

General Circular pursuant to the Health Insurance Law (No 11 of 2013) of the Emirate of Dubai

General Circular Number 5 of 2016 (GC 05/2016)

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 "Unconditional Compliance" status
Authorised by	Dr Haidar Al Yousuf, Director, Health Funding Department
Drafted by	Ali F. Lutfi, Specialist, Health Funding Department
Publication date	23 August 2016
This document replaces	General Circular GC05-2016
This document has been replaced by	Not applicable
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

After an extended and lengthy process to identify all entities operating as intermediaries in health insurance in Dubai and to bring the majority of these up to the level of meeting minimum standards of professionalism we have now completed the evaluations of 136 insurance agents, brokers and consultants

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 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 Unconditional Compliance status listed in Appendix A
- To confirm that the only allowable transactions by any market participant with any intermediary not holding HIIP Unconditional Compliance status are those relating to any existing clients of that intermediary and only until that client's policy or scheme renewal date
- To specifically indicate the special nature and policy applying to banks who intermediate in health insurance business in the Emirate of Dubai

Maintaining compliance

Part of the application process required intermediaries to have or to develop the following:

- Complaints handling procedures and complaints log
- Training and Competence scheme for advisers
- Code of Conduct for advisers
- Data protection and client confidentiality policy

In order to maintain compliance intermediaries must apply the above in practice. During the remainder of 2016 and going forward HFD will sample intermediaries on a random basis to ensure compliance. **Any intermediary found not to be applying the above policies and procedures will have its HIIIP suspended and may face penalties.**

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

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 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

Appendix

Appendix A: Register of intermediaries granted "Unconditional Compliance" status

APPENDIX A

Register of entities with “Unconditional compliance” status

Acuma Insurance Brokers LLC	Delta Insurance Services LLC
Addison Bradley Arabia Holding Co. LLC	DG German Care International Insurance Consultants (Dubai Branch)
AES Middle East Insurance Broker LLC	Diamond insurance Brokerage & Consultancy JLT
Afia Insurance Brokerage Services LLC	Driesassur Middle East Insurance Services DMCC
Al Ahlia General Insurance Brokers LLC	Earnest Insurance Brokers LLC
Al Dawliyah insurance Services LLC	Elite Insurance Brokers LLC
Al Faris Insurance Services LLC	Emirates International Insurance Brokers LLC
Al Futtaim Willis Co. LLC	Europ International Insurance Services LLC
AL HIMAYAH INSURANCE BROKERAGE L.L.C	Expat Cover Insurance Consultancy LLC (Mondial)
Al Ittihad Al Dowali Insurance Services	FAEU Insurance Brokers LLC
Al Manarah Insurance Services Company LLC	Federal Insurance & Consulting Services
Al Nabooda Insurance Brokers LLC	Fenchurch Faris Ltd
Al Nahda National Insurance Brokers LLC	Fidelity Insurance Services LLC
Al Quds Insurance Brokers LLC	First Insurance Brokers Co. LLC
Al Redha Insurance Brokers LLC	Future Insurance Broker Services LLC
Al Sahara Insurance Brokers LLC	Galaxy Insurance Brokers LLC
Al Salam Insurance Services Co. LLC.(Dubai Br.)	Gargash Insurance Company
Al Sayegh Insurance Brokers LLC	Gateway Insurance Broker LLC
Al Shorafa Insurance Services Co. LLC	Gateway International Assurance (Arabia)
Alba Insurance Corredor DMCC	Global Life Insurance and Re Insurance Broker DMCC
Alpha Lloyds Insurance Brokers LLC	Global eye Insurance Brokerage LLC
Aon Middle East LLC	Goodwill Insurance Brokers LLC
APEX International Insurance Mediations LLC	Gras Savoye Gulf Insurance Broker LLC
April Middle East Insurance Broker LLC	Greenshield Insurance Brokers LLC
Arab Commercial Enterprises Co. LLC	Guardian Insurance Brokers
Armb Insurance Works LLC	Gulf Oasis Insurance Brokers LLC
Arya Insurance Brokerage Co LLC	Gulf Ocean International Insurance Broker LLC
Ascot & Fitch Insurance Brokers LLC	Gulf Resources Insurance Management Services Co. LLC
Associated Insurance Consultants Abu Dhabi LLC	Holborn Assets Insurance Brokers LLC
Avian Insurance Consulting LLC	Hosn Al Sharjah Insurance Services LLC
Avon Insurance Brokers LLC	Howden Insurance Brokers LLC
Axis Insurance Brokers LLC	Indo Arab Insurance & Reinsurance Brokers JLT
Baynoona Insurance Brokers Co. LLC	Insighters Insurance Brokers LLC
Berns Brett Masood Insurance	Insure Direct (Brokers) LLC
Capital Shield Insurance Brokers LLC (Dubai branch)	Interactive Insurance Brokers Co. LLC
Care Insurance Brokers LLC	Joie de Vivre International Insurance Brokerage LLC
Cedar Insurance Brokers LLC	Juelmin Insurance Services LLC
Chedid Europe Reinsurance Brokerage Limited (Dubai Branch)	Jumairah Insurance Brokers LLC
Clover Middle East Insurance Brokers LLC	K M Dastur & Company (Insurance Brokers) LLC
Colemont-AD Insurance Brokers LLC	Kanoo Group Insurance Agent LLC
Commercial Insurance Brokerage Services LLC	Leaders Insurance Brokers LLC
Compass Insurance Brokers LLC	Lifecare International LLC
Continental Insurance Brokers LLC	Links Insurance Brokers LLC
Cosmos Insurance Brokers LLC	Lloyd & Co. (Emirates) Insurance Brokers LLC
Dana Insurance Broker LLC	Lockton Insurance Brokers LLC

