

Discover our 2018 Plan Changes

We're showing our commitment to our core values
with a range of new plan upgrades in 2018.
Here's what we're doing...

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Introduction

We're excited to launch our new range of health and protection plans for 2018, introducing eye-catching improvements without compromising our commitment to sustainable pricing. The plans have some great new benefits, including full cover for dialysis treatment and higher limits for the genome testing of cancerous tumors, and a terminal illness benefit on the life plan.

Just as importantly, our service is revitalised following a period of sustained investment in technology and staff. We are confident in our ability to deliver our new plans without compromising our values that have distinguished us from our competitors over the past few years.

Feedback we have received over the past few years highlights the personal service we give to our customers and insurance partners. We are extremely encouraged by this perception, and it is something we wish to reinforce in 2018 by positioning ourselves as *the* forward-thinking

and innovative boutique insurance provider in a market filled with big corporates.

We have succeeded as a provider because we appreciate that international insurance depends on strong, long-term partnerships. Our customers feel like they are treated as individuals, supported on their personal and professional journeys wherever life takes them. Our insurance partners can trust us to grow our business sustainably and profitably. Our brokers can count on us to deliver competitive plans with a premium service at all touchpoints along the customer journey.

We have big ideas for 2018/19, starting with the new plans, and we're glad that you are part of our vision. Please take some time to read through this presentation so you have everything you need to deliver the right information to your clients and colleagues at the right time.

