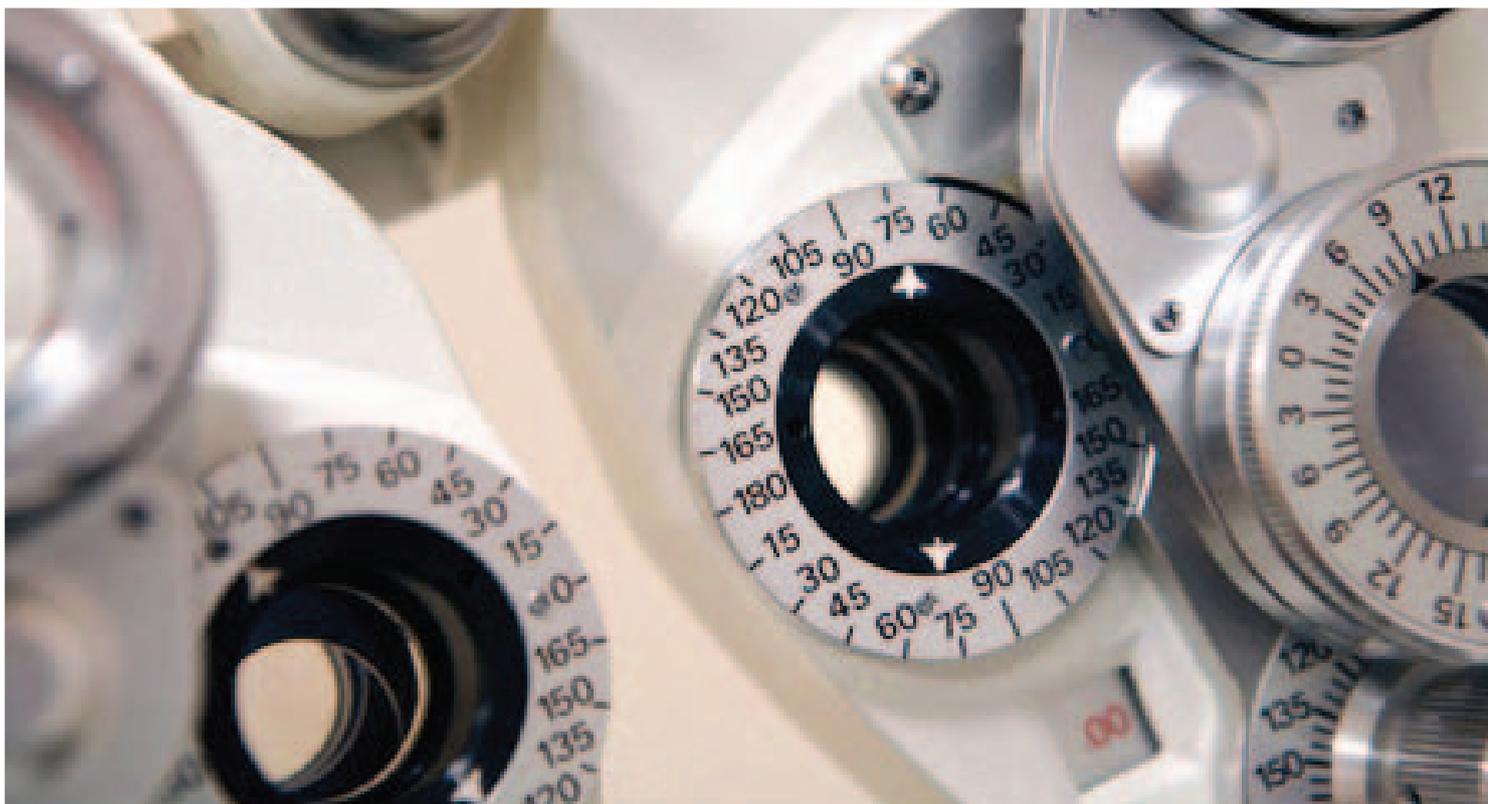




2011 Survey of the  
UAE healthcare sector  
Opportunities and  
challenges for  
private providers



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# Introduction

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## The UAE healthcare strategy is to become a preferred destination for domestic patients and a hub for global medical tourists seeking high quality and cost effective procedures and treatments

The UAE healthcare sector has witnessed rapid development over the past few years and has weathered the global financial crisis relatively well. Despite the economic slowdown, the UAE has attracted major international healthcare players in the market. The UAE healthcare ambition and long-term strategy is to become a preferred destination for domestic patients and a hub for global medical tourists seeking high quality and cost-effective procedures and treatments. In light of the increasing healthcare demand and associated costs of a growing and aging population that is progressively affected by chronic diseases, the UAE government is increasingly focusing its efforts on attracting prestigious private healthcare providers to the Emirates. In doing so, the government is improving the country's regulatory environment and capacity planning in addition to empowering and encouraging the development of Public Private Partnerships (PPP). By encouraging branded private players' participation in the sector, the government would like to create competition and raise standards of care throughout the country.

However, despite strong support from the UAE government, the private healthcare providers still face significant challenges to operate and grow in the UAE. One of the key limitations to development is the lack of standardization of regulations across the country and the various stages of healthcare development of each Emirate.

Currently, several regulatory bodies exist that regulate and supervise the UAE healthcare provision in both public and private sectors. Such as: The Ministry of Health, Health Authority of Abu Dhabi (HADD), Dubai Health Authority (DHA) and Dubai Healthcare City (DHCC).

As part of Deloitte's focus on the healthcare industry, Deloitte Consulting Middle East and Deloitte Enterprise Risk Services Middle East surveyed key healthcare industry players in an attempt to better understand the main opportunities and challenges faced by the medical service providers across the country. Surveyed participants included regulators, private and public providers, insurers and patients. The information contained in this report summarizes the key findings of this survey.

This paper begins with presenting a macro analysis of the economic indicators of the UAE followed by an overview of the country's healthcare market trends. Finally, this publication examines the opportunities and challenges of healthcare providers in the UAE in light of the survey results.

