

**[Ireland]**

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- of a general nature only and is not intended to address the specific circumstances of any particular individual or entity;
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For insurance <b>undertakings</b>			
General good provisions regulating insurance distribution in addition to those set out in the Insurance Distribution Directive (Article 11(2))			
<b>Information requirements and conduct of business rules</b>			
<b>IDD Article</b>	<b>Specific national legislative provision(s)</b>	<b>FoS</b>	<b>FoE</b>
Article 17: General principle			
Article 18: General information provided by the insurance intermediary or insurance undertaking	Consumer Protection Code 2012: Chapter 4, Provision of Information: Provisions 4.12 to 4.14  Consumer Insurance Contracts Act 2019: Pre-contractual duties of consumer and insurer, Section 8(9)	x	x

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Article 19: Conflicts of interest and transparency	<p>Consumer Protection Code 2012, Chapter 3, General Requirements: Provisions 3.28, 3.29, 3.30, 3.31, 3.33 to 3.35</p> <p>Consumer Protection Code 2012, Chapter 4, Provision of Information: Provisions 4.58 to 4.61(information about remuneration)</p>	x	x
Article 20: Advice, and standards for sales where no advice is given	<p>Article 20(1) Article 20(2): Consumer Protection Code 2012, Chapter 5, Knowing the consumer and suitability</p> <p>Article 20(1) Article 20(2): S.I. No. 74/2007 - Non-Life Insurance (Provision of Information) (Renewal of Policy of Insurance) Regulations 2007 5, 6 and 7</p> <p>Article 20(4): Consumer Protection Code 2012, Chapter 4, Provision of Information, Provision 4.22</p> <p>Article 20(1) Article 20(2): S.I. No. 126 of 2022 - Central Bank (Supervision and Enforcement) Act 2013 (Section 48(1)) (Insurance Requirements) Regulations 2022, Regulations 4 to 11</p> <p>Article 20(1) Article 20(2): S.I. No. 126 of 2022 - Central Bank (Supervision and Enforcement) Act 2013 (Section 48(1)) (Insurance Requirements) Regulations 2022, Regulations 12 to 14</p> <p>Article 20(1) Article 20(2): Consumer Insurance Contracts Act 2019, Section 12</p>	x	x

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	<p>Article 20(4): Consumer Insurance Contracts Act 2019, Section 14, Duties of consumer and insurer at renewal, Section 14(6)</p> <p>Article 20(7) subparagraph 2.I. No. 229/2018 -European Union (Insurance Distribution) Regulations 2018, Regulation 34(8)</p>		
Article 21: Information provided by ancillary insurance intermediaries	<p>Consumer Protection Code 2012, Chapter 3, General Requirements, Provisions 3.28, 3.29, 3.33 to 3.35</p> <p>Consumer Protection Code 2012, Chapter 4, Provision of Information, Provisions 4.12 to 4.14</p>	x	x
Article 22: Information exemptions and flexibility clause	<p>Consumer Protection Code 2012, Chapter 3, General Requirements , Provisions 3.28, 3.29, 3.33 to 3.35</p> <p>Consumer Protection Code 2012, Chapter 4, Provision of Information, Provisions 4.12 to 4.14</p>	x	x
Article 23: Information conditions			
Article 24: Cross-selling	Consumer Protection Code 2012, Chapter 3, General requirements, Provisions 3.20 to 3.23 (bundling and contingent selling)	x	x
Article 25: Product oversight and governance requirements			
<b>Additional requirements in relation to insurance-based investment products</b>			
<b>IDD Article</b>	<b>Specific national legislative provision(s)</b>	<b>FoS</b>	<b>FoE</b>

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Article 26: Scope of additional requirements			
Article 27: Prevention of conflicts of interest			
Article 28: Conflicts of interest			
Article 29: Information to customers	<p>S.I. No. 15/2001 - Life Assurance (Provision of Information) Regulations, 2001, Regulations 6 to 10</p> <p>Article 29(1) subparagraph 3: S.I. No. 229/2018 - European Union (Insurance Distribution) Regulations 2018, Regulations 41(6)</p> <p>Article 29(3), subparagraph 1 and 2: S.I. No. 229/2018 - European Union (Insurance Distribution) Regulations 2018, Commissions, fees and non-monetary benefits paid in respect of independent advice, Regulation 40(1) and (2)</p> <p>Article 29(3), subparagraph 4, Consumer Protection Code 2012, Chapter 4, Provision of Information, Provision 4.16</p>	x	x
Article 30: Assessment of suitability and appropriateness and reporting to customers			
	Article 30(5) subparagraph 1: Consumer Protection Code 2012 Chapter 6, Post-Sale Information, Provisions 6.1, 6.2, 6.13, 6.14, 6.15, 6.16, 6.18, 6.19	x	x

