

# Cabinet Resolution No. (7) of 2019 Regarding Administrative Fines Imposed by the Insurance Authority

## The Cabinet:

- Upon review of the Constitution;
- Federal Law No. (1) of 1972 concerning the Competences of Ministries and Powers of Ministers, and any amendments thereof;
- Federal Law No. (6) of 2007 Establishing the Insurance Authority and Regulation of Insurance Operations, and any amendments thereof;
- Federal Law No. (1) of 2011 concerning the Public Revenues of the State;
- Federal Law No. (14) of 2016 concerning the Administrative Violations and Penalties in the Federal Government;
- And upon the approval of the Cabinet;

## Resolves:

### Article (1)

#### Definitions

In application of Provisions of this Resolution, the following words and phrases shall have the meanings assigned to each of them, unless the context requires otherwise:

**State** : The United Arab Emirates

**Authority** : Insurance Authority established by virtue of the Law.

**Board** : The Board of Directors of the Authority.

**Director** : Director General of the Authority.

**General**

**Company** : The insurance company established in the State and the foreign insurance company licensed to practice insurance activity in the State either through a branch or through an insurance agent, including Takaful Insurance Companies.

**Person** : Natural or legal person.

**Insurance Related Professionals** : Any person licensed by the Authority to practice any of the activities of an insurance agent, actuary, insurance broker, surveyor and loss adjuster, insurance consultant, health insurance claims management company or any other insurance related profession determined which the Board shall determine its regulation.

**Regulations, systems, instructions and resolutions** : Any regulation, system, instructions or resolutions issued by virtue of the Law.

**Law** : Federal Law No. (6) of 2007 Establishing the Insurance Authority and Regulation of Insurance Operations, and its amendments.

## **Article (2)**

### **Scope of Application**

The provisions of this Resolution shall apply to any person, company or any of the insurance related professionals in the event of committing any violation referred to in the table attached thereto.

## **Article (3)**

### **Violations and Penalties**

1. Without prejudice to any penalty or action stipulated by the Law and other relevant legislation, the Authority may impose the administrative fines listed out in the Table attached to this Resolution on any person who commits any of the violations contained therein.
2. The amount of the administrative fines stipulated in the Table referred to in Item (1) of this Article shall be doubled in the event of repeated violation within one year as of the date of the last violation not exceeding (2) million AED.

## **Article (4)**

### **Grievance**

1. Any stakeholder may submit a grievance to the Board against any decision issued pursuant to the provisions of this Resolution, provided that the grievance shall be submitted within a period not exceeding fifteen (15) days as of the date of being notified him of the decision grieved against. The grievance shall be substantiated and accompanied by all supporting documents in accordance with the procedures determined by the Board.
2. The Board shall decide on the grievance in accordance with the procedures it shall issue within a period not exceeding sixty (60) days as of the date of its submission.

## **Article (5)**

### **Collecting Administrative Fines**

The Authority shall collect the administrative fines imposed in accordance with the provisions of this Resolution as per the means determined by the Ministry of Finance.

## **Article (6)**

### **Issuance of Executive Resolutions**

The Board shall issue the resolutions necessary to implement the provisions of this Resolution.

## **Article (7)**

### **Amendment of the Fines Table**

The Table attached to this Resolution shall be considered an integral part thereof. The Cabinet may make any amendment to the administrative violations and fines contained therein, by adding, deletion or amendment.

## **Article (8)**

### **Repeals**

Any provision contrary to or inconsistent with the provisions of this Resolution shall be repealed.

## **Article (9)**

This Resolution shall be published in the Official Gazette and shall come into force three months after the date of its publication.

