

IDD General Good Provisions

Insurance undertakings and/or intermediaries that intend to carry on business in EU/EEA Member State(s) need to comply with national requirements, also called General Good provisions. These are national rules of the Member States which introduce additional requirements addressing specificities of the respective markets.

To promote transparency for cross-border activity, EIOPA has published on this page:

- Hyperlinks to the websites of competent authorities where information on ‘general good’ rules is published (Article 11(3), first sentence, IDD)
- Report on national general good rules
- National ‘general good’ rules categorised into different relevant areas of law (Article 11(3), second sentence, IDD)

Hyperlinks to the websites of competent authorities where information on ‘general good’ rules is published

Country	Actor	Language
Austria (for occupational pension schemes)	Financial Market Authority (FMA)	EN
Austria (for intermediaries)	Federal Ministry for Digital and Economic Affairs	EN
Austria (for undertakings)	Financial Market Authority (FMA)	EN
Belgium (for intermediaries)	Financial Services and Markets Authority (FSMA)	EN
Belgium (for undertakings)	National Bank of Belgium (NBB)	EN
Bulgaria (for undertakings and intermediaries)	Financial Supervision Commission (FSC)	EN
Croatia (for undertakings and intermediaries)	Croatian Financial Services Supervisory Agency (HANFA)	EN
Cyprus (for undertakings and intermediaries)	Ministry of Finance, Insurance Companies Control Service (ICCS)	EN

Country	Actor	Language
Czechia (for undertakings and intermediaries)	Czech National Bank (CNB)	EN
Denmark (for undertakings and intermediaries)	Finanstilsynet (Danish FSA)	EN
Estonia (for intermediaries)	Finantsinspektsioon Financial Supervision Authority (EFSA)	EN
Estonia (for undertakings)	Finantsinspektsioon Financial Supervision Authority (EFSA)	EN
Finland (for intermediaries)	Finanssivalvonta Financial Supervisory Authority (FIN-FSA)	EN
Finland (for undertakings)	Finanssivalvonta Financial Supervisory Authority (FIN-FSA)	EN
France (for undertakings and intermediaries)	Autorité de contrôle prudentiel et de resolution	EN
France (for undertakings and intermediaries)	Autorité de contrôle prudentiel et de resolution	FR
Germany (for undertakings and intermediaries)	Federal Financial Supervisory Authority (BaFin)	DE
Greece (for undertakings and intermediaries)	Bank of Greece	GR
Hungary (for undertakings and intermediaries)	Magyar Nemzeti Bank (MNB)	EN
Iceland (for undertakings and intermediaries)	Financial Supervisory Authority (FME)	EN
Ireland	Health Insurance Authority (HIA)	EN
Ireland (for undertakings and intermediaries)	Central Bank of Ireland	EN
Italy (for undertakings and intermediaries)	Istituto per la Vigilanza sulle Assicurazioni (IVASS)	EN
Latvia (for undertakings and intermediaries)	Financial and Capital Market Commission (FCMC)	EN
Liechtenstein (for intermediaries)	Financial Market Authority (FMA)	EN

Country	Actor	Language
Liechtenstein (for undertakings)	Financial Market Authority (FMA)	EN
Lithuania (for undertakings and intermediaries)	Bank of Lithuania	EN
Luxembourg (for undertakings and intermediaries)	Commissariat aux Assurances	FR
Malta (for undertakings & intermediaries)	Financial Services Authority (MFSA)	EN
Netherlands (for undertakings)	De Nederlandsche Bank (DNB)	EN
Netherlands (for undertakings and intermediaries)	Dutch Authority for the Financial Markets (AFM)	EN/NL
Norway (for intermediaries)	Finanstilsynet Financial Supervisory Authority (FSA)	EN
Norway (for pension funds)	Finanstilsynet Financial Supervisory Authority (FSA)	EN
Norway (for insurance companies)	Finanstilsynet Financial Supervisory Authority (FSA)	EN
Poland (for undertakings and intermediaries)	Financial Supervision Authority (KNF)	PL
Poland (for undertakings and intermediaries)	Financial Supervision Authority (KNF)	EN
Portugal (for intermediaries)	Autoridade de Supervisão de Seguros e Fundos de Pensões (ASF)	PT
Portugal (for intermediaries)	Autoridade de Supervisão de Seguros e Fundos de Pensões (ASF)	EN
Portugal (for undertakings)	Autoridade de Supervisão de Seguros e Fundos de Pensões (ASF)	PT
Portugal (for undertakings)	Autoridade de Supervisão de Seguros e Fundos de Pensões (ASF)	PT
	Freedom to Provide Services	
Portugal (for undertakings)	Autoridade de Supervisão de Seguros e Fundos de Pensões (ASF)	EN

Country	Actor	Language
Portugal (for undertakings)	Autoridade de Supervisão de Seguros e Fundos de Pensões (ASF)	EN
	Freedom to Provide Services	
Portugal (for undertakings)	Autoridade de Supervisão de Seguros e Fundos de Pensões (ASF)	EN
	Freedom of Establishment	
Romania	Financial Supervision Authority (ASF)	EN
Slovakia (for undertakings and intermediaries)	National Bank of Slovakia	EN
Slovakia (for undertakings and intermediaries)	National Bank of Slovakia	SK
Slovenia (for undertakings)	Insurance Supervision Agency (AZN)	EN
Spain (for undertakings and intermediaries)	Dirección General de Seguros y Fondos de Pensiones	EN
Sweden (for undertakings and intermediaries)	Finansinspektionen, Financial Supervisory Authority	EN

Please note that EIOPA is not responsible for the correctness of the information that may be accessed through the links listed on this page.

Report on national General Good rules

In July 2019 EIOPA published a [report analysing national General Good rules in the context of the proper functioning of the IDD and the internal market](#). The report provides both a factual description of the types of rules which are published on the websites of the competent authorities and are applicable to insurance distribution activities, and a general assessment, facilitating the checking of main areas of divergence and impact of the general good provisions on the proper functioning of the IDD and the internal market more broadly.

The report concluded that some NCAs have published general good rules on registration and organisational requirements, which allow those NCAs as host

Member States to impose additional requirements on passporting insurance distributors whereas, under the IDD, those rules are under the competence of the competent authority of the home Member State only.

Following the publication of the report, EIOPA carried out an analysis of all published general good rules on registration and professional and organisational requirements that could potentially be non-compliant with the IDD. As a result, several NCAs have adjusted their webpages and documents with information on general good rules. Further information on the adjustments made to general good rules in different Member States is available [here](#).

EIOPA will continue to assess further cases and will report back on these in the future, where appropriate.

National 'General Good' rules categorised into different relevant areas of law