



Are there General Good provisions in your country that fall into the categories below? (Yes / No / Leave Blank)

CROATIA

General good provisions by categories

		For insurance undertakings	For insurance intermediaries
Special rules for starting and operating business			
	Notification & approval of certain products	Yes, Articles 82 and 83 of the Insurance Act	No
	Protection of names and titles	No	No
	Feasibility study for host MS	Yes, Articles 83 and 77 of the insurance Act (notification for the branch offices)	No
	Creating special departments	No	No
	Other special rules for starting business	Yes, article 43 of the Act on Compulsory Insurance Within the Transport Sector and article 258 of Insurance Act	No
	Other	Yes, Articles 82 and 83 of the Croatian Insurance Act	Yes, Article 264 and Article 266 of the Croatian Insurance Act
Adapting to host country market structure			
	Joining an association	Yes, only for compulsory insurance within the transport sector, article 83 of	No

		Insurance Act	
	Joining a guarantee fund	Yes, only for compulsory insurance within the transport sector, article 83 of the Insurance Act	no
	Data submission for registers	Yes, Article 134 in relation to Article 83 of the Insurance Act	Yes, Article 260 in relation to Article 264 of the Insurance Act,
	Professional codes of conduct	Yes, Article 82 of the Insurance Act (business customs and rules of conduct)	Yes, Article 264 of the Insurance Act (business customs and rules of conduct)
	Other		
Content and format of contracts			
	Language rules	Yes Article 43 of the Act on Compulsory Insurance Within the Transport Sector and special pre-contractual information (according to Article 91 of the Insurance Act) have to be written in Croatian language	Yes Article 43 of the Act on Compulsory Insurance Within the Transport Sector and special pre-contractual information (according to Article 91 of the Insurance Act) have to be written in Croatian language
	Minimum content for certain products	Yes, Article 926 and 967 of the Civil Obligations Act, Article 8 of the Act on Compulsory Insurance Within the Transport Sector, Article 691 of Navigational Code	No
	Mandatory level of excess	No	No
	Other		
Disclosure			
	Special pre-contractual information	Yes, Article 89	Yes, Article 89

		of the Insurance Act	and 256 of the Insurance Act
	Special information for selected products	Yes, Article 89 of the Insurance Act	Yes, Article 89 of the Insurance Act
	Other		
Taxation			
	Indirect taxes and parafiscal charges		
	Tax representative		
	Other		
Other conduct related provisions			
	Advice	Yes, Article 90 of the Insurance Act	Yes, Article 244 of the Insurance Act regarding brokers in insurance and reinsurance
	Advertising & marketing	No	No
	Commissions	No	No
	Limitations to the freedom to set premium	No	No
	After-sales services (e.g. claims-handling, complaints-handling)	Yes, Article 90 of the Insurance Act	Yes, Article 244 of the Insurance Act
	Other		
Special types of insurance			
	MPTL	No	No
	Travel insurance	No	No
	Other		
Applicable law			
	Setting applicable law for certain risks	Yes, Article 280 and 282 of the Insurance Act	Yes, Article 280 and 282 of the Insurance Act
	Setting exclusive jurisdiction	No	No
	Other		

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