# Economic outlook

The growth prospects in the UAE over the coming years will be shaped by the pace of the global economic recovery and the progression of Abu Dhabi's economic vision 2030 and Dubai's strategic plan of 2015. Economic growth differs across the Emirates driven mainly by the higher oil production and infrastructure spending in Abu Dhabi and the dynamism of Dubai as a regional trade hub.

Despite the small size of the population, high disposable income, sophisticated spending patterns and political stability will ensure that the UAE remains as an attractive market for international companies that will be increasingly interested in establishing regional headquarters in the country. Most of the macroeconomic indicators show positive signs: the combination of higher oil prices, the strong performance from the trade, aviation, telecom, tourism and logistics sectors, and expectations of faster regional growth will help accelerate the country's growth in 2011 and 2012. Increased spending on infrastructure projects will also add further momentum to the UAE's growth.

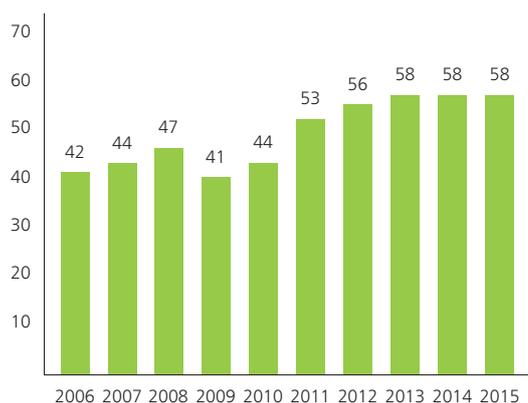
## GDP growth

The UAE is expected to achieve 3.3 percent real gross domestic product (GDP) growth in 2011 as the country continues to improve its economy during the year given the increased trade, tourism, consumer confidence and rising oil prices. The UAE is one of the wealthiest countries in the region on a per capita basis. According to the Economist Intelligence Unit (EIU), GDP per capita is expected to grow to \$58,000 by 2015, which translates to a 5.5 percent annual growth, compared to 4 percent annual growth in the US.

## Disposable income

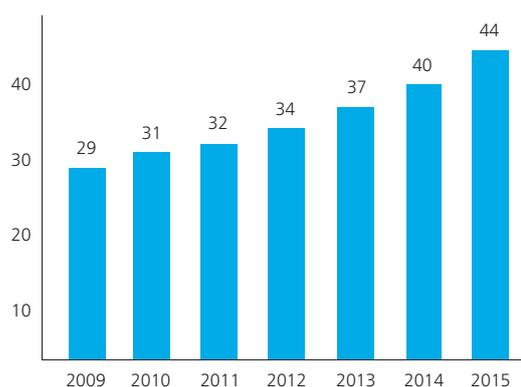
High government spending and improved consumer confidence are expected to boost private consumption in the UAE. The rise in the population's affluence should improve the UAE population's ability to consume increasing healthcare services as a result of strong forecasted growth of per capita GDP. Private consumption is expected to increase from \$30,896 in 2010 to \$43,583 in 2015.

Figure 1 – GDP per capita (i.e. US\$ '000), 2006 - 2015



Source: Economist Intelligence Unit (EIU), August 2011

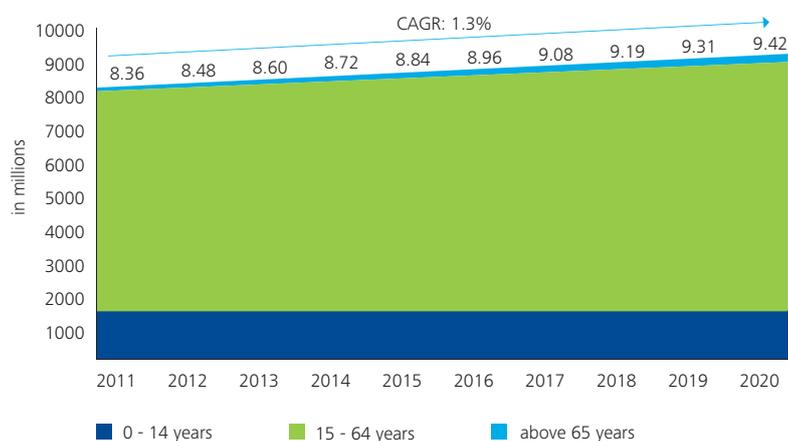
Figure 2 – Private consumption per head (i.e. US\$ '000), 2009 - 2015



Source: Economist Intelligence Unit (EIU), August 2011

## The increase in the UAE population will be the fundamental driver of demand for healthcare goods and services

Figure 3 – UAE's projected population (m), 2011 - 2020



Source: Euromonitor International, August 2011

### Demographics

The significant increase in the UAE's population is expected to remain the fundamental driver of demand for healthcare goods and services. Population growth in the UAE is among the highest in the world, mostly due to immigration. From 2006 to 2010, the UAE's population grew exponentially to 8.26 million, a growth of 64.5 percent in four years. Out of the total population, 13 percent are Nationals, of which 49 percent are residents of the Emirate of Abu Dhabi. According to the World Health Organization (WHO), the UAE ranked first in life expectancy in 2009 (78 years), manifested the lowest infant mortality rate (seven per 1,000 births) and was ranked third in terms of having one of the lowest adult mortality rates (79 per 1,000 births) among other Gulf Cooperation Council (GCC) countries. Increased government spending to improve health awareness and disease prevention are expected to maintain these healthcare indicators in the forecast period and boost the demand for outpatient services.

The UAE is characterized by a unique population composition based on delineated groups which require specific health needs. For instance, the National population suffers increasingly from chronic diseases while the young blue-collar workers' health needs are related to job injuries and road traffic accidents. As the country's demographics shift towards an "aging population" among nationals, the elderly are more affected by chronic diseases and are expected to seek further long-term care services which are characterized as more expensive and complex compared to younger population treatments.

