

Information concerning general good requirements of Croatian law (mandatory provisions of Croatian law)

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For insurance **undertakings**

General good provisions regulating insurance distribution in addition to those set out in the Insurance Distribution Directive (Article 11(2))

Information requirements and conduct of business rules

IDD Article	Specific national legislative provision(s)	FoS	FoE
Article 17: General principle			
Article 18: General information provided by the insurance intermediary or insurance undertaking	Article 431, paragraphs 2, point 2 of the Insurance Act (Official Gazette No. 30/15, 112/18, 63/20, 133/20, 151/2022, 154/24 hereinafter: IA)	x	x
Article 19: Conflicts of interest and transparency			

Article 20: Advice, and standards for sales where no advice is given	Article 433 paragraphs 10 and 13 of the IA	x	x
Article 21: Information provided by ancillary insurance intermediaries			
Article 22: Information exemptions and flexibility clause	Article 435 paragraphs 2 and 3 of the IA	x	x
Article 23: Information conditions			
Article 24: Cross-selling			
Article 25: Product oversight and governance requirements			
Additional requirements in relation to insurance-based investment products			
IDD Article	Specific national legislative provision(s)	FoS	FoE
Article 26: Scope of additional requirements			
Article 27: Prevention of conflicts of interest			

Article 28: Conflicts of interest			
Article 29: Information to customers	Article 436.f paragraph 5 of the IA	x	x
Article 30: Assessment of suitability and appropriateness and reporting to customers	Article 436.g paragraphs 6 and 7 of the IA	x	x
Scope, registration and organisational requirements			
IDD Article	Specific national legislative provision(s)	FoS	FoE
Article 1: Scope			
Article 2: Definitions			
Article 3: Registration			
Article 10: Professional and organisational requirements			
Article 14: Complaints			
Other themes			
IDD Article	Specific national legislative provision(s)	FoS	FoE

Not applicable			
General good provisions referred to in Article 180 of Solvency II			
Solvency II Article	Specific national legislative provision(s)	FoS	FoE
Article 151	Article 69 of the IA	x	x
Article 152	Article 70 of the IA	x	x
Article 153	Article 71 of the IA	x	x
Article 154	Article 72 of the IA	x	x
Article 156	Article 74 of the IA	x	x
Article 157	Article 75 of the IA	x	x
Article 185	Article 380 paragraph 1 items 3, 4 and 9 and paragraph 4 of the IA	x	x
	Article 381 and 382 of the IA	x	x
Article 34	Article 77 paragraph 2 of the IA regarding Article 201 of the IA		x
Article 34	Article 6 of the Ordinance on reporting on material changes and reporting at request of the Croatian Financial Services Supervisory Agency (Official Gazette No. 20/23)		x
Article 34	Article 1 paragraph 4 Ordinance on insurance statistical standards (Official Gazette No. 20/2023, hereinafter: OISS)		x

Article 34	Article 2 paragraph 3 of the OISS		x
Article 34	Article 3 paragraphs 2 and 3 of the OISS		x
Article 34	Article 4 of the OISS		x
Article 34	Article 5 paragraphs 4 and 5 of the OISS		x
Article 34	Article 3 Ordinance on reporting to the Croatian Financial Services Supervisory Agency on complaints and objections of interested persons addressed to insurance companies (Official Gazette No. 144/21)		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			
Underlying Article from EU legislation, if applicable	Specific national legislative provision(s) and or links to the relevant websites of the Ministries where further information on the rules can be found	FoS	FoE
	Article 66 paragraph 7 of the IA		x
	Article 2 of the Act on Compulsory Traffic Insurance (Official Gazette No. 151/05, 36/09, 75/09, 76/13, 152/14, hereinafter: ACTI)	x	x
	Article 22 paragraphs 1 and 4 of the ACTI	x	x
	Article 12 of the ACTI	x	x
	Articles 2 and 5 of the Ordinance on the procedure for resolving compensation claims of injured persons in traffic (Official Gazette No. 79/24, hereinafter: OPRCC)	x	x

