

WAIVER NOTICE

Firm Daman Health Insurance Qatar LLC **Address** Palm Tower B, Suite 2904, West Bay, PO Box 16798, Doha, Qatar QFC No. 00142 Notice No. W 0001/15

Financial Services Regulations, Article 16 (1) (b)

1 Waiver

The following provision of Governance and Controlled Functions Rules 2012 (CTRL) does not apply in relation to the firm:

Rule(s) 3.2.3.(4) through 3.2.3.(4).(b)

2 Commencement

This notice commences on 19 February 2015 and, unless revoked earlier, expires on 18 February 2016.

3 Conditions

The firm's Risk Management Function spends an appropriate amount of time (having regard to the responsibilities of the role) in Qatar exercising the role.

Michael G Ryan

Chief Executive Officer

Date:11 February 2015