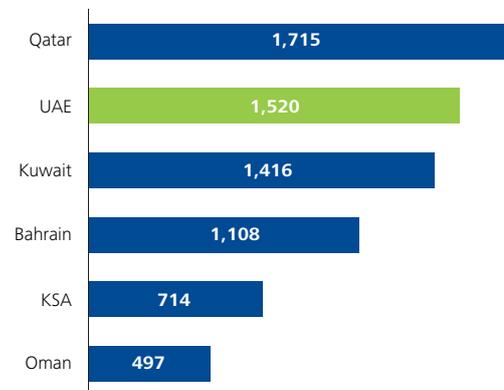
It is worth mentioning that despite positive signs, the UAE economic outlook depends on global economic conditions. Concerns about the debt crisis in the euro zone, the slowdown in the US as well as emerging countries could affect the growth of the UAE and confidence levels in it during the short-term.

# Market trends

Healthcare spending per capita is expected to remain high, driven by outpatient services, higher awareness levels and overconsumption patterns.

The UAE government spent an estimated \$8 billion in 2010 and will spend 24 percent of the 2011 federal budget on social and healthcare development. Total healthcare spending is projected to nearly double by 2014 raising the sector's contribution to GDP from 2.8 percent to 3.4 percent, respectively. This growth will be driven by a combination of an increasing incidence of chronic lifestyle diseases, a growing aging population, high purchasing power, low inflation, substantial government budgetary allocation to the sector and an increasing volume of patient encounters due to mandatory insurance coverage in Abu Dhabi. As a percentage of GDP, healthcare expenditure is still

**Figure 4 – Benchmark of total healthcare expenditure (THE) per capita, 2009 (in US\$)**

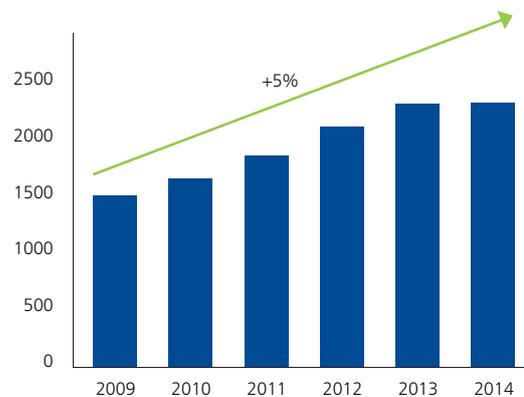


Source: WHOSIS, 2009

## Healthcare spending per capita is expected to remain high, driven by outpatient services, higher awareness levels and overconsumption patterns

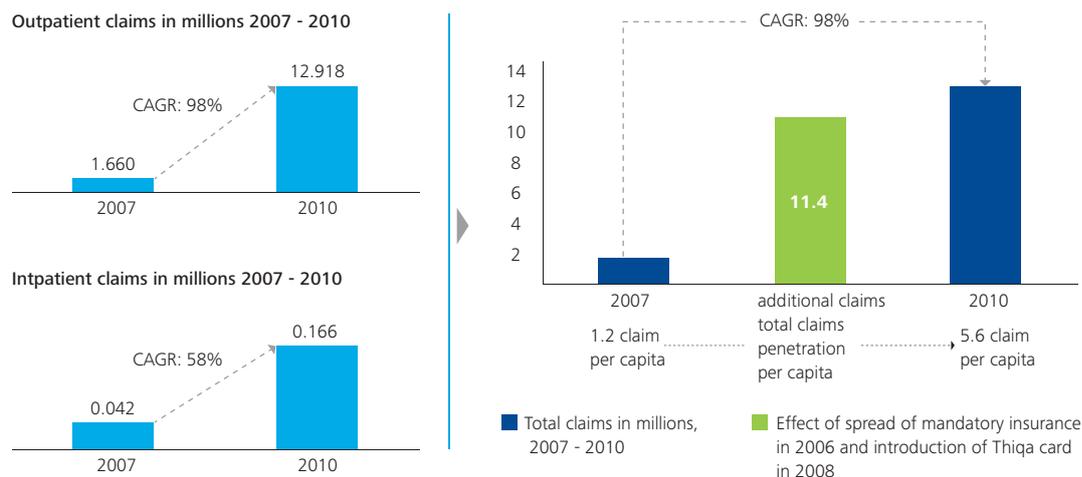
relatively low, but in per capita terms, spending is among the top 20 highest in the world. The UAE's per capita healthcare spending, ranked as second highest compared to the GCC region, is expected to grow at a compound annual growth rate (CAGR) of 5 percent by 2014 (see Figure 5). This means that the healthcare sector has huge potential to grow in the near future.

**Figure 5 – UAE's healthcare expenditure per capita, 2009-14 (in US\$)**



Source: Economist Intelligence Unit (EIU) – UAE Healthcare and Pharmaceuticals Report, June 2011

**Figure 6 – Medical claims evolution in Abu Dhabi, 2007 - 2010**



Source: HAAD report, 2010

The high per capita healthcare spending can be explained by the tendency of UAE patients to over-consume highly priced medical services. Over-consumption in the UAE is evident when comparing the average claim per member of 6.8 to the international benchmark of 4.4. Nationals in Abu Dhabi have exhibited a slightly larger tendency to over-utilize insurance schemes as opposed to expatriates with the claim per member averaging at 14 for Nationals as opposed to only 7 for expatriates.

