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# UAE residents hit by rising cost of medical cover

INSURERS NOT WILLING TO OFFER DISCOUNTS TO ATTRACT CUSTOMERS

DUBAI  
BY MANOJ NAIK  
Business Editor

Medical insurance premiums in the UAE are again showing some steep increases. These come on top of record rises these policies have had last year.

Those with existing policies coming up for renewals are particularly affected, more so if they have racked up major claims on their treatment from the last 12 months.

What UAE-based residents will not be seeing this year is insurers willing to offer discounts to win over the policy.

“What’s happening with individual medical cover has already taken place on employee group cover schemes for organisations,” said a top official with a Dubai based insurer. “There are no more discounts on medical insurance. No insurer can afford to offer them.”

## Unstable industry

Interestingly, some insurance industry sources had expected rates to stabilise or even drop marginally by end 2023. This

was based on policy renewals seen during the October to December period, where offered rates were lower than those in the previous three quarters.

But this trend didn’t last long enough, and in the first two months of 2024, they have shot up quite significantly.

With medical insurance mandatory in Abu Dhabi and Dubai, experts opine that soon other emirates will join the band wagon in the interest of their resident populations. If this does become a reality and coverage is extended to the non-employed too, premium growth will be forced to ease slowly.

The logical reason being that insurers have a much bigger pool of the insured.

SPECIAL REPORT P5

With medical insurance mandatory in Abu Dhabi and Dubai, experts opine that soon other emirates will join the band wagon in the interest of their resident populations.



Reuters

■ Palestinians gather to receive aid outside an UNRWA warehouse as Gaza residents face crisis levels of hunger, amid the ongoing conflict between Israel and Hamas, in Gaza City yesterday. Over 31,720 Palestinians have died in the ongoing war.

## UN: Famine expected to hit Gaza by May

Biden speaks to Netanyahu for first time in over a month

ROME

Half of Gazans are experiencing “catastrophic” hunger, with famine projected to hit the north of the territory by May without urgent intervention, a United Nations-backed food security assessment warned yesterday. “People in Gaza are starving

to death right now. The speed at which this man-made hunger and malnutrition crisis has ripped through Gaza is terrifying,” the head of the UN’s World Food Programme (WFP) Cindy McCain said.

“To have 50 per cent of an entire population in catastrophic, near-famine levels, is unprecedented,” Beth Bechdol, the deputy director general of the UN’s Food and Agriculture Organisation (FAO), said.

This amounts to around 1.1

million people “struggling with catastrophic hunger and starvation”, according to the WFP.

It added: “This is the highest number of people ever recorded as facing catastrophic hunger” under the Integrated Food Security Phase Classification (IPC) partnership, which published its latest report yesterday.

## Phone call amid tension

Meanwhile, US President Joe Biden and Israeli Prime

Minister Benjamin Netanyahu spoke yesterday, the White House said, their first call in more than a month amid growing tensions over Israel’s offensive in Gaza.

The pair last spoke on February 15, and Biden has been increasingly vocal in his criticisms of the Palestinian death toll and dire humanitarian situation in Gaza as Israel responds to Hamas’s October 7 attacks.

—AFP

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## Do all employees get reduced working hours during Ramadan?

Or is it only for those who are fasting? Responding to a query by a Gulf News reader, legal experts comment on what the UAE Labour Law states and how provisions need to be checked separately for free zone jurisdictions.

—Huda Tabrez, Living in UAE Editor



Ramadan timings: Do all employees get reduced working hours?



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— March 10<sup>th</sup> - April 14<sup>th</sup>

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