**Scope, registration and organisational requirements**

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<b>IDD Article</b>	<b>Specific national legislative provision(s)</b>	<b>FoS</b>	<b>FoE</b>
Article 1: Scope			
Article 2: Definitions			
Article 3: Registration	Section 14 of the Health Insurance Act 1994	x	x
Article 10: Professional and organisational requirements			
Article 14: Complaints	Consumer Protection Code 2012 Chapter 10, Errors and Complaints Resolution Provisions 10.7 to 10.12	x	x
<b>Other themes</b>			
<b>IDD Article</b>	<b>Specific national legislative provision(s)</b>	<b>FoS</b>	<b>FoE</b>
Not applicable	In order to ensure a consistent level of protection for consumers regardless of the type of financial services provider they choose, the <a href="#">Consumer Protection Code</a> (the Code) was introduced in August 2006. The Code includes provisions not covered in the IDD such as provisions on rebates and claims processing, rules and procedures that must be followed by a regulated entity when advertising their products.	x	x
Not applicable	The <a href="#">Consumer Insurance Contracts Act 2019</a> sets out provisions which apply to contracts of insurance within scope of the Act, including but not limited to, certain duties (both pre-contractual	x	x

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	and post-contractual) and rights of parties under consumer insurance contracts, claims handling and other consumer insurance contract matters.		
General good provisions referred to in Article 180 of Solvency II			
<b>Solvency II Article</b>	<b>Specific national legislative provision(s)</b>	<b>FoS</b>	<b>FoE</b>
Link to Central Bank of Ireland General Good Requirements for Insurance Undertakings	<a href="https://www.centralbank.ie/regulation/industry-market-sectors/insurance-reinsurance/solvency-ii/requirements-and-guidance">https://www.centralbank.ie/regulation/industry-market-sectors/insurance-reinsurance/solvency-ii/requirements-and-guidance</a>	x	x
<b>Article 150, 151 and 152 – Third Party Motor Vehicle Liability</b>	<p>In relation to Class 10 (Motor Vehicle Liability),</p> <p>Regulation 164 – European Union (Insurance and Reinsurance) Regulations 2015 Compulsory insurance on third party motor vehicle liability</p> <ul style="list-style-type: none"> <li>• Become a member and participate in the financing of the Motor Insurers’ Bureau of Ireland and of the Guarantee Fund;</li> <li>• Become a party to/sign the Declined Cases Agreement and Declined Cases Supplemental Agreement.</li> </ul> <p>Regulation 164 (7)– European Union (Insurance and Reinsurance) Regulations 2015</p> <ul style="list-style-type: none"> <li>▪ Appointment of a claims representative resident or established in Ireland</li> </ul>	x	x
<b>Article 159 – Exchange of Data on cross border activities</b>	<p>Regulation 173 - European Union (Insurance and Reinsurance) Regulations 2015</p> <ul style="list-style-type: none"> <li>• Statistical information on cross border activities</li> </ul>	x	x
Other general good provisions (not related to IDD and Solvency II), such as money-laundering and taxation provisions, which are relevant for insurance distributors doing cross-border business			
<b>Health Insurance</b>	An insurance undertaking providing health insurance must register with the Health Insurance Authority in Ireland (www.hia.ie)		

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	<a href="https://www.centralbank.ie/regulation/industry-market-sectors/insurance-reinsurance/solvency-ii/passporting">https://www.centralbank.ie/regulation/industry-market-sectors/insurance-reinsurance/solvency-ii/passporting</a>		
<b>NCID Reporting</b>	<p>Central Bank (National Claims Information Database) Act 2018  <a href="http://www.irishstatutebook.ie/eli/2018/act/42/enacted/en/html">http://www.irishstatutebook.ie/eli/2018/act/42/enacted/en/html</a></p> <p>This Act confers a function on the Central Bank of Ireland with respect to the collection and study of data from insurance undertakings in relation to the carrying on of certain non-life insurance business in the State and, in particular, information on the income generated by, and costs associated with, the carrying on of such business.</p>		
<b>For insurance intermediaries</b>			
General good provisions regulating insurance distribution in addition to those set out in the Insurance Distribution Directive (Article 11(2))			
<b>Information requirements and conduct of business rules</b>			
<b>IDD Article</b>	<b>Specific national legislative provision(s)</b>	<b>FoS</b>	<b>FoE</b>
Article 17: General principle			
Article 18: General information provided by the insurance intermediary or insurance undertaking	Consumer Protection Code 2012, Chapter 4, Provision of Information, Provisions 4.12 to 4.14	x	x
Article 19: Conflicts of interest and transparency	<p>Consumer Protection Code 2012, Chapter 3, General Requirements, Provisions 3.28, 3.29, 3.30, 3.31, 3.33 to 3.35</p> <p>Consumer Protection Code 2012, Chapter 4, Provision of Information, Provisions 4.58 to 4.61</p>	x	x

