

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)

Subject of this General Circular	Registration and regulation of health insurance intermediaries
Applicability of this General Circular	All market participants having any dealings in health insurance in the Emirate of Dubai
Purpose of this General Circular	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
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Publication date	16 April 2015
This document replaces	Any and all earlier notifications of the compliance status of companies intermediating in health insurance in the Emirate of Dubai
This document has been replaced by	General Circular GC 01-2016
Effective date of this General Circular	Immediately upon publication
Grace period for compliance	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	Kanoo Group Insurance Agent LLC
Al Quds Insurance Brokers LLC	KMM Insurance Brokers LLC
Al Redha Insurance Brokers LLC	Lifecare International LLC
Al Sahara Insurance Brokers LLC	Lifepius Insurance Brokers LLC
Al Salam Insurance Services Co. LLC.(Dubai Br.)	Links Insurance Brokers LLC
Al Sayegh Insurance Brokers LLC	Lloyd & Co. (Emirates) Insurance Brokers LLC
Al Shorafa Insurance Services Co. LLC	Lockton Insurance Brokers LLC
Alpha Lloyds 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	Medstar Insurance Brokers LLC
Arya Insurance Brokerage Co LLC	Metropolitan Insurance Brokers LLC
Associated Insurance Consultants Abu Dhabi LLC	Middle East Insurance Brokers
Avon Insurance Brokers LLC	Millennium Insurance Brokers Co. LLC
Baynoona 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	North Star Insurance Brokers 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	Opal International Insurance Broker LLC
Elite Insurance Brokers LLC	Optima Insurance Broker LLC
Emirates International Insurance Brokers LLC	Pearl Insurance Brokers Co. 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	Prime Insurance Brokers LLC (Dubai Branch)
First Insurance Brokers Co. LLC	Prominent Insurance Broker LLC
Future Insurance Broker Services LLC	Prosperity LLC
Galaxy Insurance Brokers LLC	Prudence Insurance Brokers LLC
Gargash Insurance Company	PWS Gulf Insurance Brokers LLC
Gateway Insurance Broker LLC	Rais Hassan Saadi Insurance Agents LLC
Gateway International Assurance (Arabia)	Reliance Insurance Brokers (LLC)
Globaleye Insurance Brokerage LLC	Savington International Insurance Brokers LLC
Goodwill Insurance Brokers LLC	Seagull Insurance Services Co (Dubai Branch)
Greenshield Insurance Brokers LLC	Silver Globe Insurance Brokers LLC
Guardian Insurance Brokers	Star Insurance Services Co. LLC
Gulf Resources Insurance Management Services Co. LLC	Suraksha Insurance Brokers LLC
Holborn Assets Insurance Brokers LLC	United Gulf Insurance Brokers L.L.C
Howden 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