**The sector faces a rise in medical costs driven by all industry players**

According to medical insurance industry experts, the cost of healthcare for in- and out-patient treatments has increased by 30 to 40 percent over the last three years - one of the highest rises in medical costs in the region. This rise can be explained by several factors. First, inflation has been driven by the consumer habits of UAE insured patients, who have a tendency to over-consume medical services. This is particularly due to the low

deductible per outpatient visit and consultation directly with tertiary/secondary care physicians without a referral from a primary care physician. Second, while drug price increases are controlled, private hospitals have raised some of their rates on various services by more than 20 percent over the last three years due to the increasing complexity and expenses of the licensing process, the rise in the cost of medical equipment, and fierce competition to attract qualified healthcare professionals. It is also estimated that the rise in medical costs is due to the tendency of physicians to over-prescribe treatments. Systems to counter such practices are currently being put in place, including a process of pre-approval for health services. For instance, Daman, the Abu-Dhabi based National Insurance Company, has set up a department to conduct trend analysis of misuse and identify healthcare providers which might over-refer patients. Finally, the burden of chronic diseases, which are increasing in the region, has resulted in spiraling costs. As a result, medical insurance annual premiums are expected to increase by around 10 to 20 percent

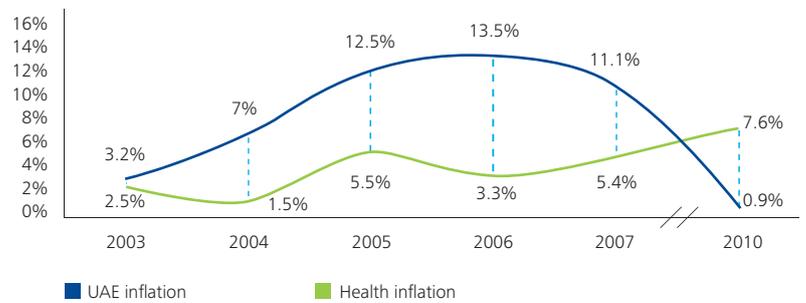
this year to catch up with rising healthcare costs in the UAE. This has become a major concern for expatriates, especially those without private health insurance such as 75 percent of workers in Dubai.

**Rise in chronic diseases will boost the demand for highly specialized centers**

In the UAE, almost 90 percent of deaths are caused by chronic lifestyle-induced diseases and injuries. Rising affluence and the resulting new lifestyle have generated diseases such as diabetes, coronary and cardiovascular, hypertension, cancer, allergies, respiratory and skin diseases. Major risk factors that are causing this trend include the population’s unhealthy diet choices, lack of physical activity, incidences of being overweight and obesity, and tobacco smoking. Other factors include the hot weather that makes walking difficult and an excessive use of cars and the ease with which cars are owned; the UAE has one of the highest ratios of vehicles to the population and therefore has an increased level of sedentary life. The rise in chronic diseases will require additional tertiary care services.

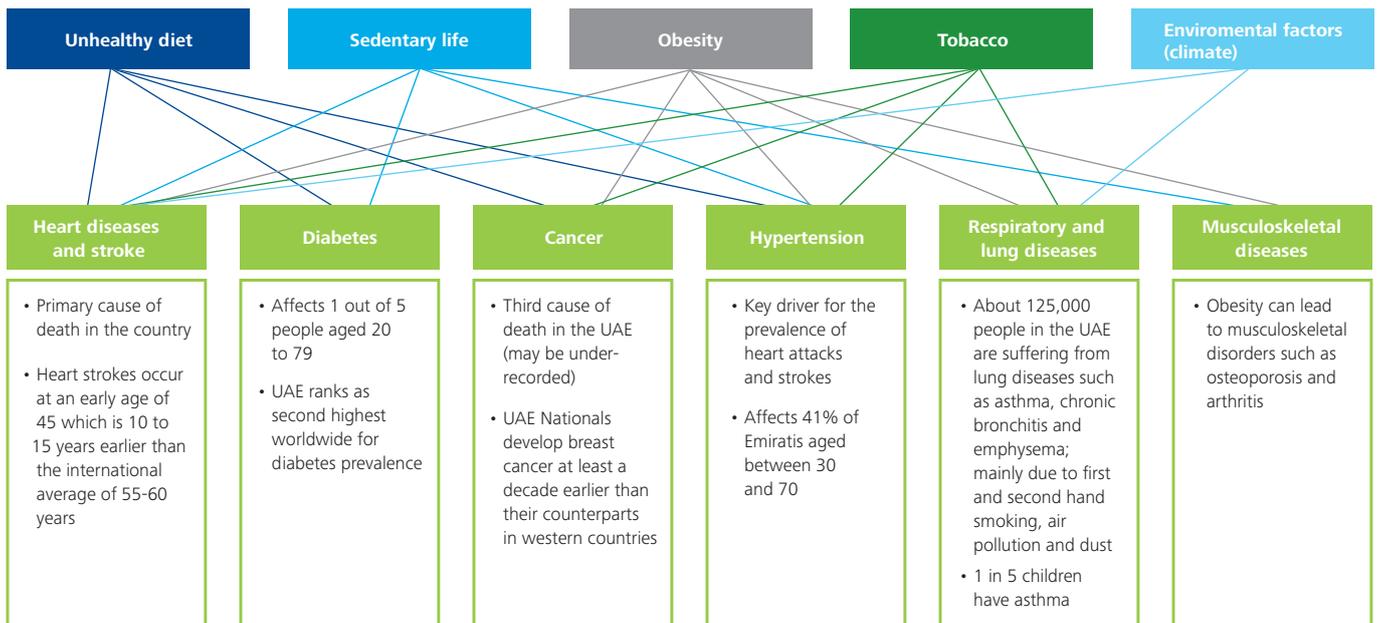
**In the UAE, almost 90% of deaths are caused by chronic lifestyle-induced diseases and injuries**

**Figure 7 – UAE historical health inflation trends, 2003 - 2007**



Source: Economist Intelligence Unit (EIU), August 2011

**Figure 8 – The UAE’s health factors, risks and disease patterns**



Source: Deloitte analysis, 2011

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## The government has been encouraging private sector participation and PPPs, to develop its hard and soft infrastructure

