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With around three million members, the National Health Insurance Company – Daman is the UAE’s leading health insurer and a key player in the healthcare sector.

It has been in the market for over ten years and is a public joint-stock company that is 80% owned by the Abu Dhabi Government. The remaining 20% is owned by Munich Re, Daman’s strategic partner and one of the world’s leading reinsurers with around 130 years of experience.

Over the years, Daman has continued to put innovation at the heart of its business to become the partner of choice for a number of the country’s most prominent organisations and multinational companies. The company established itself as a pioneering force in the local industry by launching a number of regional firsts, such as the Disease Management Programme for its diabetic members, its online self-service portal and facilitating access to health insurance using Emirates ID cards.

Growing a business is as much about innovation as it is about giving back to the community it serves. Through Daman’s ActiveLife programme, individual and community-wide health and wellbeing continue to be key objectives. The scale and style of the programme has earned it numerous awards for its novel, innovative approach to community health. Its success over the year has made it a blueprint to follow for any such programme not just the UAE, but the entire region. At the same time, our corporate health and wellness initiatives, such as HealthGuardian, achieved significant successes in helping our clients to improve the health and wellbeing of their employees.

Alongside products, digitalisation of services and international care, Daman has also been exploring innovations within people management and development. By understanding the challenges of finding qualified UAE Nationals to work in a growing field such as health insurance, innovation has taken a major role not only in identifying but reskilling Emiratis to work in the sector. Daman continues to be the largest employer of UAE Nationals in the insurance sector. There is Emirati representation across all levels of the company, which is on course to deliver on its commitment to create home-grown industry leaders.

Daman is therefore well-positioned to continue along a strong growth projection. This is ensured as a result of the innovative and unique features set to be introduced over the coming years, with new technologies and a continued emphasis on digital solutions and services. Innovation is at the heart of Daman’s approach and ethos, from our customer care to digital services and online platforms. This focus on innovation guarantees our competitive edge and our position at the forefront of the health insurance industry. Furthermore, it contributes to the UAE’s objectives of becoming one of the most innovative nations in the world.
SECTION 2

MISSION, VISION & VALUES

OUR VISION
To become the most trusted partner in health for the community.

OUR MISSION
We deliver world-class health insurance solutions that facilitate the development of the UAE’s Healthcare System and support Abu Dhabi in achieving the Abu Dhabi Plan.

OUR VALUES

EXCELLENCE
We set the standard with exceptional service through the creation and use of internationally-recognised best practices.

PIONEERING
We continue to introduce innovative solutions as part of our vision to become the most trusted partner in health for the UAE community.

TEAM SPIRIT
We believe in transparency and open communication and work collectively as one team across all departments and business ventures.

RESPONSIBILITY
We are committed to supporting our people to enable them to deliver a service that exceeds our members’ expectations.

ACHIEVEMENT
We are led by our ambition to deliver an unparalleled level of service with the aim of achieving the happiness of our members.
Dear Shareholders,

The year 2017 was a successful year for Daman financially and operationally. I am pleased to report that our financial standing remains healthy and profitable with encouraging growth in premiums in line with shareholders’ expectations.

In spite of the prevailing economic conditions, we have maintained our membership levels in our key markets and increased our share in the Northern Emirates; a long-term objective set out from previous years. The retention of key clients, which includes some of the country’s largest employers, is confirmation that Daman offers a superior experience that is unmatched by any other health insurer.

The Abu Dhabi Basic plan has performed better than expected as the subsidies were less than originally budgeted – garnering further savings for the Government.

Though pleased with our leading position, I am clear that Daman must not be complacent. Our customer-experience improvement initiatives and the introduction of innovative digital solutions that the market has known us for will continue for years to come.

This year, we have changed how health insurance was administered for the past decade. Using just their Emirates ID number, patients can now access insurance-covered services while hospital staff are empowered with the training and technology to verify eligibility for service – a process only available in the most advanced of health insurance systems. In 2018, Daman is well poised and ready to move away from the plastic card, realising both the cost saving potential of this initiative and the environmental benefits it brings to the community we so care about as a responsible company.