**Mohammed Bin Rashid Al Maktoum**

**Prime Minister**

On: 29 Rabi' II, 1440 H

Corresponding to: 6 January 2019 A.D

## Annex 1

**Table attached to the Cabinet Resolution No. (7) of 2019  
Concerning Administrative Fines Imposed by the Insurance Authority**

Serial No.	Violation	Value of administrative fine in dirhams
1	Non-compliance of the company with fulfilling the compensation set forth in the insurance contract upon accident occurrence or occurrence of insured risk.	50 thousand
2	Non-compliance of the company with the requirements of investment basics in accordance with the provisions of financial instructions.	100 thousand
3	Non-compliance of the company in all times with fulfilling the requirements of solvency margin and the minimum amount of insurance in accordance with the provisions of financial instructions.	150 thousand
4	Non-compliance of the company with the requirements of technical provisions calculation in accordance with the provisions of financial	100 thousand

	instructions.	
5	Non-compliance of the company with defining the assets that meet the insurance obligations in accordance with the provisions of financial instructions.	100 thousand
6	Non-compliance of the company with re-insurance standards in accordance with the provisions of relevant instructions.	100 thousand
7	Non-compliance of the company with the requirements of regulating accounting books, records and data to be inserted and saved therein including the records of agents, brokers and others in accordance with the provisions of financial instructions.	10 thousand
8	Non-compliance of the company with providing the Authority with data in accordance with financial instructions.	10 thousand
9	Non-compliance of the company with the requirements of accounting policies and models necessary for	50 thousand

	preparing financial reports and data in accordance with the provisions of financial instructions.	
10	Non-compliance of Takaful Insurance Company with the rules of agency fees and <i>Mudarabah</i> share in accordance with the provisions of financial instructions.	100 thousand
11	The company's violation of any of the provisions referred to in the instructions of profession code of conduct and ethics of insurance companies.	50 thousand
12	The company or insurance related professionals' violations of any provision of the instructions of money laundering combating and terrorism finance combating in insurance activities.	50 thousand
13	Any person practice of insurance or re-insurance activities inside the state without obtaining license or register from the Authority.	250 thousand
14	The company's violation of the	100 thousand

	instructions issued concerning pricing policy in property and responsibility insurance branches.	
<b>15</b>	Establishment of an insurance company, opening of a branch of foreign insurance company or practice of insurance agent work by any person without obtaining the prior approval of the Board.	250 thousand
<b>16</b>	The company's combination between personal insurance, fund raising and property and responsibility insurance in violation of the provisions of law and instructions or resolutions issued therefor.	250 thousand
<b>17</b>	Any person mediating in insurance business for funds or property within the State or liabilities arising therefrom with an insurance company which is not registered by the Authority in accordance with the provisions of the law.	100 thousand
<b>18</b>	Non-compliance of the company with drafting an insurance company within the State in a language other than	50 thousand

	Arabic.	
19	Non-compliance of the company with reflecting the items that hold it harmless in the document in a significant font in a different color or without annotating it by the insured person.	50 thousand
20	The company opening of branches in the State without obtaining the Authority's approval.	100 thousand
21	The company's appointment of a member in the Board of Directors, general manager or deputy director of the company or allowance thereof to be in office despite the issuance of a rule against it in a crime, offence against honor, integrity or public morals, or issuance of insolvent rule and was not rehabilitated.	50 thousand
22	The company's appointment of a member in the Board of Directors, general manager or deputy director of the company despite being responsible for a grave breach of the provisions of law or corporate law or	100 thousand

	forcing it into liquidation.	
23	<p>The chairman, any of the members of the Board of Directors, its general manager, the deputy director, his representative, any manager in the company or a senior management officer in any or all of the following:</p> <p>A. taking part in the management of other competitive or similar company.</p> <p>B. Competing the company's business or conducting any action or activity that result in a conflict with the company interest.</p> <p>C. Exercising the insurance agent or broker businesses.</p> <p>D. Receiving commission for insurance works.</p>	100 thousand
24	Representing any shareholder of the company by any of the company managers or employees.	25 thousand
25	Non-compliance of the company with providing the Authority with a detailed statement including the qualifications and experiences of the general manager, deputy director or key employees in accordance with the	50 thousand

	provisions of the executive regulation of law and/or non-availability of efficiency and experience in insurance businesses condition.	
26	Non-compliance of the company with informing the Authority with the names of Board of Directors members, general manager, deputy director or any principal employee in accordance with the provisions of the executive regulation of the law.	10 thousand
27	Non-compliance of the company with informing the Authority with the vacant positions of BoD member, general manager, deputy director or any principal employee within sixty days as of position vacancy date.	20 thousand
28	Non-compliance of the company's board of directors with providing the Authority with copies of its meetings minutes and resolutions related to electing the Board chairman, deputy-chairman and members authorized for signing on behalf of the company as well as their signature models within seven days as of the	10 thousand