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	(information about remuneration)		
Article 20: Advice, and standards for sales where no advice is given	<p>Article 20(1) Article 20(2): Consumer Protection Code 2012, Chapter 5, Knowing the consumer and suitability</p> <p>Article 20(1) Article 20(2): S.I. No. 74/2007 - Non-Life Insurance (Provision of Information) (Renewal of Policy of Insurance) Regulations 2007 5, 6 and 7</p> <p>Article 20(1) Article 20(2): S.I. No. 126 of 2022 - Central Bank (Supervision and Enforcement) Act 2013 (Section 48(1)) (Insurance Requirements) Regulations 2022, Regulations 4 to 11</p> <p>Article 20(1) Article 20(2): S.I. No. 126 of 2022 - Central Bank (Supervision and Enforcement) Act 2013 (Section 48(1)) (Insurance Requirements) Regulations 2022, Regulations 12 to 14</p> <p>Consumer Insurance Contracts Act 2019, Section 12 (insurance intermediaries acting on behalf of insurance undertakings, where applicable)</p> <p>Consumer Insurance Contracts Act 2019, Section 14, Duties of consumer and insurer at renewal, Section 14(6) (insurance intermediaries acting on behalf of insurance undertakings, where applicable)</p> <p>Article 20(4): Consumer Protection Code 2012, Chapter 4, Provision of Information, Provision 4.22</p> <p>Article 20(7) subparagraph 2: S.I. No. 229/2018 - European Union (Insurance Distribution) Regulations 2018, Regulations 34(8)</p>	x	x
Article 21: Information provided by ancillary insurance intermediaries	<p>Consumer Protection Code 2012, Chapter 3, General Requirements, Provisions 3.28, 3.29, 3.33 to 3.35</p> <p>Consumer Protection Code 2012, Chapter 4, Provision of Information, Provisions 4.12 to 4.14</p>	x	x

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Article 22: Information exemptions and flexibility clause	Consumer Protection Code 2012, Chapter 3, General Requirements, Provisions 3.28, 3.29, 3.33 to 3.35  Consumer Protection Code 2012, Chapter 4, Provision of Information, Provisions 4.12 to 4.14	x	x
Article 23: Information conditions			
Article 24: Cross-selling	Consumer Protection Code 2012, Chapter 3, General requirements, Provisions 3.20 to 3.23 (bundling and contingent selling)	x	x
Article 25: Product oversight and governance requirements			
<b>Additional requirements in relation to insurance-based investment products</b>			
<b>IDD Article</b>	<b>Specific national legislative provision(s)</b>	<b>FoS</b>	<b>FoE</b>
Article 26: Scope of additional requirements			
Article 27: Prevention of conflicts of interest	Consumer Protection Code 2012, Chapter 3, General requirements, Provision 3.31	x	x
Article 28: Conflicts of interest			
Article 29: Information to customers	S.I. No. 15/2001 - Life Assurance (Provision of Information) Regulations, 2001, Regulations 6	x	x

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	<p>Article 29(1) subparagraph 3: S.I. No. 229/2018 - European Union (Insurance Distribution) Regulations 2018, Regulations 41(6)</p> <p>Article 29(3) subparagraph 1 and 2: S.I. No. 229/2018 - European Union (Insurance Distribution) Regulations 2018, Commissions, fees and non-monetary benefits paid in respect of independent advice, Regulation 40(1) and (2)</p> <p>Article 29(3) subparagraph 4: S.I 229 of 2018 (European Union) Insurance Distribution Regulations: Regulation 39(6)</p>		
Article 30: Assessment of suitability and appropriateness and reporting to customers			
<b>Scope, registration and organisational requirements</b>			
<b>IDD Article</b>			
Article 1: Scope			
Article 2: Definitions			
Article 3: Registration			
Article 10: Professional and organisational requirements			

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Article 14: Complaints	Consumer Protection Code 2012 Chapter 10, Errors and Complaints Resolution Provisions 10.7 to 10.12		
<b>Other themes</b>			
<b>IDD Article</b>	<b>Specific national legislative provision(s)</b>	<b>FoS</b>	<b>FoE</b>
Not applicable	In order to ensure a consistent level of protection for consumers regardless of the type of financial services provider they choose, the <a href="#">Consumer Protection Code</a> (the Code) was introduced in August 2006. The Code includes provisions not covered in the IDD such as provisions on rebates and claims processing, rules and procedures that must be followed by a regulated entity when advertising their products.	x	x
Not applicable	The <a href="#">Consumer Insurance Contracts Act 2019</a> sets out provisions which apply to contracts of insurance within scope of the Act, including but not limited to, certain duties (both pre-contractual and post-contractual) and rights of parties under consumer insurance contracts, claims handling and other consumer insurance contract matters. Sections 10, 11,12,13,14,16, 16A and 16B are relevant to insurance intermediaries acting on behalf of insurance undertakings, where applicable.	x	x
General good provisions referred to in Article 180 of Solvency II			
<b>Solvency II Article</b>	<b>Specific national legislative provision(s)</b>	<b>FoS</b>	<b>FoE</b>
...	...		
Other general good provisions (not related to IDD and Solvency II), such as money-laundering and taxation provisions, which are relevant for insurance distributors doing cross-border business			

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<b>Underlying Article from EU legislation, if applicable</b>	<b>Specific national legislative provision(s) and or links to the relevant websites of the Ministries where further information on the rules can be found</b>	<b>FoS</b>	<b>FoE</b>
...	...		