The year’s performance reaffirms the soundness of our strategic direction and belief that creating healthier communities across the nation while increasing shareholder value is possible; it is an ambition we are proud to uphold.

On behalf of the Board of Directors, I would like to thank the Government of Abu Dhabi, regulatory bodies, shareholders, customers and business partners for their continuous support. Furthermore, I would like to extend the Board’s appreciation and thanks to Daman’s executive management team and employees for maintaining Daman’s leadership position in the health insurance market.

Abu Dhabi, the XXth of Month 2018

H.E. Mohamed Sultan Al Hameli
Chairman of the Board
2017, has been another successful year for Daman. This is in part due to the strong growth in membership in the northern emirates, along with cost optimisation initiatives and better than expected return on investments.

Last year also saw Daman successfully introduce a number of innovative digital solutions that were the result of continuous investment in technology and a passion to trial new methods. Innovation remains one of Daman’s core principles, and sustaining that requires the courage to invest in digitally-disruptive services and people with the right skills to realise this grand ambition.

TECHNOLOGY-DRIVEN HEALTH INSURANCE

Our customer-experience improvement initiatives and the introduction of innovative digital solutions have continued apace in 2017. This flagship initiative was the introduction of Emirates ID as an alternative form of accessing health insurance coverage and updating the Daman and Thiqa apps to fully replace plastic insurance card.

This was made possible through a web-based solution that provides healthcare facilities much more information than it was ever possible on a small, plastic card.

SUSTAINING THE HEALTHCARE SYSTEM

Throughout the year Daman has delivered on its commitment to support efforts to improve the sustainability of the healthcare system through a series of successful cost-optimisation measures and initiatives which were possible through investments made in our IT infrastructure and data management solutions. Real-time data today informs our decisions and ensures that they take into account the realities of daily operations within the company and partner medical facilities.

2018 & BEYOND

To keep membership and premiums growth stable against a competitive backdrop we will continue our endeavours to digitalise our services, especially those used by members and in line with their expectations. Our cost-optimisation initiatives will continue to evolve over the coming period to ensure we do our part in keeping medical inflation controlled—a key component of any policy when carrying out pricing and underwriting.

2018 will see the partial introduction of a new ‘core’ IT system to manage and administer health insurance to members. This will be a large-scale programme internally as it will effectively replace the system we’ve used for nearly a decade.

The UAE’s unique market and our large-scale operations have led us to work with the leading software developers, enabling us to create a custom-made system for Daman. Members, and indeed business clients, will see the benefits of such an endeavour as we will be able to respond to market conditions and customer-focused demands with the agility and breadth one would expect from a 21st century company.

APPRECIATION

I would like to take this opportunity to thank the Government of Abu Dhabi, regulatory bodies, shareholders, customers and business partners for their continuous support and contribution to make Daman a successful company. Furthermore, I would like to extend the management team’s appreciation and thanks to Daman’s Board of Directors for their steadfast support and guidance and employees for their dedication and work.

Dr. Michael Bitzer
Chief Executive Officer
Daman is constantly striving to meet the highest of expectations, right from senior management down to frontline operations. The company’s inclusive approach encompasses all levels of the company and with regular investment in employees, offering career choices to suit everyone.

It is the innovative colleagues who drive the future of Daman. Daman values its employees and works hard to retain all of those who are recruited. Strategic plans are in place to ensure staff receive the support and development required to progress their careers in Daman, across all levels and in nearly every business unit.

Daman continues in its commitment to provide comprehensive Learning & Development opportunities, offering a range of leadership, communication and presentation skills, as well as technical capabilities to all employees, allowing personal success to translate into the overall success of the team.