	issuance of these resolutions.	
29	The Company's exercise of insurance business without appointing or authorizing a licensed actuary within a month as of the date of licensing the company.	100 thousand
30	Non-compliance of the company with informing the Authority on appointing or authorizing the actuary within a month of its appointment date.	10 thousand
31	Non-compliance of the company with providing any data or information requested by the Authority about it or any company with ownership relation therewith or related thereto within the period set out by the Authority, in addition to any data or information submitted by the company to any other supervision entity and any data or information received by the company from these entities, if any.	50 thousand
32	Non-compliance of the company to invite the Authority's general manager to attend the General Assembly 15 days at least before its date.	50 thousand

33	Not informing the company, insurance related professionals, any of their manager or employees on the person assigned by the general manager to undertake inspections or auditing of books, records and data and collect information, transactions, documents and check reports.	100 thousand
34	Non-compliance of the company or insurance related professionals with providing copies of the books or data referred to in the previous clause to the person assigned by the general manager to undertake inspections or auditing.	50 thousand
35	The company. insurance related professionals, any of their manager or employees' prevention, interception or hindering the person assigned by the general manager to undertake inspections or auditing.	100 thousand
36	Any person's breach of the rules of insurance company capital ownership rate issued by the provisions of law and resolutions issued thereunder.	100 thousand

37	Non-compliance of any insurance related professionals with providing any data or information requested by the Authority within the period it defines.	10 thousand
38	The company's failure to pay wages defined by the Authority for experts, advisors, actuaries or auditors appointed by the Authority.	20 thousand
39	Disclosure of any information violating the law by the expert, advisor, actuary or auditor to any entity.	50 thousand
40	Non-compliance of the company with providing the Authority with an annual comprehensive report on its businesses including all data, reports and annual audited financial statements in line with the requirements of law and financial instructions.	100 thousand
41	Non-compliance of the company with providing the Authority with the annual comprehensive report signed	50 thousand

	by its BoD chairman, deputy director or authorized signatories of the company.	
42	Non-compliance of the company with providing the Authority with the annual comprehensive report within a period not exceeding 4 months as of the date of financial year end.	50 thousand
43	Non-compliance of the company with providing the Authority with the annual comprehensive report 30 days at least before calling the company's General Assembly to meet.	200 thousand
44	Non-compliance of the company with providing the Authority with data and quarter financial reports within the period specified by the Authority	100 thousand
45	Non-compliance of the company with providing the Authority with report requirements, certificates, approvals and annual and quarter financial reports according to the regulations approved by the Authority	100 thousand
46	The Company's delay to pay the fees	0.5% of total unpaid due amount for

	of supervision and control according to the form prepared by the Authority within four months as of the end date of fiscal year	each delay day as maximum (250 thousand)
47	Non-compliance of the company with paying the rehabilitation and training within four months as of the end date of fiscal year	0.5% of total unpaid due amount for each delay day as maximum (100 thousand)
48	Non-compliance of the company with correcting and presenting financial accounts and losses and profits accounts to the Authority for approval despite the objection of General Manager thereon	100 thousand
49	Non-compliance of the company that faces bad financial or administrative conditions or faces severe losses that affect the rights of the insured person or beneficiaries represented by its chairman of the Board or general manager with notifying the general manager thereof immediately.	100 thousand
50	Non-compliance of the company with providing the Authority with some or all of the following:	50 thousand

	<p>A. Models of insurance policies and their application approved annexes, including general and private conditions, technical bases thereof and rates of attached premiums.</p> <p>B. Tables of personal insurance policies value refund, fund-raising processes and rates of attached premiums.</p>	
51	Non-compliance of the company with providing the insured person and beneficiaries with copies of insurance policies and relevant data.	20 thousand
52	Non-compliance of the company with disclosure and transparency principle in dealing with its customers and in all issued documents, papers, prospectus, announcements, advertisements, articles and scientific materials in accordance with the Board decisions to consider the application of this commitment.	20 thousand
53	Non-compliance of the auditor with providing an immediate report to the Authority and a copy thereof to the company's chairman of the board in	50 thousand