Lonsdale & Associates Insurance Brokers LLC
LP Insurance Brokers DMCC
Malakut Insurance Brokers
Marina Insurance Broker
Marsh Emirates Insurance Brokerage & Consultancy LLC
Masters Insurance Brokers LLC
Metropolitan Insurance Brokers LLC
Middle East Insurance Brokers
Millennium Insurance Brokers Co. LLC
Nasco Emirates WLL
Nasco Me Insurance Brokers LLC
National Resources Insurance Services Company LLC(Dubai Branch)
New Age Insurance Brokers LLC
New Shield Insurance Brokers LLC
Nexus Insurance Brokers LLC
Noble Insurance Broker and Consultancies Co. L.L.C
North Star Insurance Brokers LLC
Northern Insurance Brokers LLC
Omega Insurance Brokers LLC
Opal International Insurance Broker LLC
Optima Insurance Broker LLC
Oryx Insurance Brokers
Pacific Prime Medstar Insurance Brokers LLC
Pearl Insurance Brokers Co. LLC
Petra Insurance Brokers LLC
Pinnacle Insurance Brokers LLC
Pioneer Insurance Broker LLC
Platinum Insurance Broker LLC
Prime Insurance Brokers LLC (Dubai Branch)
Prominent Insurance Broker LLC
Prosperity LLC
Prudence Insurance Brokers LLC
PWS Gulf Insurance Brokers LLC
Rais Hassan Saadi Insurance Agents LLC
Savington International Insurance Brokers LLC
Seagull Insurance Services Co (Dubai Branch)
Secure Insurance Brokers LLC
Silver Globe Insurance Brokers LLC
Star Insurance Services Co. LLC
Suraksha Insurance Brokers LLC
Tawasul Insurance Services LLC
The Brokerage Firm Insurance Brokers LLC
United Gulf Insurance Brokers L.L.C
United Insurance Brokers (Dubai) LLC
Unitrust Insurance Broker LLC
Unity Insurance Brokers LLC

VIVA Insurance Brokers LLC
Wehbe Insurance Services LLC