

Ireland

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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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- to be read in conjunction with and does not override the information referred to on the national websites

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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

IDD Article	Specific national legislative provision(s)	FoS	FoE
Article 17: General principle			
Article 18: General information provided by the insurance intermediary or insurance undertaking	Consumer Protection Code 2012 Chapter 4, Provision of Information Provisions 4.12 to 4.14	x	x

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<p>Article 19: Conflicts of interest and transparency</p>	<p>Consumer Protection Code 2012</p> <p>Chapter 3, General Requirements</p> <p>Provisions 3.28, 3.29, 3.30, 3.31, 3.33 to 3.36</p> <p>Chapter 4, Provision of Information</p> <p>Provisions 4.58 to 4.61</p> <p>(information about remuneration)</p>	<p>x</p>	<p>x</p>
<p>Article 20: Advice, and standards for sales where no advice is given</p>	<p>Article 20(1) Article 20(2): Consumer Protection Code 2012, Chapter 5, Knowing the consumer and suitability</p> <p>Article 20(1) Article 20(2): S.I. No. 74/2007 - Non-Life Insurance (Provision of Information) (Renewal of Policy of Insurance) Regulations 2007</p> <p>5, 6 and 7</p> <p>Article 20(4): Chapter 4, Provision of Information, Provision 4.22</p> <p>Article 20(7)subparagraph 2: S.I. No. 229/2018 - European Union (Insurance Distribution) Regulations 2018, Regulations 34(8)</p>	<p>x</p>	<p>x</p>
<p>Article 21: Information provided by ancillary insurance intermediaries</p>	<p>Consumer Protection Code 2012</p> <p>Chapter 3, General Requirements</p> <p>Provisions 3.28, 3.29, 3.33 to 3.36</p> <p>Chapter 4, Provision of Information</p> <p>Provisions 4.12 to 4.14</p>	<p>x</p>	<p>x</p>

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Article 22: Information exemptions and flexibility clause	Consumer Protection Code 2012 Chapter 3, General Requirements Provisions 3.28, 3.29, 3.33 to 3.36 Chapter 4, Provision of Information Provisions 4.12 to 4.14	X	X
Article 23: Information conditions			
Article 24: Cross-selling	Consumer Protection Code 2012 Chapter 3, General requirements, Provisions 3.20 to 3.23 (bundling and contingent selling	x	x
Article 25: Product oversight and governance requirements			
Additional requirements in relation to insurance-based investment products			
IDD Article	Specific national legislative provision(s)	FoS	FoE
Article 26: Scope of additional requirements			

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Article 27: Prevention of conflicts of interest	Consumer Protection Code 2012 Chapter 3, General requirements, Provision 3.28, 3.29, 3.33 to 3.36	X	X
Article 28: Conflicts of interest	Consumer Protection Code 2012 Chapter 3, General requirements, Provisions 3.28, 3.29, 3.33 to 3.36	x	x
Article 29: Information to customers	S.I. No. 15/2001 - Life Assurance (Provision of Information) Regulations, 2001, Regulations 6 to 10 Article 29(1) subparagraph 3: S.I. No. 229/2018 - European Union (Insurance Distribution) Regulations 2018, Regulations 41(6) Article 29(3), subparagraph 1 and 2: S.I. No. 229/2018 - European Union (Insurance Distribution) Regulations 2018, Commissions, fees and non-monetary benefits paid in respect of independent advice, Regulation 40(1) and (2)	X	X
Article 30: Assessment of suitability and appropriateness and reporting to customers			
Scope, registration and organisational requirements			

IDD Article	Specific national legislative provision(s)	FoS	FoE
Article 1: Scope			
Article 2: Definitions			
Article 3: Registration	Section 14 of the Health Insurance Act 1994	x	x
Article 10: Professional and organisational requirements			
Article 14: Complaints	Consumer Protection Code 2012 Chapter 10, Errors and Complaints Resolution Provisions 10.7 to 10.12	x	x
Other themes			
IDD Article	Specific national legislative provision(s)	FoS	FoE
Not applicable	In order to ensure a consistent level of protection for consumers regardless of the type of financial services provider they choose, the Consumer Protection Code (the Code) was introduced in August 2006. The Code includes provisions not covered in the IDD such as provisions on rebates and claims processing, rules and procedures that must be followed by a regulated entity when advertising their products.		
Not applicable			
Not applicable			

