

# Review of the Health Insurance Market in Dubai

Dubai Health Insurance Corporation  
Ali Fareed Lutfi

Dubai World Insurance Congress, February 27<sup>th</sup> 2019



- Market Participants
- Market Share
- Market Landscape
- Comparison from a year ago
- Enforcement



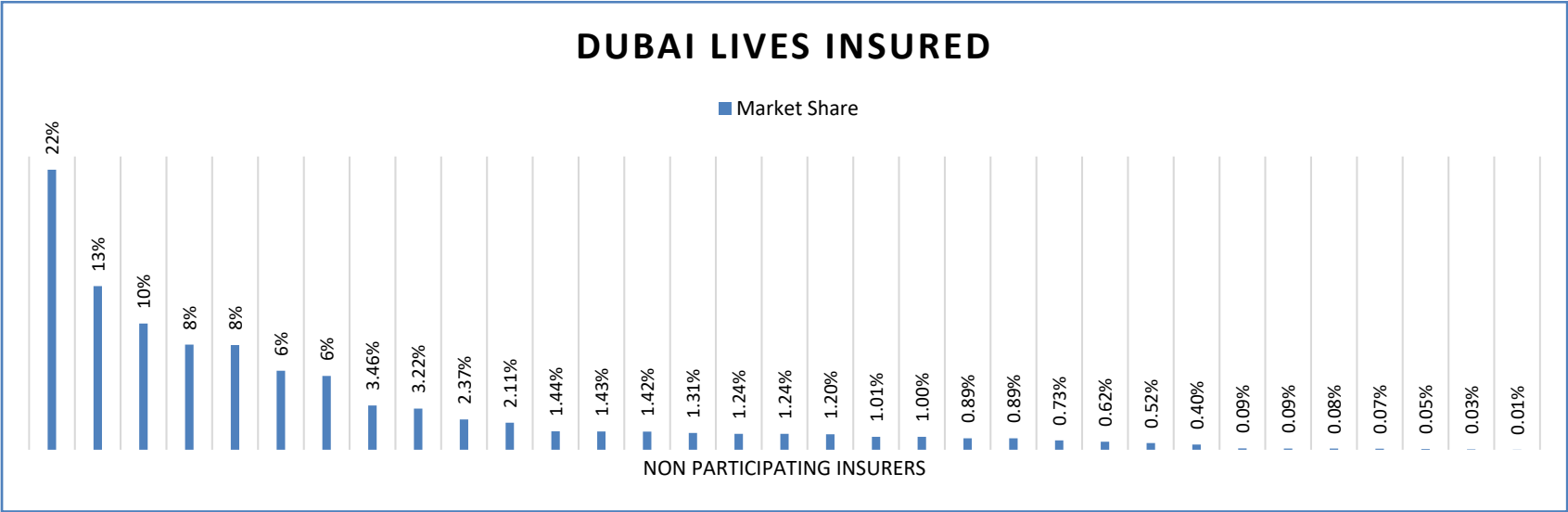
## Market Participants



- **50 Insurers Licensed** (out of 62 in UAE)
- **23 TPAs Licensed** (out of 25 in UAE)
- **163 Intermediaries Licensed** (out of 201 in UAE)

