



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

## IRELAND

General good provisions by categories

	For insurance undertakings	For insurance intermediaries
<b>Special rules for starting and operating business</b>		
Notification & approval of certain products	No	No
Protection of names and titles	No	No
Feasibility study for host MS	No	No
Creating special departments	No	No
Other special rules for starting business	No	No
Other		
<b>Adapting to host country market structure</b>		
Joining an association	No	No
Joining a guarantee fund	Yes. The Insurance Compensation Fund is primarily designated to facilitate payments to policyholders in relation to risks in the State where an Irish authorised or an EU authorised non-life insurer goes into liquidation. The fund is financed through contribution received from insurers up to a 2% of GWP in respect of risks in the state. This is outlined in the General Good Requirements guide as issued by the Central Bank of Ireland. (link at end of survey)	No
Data submission for registers	Yes. Branch entities have to supply information to the Central Bank of Ireland on an annual basis.	No

	Professional codes of conduct	Yes. Consumer Protection Code 2012. (link at end of survey)	Yes. Consumer Protection Code 2012. (link at end of survey)
	Other	No	No
<b>Content and format of contracts</b>			
	Language rules	Yes. The Consumer Protection Code states that all information provided to a consumer is in plain English.	Yes. The Consumer Protection Code states that all information provided to a consumer is in plain English.
	Minimum content for certain products	Yes. In relation to Class 10 (motor Vehicle Liability) insurers must appoint a Claims Representatives in Ireland, become a member an participate in the financing of the Motor Insurers Bureau of Ireland and of the Guarantee Fund, sign the Declined Cases Supplemental Agreement. This is outlined in the General Good Requirements guide as issued by the Central Bank of Ireland. (link at end of survey)	No
	Mandatory level of excess	No	No
	Other		
<b>Disclosure</b>			
	Special pre-contractual information	Yes.  2001 Life Assurance (Provision of Information) Regulations (S.I. 15/2001) and  Non-Life Insurance (Provision of Information) (Renewal of Policy of Insurance) Regulations 2007 (S.I. 74/2007).	Yes.  2001 Life Assurance (Provision of Information) Regulations (S.I. 15/2001) and  Non-Life Insurance (Provision of Information) (Renewal of Policy of Insurance) Regulations 2007 (S.I. 74/2007).
	Special information for selected products	Yes. As per the Consumer Protection Code.	Yes. As per the Consumer Protection Code.
	Other		
<b>Taxation</b>			
	Indirect taxes and parafiscal charges	No	No
	Tax representative	No	No
	Other	Yes. Section 9.41 Of the Consumer Protection Code states how taxation should be referred to in advertisements.	Yes. Section 9.41 Of the Consumer Protection Code states how taxation should be referred to in advertisements.

<b>Other conduct related provisions</b>			
	Advice	Yes. This is outlined in the Consumer Protection Code.	Yes This is outlined in the Consumer Protection Code.
	Advertising & marketing	Yes. This is outlined in the Consumer Protection Code.	Yes This is outlined in the Consumer Protection Code.
	Commissions	Yes. This is outlined in the Consumer Protection Code.	Yes. This is outlined in the Consumer Protection Code.
	Limitations to the freedom to set premium	No	No
	After-sales services (e.g. claims-handling, complaints-handling)	Yes. This is outlined in the Consumer Protection Code.	Yes. This is outlined in the Consumer Protection Code.
	Other	The Minimum Competency Code 2011 set out the minimum professional standards of financial services providers. (link at end of survey)	The Minimum Competency Code 2011 set out the minimum professional standards of financial services providers. (link at end of survey)
<b>Special types of insurance</b>			
	MPTL	No	No
	Travel insurance	No	No
	Other	Health Insurance – An insurance undertaking providing health insurance must register with the Health Insurance Authority. This is outlined in the General Good Requirements guide as issued by the Central Bank of Ireland. (link at end of survey)	Health Insurance – An insurance undertaking providing health insurance must register with the Health Insurance Authority.
<b>Applicable law</b>			
	Setting applicable law for certain risks	No	No
	Setting exclusive jurisdiction	No	No
	Other	The Consumer Protection Code sets out the legislative basis for the Code and lists the relevant legislation under Irish Law. (link at end of survey)	The Consumer Protection Code sets out the legislative basis for the Code and lists the relevant legislation under Irish Law. (link at end of survey)

Information on the General Good Requirements For Insurance and Reinsurance Undertakings can be found at:

<http://www.centralbank.ie/regulation/industry-sectors/insurance-companies/Documents/General%20Good%20Requirements.pdf>

The Consumer Protection Code can be found at <http://www.centralbank.ie/consumer/cpc/Pages/home1.aspx>

The Minimum Competency Code can be found at <http://www.centralbank.ie/regulation/processes/minimum-competency/Documents/Minimum%20Competency%20Code%202011.pdf>

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