Daman remains committed to developing this workforce to meet changing needs and realise the company’s long-term vision.
RECRUITING THE NEXT GENERATION OF EMIRATIS

2017 saw Daman launch two professional development programmes for UAE nationals. The programmes were announced to coincide with the Tawdheef 2018 career fair. These programmes were the Al Nokhba (Elite) and the Daman Business Academy.

The Al Nokhba programme was launched to target newly graduated Emirati students who display characteristics of leadership, ambition, and the aspiration to work in a multicultural environment akin to global organisations.

Whilst the Daman Business Academy programme will seek to find new managerial and executive level employees who do not have experience in the insurance sector. The Academy will provide them with the training and knowledge necessary for work in the industry.

Both programmes will look to ultimately benefit the entire sector for its role in increasing the number of senior, highly-skilled professionals in the field.

INNOVATION LAB

The Innovation Lab continues to flourish, where employees are encouraged to experiment and brainstorm the cutting-edge business delivery philosophies which are fundamental to future development. It is a no-holds-barred, open forum for the exchange and development of winning ideas, where thoughts literally take shape on the walls and creative spaces around the office.

At Daman, leadership is encouraged from the top and flows, reciprocally, across the organisational hierarchy. It is a model that goes against the status quo and takes courage to implement. The Innovation Lab is one of the embodiments of such an approach. It allows ideas to be successfully nurtured and flourish through many iterations as employees – irrespective of role and title – provide inputs and recommendations for improvements.

A REWARDING CULTURE

Daman’s working culture is one that embraces willingness to take risks, does not penalise failure in trying – fostering as a result an entrepreneurial environment. It rewards employees for exploring novel concepts and trialing innovative solutions. By removing limitations, restrictions and concern for failure, our employees have the opportunity to not improve our operations, but grow themselves as professionals and potential leaders of the future.
2017 saw Daman develop a number of innovative and novel features, some of which were entirely new to the industry and will no doubt support future success and progression. Propelled by new technologies and the opportunities posed by digital and mobile services, Daman continues to be a market leader and the region’s leading specialised health insurer. Some of these revolutionary new ideas have never been carried out before, and have resulted in a significant development in how healthcare services are accessed and delivered in the UAE.

The development of digital solutions, such as quick quotes for brokers, is an example of this and enables a more user-friendly interface for Daman’s customers. This new found method of adding value beyond the company’s regular custom has enabled a closing of the “communications gap” between the business and its clients.

Innovation has allowed Daman to provide its customers with the very best service the market has to offer.
Last year, Daman began enabling members to access healthcare services using their Emirates ID cards, eliminating the need for a separate health insurance card and simplifying processes for customers. Beyond the benefits brought to end-users, this new service was introduced thanks to the development of highly advanced software that granted some 2,000 service providers with access to patients’ information. Allowing medical service providers to verify health insurance eligibility and coverage, this comprehensive electronic system began being trialled in 2015 and became available to all facilities for virtual and applied trials in 2016. During this time, Daman also held a series of training workshops for providers across Daman’s network, ensuring an uninterrupted continuation of services. The new system was officially introduced in April 2017, and Thiqa health insurance cards were started to be discontinued gradually in November 2017. This highly innovative new approach to verifying eligibility and authorising medical services has revolutionised the processes used throughout the health insurance and healthcare industries, and has positively affected medical practitioners, insurers, and customers alike.

Accordingly, over the past four years, the Daman Corporate Health Awards, has become an strategic initiative of corporate health and wellness across businesses in the UAE. The awards recognised organisations that place importance on employee health and wellness through various programmes and initiatives that was able to ensure the positive impact.
DAMAN’S HEALTH GUARDIAN

Health Guardian is a new go-to market approach which empowers HR professionals with localised health and wellness content and readership insights, which can then be used to craft targeted health campaigns with a few clicks of a mouse. Health Guardian addresses health and wellness issues for multiple businesses providing invaluable support in terms of reducing their healthcare spend, typically the second biggest cost that employers have to shoulder. The health of employees is an integral part of Health Guardian and enables businesses to identify the most common medical issues faced by their staff. Used by a business’ HR manager, Health Guardian through the use of data analytics can identify specific internal healthcare trends, such as smoking or diabetes for example, before building out an internal healthcare campaign targeted at cessation or improved employee diets.