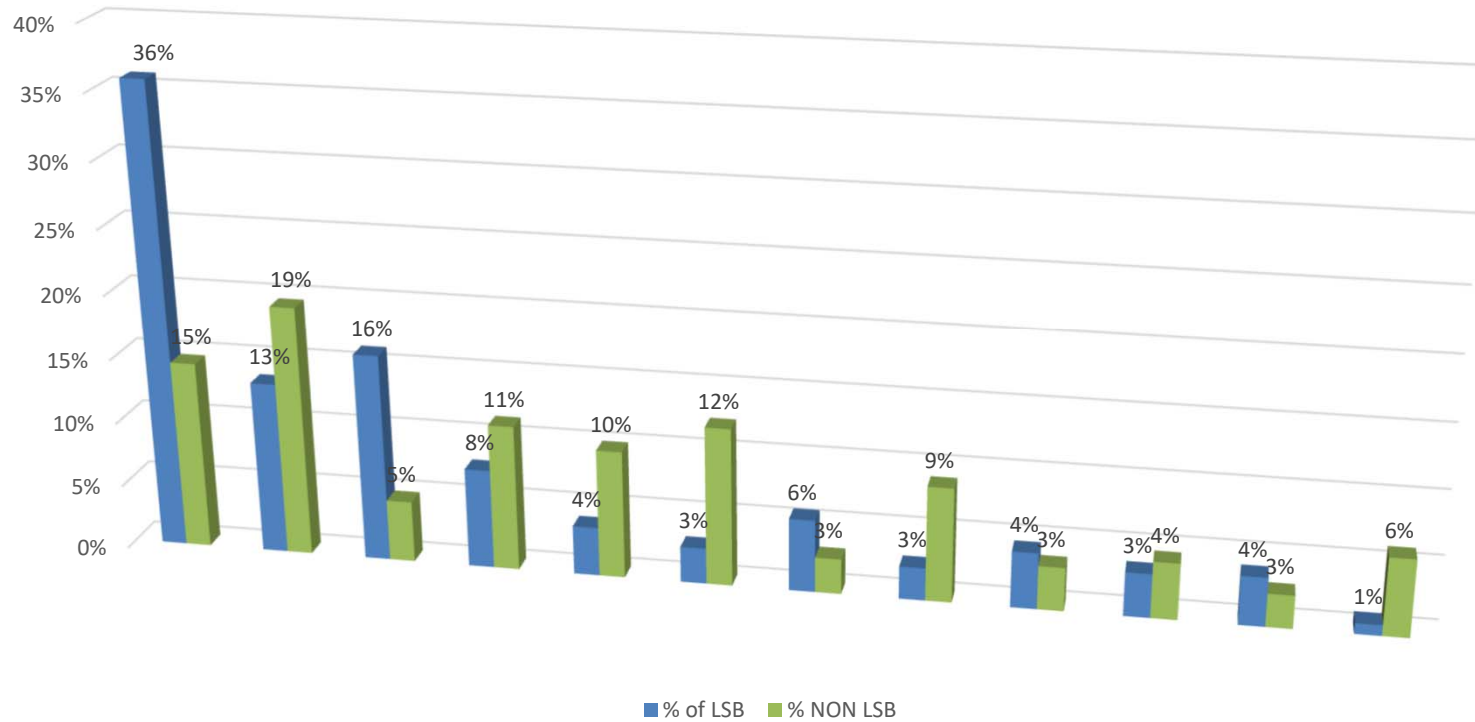
\*All data shown is accurate as of 31/12/2018

# Insurer Dubai Market Shares



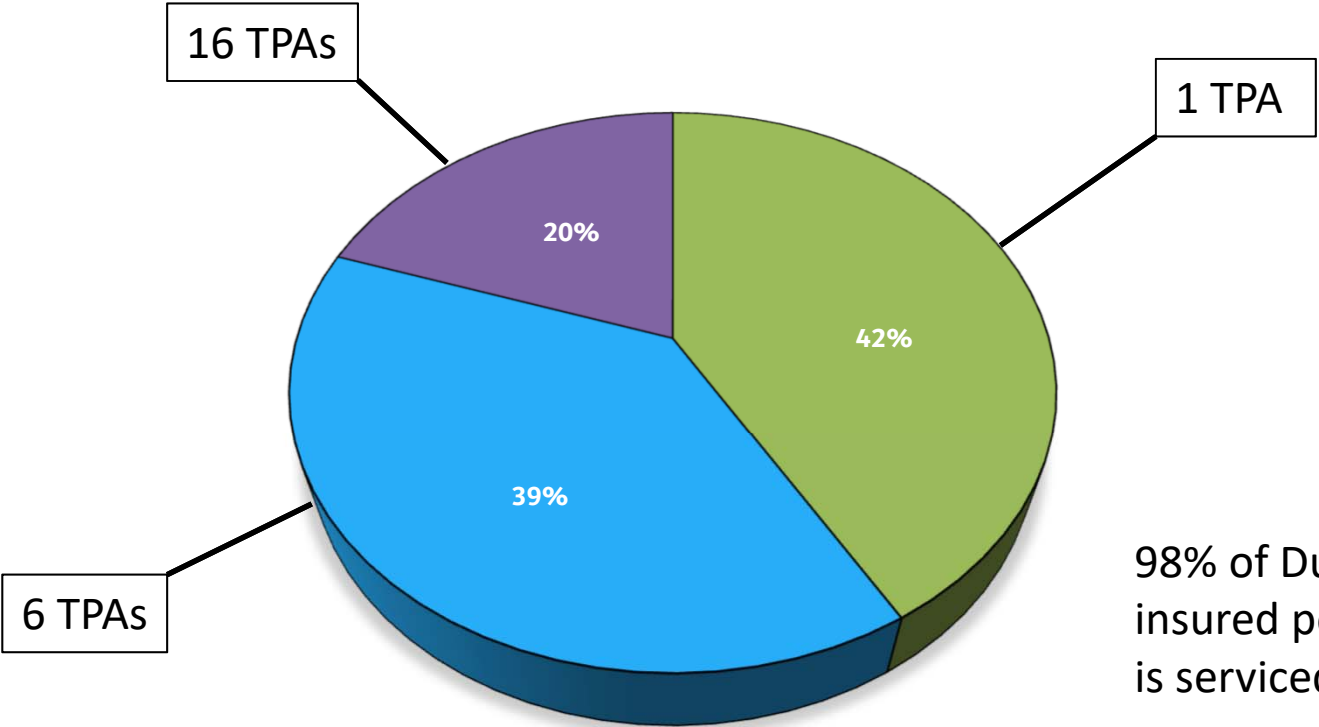
\*All data shown is accurate as of 31/12/2018