### **Advanced medical technologies are slow to enter the UAE market**

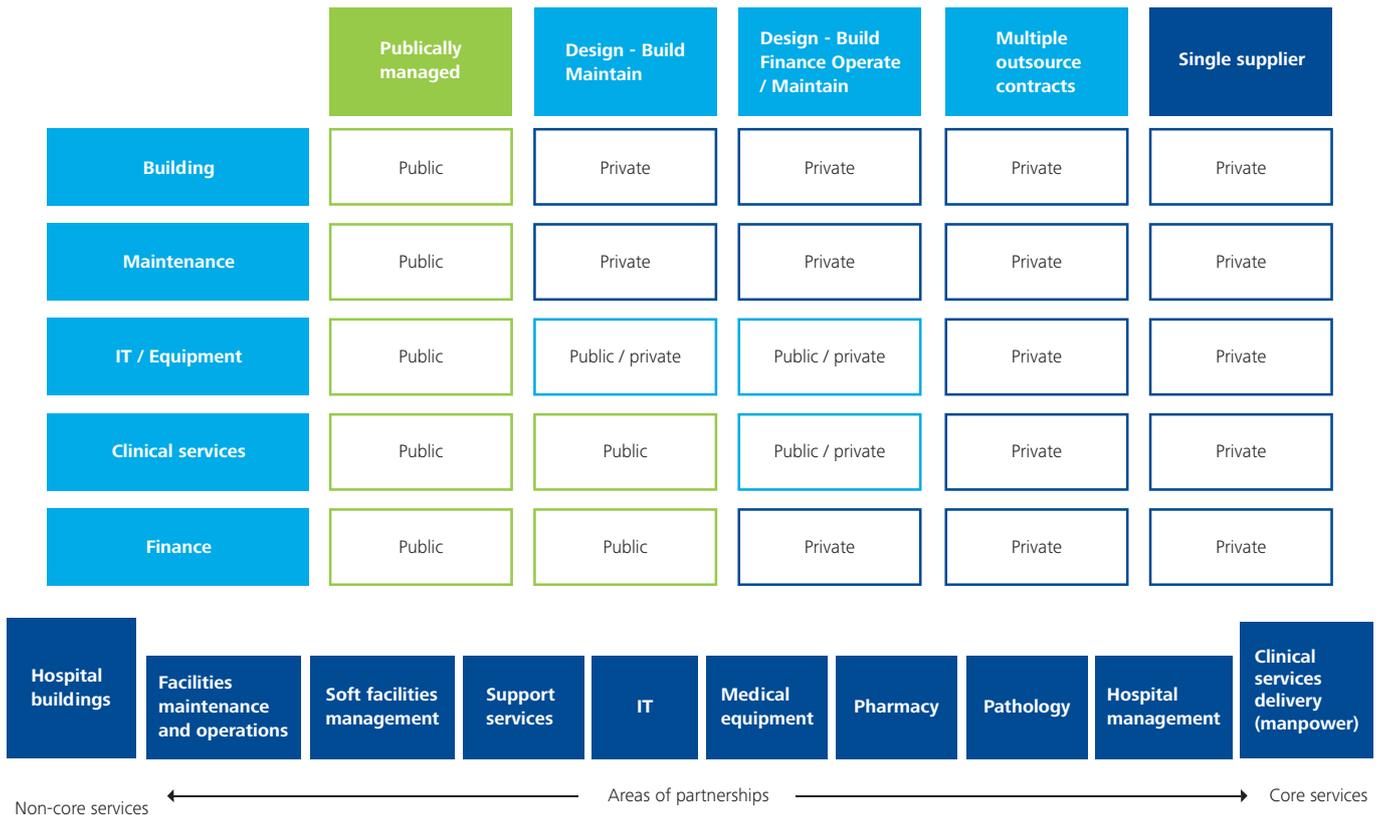
Although the demand for advanced medical science, techniques and medicine is expected to grow due to the population's growing level of affluence, education, and health awareness, the UAE is traditionally perceived as a late adopter of global medical technology and treatment. The acquisition of medical equipment and technology in the UAE by providers often depends on expected utilization, profitability and insurance coverage. Since advanced medical procedures (e.g. Pet-Scan) are generally not covered by medical insurance providers (which have so far adopted a low premium strategy to gain market share), intensive capital equipment might be lacking or slow to enter the market. For instance, the first PET/CT medical imaging scanner became available in Dubai only last year. This phenomenon could be exacerbated by a lack of professionals who can operate the machines and interpret the images.

In addition, ethical considerations derived from Sharia's law could also delay or prohibit the entry of some emerging medical treatments in the country such as the recent interdiction of the storage of frozen embryos in fertility centers.

### **The government will accelerate the development of Public Private Partnerships**

The government, which today accounts for almost 70 percent of expenditure on healthcare services, has been encouraging the participation of the private sector and the development of Public Private Partnerships (PPP) in order to develop both its hard and soft infrastructure. The country has been so far well-positioned to attract capital given the political stability that has been the hallmark of the country's business model. Dubai and Abu Dhabi have taken major steps in this direction: Dubai Health Authority has expressed the intention to embark on a number of projects on a PPP basis that will be supported by the upcoming new PPP law. In Abu Dhabi, the government's move towards PPPs, driven by a need to elevate the quality of healthcare delivery, started in 2006 and is based on management partnerships with international hospitals such as Vamed, Cleveland Clinic, John Hopkins and Bumrungrad. A number of memorandums of understanding (MOUs) related to healthcare partnerships have been signed this year; notably with the Korean government.

Figure 9 – PPP models and areas of partnerships in the healthcare sector



Source: Deloitte research and analysis, 2011

**International accreditation is the norm**

In Abu Dhabi and Dubai, the regulatory bodies give healthcare facilities the freedom to choose an accreditation standard such as JCI, TAS, CCKL as long as it is internationally recognized.

The UAE is currently number one in the world in terms of the number of JCI accredited facilities with 54 healthcare providers accredited including private, public hospitals, ambulatory care providers as well as one laboratory (the UAE’s first laboratory received the JCI Accreditation in August 2011). The geographic breakdown of accredited facilities is as follows: 26 in Dubai, 24 in Abu Dhabi, 1 in Fujairah, 1 in Ras el Khaimah and 1 in Sharjah. The accreditation process

**The UAE is currently number one in the world in terms of JCI accredited facilities with 54 accredited healthcare providers**

can help improve patient safety, while also acting as an indicator of quality, which helps patients choose between healthcare facilities. The partnership between Abu Dhabi’s health authority (HAAD) and JCI to develop Abu Dhabi standards is an initiative to make sure licensure standards are applied in hospitals, ambulance care and continuum care.