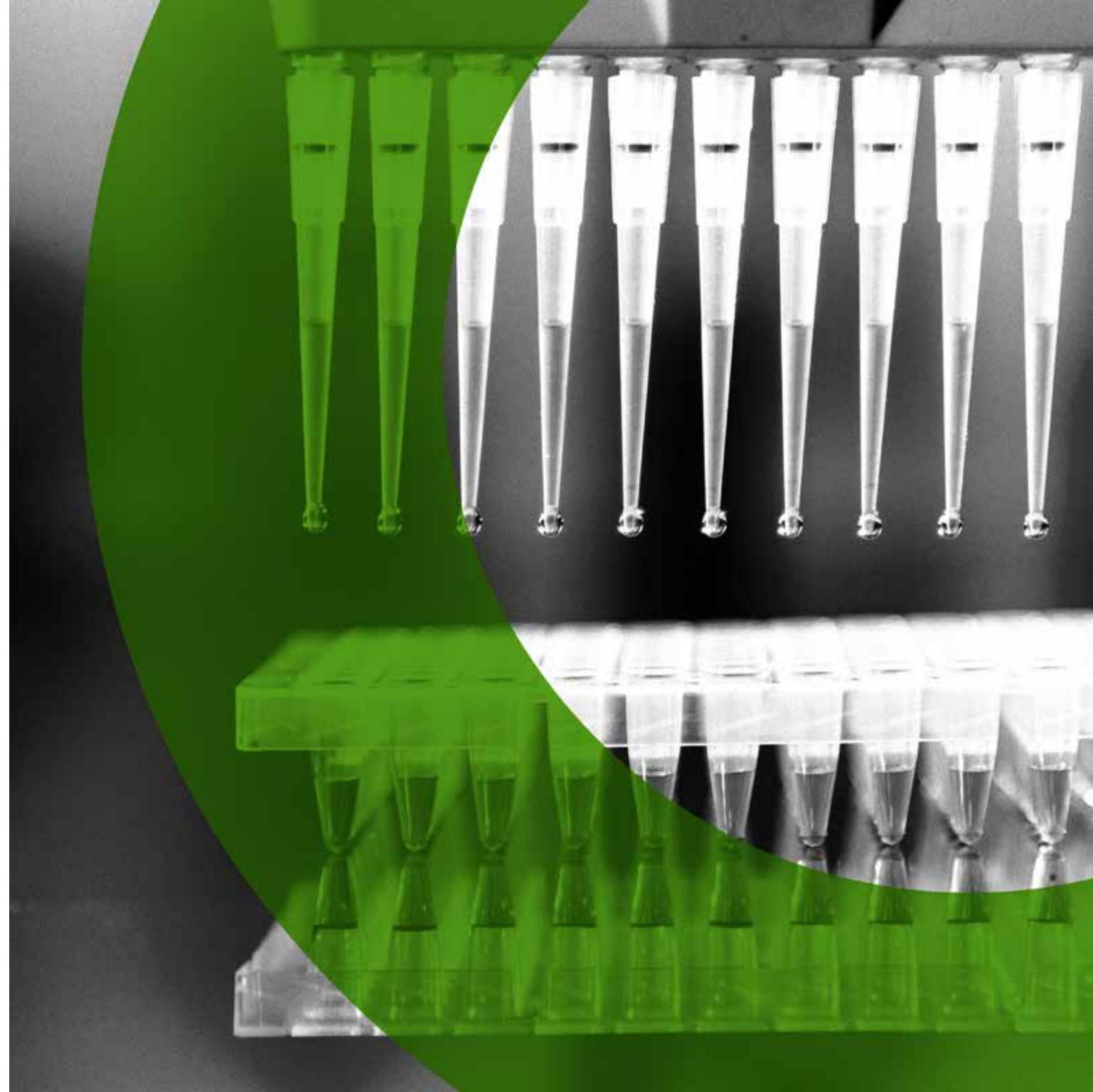
Changes to the health plans

Changes to health

Genome testing

All health plans

- Research shows that genetic profiling of tumours can cost up to \$6,000
- As such, we have taken a look at our benefit limits
- Current benefit limit is \$2,000
- We have increased the limit to \$6,000
- This increase has not affected the premiums



Changes to health

Moratorium underwriting

All health plans

- We currently offer 2:2 moratorium for groups and all:2 moratorium for individuals
- We are out of step with our competitors, most of whom offer 5:2 for individuals
- As such, we are changing to 5:2 for individuals
- We're remaining 2:2 for groups

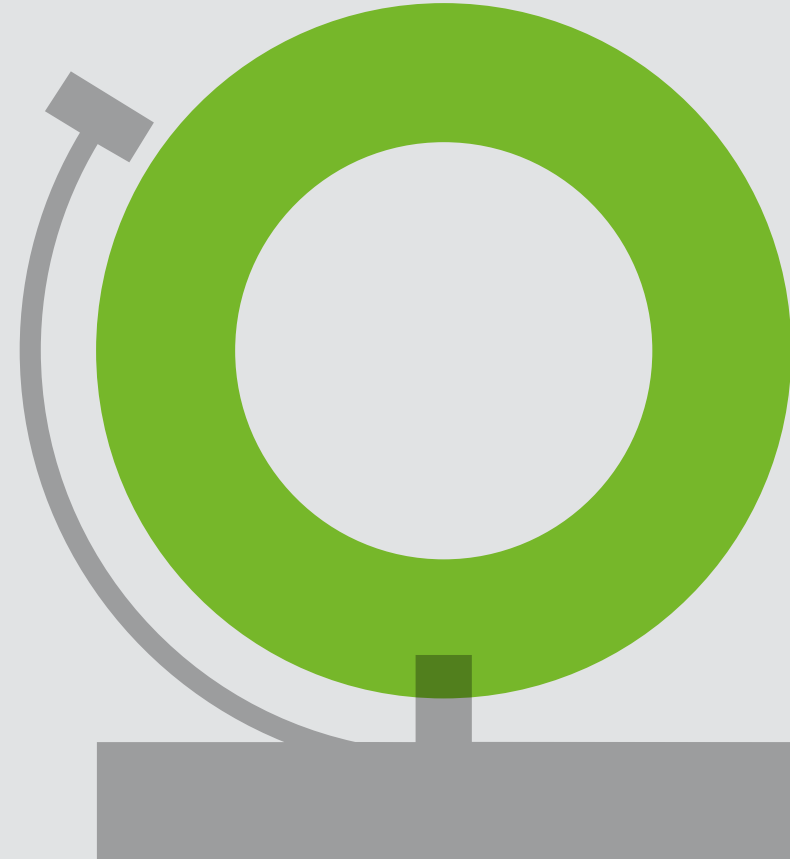


Changes to health

Medevac Plus

All Elite plans

- Medevac Basic = we evacuate our customer to the nearest suitable location within his/her area of cover for treatment for life/limb-threatening conditions
- Medevac Plus = we will also evacuate to our customer's home country or country of residence (if in area of cover) for cancer treatment or advanced imaging scans
- Previously, Medevac Plus was only available on the standard area of cover
- From 01 January, Medevac Plus will also be available if the customer has temporary cover in the USA
- Medevac Plus is still not available to US nationals and we won't ever evacuate to, from, or within the USA