POLICY PERFORMANCE REPORTS

In a world that is increasingly driven by big data and analytics, Daman remains the only health insurer in the UAE to provide its business clients with comprehensive reporting tools that are specifically designed to deliver profound health insurance insights. Despite the complexity of health insurance and the level of detail provided, Daman’s Policy Performance Reports are highly accessible through bespoke dashboards that are specifically designed for each client. The detailed information available can range from the medical facilities most visited by employees, to the types of claims made by employees on a policy. Furthermore, because of the advanced electronic systems in place and the data processing software in place at Daman’s Intelligence Department, reports are available on demand. These findings are used by our clients to adjust policies as necessary, ensuring that their employees can access the healthcare services they need the most.
Daman has a range of innovative services and programmes on offer, with the goals of improving members’ access to services and enriching their lives more generally.

In April 2017, Daman enabled members to access health care services across Daman’s provider network in the UAE using only their Emirates ID cards. A first for the health insurance industry, this proved a popular and successful move, with more than 200,000 transactions processed in the first six months alone. The rollout will eventually benefit all Daman’s members. The innovative initiative came as part of Daman’s commitment to deliver simplified and streamlined solutions to its customers, with the goal of improving customer services and ease of access.

Prior to that, Daman introduced three new mobile health applications, or ‘mHealth’, which were a pioneering new addition to the UAE’s healthcare sector. The apps were designed to empower Daman’s members with chronic conditions such as diabetes and obesity, as well as users with an increased pattern of healthcare access, including pregnant women. The apps help members take charge of their own wellbeing through convenient and easily accessible means. The suite of mHealth apps are regularly updated and re-designed to ensure the user interface is as accessible and user-friendly as possible.

Daman has also developed two separate mobile apps for accessing coverage details – one for Daman members and one for those covered by Thiqa. The apps provide users with information on eligible healthcare service providers, as well as viewing claims made on members’ policies and accessing family health insurance coverage details. It also provides direct links to hotlines and other contact details, consolidating all necessary information and details in one convenient app. This adoption of digital solutions, combined with the acceptance of Emirates ID cards, also forms part of Daman’s corporate responsibility towards reducing single use plastic.
In line with the objectives of the UAE government, Daman hosted its first women’s empowerment event in 2017, to kick-start a series of “Year of Giving” initiatives at Daman. Women form around 55 per cent of the workforce at Daman with over 30 per cent in management positions. This high figure is part of Daman’s ongoing efforts to honour its female employees, their achievements and contribution to the organisation.

Daman adopted a new measure to validate residents’ eligibility for the Abu Dhabi Basic Plan – working with the Ministry of Human Resources and Emiratisation’s (MOHRE) Smart Government Enquiry Service to confirm a number of details about a person’s employment status including their salary and their company details. The collaboration with MOHRE helped to bolster the company’s strategic position as the UAE’s leading health insurer and formed an important part of Daman’s on-going efforts to enhance efficiency whilst highlighting the company’s commitment to excellence across both customer-facing and back office operations.
E-DIRHAM INTRODUCED IN BRANCHES

In an innovative move Daman began replacing cash with a new e-Dirham service across all its branches and service points allowing clients to pay insurance premiums and service charges with the new payment method. The move was part of Daman’s efforts to digitalise services and simplify customer transactions, making their experiences more efficient, secure and convenient. Daman’s introduction of the e-Dirham is part of a strategy to digitalise services and introduce innovative solutions that improves overall customer experience.