# Top 5 challenges

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## The UAE healthcare sector suffers from a lack of standardization in regulations across the country

Despite the government's new reforms and incentives, the medical service providers which have been increasingly penetrating the UAE healthcare market still face various regulatory and operational challenges. Below are the most significant obstacles highlighted by healthcare players in our 2011 survey.

### Attraction, retention and development of qualified healthcare professionals

The UAE lags behind developed and neighboring GCC countries in the provision of healthcare professionals: for instance, the number of physicians per 10,000 population is 15 for the UAE, while it is 25 for Qatar and 35 for Germany.

The private and public healthcare providers suffer from a chronic shortage and turnover of qualified medical staff across the value chain including physicians, nurses, dentists, midwives and support staff. According to a recent report by the Health Authority in Abu Dhabi, about 15 percent of doctors quit their jobs last year in the UAE, while about 13 percent of nurses leave their positions annually. Despite Emiratization programs, Nationals have not been so far attracted by employment in the healthcare sector so the healthcare system depends largely on a transient expatriate staff (80 percent of doctors and 90 percent of nurses are expatriates), which stay short-term in the country due to attractive opportunities elsewhere. Part of the challenge deals with compensation and maintenance of competitive pay scales to attract top healthcare professionals. The attraction/retention of staff is also hampered by a lack of continuing education due to the shortage of medical schools offering professional development and elevation of capabilities. In addition, the slow and tedious licensing process may discourage candidates coming from abroad who are not prepared to wait that long. The shortage of staff is particularly severe in the Northern Emirates.

### Quality and standardization of services

UAE healthcare providers hire medical staff that come from different countries, each educated according to a different curriculum. Most of the nurses have come from the Philippines and India while doctors are often employed from Egypt, Pakistan and India. Doctors from Europe, specifically Germany, have recently shown an interest in working in the Middle East due to unattractive reforms in their home countries. Managing staff from very different cultures, medical approaches and practices and creating patient care standards that all the staff can adopt is one of the major challenges faced by healthcare providers.

### Cost and complexity of regulation requirements and licensing

The UAE healthcare sector suffers from a lack of standardization in regulations across the country leading to various obstacles including:

- Inconsistencies in facilities and licensing of professionals: as per HAAD's credentialing checklist, some of the international medical boards are not recognized.
- Limited staff mobility: doctors licensed in one Emirate are restricted from working in others before issuing a local license and licensing requirements are different which may discourage foreign healthcare professionals from looking for a job in the UAE. Further efforts from the government to standardize the regulatory process and facilitate the mobility of staff across the seven Emirates will be a major step to recruit qualified staff, control costs and enhance the potential of the market for international healthcare providers.
- Non uniform record-keeping of disease: for instance, Dubai hospitals are still using ICD9 disease codes while Abu Dhabi has already implemented ICD10 codes.
- Medical complaints management: currently in the UAE, patients who would like to report a medical malpractice can file a police report that will be investigated by the police pathologist and heard in a criminal court. Stricter policies regarding malpractice have been one of the main causes discouraging healthcare professionals from practicing in the country.

- Cost of regulatory implementation: for instance, the implementation of new billing systems in Abu Dhabi based on DRG and E&M is very costly and might prevent some providers from operating in the Emirates.

#### Low premium strategy from insurance providers

According to most of our interviewees, insurance coverage is a key driver of any hospital's investment in technology. The low premium strategy which has been so far followed by the insurers in the UAE to gain market share has prevented some of the specialized treatments from being covered and as a result has dissuaded healthcare providers from investing in advanced technology. For instance, treatment of cancer requires a heavy investment in technologies such as neurosurgery, gamma life, and radiation treatments and these technologies are rarely available along with the proper manpower skills and insurance coverage, thus encouraging UAE residents to go overseas to receive the treatment.

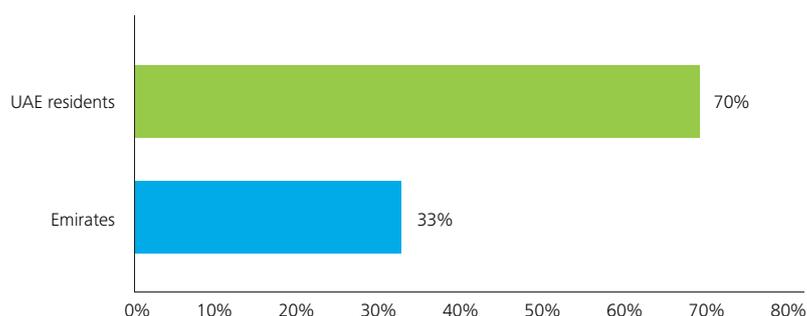
However, the health insurance sector remains faced with a number of pressing challenges including the over-utilization of health services and over-prescription of drugs.

#### A lack of confidence in the UAE's health system coupled with high treatment cost are the main sources of UAE outbound medical tourism

The UAE is one of the biggest markets for outbound medical tourism in the Middle East. UAE residents and nationals are keen on traveling overseas for medical treatment given the high medical treatment cost in the country, the proximity to very competitive medical destinations such as India and South East Asia and the general lack of confidence of residents in the local health system. A 2009 survey conducted for The National by the international research firm YouGov revealed a lack of confidence in the UAE's health system among its residents, with about 70 percent of them saying they would seek treatment abroad if they fell seriously ill, while 57 percent of nationals said they would go abroad for treatment. Furthermore, less than a third of respondents said they thought the UAE was well equipped to tap the medical tourism market.

## The UAE is one of the biggest markets for outbound medical tourism in the Middle East, considering high medical treatment costs and the proximity to competitive medical destinations such as India and South East Asia

Figure 11 – Medical Tourism Survey, The National YouGov, 2009 - Percentage of UAE respondents who would seek medical treatment overseas if they fell seriously ill.