	<p>any of the following cases:</p> <p>A. If he finds out that the financial position of the company undermines its ability to fulfil its commitments towards the insured persons or impede its capacity to meet the financial requirements in accordance with law, legislations and resolutions issued thereunder.</p> <p>B. If he finds out that there is a great imbalance in practicing the financial procedures of the company.</p> <p>C. If he rejects or reserves on any certificate related to the company's income or financial statements.</p> <p>D. If he decides to resign or reject his reappointment in the company for extraordinary grounds.</p>	
54	Non-compliance of the company's auditor with providing the Authority directly and within the period specified thereby with necessary information to control the company's business.	50 thousand
55	Non-compliance of the company with the provisions that regulate its deposit which are defined by law.	100 thousand

56	Non-compliance of the company that exercise any personal insurance activities and fund-raising processes with keeping amounts in the state that cover all account reserve of contracts concluded or implemented in the state.	100 thousand
57	The company's exercise of insurance activities without being listed in the register allocated for the same type of insurance activities.	150 thousand
58	Reinsurance by another company that is not licensed to practice the type of insurance entrusted to reinsurance.	150 thousand
59	Concluding insurance contracts by the insurance company in a type of insurance for which a decision was issued to suspend or cancel its licenses to exercise.	250 thousand
60	Failure of the company to fulfil its obligations arising out of contracts concluded before suspending its validity or cancelling its license.	250 thousand

61	Non-compliance of foreign insurance company branches with appointing a deputy manager for its branch to practice activities on its behalf.	100 thousand
62	<p>Non-compliance of the foreign company, in case of appointing a deputy manager for its branch, with attaching appointment resolution to an official document to be deposited at the Authority and an approved copy thereof that authorizes him to practice all necessary powers for managing the branch, including:</p> <p>A. Issuing insurance documents and annexes thereof.</p> <p>B. Paying resulting compensations.</p> <p>C. Representing the company before competent courts and all official and unofficial entities in relation to branch activities and management.</p> <p>D. Receiving notices, all notifications and correspondences directed to the company.</p>	10 thousand
63	Non-compliance of foreign insurance company branches with notifying the Authority of the name of the deputy manager within a month of its	20 thousand

	appointment or non-compliance thereof with appointing an alternative manager within a month of position vacancy.	
64	Non-compliance of foreign insurance company branches with publishing the total final accounts of the company in two wide-spread daily newspapers in Arabic and English.	100 thousand
65	Representation offices of foreign insurance companies carrying out their tasks before obtaining the license from the Authority.	250 thousand
66	The company exercising personal insurance and fund-raising processes distinguish between policies of unified type in relation to insurance prices or according to the profits rate divided on policy owners or other conditions.	10 thousand
67	Non-compliance of personal insurance and fund-raising company with checking its financial position.	100 thousand
68	Non-compliance of personal	100 thousand

	insurance and fund-raising company with evaluating the value of existing commitments once every three years at least by an actuary.	
69	Non-compliance of personal insurance and fund-raising company with checking its financial position according to the evaluation procedure referred to in the law upon defining the profit rates to be distributed on shareholders or policies owners.	10 thousand
70	Non-compliance of personal insurance and fund-raising company with checking its financial position according to the evaluation procedure referred to in the law upon announcing its financial position.	10 thousand
71	Rejection of personal insurance and fund-raising company to check its financial position according to the evaluation procedure referred to in the law	10 thousand
72	Non-compliance of the company with providing the Authority with a copy of the actuarial report on the result of	25 thousand

