>Implementation responsibility</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Improving basic and professional competencies of human resources</td>
<td>Prepare a methodology of succession planning</td>
<td>Human Resources Department</td>
</tr>
<tr>
<td></td>
<td>Prepare human resources strategy</td>
<td>Human Resources Department</td>
</tr>
<tr>
<td></td>
<td>Set up a needs-based and career path-related training plan</td>
<td>Human Resources Department</td>
</tr>
<tr>
<td>2 Developing performance management system in order to evaluate employee performance in the corporation.</td>
<td>Applying the balanced scorecard</td>
<td>Institutional Performance Assessment Department</td>
</tr>
<tr>
<td>3 Improve the process of linking the incentives with performance and productivity at the individual and corporate level.</td>
<td>Develop individual performance evaluation basis and link them with incentives</td>
<td>Institutional Performance Assessment Department + Human Resources Department</td>
</tr>
<tr>
<td>4 Improving the corporate performance quality in accordance with the excellence models and standards</td>
<td>Set up an inner communication methodology</td>
<td>Human Resources Department</td>
</tr>
<tr>
<td></td>
<td>Set up human resources policies and methodologies</td>
<td>Human Resources Department</td>
</tr>
<tr>
<td></td>
<td>Set up the code of conduct</td>
<td>Strategic Planning Department</td>
</tr>
<tr>
<td></td>
<td>Set the corporate communication methodology</td>
<td>Director General Office</td>
</tr>
<tr>
<td></td>
<td>Set up external communication methodology (service recipients, society, and stakeholders)</td>
<td>Media Center Department</td>
</tr>
<tr>
<td>5 Issuing and developing all insurance regulations, instructions and work guidelines in line with the new law</td>
<td>Issue all regulations and executive instructions in accordance with the new law</td>
<td>Insurance Procedures Committee</td>
</tr>
<tr>
<td>6 Build a creative thinking culture in the Corporation</td>
<td>Set up a creativity and innovation methodology</td>
<td>Strategic Planning Department</td>
</tr>
<tr>
<td></td>
<td>Implement three awareness programs a year for the Corporation’s staff about the corporate values to maximiz their loyalty</td>
<td>Media Center Department</td>
</tr>
<tr>
<td>7 Developing a project with regard to the administrative hierarchy and organizational structure, roles and responsibilities duties, and job description</td>
<td>Develop administrative organization system (organizational structure, guidelines, and job description cards.</td>
<td>Human Resources Department</td>
</tr>
</tbody>
</table>
National objective: Enhance the Jordanians’ self-reliance and help the disabled ones to meet their basic needs.

National objective: All Jordanians to enjoy proper health care at all levels.

### Fourth strategic objectives: Promoting insurance awareness among the targeted community groups, and improving the Corporation's image.

<table>
<thead>
<tr>
<th>Sub-Objectives</th>
<th>Initiatives</th>
<th>Implementation responsibility</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Raising insurance awareness level among targeted groups</td>
<td>Integrate the concept of insurance and social insurances into the educational curriculum at schools, universities, and vocational training institutions</td>
<td>Media Center Department</td>
</tr>
<tr>
<td>2. Improving the Corporation's image in the society</td>
<td>Develop and implement marketing and communications strategy for 2014–2016.</td>
<td>Media Center Department</td>
</tr>
<tr>
<td>3. Raising health and occupational safety awareness among firms in cooperation with stakeholder.</td>
<td>Implement the national awareness project on occupational safety and health standards in work places</td>
<td>Occupational Safety and Work Injuries Department + Media Center Department</td>
</tr>
<tr>
<td>4. Enhancing and activating the social responsibility concept in the Corporation</td>
<td>Create and enhance policies, methodologies, and work guidelines to support social responsibility</td>
<td>Strategic Planning Department</td>
</tr>
<tr>
<td></td>
<td>Design a database for pensioners, containing their qualifications and experiences to link them with firms as volunteers to benefit from their expertise</td>
<td>Communication and Information Technology Department</td>
</tr>
</tbody>
</table>
National objective: Preserve Jordan and upgrade it as a perfect secured place for living, working, and upraising future generations.