	Article 40.b of the ACTI	x	x
	Article 43 paragraphs 3, 4 and 5 of the ACTI	x	x
	Article 45 of the ACTI	x	x
	Article 3. paragraphs 1 to 5 of Ordinance on the calculation method and time limits for paying contributions and on the manner of managing and using assets intended for meeting liabilities of the Guarantee Fund (Official Gazette No. 74/24)	x	x
	Articles 926, 943 and 967 of the Civil Obligations Act (Official Gazette No. 35/05, 41/08, 125/11, 78/15, 29/18, 126/21, 114/22, 156/22, 145/23, 155/23)	x	x
	Article 72 paragraph 1 item 11, paragraphs 3 and 4 of the Act on Compulsory Health Insurance (Official Gazette No. 80/13, 137/13, 98/19, 33/23)	x	x
	Article 4 paragraph 5 point a) of the Ordinance on calculation, amount and charging of fees paid to the Croatian Financial Services Supervisory Agency for the year 2023 (Official Gazette No. 152/24) - Fees to be paid to the Croatian Financial Services Supervisory Agency		x
	Anti-money laundering and terrorist financing (AMLTF) regulations https://mfin.gov.hr/istaknute-teme/ured-za-sprjecavanje-pranja-novca/zakoni-i-pravilnici/2712 https://www.hanfa.hr/regulations/other/	x	x
	Taxation regulations https://mfin.gov.hr/pristup-informacijama/zakoni-i-propisi-680/porezi-690/690	x	x
	Consumer protection regulations	x	x

	– Consumer Protection Act (Official Gazette No. 19/2022, 59/2023)		
	Fee payment obligation regulations – Fire Protection Act (Official Gazette No. 125/19, 114/22, 155/23)	x	x

For insurance intermediaries			
General good provisions regulating insurance distribution in addition to those set out in the Insurance Distribution Directive (Article 11(2))			
Information requirements and conduct of business rules			
IDD Article	Specific national legislative provision(s)	FoS	FoE
Article 17: General principle			
Article 18: General information provided by the insurance intermediary or insurance undertaking	Article 431 paragraphs 1 point 2 of the IA	x	x
Article 19: Conflicts of interest and transparency			
Article 20: Advice, and standards for sales where no advice is given	Article 433 paragraphs 10 and 13 of the IA	x	x

Article 21: Information provided by ancillary insurance intermediaries			
Article 22: Information exemptions and flexibility clause	Article 435. paragraphs 2 and 3 and paragraphs from 4 to 16 of the IA	x	x
Article 23: Information conditions			
Article 24: Cross-selling			
Article 25: Product oversight and governance requirements			
Additional requirements in relation to insurance-based investment products			
IDD Article	Specific national legislative provision(s)	FoS	FoE
Article 26: Scope of additional requirements			
Article 27: Prevention of conflicts of interest			
Article 28: Conflicts of interest			

Article 29: Information to customers	Article 436.f paragraph 5 of the IA	x	x
Article 30: Assessment of suitability and appropriateness and reporting to customers	Article 436.g paragraphs 6 and 7 of the IA	x	x
Scope, registration and organisational requirements			
IDD Article			
Article 1: Scope			
Article 2: Definitions			
Article 3: Registration			
Article 10: Professional and organisational requirements			
Article 14: Complaints			
Other themes			
IDD Article	Specific national legislative provision(s)	FoS	FoE

Not applicable			
General good provisions referred to in Article 180 of Solvency II			
Solvency II Article	Specific national legislative provision(s)	FoS	FoE
Article 185	Article 380 paragraph 1 items 3, 4 and 9 and paragraph 4 of the IA	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			
Underlying Article from EU legislation, if applicable	Specific national legislative provision(s) and or links to the relevant websites of the Ministries where further information on the rules can be found	FoS	FoE
Not applicable	Article 403 paragraph 6 of the IA	x	x
Not applicable	Articles 926 and 967 of the Civil Obligations Act (Official Gazette No. 35/05, 41/08, 125/11, 78/15, 29/18, 126/21, 114/22, 156/22, 145/23, 155/23)	x	x
Not applicable	Anti-money laundering and terrorist financing (AMLTF) regulations https://mfin.gov.hr/istaknute-teme/ured-za-sprjecavanje-pranja-novca/zakoni-i-pravilnici/2712 https://www.hanfa.hr/regulations/other/	x	x
Not applicable	Tax regulations https://mfin.gov.hr/pristup-informacijama/zakoni-i-propisi-680/porezi-690/690	x	x
Not applicable	Consumer protection regulations	x	x

	Consumer Protection Act (Official Gazette No. 19/2022, 59/2023)		
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