	examination and evaluation of the financial position according to the provisions of law within six months of the expiry date of checked period.	
73	Non-compliance of the company with attaching the documents referred to in Article 62 of law to the actuarial report on the result of examination and evaluation of the financial position	10 thousand
74	The personal insurance and fund-raising company direct or indirect deduction of any part of its funds related to its obligations arising out of insurance policies to be divided as profits on shareholders or policies owner or to pay any amount other than its obligations arising out of insurance policies issued thereby.	100 thousand
75	The personal insurance and fund-raising company issuance of saving bonds for more than 30 years.	25 thousand
76	The personal insurance and fund-raising company issuance of saving bonds for 25 years or above, which refund value after the 25 <sup>th</sup> year	25 thousand

	is less than the total account reserve amount.	
77	Requiring owners of saving bonds by personal insurance and fund-raising company to pay non-equal or undiminished premiums.	25 thousand
78	Non-compliance of the company with including revocation conditions in saving bonds which it uses in claiming bond owner due to its delay in paying premiums.	25 thousand
79	The company revocation of the contract regarding saving bonds 3 months before the premium maturity date or the date of notifying the bond owner by registered letter if it is a registered bond.	25 thousand
80	Non-compliance of the company with including a provision in saving bonds on conferring right therein to eligible persons due to the death of bond owner without imposing additional amounts or new conditions.	25 thousand
81	The company licensed to operate in	250 thousand

	free zones practicing its activity outside free zones at the state without obtaining the Authority's license.	
82	The insurance agent exercising the activities of insurance agent for more than one company.	250 thousand
83	Any person exercising the activities of relevant business owners without being licensed or registered at the Authority.	250 thousand
84	Non-compliance of the company with the rules of transferring insurance policies and suspending operations pursuant to the law.	100 thousand
85	The company's merger or start to merger before submitting merger application to the general manager.	200 thousand
86	Non-compliance of the company and merger parties with enabling insured persons to review the agreement that regulates merger process or non-compliance with presenting the merger agreement in the main office of all merged companies for 15 days	100 thousand

	of the date of publishing merger resolution in the official gazette.	
87	The liquidator breach of its commitments set forth in the law.	50 thousand
88	The company's rejection or non-provision of explanations on complaints received by the Authority on insurance processes operated by the company in the state.	50 thousand
89	The company's delay of providing the explanations on complaints received by the Authority on insurance processes operated by the company in the state within the period specified by the Authority.	25 thousand
90	Non-compliance of the company with paying the expenses of publishing any resolutions issued by the Authority in accordance with law and relevant instructions including suspending, cancelling or returning the registration or merging, owning, liquidating or ending the same.	20 thousand
91	Any person refusal to provide the	100 thousand

	Authority with documents, information and data to be provided in accordance with the law and legislations issued thereunder.	
92	Hindering the general manager or its representative in implementing its tasks or intervening to impede them to obtain information.	50 thousand
93	Non-compliance of the company, insurance broker or insurance agent to include the policy/subscription premium fulfilled by the customer clearly in the policy schedule and insurance certificate, including all allowances, expenses and commissions.	50 thousand
94	Adding any additional amounts or expenses by the insurance broker or agent to the net insurance premium specified by the insurance company.	250 thousand
95	Insurance broker combining between its capacity as insurance broker and insurance agent, insurance advisor, damage detection and evaluation expert or actuary.	50 thousand

<b>96</b>	Non-compliance of the insurance broker with the rules of profession conduct specified in the instructions.	50 thousand
<b>97</b>	Insurance broker breach of the conditions and procedures of licenses and registration specified in the instructions.	50 thousand
<b>98</b>	Insurance broker breach of technical and administrative cadre conditions according to instructions.	10 thousand
<b>99</b>	Insurance broker breach of the provisions of professional liability insurance policy conditions specified in the instructions.	10 thousand
<b>100</b>	Insurance broker breach of internal system requirements and conditions specified in the instructions.	20 thousand
<b>101</b>	Insurance broker breach of its obligations towards the Authority, insurance company or customers in accordance with the instructions of insurance brokering.	50 thousand

