

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

### Disclaimer:

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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 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**

<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			
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 Insurance Act (Official Gazette 30/15, 112/18, 63/20, 133/20, hereinafter: 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			
<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			
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
<b>Scope, registration and organisational requirements</b>			
<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			

Article 10: Professional and organisational requirements			
Article 14: Complaints			
<b>Other themes</b>			
<b>IDD Article</b>	<b>Specific national legislative provision(s)</b>	<b>FoS</b>	<b>FoE</b>
Not applicable			
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>
Article 148	Article 67 of the IA	X	
Article 185	Article 380 paragraph 1 items 3, 4 and 9 and paragraph 4 of the IA - <b>Contents of the communication</b>	X	X
Article 181	Article 201 paragraph 5 of the IA	X	X
Article 181	Article 10 paragraph 1 of the Act on Compulsory Insurance within Transport Sector (Official Gazette 151/05, 36/09, 75/09, 76/13, 152/14, hereinafter: ACITS) - <b>Compulsory insurance within the transport sector</b>	X	X
Article 179	Article 40.b paragraph 5 of the ACITS	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
	Articles 926 and 967 of the Civil Obligations Act (Official Gazette No. 35/05, 41/08, 125/11, 78/15 and 29/18) - <b>Policy and other insurance-related documents</b>	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)	X	X
	Article 4 paragraph 5 of the Croatian Ordinance on calculation, amount and charging of fees paid to the Croatian Financial Services Supervisory Agency for the year 2021 (Official Gazette No. 147/20) - <b>Fees to be paid to the Croatian Financial Services Supervisory Agency</b>		X
	<a href="https://mfin.gov.hr/istaknute-teme/ured-za-sprjecavanje-pranja-novca/zakoni-i-pravilnici/2712">https://mfin.gov.hr/istaknute-teme/ured-za-sprjecavanje-pranja-novca/zakoni-i-pravilnici/2712</a> <a href="https://www.hanfa.hr/regulations/other/">https://www.hanfa.hr/regulations/other/</a> - <b>money-laundering</b>	X	X
	<a href="https://mfin.gov.hr/pristup-informacijama/zakoni-i-propisi-680/porezi-690/690">https://mfin.gov.hr/pristup-informacijama/zakoni-i-propisi-680/porezi-690/690</a> - <b>taxation provisions</b>	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**

<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			
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 Insurance Act (Official Gazette 30/15, 112/18, 63/20, 133/20, hereinafter: 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			
<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			
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
<b>Scope, registration and organisational requirements</b>			

<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			
Article 10: Professional and organisational requirements			
Article 14: Complaints			
<b>Other themes</b>			
<b>IDD Article</b>	<b>Specific national legislative provision(s)</b>	<b>FoS</b>	<b>FoE</b>
Not applicable			
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>
Article 185	Article 380 paragraph 1 items 3, 4 and 9 and paragraph 4 of the IA - <b>Contents of the communication</b>	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			



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	<a href="https://mfin.gov.hr/istaknute-teme/ured-za-sprjecavanje-pranja-novca/zakoni-i-pravilnici/2712">https://mfin.gov.hr/istaknute-teme/ured-za-sprjecavanje-pranja-novca/zakoni-i-pravilnici/2712</a> <a href="https://www.hanfa.hr/regulations/other/">https://www.hanfa.hr/regulations/other/</a> - <b>money-laundering</b>	X	X
	<a href="https://mfin.gov.hr/pristup-informacijama/zakoni-i-propisi-680/porezi-690/690">https://mfin.gov.hr/pristup-informacijama/zakoni-i-propisi-680/porezi-690/690</a> - <b>taxation provisions</b>	X	X