# Participating Insurer Market Shares



\*All data shown is accurate as of 31/12/2018

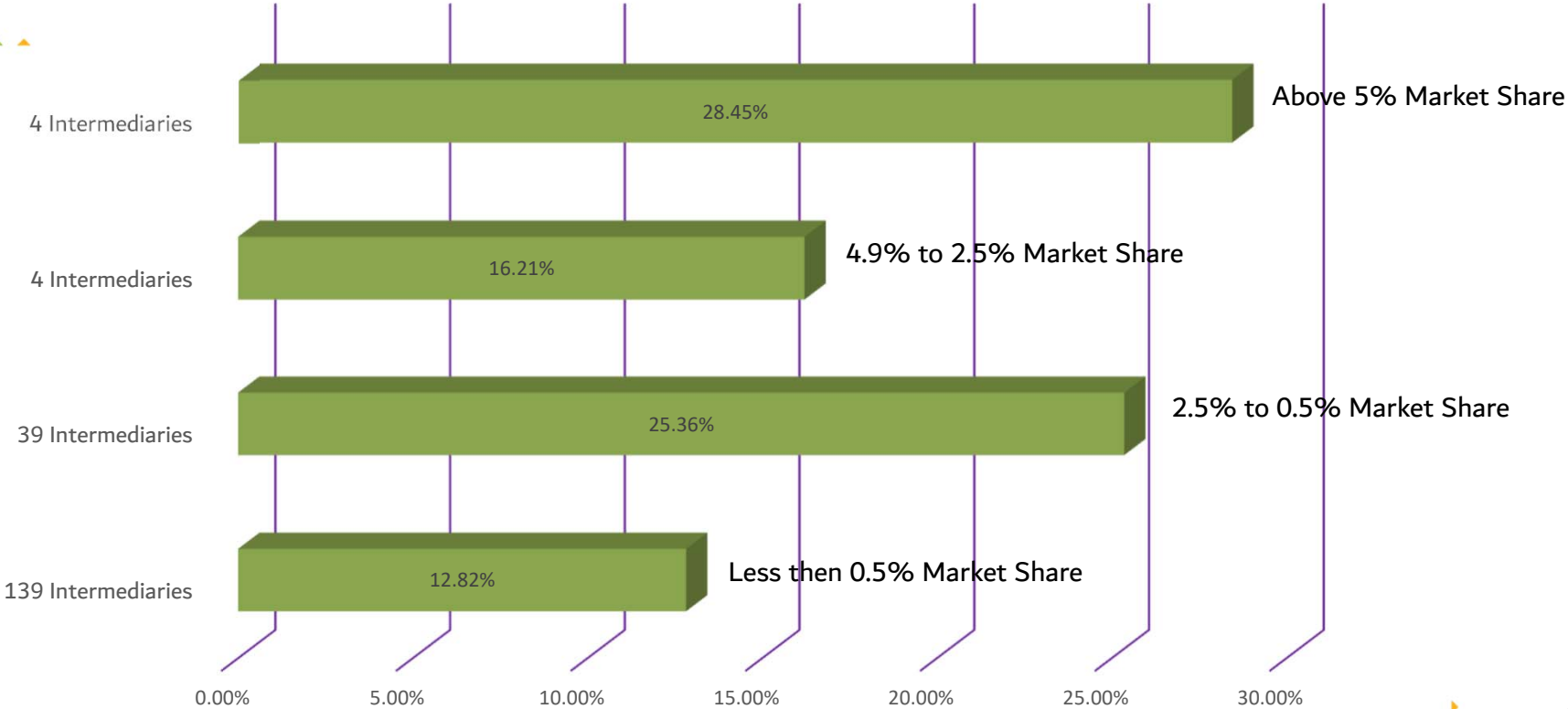
# TPA Dubai Market Shares



98% of Dubai the insured population is serviced by TPAs

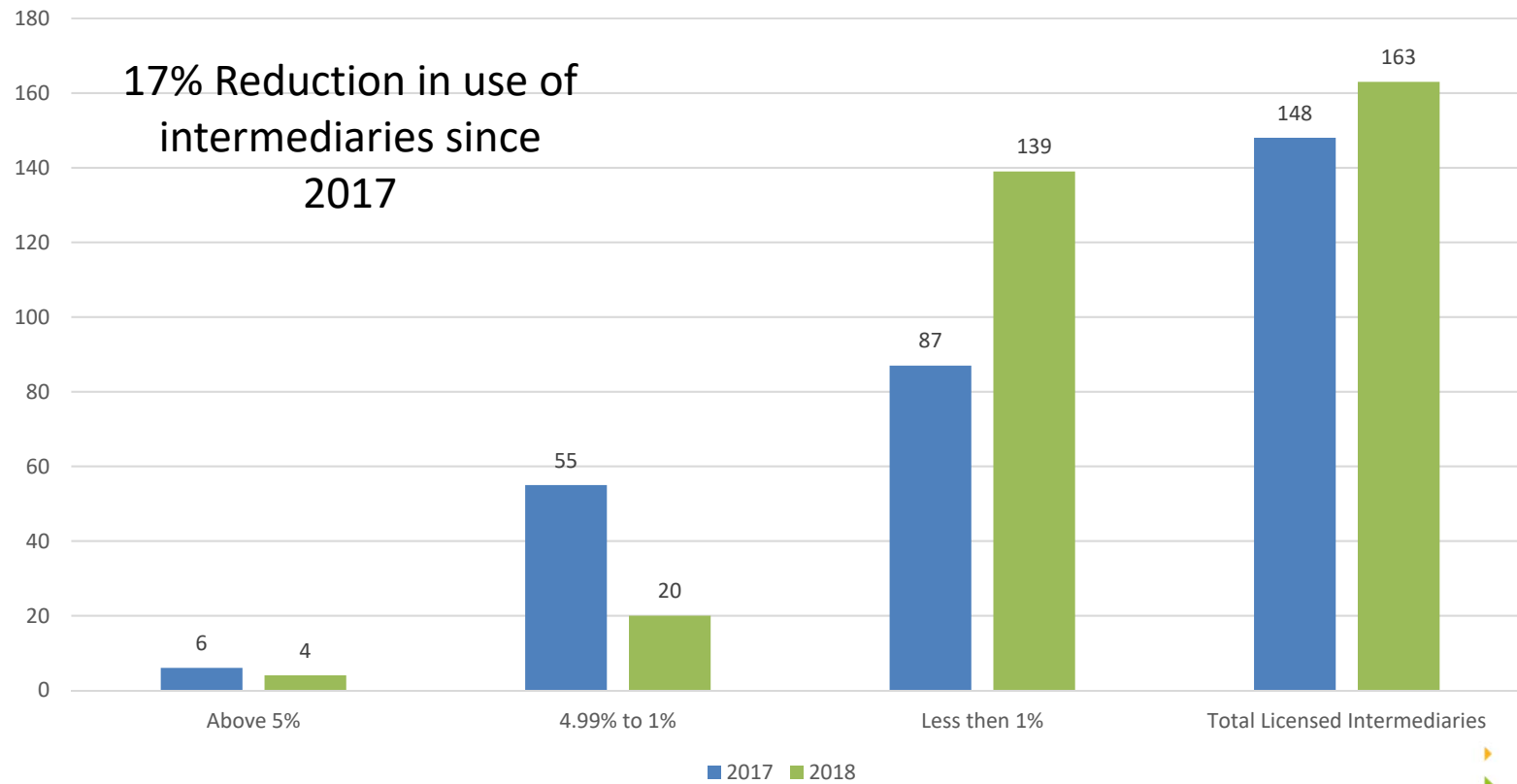
\*All data shown is accurate as of 31/12/2018

# Dubai Intermediary Market



\*All data shown is accurate as of 31/12/2018

## Comparison over the years



\*All data shown is accurate as of 31/12/2018



## Comparison over the years



12% increase in insurer utilization of TPAs since 2017

# of TPAs	Market Share	# of TPAs	Market Share
1	28%	1	42%

6	35%	6	39%
---	-----	---	-----

17	16%	16	20%
----	-----	----	-----

**Total Licensed TPAs**

24
----

23
----

■ 2017

■ 2018



The Dubai health insurance market accounts for 48.07% of health insurance in the UAE

15% of lives  
insured are  
via Individual  
Policies

85% of  
insured lives  
via group  
policies

60% of  
insured  
population are  
LSB members

60% of the insured population accounts for 23% of the GWP  
While  
39% of the insured population accounts for 77% of the GWP



- 216 Visits conducted
- 12 Compliance meetings
- 19 Warnings issued
- 104 Fines issued over 18 months



The End