<b>102</b>	Insurance broker breach of the conditions of opening insurance brokers branches.	50 thousand
<b>103</b>	Insurance broker or agent exercising of insurance services activities and/or marketing through persons unlicensed by the Authority or non-employees thereof.	100 thousand
<b>104</b>	The company contracting with a person not listed in insurance agents register at the Authority to be entrusted with exercising insurance brokering activities.	100 thousand
<b>105</b>	Insurance agent providing its activities to unlicensed or not-registered insurance company at the Authority.	50 thousand
<b>106</b>	Insurance agent exercising its activities without concluding an agency contract with the company.	50 thousand
<b>107</b>	The insurance agent's failure to provide a copy of the agency contract with the company to the Authority.	10 thousand
<b>108</b>	Insurance agent assignment of the	50 thousand

	agency or authorization of other person to undertake activities entrusted thereto.	
109	Exercising insurance broker profession by the insurance agent	50 thousand
110	Insurance agent combination of insurance types without adhering to the terms and conditions specified in the instructions.	20 thousand
111	Insurance agent breach of the conditions of professional liability insurance policy specified in the instructions.	10 thousand
112	Insurance agent breach of the conditions and procedures of licenses and registration specified in the instructions.	5 thousand
113	Insurance agent breach of the resolution on suspending its operations.	50 thousand
114	Insurance agent breach of the conditions of opening a branch for insurance agency in the state.	50 thousand

115	Failure of the insurance agent to comply with its duties specified in the instructions.	20 thousand
116	Failure of the insurance agent to deposit all insurance premiums or any amounts received thereby in its capacity as the company's representative in a private account to be opened in the state, as well as failure to use and pay such amounts in accordance with instructions.	50 thousand
117	Non-compliance of the insurance agent with the rules of profession conduct according to the instructions.	20 thousand
118	Insurance agent breach of the provisions of insurance agent records requirements.	10 thousand
119	Failure of health insurance claims management company to adhere to laws and instructions issued by health entities of the Emirate in which the company operates.	20 thousand
120	Failure of health insurance claims	50 thousand

	management company to adhere to the limits of activities permitted to be exercised thereby.	
121	Failure of health insurance claims management company to adhere to its licensing conditions.	50 thousand
122	Health insurance claims management company sale or promotion of health insurance policies.	50 thousand
123	Health insurance claims management company ownership or contribution to the capital or management of any health establishment or health insurance company.	50 thousand
124	Failure of health insurance claims management company to separate its accounts from the accounts of funds received from its health insurance claims activities.	50 thousand
125	Health insurance claims management company conclusion of service provision contracts in the state with an insurance company unlicensed to operate in the state.	100 thousand

126	Failure of health insurance claims management company to comply with the conditions related to its employees.	10 thousand
127	Health insurance claims management company violation of the terms and conditions of agreements concluded with the insurance company and medical treatment providers.	50 thousand
128	Failure of health insurance claims management company to adhere to providing the Authority with the agreements concluded between it, the insurance company and medical treatment providers within the specified period.	10 thousand
129	Failure of health insurance claims management company to adhere to notifying the Authority with any change to the data or information licensed thereunder upon occurrence.	10 thousand
130	Health insurance claims management company changing the information licensed in accordance therewith in	10 thousand

	violation of the provisions of relevant instructions and resolutions.	
131	Failure of health insurance claims management company to comply with its duties specified in the instructions of health insurance claims management.	50 thousand
132	Failure of health insurance claims management company to comply with the rules of profession conduct specified in the instructions.	20 thousand
133	Failure of health insurance claims management company to keep records and books that include all matters related thereto and to keep the agreements concluded with the insurance company and medical treatment services providers.	50 thousand
134	Failure of health insurance claims management company to provide the insurance company with all records and books in case of the termination of the agreement concluded therewith.	10 thousand

135	health insurance claims management company violation of the conditions of opening a branch inside or outside the state.	50 thousand
136	Insurance advisor breach of the conditions and procedures of its license and registration specified in the instructions.	20 thousand
137	Insurance advisor who is licensed and registered in the Authority's register breach of the general provisions specified in the instructions.	20 thousand
138	Insurance advisor violation of its obligations and duties specified in the instructions.	10 thousand
139	Non-compliance of the insurance advisor with the rules of profession conduct according to the instructions.	20 thousand
140	Failure of the insurance advisor to notify the Authority within the specified period of any change to the content of documents and data according to which it was licensed.	5 thousand