FUTURE GENERATION OF HEALTH ECONOMICS

Seven top students from Higher Colleges of Technology’s (HCT) Abu Dhabi Women’s College undertook a trip to Rosenheim University of Applied Sciences in Germany. The students, who were identified by their teachers as being high-achievers, visited the university as part of a trip organised by Daman. The trip exposed students to other healthcare systems outside of the Middle East that also rely on a consumer-oriented health insurance approach like Abu Dhabi and increased their understanding of the underlying elements of health economics which are important to ensuring the success of the UAE’s approach to healthcare.

USING EMIRATES ID AT UAE MEDICAL FACILITIES

In April 2017, Daman announced that Emirates IDs can be used in lieu of the traditional health insurance cards across its UAE network of medical facilities. Using Emirates ID numbers, medical facilities can now check the coverage details of members through Daman’s secure online platform which works with ID card readers and keyboards for manual input.

An added bonus of the EID initiative has been that medical facilities have no longer needed to check a person’s ID and health insurance card –streamlining the admission process prior to seeing a doctor.

The transition to Emirates ID cards was first announced in 2015 and followed by the introduction of the secure online solution to coincide with nationwide trials at medical facilities. This initiative, done in collaboration with the Federal Authority for Identity & Citizenship, was part of Daman’s commitment to supporting the government’s efforts in transitioning towards smart services.

DAMAN BEGINS ROLLING BACK ON THIQA CARDS PRODUCTION

In one of Daman’s more ambitious moves in 2017, last November the company announced it was gradually ceasing printing the health insurance cards for Thiqa members. 30,000 individuals were the first Thiqa members to benefit from accessing healthcare facilities using just their Emirates ID at the end of 2017. That figure was comprised of members whose health insurance policies were renewed last November.

The implementation was marked by a tour of the main Thiqa branch in Abu Dhabi by the company’s senior management, including Ahmed Eid Al Neyadi, Director of Thiqa who listened to customers’ feedback, with many expressing appreciation for the practicality and convenience the change brought.

50,000 WORKERS ENJOY IFTAR WITH DAMAN

Daman provided Iftar for some 50,000 workers throughout Ramadan last year, in collaboration with the Emirates Red Crescent. Around 120 Daman staff members dedicated more than 250 hours of volunteering, as they prepared and served Iftar meals in Ramadan tents across the country in Abu Dhabi, Al Ain and Sharjah. The initiative came as part of Daman’s involvement in the Year of Giving, which highlighted charity and giving as an integral feature of the UAE.

In an innovative move Daman began replacing cash with a new e-Dirham service across all its branches and service points allowing clients to pay insurance premiums and service charges with the new payment method. The move was part of Daman’s efforts to digitalise services and simplify customer transactions, making their experiences more efficient, secure and convenient. Daman’s introduction of the e-Dirham is part of a strategy to digitalise services and introduce innovative solutions that improves overall customer experience.
ActiveLife is a health and wellness movement that aims to mobilise the nation into getting up and active to improve fitness and well-being by providing a range of regular community-themed, family-friendly events for everyone. Starting its existence in 2013 when the nation’s health became almost a key issue overnight, ActiveLife is truly unique by offering free events in the very best locations, attracting 250,000 participants in 2017 across over 230 events. By 2021, the aim is to have 300,000 participants per year, with strong involvement from UAE Nationals.

The success of ActiveLife stems from its successful public awareness campaigns of recent years, alerting end users about the ease of access to infrastructure and the negligible costs in getting involved. With its low-entry barriers, the programme brings enthusiasts together on their fitness journey and has successfully tapped into the motivation of inclusion through the influence of participants’ social circles as a means to take up regular fitness habits, forging participants into a single family friendly community.

**TRAINZSC BECOMES A WEEKLY EVENT**
Due to its growing popularity, Daman’s ActiveLife event Train Zayed Sports City became a weekly event. A family focused event, TrainZSC gives participants the chance to climb the iconic stadium steps for increased cardiovascular and muscle-building exercise, as well as walk or run around the new track. Events such as these allow residents of Abu Dhabi to either get started or continue their fitness journey, for free, engaging the community in an active lifestyle, making it even easier for people to be healthy.

