



General Circular pursuant to the Health Insurance Law (No 11 of 2013) of the Emirate of Dubai General Circular Number 3 of 2015 (GC 03/2015)

Registration and regulation of health insurance intermediaries
All market participants having any dealings in health insurance in the Emirate of Dubai
To notify to the health insurance market the names of those intermediaries who have been awarded "Conditional Compliance" status or who are recorded as either "Prohibited" or "Suspended" from transacting health insurance business in the Emirate of Dubai
Dr Haidar al Yousuf, Director, Health Funding Department
Robin Ali, Consultant, Health Funding Department
16 April 2015
Any and all earlier notifications of the compliance status of companies intermediating in health insurance in the Emirate of Dubai
General Circular GC 01-2016
Immediately upon publication
None

Preamble

In September 2014 Health Funding Department (HFD) of Dubai Health Authority (DHA) announced that it would be registering and regulating companies involved in the "activity" of advising upon, marketing and selling health insurance in the Emirate of Dubai pursuant to Health Insurance Law (No 11 of 2013) of the Emirate of Dubai

During the seven months since that announcement, HFD has vigorously attempted to ascertain the identities of all companies involved in the activity, be they intermediaries or insurers

The reluctance of many intermediaries to respond and comply with the registration requirements for the Health Insurance Intermediary Permit (HIIP) and the Permitted Health Insurance Representative (PHIR) register has caused a significant delay to this project. However, we can now confirm the status of such intermediaries by way of this General Circular

Objectives of this General Circular

- To notify all entities participating in the health insurance market within the Emirate of Dubai of the current status of intermediaries who are or may wish to intermediate in health insurance business within the Emirate
- To confirm that no market participant may transact any new health insurance business with any intermediary not holding HIIP Conditional Compliance status
- To confirm that the only allowable transactions by any market participant with any intermediary not holding HIIP Conditional Compliance status are those relating to any existing clients until the date of the expiry of the scheme renewal or until the policy renewal date
- To specifically indicate the special nature and policy applying to banks who intermediate in health insurance business in the Emirate of Dubai
- To explain the transition process and requirements from Conditional Compliance to Unconditional Compliance





Definitions

Health Insurance Intermediary

Any individual, firm, company or other legal entity that advises upon, markets or sells health insurance products in or into the Emirate of Dubai.

Market participant

Any individual, firm, company or other legal entity that is involved in the health insurance market in the Emirate of Dubai including but not limited to insurance companies, health insurance claims management companies, insurance brokers, insurance consultants and insurance agents

Prohibited entity

This is an entity that never registered with HFD and indeed may or may not now exist. However, HFD has received no responses to its communications with these entities and they have therefore been designated as prohibited to make it clear that no market participant should transact health insurance business with them

Permission suspended

This status applies to those few intermediaries who made initial submissions for HIIP but who have not fulfilled all the requirements. Should they do so at some future date their status may be reviewed

Conditional compliance

HFD has no desire to prevent permitted intermediaries from continuing to transact health insurance business during the period in which it requires them to improve their professional standards and comply with the HIIP and PHIR registration. Accordingly, all intermediaries who submitted their HIIP and PHIR registrations have been granted "Conditional compliance" status. This means that they may continue to transact health insurance business in the Emirate of Dubai

During the remainder of Q2 2015 every individual HIIP application will be scrutinized and validated for accuracy and quality. If any remedial measures or clarifications are required from the applicants they will be given a deadline of 30 June 2015 to comply. If they achieve compliance by that date their HIIP status will be changed to "Unconditional compliance". If they fail then they will be reclassified as either "Permission suspended" or "Prohibited"

Extension to market participants not registered, permitted or licensed to operate in the Emirate of Dubai

The application of this General Circular extends to any individual, firm, company or other legal entity that attempts to, purports to or does in fact engage in health insurance activities in the Emirate of Dubai (either directly or via a third party or any associate or affiliate) without having either the necessary UAE Federal or Emirate of Dubai licenses or permits allowing it to do so

Applicability to banks selling health insurance

The application of this General Circular extends to banks as do the requirements in Procedural Notice PN 05-2014 issued in November 2014. However, the registration of banks as health insurance intermediaries is ongoing and confirmation of their status under these requirements will be announced very shortly.