141	actuary who is licensed and registered in the Authority's register breach of the general provisions specified in the instructions.	50 thousand
142	actuary breach of the conditions and procedures to be available for licensing and registering actuaries.	50 thousand
143	Failure of the actuary to notify the Authority of any change to the content of documents and data according to which it was licensed within a period not exceeding 10 days.	10 thousand
144	Failure of the actuary to notify the Authority of the vacancy of responsible manager position.	5 thousand
145	Failure of the actuary to occupy the vacant responsible manager position within 3 months of position vacancy date.	10 thousand
146	actuary breach of the terms and conditions of professional responsibility insurance policy in accordance with the instructions.	10 thousand

147	Failure of the actuary to notify the Authority of providing its services in the capacity of an employee or approved party thereby under a contract within 7 days of its relation commencement with the company.	5 thousand
148	Legal actuary breach of the conditions of opening branches in the state.	50 thousand
149	Failure of the actuary to comply with its obligations, duties, main tasks or additional tasks specified in the instructions.	50 thousand
150	Failure of the actuary to comply with profession conduct rules in accordance with instructions.	20 thousand
151	Damage detection and evaluation experts breach of the conditions and procedures of registration and license in accordance with instructions.	20 thousand
152	Damage detection and evaluation experts breach of the conditions of opening branches in the state.	10 thousand

153	Damage detection and evaluation experts breach of their duties.	20 thousand
154	Damage detection and evaluation experts breach of the requirements of settlement report contents.	20 thousand
155	Damage detection and evaluation experts breach of the requirements of damage detection and evaluation expert records.	20 thousand
156	Failure of damage detection and evaluation experts to comply with providing the specified data under the instructions.	20 thousand
157	Failure of damage detection and evaluation experts to comply with providing the specified data under the instructions certified by a registered auditor at the Authority.	20 thousand
158	Failure of damage detection and evaluation experts to comply with providing the specified data under the instructions within 3 months of financial year end.	10 thousand

<b>159</b>	Failure of damage detection and evaluation experts to comply with the decision of suspending it from exercising activities.	20 thousand
<b>160</b>	The company opening of insurance products sale point without obtaining a license from the Authority and registering it in the register.	50 thousand for each sale point
<b>161</b>	The company's authorization of sale point to pay compensations.	10 thousand
<b>162</b>	The company breach of a license and registration conditions related to its sale points licensing and registration.	50 thousand
<b>163</b>	Failure of the company to comply with any of the duties and responsibilities of sale point towards the customers.	50 thousand
<b>164</b>	The company's failure to renew the registration of its sale point.	10 thousand
<b>165</b>	The company's registration of its sale point based on incorrect information or data.	20 thousand

<b>166</b>	Failure of the company to provide the Authority with all information and documents necessary for controlling a sale point, any of its employees, companies, customers or beneficiaries.	20 thousand
<b>167</b>	Failure of the company's sale point to develop all records, documents and registers under the disposal of the Authority and its employees.	50 thousand
<b>168</b>	Failure of the company's sale point to operate with the Authority and its employees to undertake their activities completely.	25 thousand
<b>169</b>	Non-compliance of the sale point with providing any data or information requested by the Authority within the period it defines.	10 thousand
<b>170</b>	The company's violation of its commitments under the vehicles insurance policy.	20 thousand
<b>171</b>	Failure of the company to provide an alternative vehicle or allowance of alternative vehicle rent.	20 thousand

172	The company's payment of passenger premium allowance for non-employees of the insured party.	5 thousand
173	The company's violation of the tariff defined for vehicles insurance prices.	50 thousand
174	The company's violation of refund rates stipulated in vehicles insurance policy.	10 thousand
175	The company's violation of the general conditions stipulated in vehicles insurance policy.	20 thousand
176	The company's draft of additional conditions without highlighting them in a different colour and font and without obtaining the consent of the insured party thereon.	20 thousand
177	Failure of the company to comply with the two models attached to Unified Motor Vehicle Insurance Policies upon issuing vehicle insurance policy in terms of civil responsibility, loss and damage.	30 thousand

