

# Consultation on the revision of the Guidelines on Contract Boundaries

CONSULTATION

START DATE:

14 Jul 2021

END DATE:

12 Nov 2021

[Open](#)

The [Guidelines on contract boundaries](#) promote a consistent application of an insurance or reinsurance contract boundary. A contract boundary specifies whether the additional cover arising from policyholders' options is regarded as existing or future business.

The new and amended guidelines provide further detailed guidance on the already existing requirements. They focus on the unbundling of an insurance and reinsurance contract and the assessment whether a financial guarantee or a cover has a discernible effect on the economics of the contract. In particular, the new guidance focuses on the aim of unbundling, ensuring that one contract has the same treatment regardless whether it is sold as one contract or as two independent contracts where both are equivalent in terms of risk.

EIOPA invites stakeholders to respond to the survey until 12 November 2021 by responding to the questions in the survey below.

[RESPOND](#)

LAST UPDATED ON:

15 Jul 2021