Updates to the lists

The current lists as appearing in the below Appendices will be available at www.isahd.ae and will be updated as they change

Appendices

Appendix A: Register of intermediaries granted "Conditional compliance" status

Appendix B: Register of "Prohibited" entities

Appendix C: Register of "Suspended" entities





APPENDIX A

Register of entities with "Conditional compliance" status

Acuma Insurance Brokers LLC Insure Direct (Brokers) LLC

AES Middle East Insurance Broker LLC Interactive Insurance Brokers Co. LLC

Afia Insurance Brokerage Services LLC Joie de Vivre International Insurance Brokerage LLC

Al Ahlia General Insurance Brokers LLC Juelmin Insurance Services LLC

Al Futtain Willis Co. LLC K M Dastur & Company (Insurance Brokers) LLC

Al Nabooda Insurance Brokers LLC

Al Quds Insurance Brokers LLC

Al Redha Insurance Brokers LLC

Al Sahara Insurance Brokers LLC

Lifecare International LLC

Lifeplus Insurance Brokers LLC

Al Salam Insurance Services Co. LLC.(Dubai Br.) Links Insurance Brokers LLC

Al Sayegh Insurance Brokers LLC

Al Shorafa Insurance Services Co. LLC

Alpha Lloyds Insurance Brokers LLC

Lockton Insurance Brokers LLC

Lonsdale & Associates Insurance Brokers LLC

Aon Middle East LLC Malakut Insurance Brokers

APEX International Insurance Mediations LLC Marsh Emirates Insurance Brokerage & Consultancy LLC

Arab Commercial Enterprises Co. LLC

Arya Insurance Brokerage Co LLC

Associated Insurance Consultants Abu Dhabi LLC

Metropolitan Insurance Brokers LLC

Middle East Insurance Brokers

Avon Insurance Brokers LLC

Baynoona Insurance Brokers Co. LLC

Millennium Insurance Brokers Co. LLC

Nasco Emirates WLL

Berns Brett Masaood Insurance

Nasco Me Insurance Brokers LLC

Care Insurance Brokers LLC

National Resources Insurance Services Company LLC

 Cedar Insurance Brokers LLC
 New Age Insurance Brokers LLC

 Compass Insurance Brokers LLC
 New Shield Insurance Brokers LLC

 Continental Insurance Brokers LLC
 Nexus Insurance Brokers LLC

Cosmos Insurance Brokers LLC Noble Insurance Broker and Consultancies Co. L.L.C

Dana Insurance Broker LLC

DG German Care International Insurance Consultants (Dubai Branch)

Northern Insurance Brokers LLC

Driesassur Middle East Insurance Services DMCC

Omega Insurance Brokers LLC

Earnest Insurance Brokers LLC

Elite Insurance Brokers LLC

Opal International Insurance Broker LLC

Optima Insurance Broker LLC

Emirates International Insurance Brokers LLC

Expat Services Gmbh (Dubai Br)

Petra Insurance Brokers LLC

FAEU Insurance Brokers LLC

Pinnacle Insurance Brokers LLC

Federal Insurance & Consulting Services
Pioneer Insurance Broker LLC
Fenchurch Faris Ltd
Platinum Insurance Broker LLC

Fidelity Insurance Services LLC (Dubai Branch
First Insurance Brokers Co. LLC Prominent Insurance Broker LLC (Dubai Branch

Future Insurance Broker Services LLC

Galaxy Insurance Brokers LLC

Gargash Insurance Company

Gateway Insurance Broker LLC

Rais Hassan Saadi Insurance Agents LLC

Gateway International Assurance (Arabia)

Globaleye Insurance Brokerage LLC

Goodwill Insurance Brokers LLC

Seagull Insurance Services Co (Dubai Branch)

Goodwill Insurance Brokers LLC

Greenshield Insurance Brokers LLC

Seaguil Insurance Services Co (Dubai Branch)

Silver Globe Insurance Brokers LLC

Guardian Insurance Brokers

Star Insurance Services Co. LLC

Gulf Resources Insurance Management Services Co. LLC

Holborn Assets Insurance Brokers LLC

Howden Insurance Brokers LLC

United Gulf Insurance Brokers LLC

United Insurance Brokers (Dubai) LLC

Indo Arab Insurance & Reinsurance Brokers JLT Unitrust Insurance Broker LLC

Insighters Insurance Brokers LLC Vita International Insurance Brokers LTD LLC

Wehbe Insurance Services LLC





APPENDIX B

Register of prohibited entities

Al Ittihad Al Dowali Insurance Services

Dynamics Insurance Brokers LLC

Modern International Healthcare Services LLC
Vita Wealth Management

APPENDIX C

Register of suspended entities

Addison Bradley Arabia Holding Co. LLC

Gulf Oasis Insurance Brokers LLC