General good provisions referred to in Article 180 of Solvency II			
Solvency II Article	Specific national legislative provision(s)	FoS	FoE
Link to Central Bank of Ireland General Good Requirements	https://www.centralbank.ie/regulation/industry-market-sectors/insurance-reinsurance/solvency-ii/requirements-and-guidance	x	x
Article 150, 151 and 152 – Third Party Motor Vehicle Liability	<p>In relation to Class 10 (Motor Vehicle Liability),</p> <p>Regulation 164 – European Union (Insurance and Reinsurance) Regulations 2015 Compulsory insurance on third party motor vehicle liability</p> <ul style="list-style-type: none"> ▪ Become a member and participate in the financing of the Motor Insurers' Bureau of Ireland and of the Guarantee Fund; ▪ Become a party to/sign the Declined Cases Agreement and Declined Cases Supplemental Agreement. <p>Regulation 164 (7)– European Union (Insurance and Reinsurance) Regulations 2015</p> <ul style="list-style-type: none"> ▪ Appointment of a claims representative resident or established in Ireland 	x	x
Article 159 – Exchange of Data on cross border activities	<p>Regulation 173 - European Union (Insurance and Reinsurance) Regulations 2015</p> <ul style="list-style-type: none"> • Statistical information on cross border activities 	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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Health Insurance	<p>An insurance undertaking providing health insurance must register with the Health Insurance Authority in Ireland (www.hia.ie)</p> <p>https://www.centralbank.ie/regulation/industry-market-sectors/insurance-reinsurance/solvency-ii/passporting</p>		
NCID Reporting	<p>Central Bank (National Claims Information Database) Act 2018</p> <p>http://www.irishstatutebook.ie/eli/2018/act/42/enacted/en/html</p> <p>This Act confers a function on the Central Bank of Ireland with respect to the collection and study of data from insurance undertakings in relation to the carrying on of certain non-life insurance business in the State and, in particular, information on the income generated by, and costs associated with, the carrying on of such business.</p>		

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

IDD Article	Specific national legislative provision(s)	FoS	FoE
Article 17: General principle			
Article 18: General information provided by the insurance intermediary or insurance undertaking	Consumer Protection Code 2012 Chapter 4, Provision of Information Provisions 4.12 to 4.14	x	x
Article 19: Conflicts of interest and transparency	Consumer Protection Code 2012 Chapter 3, General Requirements Provisions 3.28, 3.29, 3.30, 3.31, 3.33 to 3.36 Chapter 4, Provision of Information Provisions 4.58 to 4.61 (information about remuneration)	x	x
Article 20: Advice, and standards for sales where no advice is given	Article 20(1) Article 20(2): Consumer Protection Code 2012, Chapter 5, Knowing the consumer and suitability	x	x

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	<p>Article 20(1) Article 20(2): S.I. No. 74/2007 - Non-Life Insurance (Provision of Information) (Renewal of Policy of Insurance) Regulations 2007 5, 6 and 7</p> <p>Article 20(4): Chapter 4, Provision of Information, Provision 4.22</p> <p>Article 20(7)subparagraph 2: S.I. No. 229/2018 - European Union (Insurance Distribution) Regulations 2018, Regulations 34(8)</p>		
Article 21: Information provided by ancillary insurance intermediaries	<p>Consumer Protection Code 2012</p> <p>Chapter 3, General Requirements</p> <p>Provisions 3.28, 3.29, 3.33 to 3.36</p> <p>Chapter 4, Provision of Information</p> <p>Provisions 4.12 to 4.14</p>	x	x
Article 22: Information exemptions and flexibility clause	<p>Consumer Protection Code 2012</p> <p>Chapter 3, General Requirements</p> <p>Provisions 3.28, 3.29, 3.33 to 3.36</p> <p>Chapter 4, Provision of Information</p> <p>Provisions 4.12 to 4.14</p>	x	x
Article 23: Information conditions			
Article 24: Cross-selling	<p>Consumer Protection Code 2012</p> <p>Chapter 3, General requirements,</p>	x	x

	Provisions 3.20 to 3.23 (bundling and contingent selling)		
Article 25: Product oversight and governance requirements			
Additional requirements in relation to insurance-based investment products			
IDD Article	Specific national legislative provision(s)	FoS	FoE
Article 26: Scope of additional requirements			
Article 27: Prevention of conflicts of interest	Consumer Protection Code 2012 Chapter 3, General requirements, Provision 3.31	x	x
Article 28: Conflicts of interest			
Article 29: Information to customers	S.I. No. 15/2001 - Life Assurance (Provision of Information) Regulations, 2001, Regulations 6	x	x
	Article 29(1) subparagraph 3: S.I. No. 229/2018 - European Union (Insurance Distribution) Regulations 2018, Regulations 41(6)		

	Article 29(3) subparagraph 1 and 2: S.I. No. 229/2018 - European Union (Insurance Distribution) Regulations 2018, Commissions, fees and non-monetary benefits paid in respect of independent advice, Regulation 40(1) and (2)		
Article 30: Assessment of suitability and appropriateness and reporting to customers			
Scope, registration and organisational requirements			
IDD Article	Specific national legislative provision(s)	FoS	FoE
Article 1: Scope			
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Article 14: Complaints	Consumer Protection Code 2012 Chapter 10, Errors and Complaints Resolution Provisions 10.7 to 10.12		
Other themes			

IDD Article	Specific national legislative provision(s)	FoS	FoE
Not applicable			
Not applicable			
General good provisions referred to in Article 180 of Solvency II			
Solvency II Article	Specific national legislative provision(s)	FoS	FoE
...	...		
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
...	...		