### Fifth strategic objective: Support the integration of social protection policies at the national level

<table>
<thead>
<tr>
<th>Secondary Objectives</th>
<th>Initiatives</th>
<th>Responsibility for implementation</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Building a process for communication and coordination with external stakeholders at the social protection level.</td>
<td>Conduct a study to establish the social protection floor</td>
<td>Studies Department</td>
</tr>
<tr>
<td>2 Build a national database that supports social protection policies.</td>
<td>Participate in creating and designing a database in accordance to the international standards in a way that ensures integration with partners and relevant parties’ databases.</td>
<td>Studies Department + Information Technology Department</td>
</tr>
</tbody>
</table>
Appendix No. (2)
Key Performance Indicators
2014-2016
<table>
<thead>
<tr>
<th>KPI</th>
<th>Previous values</th>
<th>Change %</th>
<th>Targets for the year 2014*</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2011</td>
<td>2012</td>
<td>2013</td>
</tr>
<tr>
<td>Revenues growth rate</td>
<td>%12.8</td>
<td>%14.7</td>
<td>%9.9</td>
</tr>
<tr>
<td>Insurance expenses rate to GDP</td>
<td>%2.40</td>
<td>%2.50</td>
<td>%2.60</td>
</tr>
<tr>
<td>Growth rate of insurance expenses</td>
<td>%15</td>
<td>%10.8</td>
<td>%11.4</td>
</tr>
<tr>
<td>Operational expenses rate to total revenues</td>
<td>%3.9</td>
<td>%3.2</td>
<td>%2.8</td>
</tr>
<tr>
<td>Operational expenses</td>
<td>30,223,261</td>
<td>29,044,434</td>
<td>27,826,378</td>
</tr>
<tr>
<td>Growth rate of the operational expenses</td>
<td>- %2.7</td>
<td>- %3.9</td>
<td>%4.2-</td>
</tr>
<tr>
<td>Number of active firms</td>
<td>46250</td>
<td>45466</td>
<td>70817</td>
</tr>
<tr>
<td>Number of active insured</td>
<td>955566</td>
<td>994711</td>
<td>1035494</td>
</tr>
<tr>
<td>Number of mandatory insured</td>
<td>897588</td>
<td>934109</td>
<td>972407</td>
</tr>
<tr>
<td>Number of voluntarily insured</td>
<td>57978</td>
<td>60602</td>
<td>65362</td>
</tr>
<tr>
<td>Number of voluntarily insured outside the Kingdom</td>
<td>NA</td>
<td>NA</td>
<td>4657</td>
</tr>
<tr>
<td>Ratio of active inured to workforce</td>
<td>%55.70</td>
<td>%57.80</td>
<td>%59.50</td>
</tr>
<tr>
<td>Ratio of active insured to workers</td>
<td>%62.40</td>
<td>%64.30</td>
<td>%66.30</td>
</tr>
<tr>
<td>Average of the Corporation’s performance evaluation – last year (2013)</td>
<td>%81</td>
<td>%85</td>
<td>%89</td>
</tr>
<tr>
<td>Annual accomplishment rate of the strategic plan</td>
<td>NA</td>
<td>NA</td>
<td>%85</td>
</tr>
<tr>
<td>Budget deviation (actual revenue/estimated revenue)</td>
<td>- %2.8</td>
<td>%0.39</td>
<td>%1.13-</td>
</tr>
<tr>
<td>Budget deviation (actual expenses/estimated expenses)</td>
<td>- %3</td>
<td>- %1.84</td>
<td>%1.92-</td>
</tr>
</tbody>
</table>

* Targets for the years 2015 and 2016 are set in the last quarter of the previous year.
<table>
<thead>
<tr>
<th>KPI</th>
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<th>Change %</th>
<th>Targets for the year 2014*</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2011</td>
<td>2012</td>
<td>2013</td>
</tr>
<tr>
<td>Service recipient satisfaction rate</td>
<td>NA</td>
<td>89</td>
<td>87.0</td>
</tr>
<tr>
<td>Reduction rate of complaints about the Corporation services</td>
<td>NA</td>
<td>NA</td>
<td>374.0</td>
</tr>
<tr>
<td>Rate of handled complaints</td>
<td>NA</td>
<td>NA</td>
<td>341.00</td>
</tr>
<tr>
<td>Job satisfaction percentage</td>
<td>74</td>
<td>69</td>
<td>73</td>
</tr>
<tr>
<td>Insurance awareness level</td>
<td>NA</td>
<td>56.38</td>
<td>56.40</td>
</tr>
<tr>
<td>Social responsibility awareness level</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>Occupational health and safety awareness level</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>Debt reduction up to 31/12/2013</td>
<td>NA</td>
<td>NA</td>
<td>119,885,421</td>
</tr>
<tr>
<td>Debt reduction in indebted firms up to 31/12/2013</td>
<td>NA</td>
<td>NA</td>
<td>32,025</td>
</tr>
<tr>
<td>Reduction rates in the new debt for the year 2014</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>Reduction rates in newly established and indebted firms in 2014</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>Evasion rate from preliminary coverage / firms</td>
<td>NA</td>
<td>NA</td>
<td>34.7</td>
</tr>
<tr>
<td>Insurance evasion rate / contributions</td>
<td>NA</td>
<td>NA</td>
<td>64.33</td>
</tr>
<tr>
<td>Insurance evasion rate / employees</td>
<td>NA</td>
<td>NA</td>
<td>28.1</td>
</tr>
<tr>
<td>E-link with partners</td>
<td>NA</td>
<td>NA</td>
<td>2***</td>
</tr>
<tr>
<td>Data archiving rate at the Corporation level</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>Percentage of processed data out of all insured data</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
</tr>
</tbody>
</table>

* Targets for the years 2015 and 2016 are set in the last quarter of the previous year.
** These indicators are revised simiannually (increase, decrease, fixed)
*** Preparations were made for E-links with several parties in 2013, with accomplishment rates of about (70%–80%). However, it wasn’t completed due to the lack of technical readiness for some parties, but it shall be continued in a certain operational plan to be set by the concerned department.
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