178	Failure of the company to consider the Arab Agreement for Orange Card when issuing special insurance policies.	10 thousand
179	The company's acceptance of civil responsibility insurance policy extension to Arab state under an insurance policy other than the orange card policy.	25 thousand
180	The company's rejection of the application of civil responsibility insurance or loss and damage insurance of qualified vehicle in accordance with the Traffic Law.	25 thousand
181	The company's rejection to renew the insurance policy of qualified vehicle in accordance with the Traffic Law.	25 thousand
182	The company's distinguishing between insured parties of vehicles insurance with regard to insurance rates and insurance coverage conditions and benefits in terms of age, gender, residence location or non-maturity of a year of granting driving license, unless reasonable	25 thousand

	technical and legal grounds are provided.	
<b>183</b>	Failure of the company, in case of vehicle accidents resulting in total loss, to comply with compensating the insured parties and affected persons within the periods and according to bases specified in Unified Motor Vehicle Insurance Policies.	50 thousand
<b>184</b>	Failure of the company to provide the claimant with the reasons of the rejection in writing along with a copy of the documents supporting the company's decision.	30 thousand
<b>185</b>	Failure of the company to settle claims on vehicles accidents within 15 days of the date of receiving complete claim documents.	50 thousand
<b>186</b>	The company breach of the general conditions of Unified Motor Vehicle Insurance Policies relevant to the type of policy issued thereby.	30 thousand
<b>187</b>	The company breach of its obligations under Unified Motor Vehicle	50 thousand

	Insurance Policies relevant to the type of policy issued thereby.	
<b>188</b>	The company's violation of the provisions specified for terminating vehicles insurance policy.	20 thousand
<b>189</b>	The company's violation of the general provisions specified for vehicles insurance policy.	50 thousand
<b>190</b>	The company's violation of vehicles spare parts consumption ratios specified in vehicles insurance policy schedules related to the type of vehicle insurance policy issued thereby.	20 thousand
<b>191</b>	The company's violation of refund rates from insurance premium in case of terminating vehicles insurance policy.	20 thousand
<b>192</b>	The company's breach of claims settlement bases in accordance with the instructions.	20 thousand
<b>193</b>	Takaful Insurance Company violation of the terms and conditions of Takaful	30 thousand

	insurance membership subscription document.	
<b>194</b>	Takaful Insurance Company violation of the provisions of forming Shariah control committee in accordance with the legislations issued by the Authority.	30 thousand
<b>195</b>	Takaful Insurance Company violation of the provisions and membership conditions of Shariah control committee in accordance with the legislations issued by the Authority.	20 thousand
<b>196</b>	Failure of Takaful Insurance Company to develop internal regulation for the work of the Shariah control committee in accordance with the legislations issued by the Authority.	10 thousand
<b>197</b>	Takaful Insurance Company violation of the conditions of appointing the Shariah-compliant controller in accordance with the legislations issued by the Authority.	10 thousand
<b>198</b>	Takaful Insurance Company violation of the provisions of dividing the	20 thousand

	account of family takaful insurance in accordance with the legislations issued by the Authority.	
<b>199</b>	Takaful Insurance Company violation of the provisions of the accounts related to types of branches of takaful insurance in accordance with the legislations issued by the Authority.	20 thousand
<b>200</b>	Takaful Insurance Company violation of the provisions of subscriber rights and participation in the excess of subscribers' accounts in accordance with the legislations issued by the Authority.	50 thousand
<b>201</b>	Failure of Takaful insurance company, within 10 business days, to respond to the request of family takaful insurance account subscriber to provide it with a copy of the actuarial expert report on auditing the account of this type of takaful insurance.	15 thousand
<b>202</b>	Takaful Insurance Company violation of the terms and conditions of good loan specified in accordance with the legislations issued by the Authority.	100 thousand

<b>203</b>	Takaful Insurance Company violation of the terms and conditions of takaful reinsurance specified in accordance with the legislations issued by the Authority.	50 thousand
<b>204</b>	Takaful Insurance Company violation of the terms and conditions of establishing its Zakat fund in accordance with the legislations issued by the Authority.	50 thousand