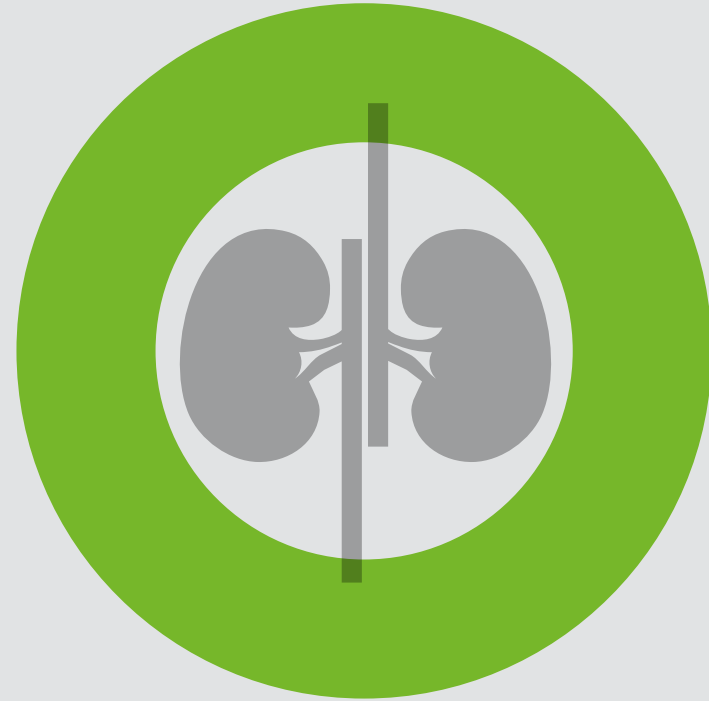


Changes to health

Kidney dialysis

All Elite plans

- This is a substantial benefit enhancement
- We previously limited kidney dialysis treatment to 4 weeks' treatment
- From 01 January we will cover kidney dialysis in full



Changes to health

Optional optical benefit

Elite business plans

- We have introduced an optional \$500 top-up on the optical benefit
- Loadings for this benefit are on a 'per head' basis, rather than a fixed percentage



Changes to health

Average premium rises

Standard premium rise

- 7.5% for Gold plan customers
- 9% for Silver plan customers



Changes to health

Excesses

| | Silver individual discount | Gold individual discount | Silver business discount | Gold business discount | Foundation discount |
|----------------------------|----------------------------|--------------------------|--------------------------|------------------------|---------------------|
| Nil | +20% | +20% | +5% | +5% | 0 |
| \$15 or AED55 per visit | 0 | 0 | 0 | 0 | -2.5% |
| \$30 or AED110 per visit | -3.5% | -3.5% | -3.5% | -3.5% | -3.5% |
| \$50 or AED185 per visit | -4% | -4% | -4% | -4% | -4% |
| 10% co-pay on out-patient* | n/a | n/a | -5% | -5% | 0 |
| 20% co-pay on out-patient* | n/a | n/a | -10% | -10% | -10% |

**co-pay only available with a nil excess*

Changes to health

NextCare Networks

Available from early 2018

| Neuron network | NextCare network | Premium discount |
|--|---|------------------|
| Comprehensive | General Network Plus | 0 |
| Comprehensive (excl. American Hospital & MCH) | General Network Plus (excl. American Hospital & MCH) | 17% |
| n/a | General Network (excl. American Hospital) | 12% |
| General Plus | General Network (excl. MCH) | 19% |
| n/a | General Network (excl. Mediclinic City, Mediclinic welcare Hospital Dubai, Al Zahra Private Hospital Dubai) | 19% |
| n/a | General Network (excl. Mediclinic group) | -15% |
| General Network | Restricted Network | 27% |
| n/a | Restricted Network 2 | 42% |
| Ultra-Restricted | Restricted Network 3 | 0 |
| n/a | Primary Care Provider Network | 0 |

Changes to health

Improved underwriting options for businesses

All business plans

- Effective immediately, we have negotiated with our underwriters a stronger position for group pricing, with a focus on our MHD discounts for 10+ groups
- This should help us be more competitive on quotes

| | 3 - 9 employees | 10+ employees |
|---------------------------|-----------------|---------------|
| Full medical underwriting | x | x |
| 2:2 Moratorium | x | x |
| CPME | x | x |
| MHD | - | x |