Source: The National YouGov, 2009

In light of the survey results, the attraction, retention and education of staff still remain the greatest challenge for healthcare providers in the UAE. Offering greater flexibility in career path, strong incentives and continuing education will be essential for healthcare providers to attract and retain the leaders of the sector. Further efforts are also required from the UAE government to standardize the regulation across the country and facilitate the development of a solid Research and Development platform to support medical innovation in the UAE.

# Top 5 opportunities

## As a competitive strategy, providers are differentiating themselves by offering specializations that cover the entire disease cycle, from diagnostics to rehabilitation

The increasing healthcare demand and associated costs of a growing and aging population that is progressively affected by chronic diseases are putting pressure on the UAE healthcare industry to develop its range of quality services. Below are the top opportunities highlighted by healthcare players in our 2011 survey.

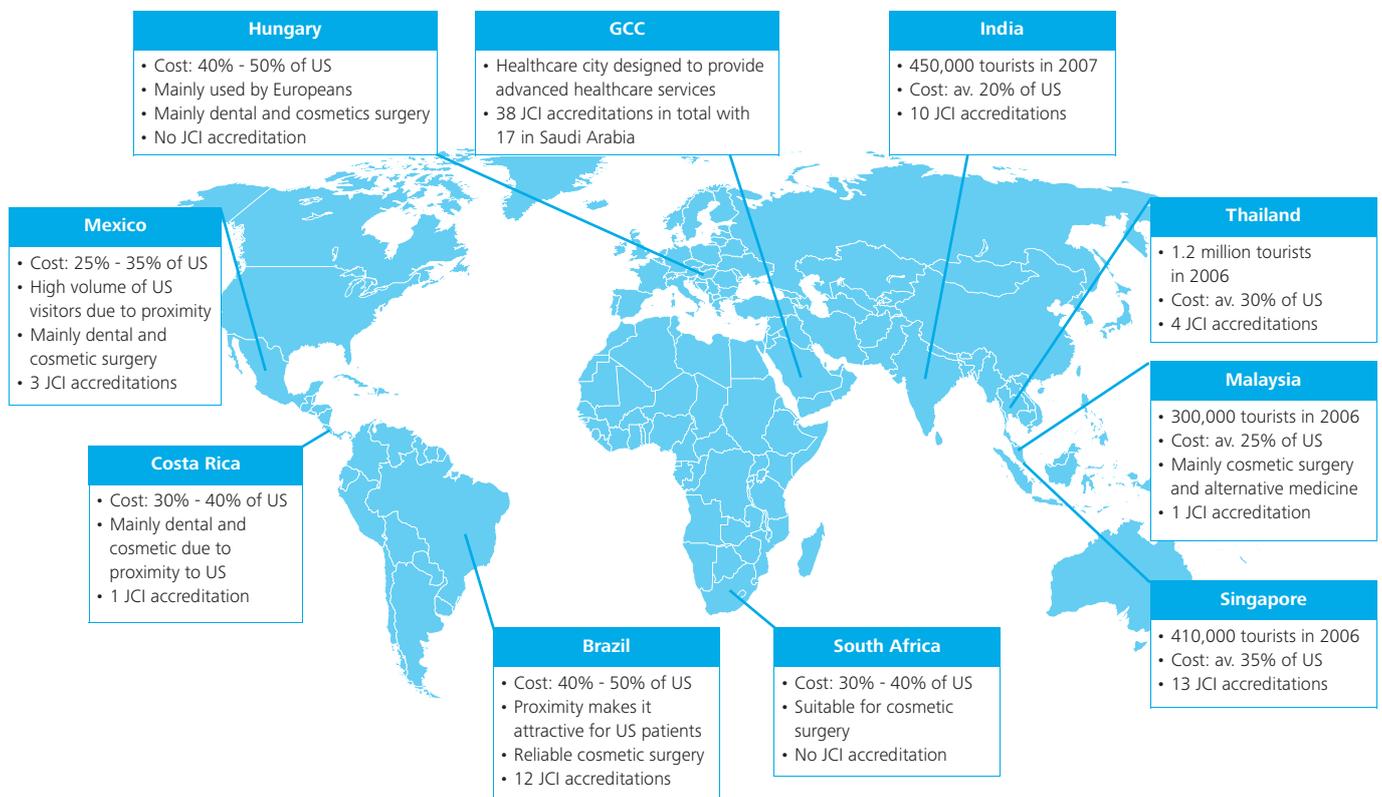
### Being a speciality care center brings a sustainable competitive advantage

Based on current disease patterns and trends against the available supply in the UAE healthcare market, opportunities for medical providers in the UAE reside in highly specialized care and centers of excellence. As a competitive strategy, healthcare providers are increasingly differentiating themselves by providing specializations that cover the entire disease cycle from diagnosis to rehabilitation - a one stop shop provider. Good examples of this trend are the establishment of the Imperial College Diabetes Center, Dubai Bones and Joint Center and Abu Dhabi Knee and Sports Center.

### Inbound medical tourism's potential resides in minor plastic surgery care

As plastic surgery becomes more popular in the Middle East, the number of patients traveling to Dubai to visit

Figure 10 - Health Tourism map



Source: Deloitte, Consumer in search of value, 2008

qualified aesthetic surgeons increases. Considering its excellent tourism infrastructure and spa culture, in the future Dubai might be considered as a major medical destination hub for GCC and Northern Africa patients looking for minor cosmetic surgery in addition to Lasik, dentistry and rejuvenation treatments. The male plastic surgery market is emerging with high demand for rhinoplasty, hair transplantation and liposuction. Currently, one of the key factors attracting patients mainly from the GCC, Iran, Pakistan and India to Dubai to undergo plastic surgery is the assurance of confidentiality and privacy so the procedure can be done without the knowledge of their family and friends. However, competition within the region is fierce with other competing nations including Lebanon and Jordan.

