

General Circular pursuant to the Health Insurance Law (No 11 of 2013) of the Emirate of Dubai
General Circular Number 4 of 2017 (GC 04/2017)

Subject of this General Circular	Violation of Standards Notice 01 of 2017 and its consequences
Applicability of this General Circular	This Directive applies to all participating insurers
Purpose of this General Circular	To update the participating insurers of the consequences of violating the clearly laid out maximum intermediary remuneration in SN-01 of 2017
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Publication date	26 th October, 2017
This document replaces	Not applicable
Effective date of this General Circular	Immediately upon publication
Grace period for compliance	None

Preamble

Pursuant to SN-01 of 2017 regarding intermediary remunerations. It has come to our attention that majority of the participating insurers have devised alternative incentives to intermediaries. This is a direct violation of SN-01 of 2017. We have evidence of the various means these participating insurers have attempted the alternate incentives.

Please note that continuing with these methods to compensate over the standard stated in SN-01 of 2017, whether intentional or unintentional, and whether monetary or in the form of gifts, services or any other benefits, will jeopardize your Participating Insurer status and will result on revocation of your PI Status as well as incur fines.