Changes to the life plans

Changes to life

New benefits & rates

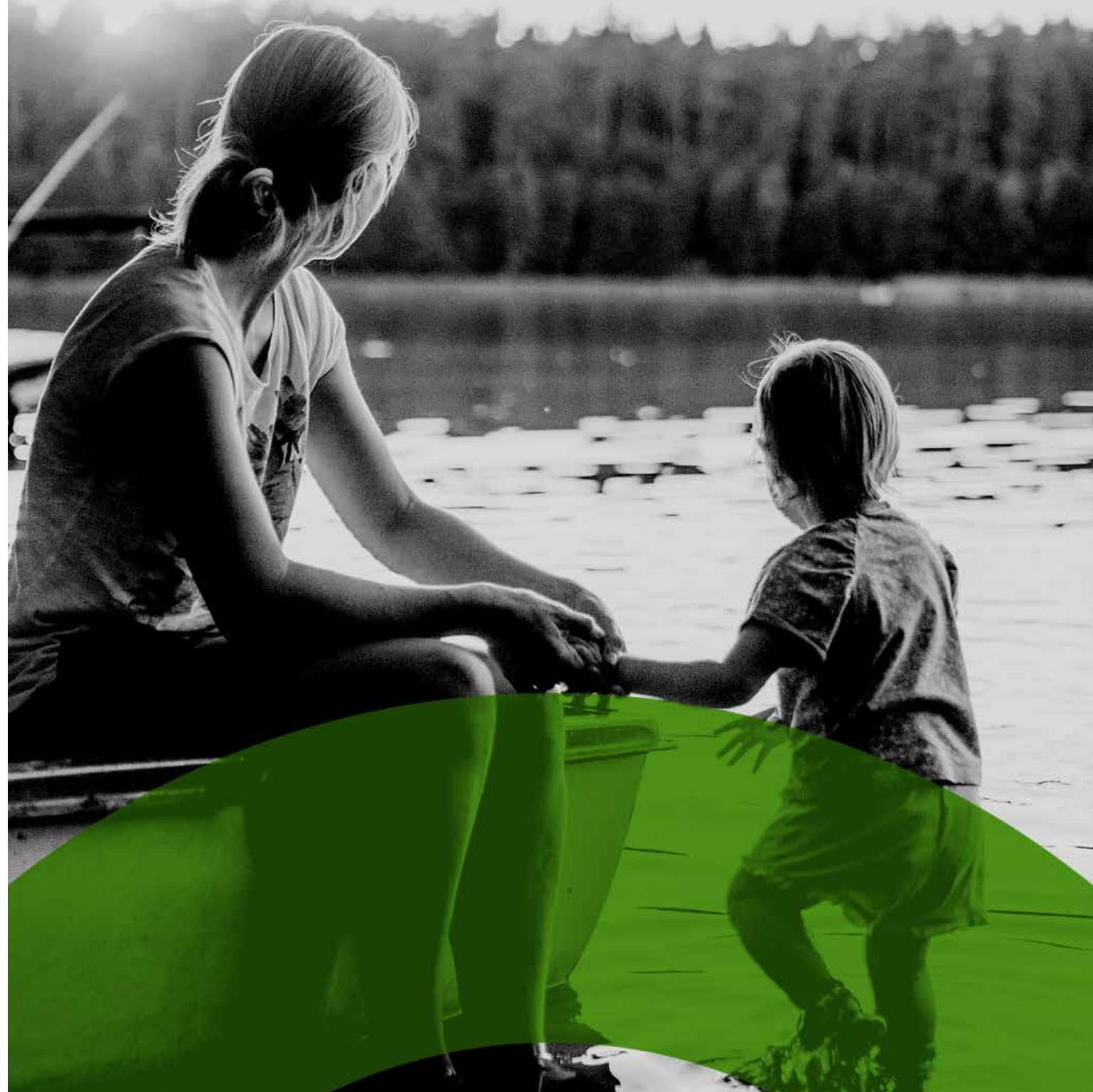
- Maximum life benefit increases to \$2m from \$1.5m
- Rates up to age 40 reduced by 30%
- For ages 41-54, gradual rate reduction till zero change at age 55
- Early payment of life benefit upon diagnosis of a terminal illness
- Maximum accident benefit increases to \$500k
- Non-medical underwriting limits increased to \$750k (if customers has a clean application form and is under age of 50)



Changes to life

Simplified T&Cs

- We have simplified the plan agreement & country exclusions
- Total exclusion: Libya, Iran, N. Korea, S. Sudan, CAR, Yemen, Syria
- Exclusion for war & terrorism: all countries/regions to which the FCO is advising against all travel (or all but essential travel)
- From 01 January, the life & income plans will have separate plan agreements



Changes to life

How income protection is affected

- No changes to income protection, except that the Euro and Sterling rates have increased in some cases
- Income benefit limits are US\$144,000 or GBP108,000 or EUR144,000 or AED529,000



Thank You

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