**WEEKEND WORKOUTS CONTINUE WITH ITRAINSATURDAYS**
ITrainSaturdays encourages community members to keep fit and participate in fitness activities together during the weekend. It’s held every Saturday morning at Yas Gateway North Park, and the initiative invites runners regardless of age and level of fitness to participate in 1km, 2.5km and 5km courses. This ActiveLife weekly event is not a race, allowing more of the community to feel welcome to the event. Families also gather and bring food to enjoy after their exercises in the park areas.

**MORE THAN 1,500 TAKE PART IN TRIYAS**
One of the UAE’s biggest and most popular mass participation sporting events, TRIYAS attracts 1,500+ athletes from around the region and beyond who push themselves to the limit in the swimming, cycling and running challenge. The numbers of youngsters taking part along with first-timers and amateur athletes has grown each year. It is one of the key events in the ActiveLife calendar, as it continues to support efforts in creating healthier communities across the UAE.
ABU DHABI GETS INTO SHAPE AT YAS MARINA CIRCUIT
On Tuesday evenings, workouts take place on the world-famous Formula 1 track thanks to TrainYAS. Whether a serious runner, a keen cyclist, or simply wanting to walk with the family, TrainYAS is open to everyone; bikes can be rented to cycle the 5.5km track. Welcoming all fitness levels this free entry event sees clubs, friends and families as it has grown in popularity since its inception. There is also GoYAS which is for ladies only, which takes place every Wednesday.

AMPHIBIAN ACTION WITH THE 5 STAR AQUATHLON
Taking place at the Emirates Palace hotel on its private beach, this swimming event offers the capital the chance to compete in the Sprint, Super Sprint and Junior race categories. People swim in protected waters of distances from 50m to 375m. Following the swim, they then need to run along the beachfront grounds with distances ranging from 100m to 2.5km culminating in a final sprint to the finish line. This event shows how ActiveLife not only provides world-class, stunning venues for its events, but also how they are set in a safe environment for all the family.

STARTYAS STARTS THE WEEK ON THE RIGHT FOOT
A functional fitness class that Daman’s ActiveLife also supports. This was recently introduced due to the incredible popularity of both TrainYAS and GoYAS. StartYAS is the same format as TrainYAS, but it has been set up at the start of the week to help participants begin the week on the right foot. This event is evidence of the growing, consistent numbers of the events at YMC.

NEW ACTIVITY WITH NEW YORK UNIVERSITY ABU DHABI
iSwimNYUAD began last year, providing the public with free weekly access to NYU Abu Dhabi’s Olympic-size swimming pool. The world-class 50-metre pool was open to the public every Saturday morning, and is ActiveLife’s first regular event dedicated to swimming. This weekly event caters to all individuals and groups, including those currently not confident at swimming, as well as those who are eager to take part in a triathlon but want to strengthen their capabilities before doing so.

TRIATHLON TRAINING WITH ITRINYUAD
This indoor ‘sprint’ event is aimed at those looking to ease themselves into the triathlon mentality. There are two options – Sprint and Super-Sprint – both are great for newcomers to the sport, as well as those looking to test themselves. The triathlon takes place at NYU Abu Dhabi on Saadiyat Island, with the swimming in the Olympic pool, cycling on a Technogym spin bike and the running on the 200m track.
MEMBERSHIP

BASIC
1.4M members

ENHANCED
846K members

THIQA
788K members

EMPLOYEES

♀ 55%

of the workforce at Daman is formed by women

♂ 33%

Number of Emiratis working in the insurance industry who are employer

HEALTHCARE PROVIDERS NETWORK

AED 5.52bn

2017

AED 5.25bn

2016

GWP (GROSS WRITTEN PREMIUM):
2017 Annual Report