#### **Demand for long-term care facilities will grow**

The increase in the number of elderly (over 65 years old) during the past 15 years and the explosion of chronic diseases are shaping the future of the UAE's medical offering and leading to the creation of new services. Long term facilities should be set up to serve patients requiring preventive, therapeutic and rehabilitative nursing care services for non-acute, long-term conditions. These types of facilities are not widely present in the GCC region due mainly to the strong family culture where families are expected to care for their members in their homes when they are sick or old. These long-term care facilities will be able to provide healthcare services to different types of patient segments such as:

- Growing aging population affected by cognitively impaired or Alzheimer-related diseases
- High number of UAE residents who are seriously injured by vehicle or construction accidents
- Patients affected by neurological disorders such as Amyotrophic Lateral Sclerosis (ALS)
- High rate of congenital deformities and children born with birth defects

There are currently very few healthcare providers offering long-term care services in the UAE. However, the UAE government has adopted a new payment

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## **Dubai is well positioned to act as a medical destination hub for GCC and Northern Africa patients looking for minor cosmetic surgery**

system that rewards healthcare providers which use the correct facility for patients and supports the development of such facilities. For instance, HAAD has begun to pay hospitals less for caring for patients that can be treated in long-term care facilities.

#### **The government is highly supporting home care services development**

In order to cut down the high costs of healthcare, the UAE government highly supports the development of homecare services. The Abu Dhabi government recently launched the "Al Bir Wal Ehsan" campaign that aims to provide homecare services to elderly and chronic disease patients in the emirate. Private providers have begun to open home care services across the country providing intensive care, punctual or routine visits.

#### **Creating partnerships between UAE providers will improve patients' access to advanced medical equipment**

Currently, partnerships exist between public and private providers. For instance, Al Wasl Hospital has signed a Memorandum of Understanding with Welcare, American Hospital Dubai and Canadian Specialist Hospital to provide services to patients in cases of congestion at Al Wasl Hospital.

Establishing additional partnerships between healthcare private providers based on shared services, resources and equipment will help to improve the quality of healthcare in the country and patients' access to advanced and expensive technologies such as gamma-ray.

# Deloitte life sciences and healthcare practice

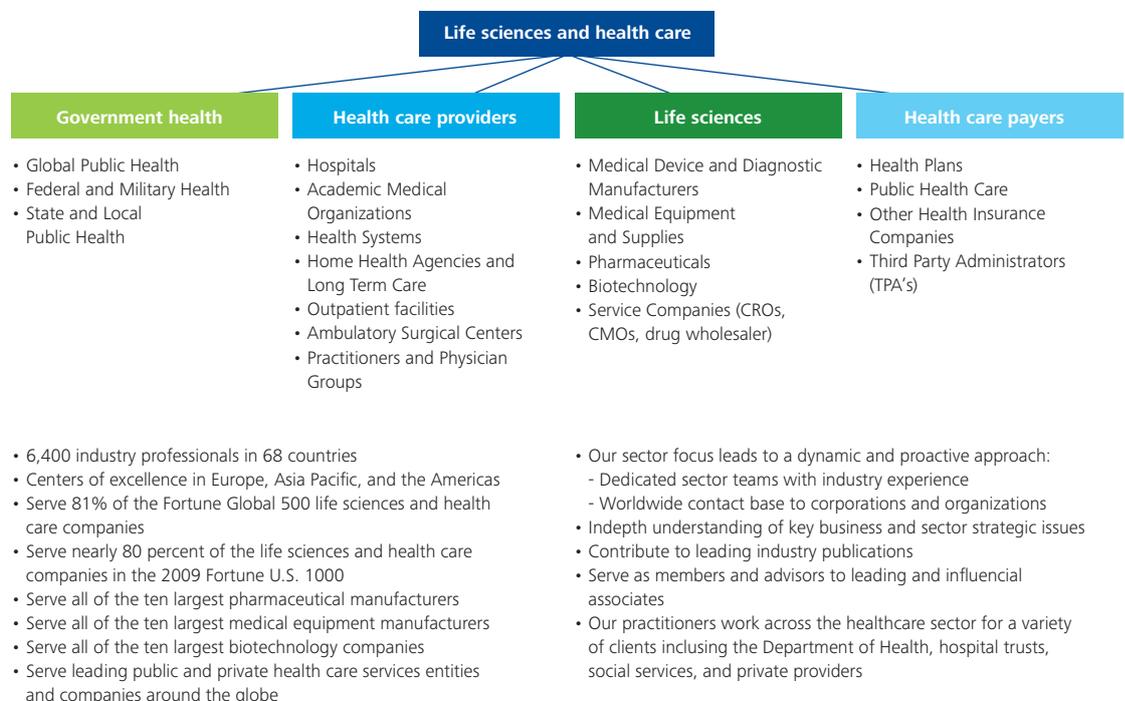
## Kennedy's latest report ranks Deloitte Life Sciences and Health Care as #1 in all sectors by revenue for global healthcare consulting

The Deloitte Life Sciences and Health Care (LSHC) Industry practice is comprised of more than 6,400 professionals and LSHC specialists in 68 countries, who provide professional services through the life sciences, health care provider, and health plan sectors to 80 percent of the life sciences and health care companies in the 2011 Fortune Global 500.

### Ranking:

- Kennedy's latest report ranks Deloitte Life Sciences and Health Care as #1 in all sectors by revenue for global healthcare consulting.
- Healthcare Consulting Marketplace 2010-2013: Key Trends, Profiles and Forecasts also ranks Deloitte #1 by revenue in global healthcare consulting. In addition, we are ranked #1 by revenue in all four sectors profiled in the report - life sciences, payer, provider and government health.
- For the fourth consecutive year, Modern Healthcare ranked Deloitte Consulting LLP number one among the largest healthcare management consulting organizations (included more than 120 organizations) - both for overall healthcare management consulting and within the provider sector specifically.

### Deloitte global health care and life sciences practice



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