



# Dubai Insurance Company, PSC

## Dubai - UAE

Reliability. Flexibility. Simplicity. We offer more than insurance.

- Founded in 1970
- A major player in the UAE for life and health insurance for locals and mobile employees managed out of the UAE
- Rated B++ (good) by A. M. Best
- Premium income for Group Life and Group Medical amounted to over AED 180 million in 2013, with the total number of insured lives exceeding 125,000 in the Group life and medical portfolios
- Total assets under management in 2014: AED 815 million
- Capital Adequacy Ratio as reported by AM Best: 355%
- Medical Network: Own medical network for UAE, “DubaiCare”, and the MSH Network when direct billing is required outside of the UAE
- Member of Swiss Life Network since 2011

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### RELIABILITY

- First insurance company in the UAE
- Excellent five-year weighted average combined ratio of 76% in the highly competitive UAE market, with all lines of business producing technical profit.
- Return on equity over the same period has averaged 8.9% with underwriting performance driving profitability
- DubaiCare has been recognized as the fastest settler of claims by the Health Authority of Abu Dhabi
- Annual client retention of over 90%

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### FLEXIBILITY

- Both off-the-shelf & tailor-made solutions available
- In-house claims processing TPA for UAE – DubaiCare
- Range of benefits designed for all employee categories
- Flexible pricing for groups of various sizes
- Access to worldwide emergency assistance
- Outpatient, Inpatient and Daycare comprehensive cover
- HAAD & DHA Compliant

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### SIMPLICITY

- One dedicated multilingual point of contact for all local & regional requests and inquiries
- In house call centre and claims management
- 24/7 hotline for preapprovals and assistance managed by qualified doctors

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### COVERAGE AND PRODUCTS

Types of Employee Benefits:

- \* Group Life
- \* Long-Term & Short-Term Disability
- \* Accidental Death & Dismemberment (rider)
- \* Medical
- ❖ Endowment

Other Products and Services:

- \* Wellbeing: Prevention and back-to-work programme

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- ❖ Coverage available and poolable
  - ❖ Coverage available
  - \* Products available

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#### Contact