



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

ROMANIA

General good provisions by categories

	For insurance undertakings	For insurance intermediaries
Special rules for starting and operating business		
Notification & approval of certain products	Yes. Compulsory MTPL for vehicles registered in Romania shall be pursued solely with the RFSA approval, according to the national legal provisions in force Order 14/2009 to implement the Norms concerning insurance/reinsurance in Romania on the basis of the freedom of establishment and the freedom to provide services (Romanian Official Journal, Part I, no. 569 of 14/08/2009) and Order no.14/2011 to implement the Norms concerning compulsory insurance against civil liability in respect of the use of motor vehicles (published in the Romanian Official Journal, Part I no. 858 of 06/12/2011), with subsequent amendments and completions.	NO. The general good provisions for the intermediaries are also listed in the Order 15/2009 to implement the Norms concerning the freedom of establishment and the freedom to provide services in Romania, applicable to insurance/reinsurance intermediaries who are authorized by and/or registered with a competent authority of a European Union Member State (published in the Romanian Official Journal, part I, no. 569 of 14/08/2009).
Protection of names and titles	NO	NO
Feasibility study for host MS	Yes. Order no.14/2009	NO
Creating special departments	NO	NO
Other special rules for starting business	Yes. For classes no. 2, 10, 17 and 18 - Order no.14/2009.	NO
Other		
Adapting to host country market structure		
Joining an association	NO	NO
Joining a guarantee fund	Yes. Order no.14/2009	NO
Data submission for registers	Yes. For compulsory MTPL issued for vehicles registered in Romania - into national database CEDAM, Order no.14/2011	NO

	Professional codes of conduct	NO	NO
	Other	NO	NO
Content and format of contracts			
	Language rules	Yes. Law no. 296/2004 on Consumer protection, recast (Romanian Official Journal, Part I no. 224 of 24/03/2008), as amended and supplemented and completions (point 7 of the Annex to the Order no.14/2009)	Yes. Law no. 296/2004 , with as amended and supplemented (point 7 of the Annex to the Order no.15/2009)
	Minimum content for certain products	Yes. Order no. 23/2009 to implement the Norms concerning the information which shall be disclosed by insurance undertakings and intermediaries as well as other features of insurance contracts (Romanian Official Journal, Part I no. 908 of 23/12/2009), with subsequent amendments and completions (point 1 of the Annex to the Order no.14/2009) and Civil Law (Romanian Official Journal no. 505 of 15/07/2011), with subsequent amendments and completions, (point 2 of the Annex to the Order no.14/2009)	NO
	Mandatory level of excess	NO	NO
	Other	NO	NO
Disclosure			
	Special pre-contractual information	Yes. Order no. 23/2009 , with subsequent amendments and completions and Civil Law , as amended and supplemented.	Yes. Order no. 23/2009 , with subsequent amendments and completions
	Special information for selected products	Yes, for life and/or accident and/or non-SLT health insurance contracts, Order no. 23/2009 , with subsequent amendments and completions	Yes, for life and/or accident and/or non-SLT health insurance contracts, Order no. 23/2009 , with subsequent amendments and completions
	Other	NO	NO
Taxation			
	Indirect taxes and parafiscal charges	NO	NO
	Tax representative	NO	NO
	Other	NO	NO
Other conduct related provisions			
	Advice	Yes, for life insurance contracts, Order no. 23/2009 , with subsequent amendments and completions.	Yes, for life insurance contracts, Order no. 23/2009 , with subsequent amendments and completions.
	Advertising & marketing	Yes. Law no.32/2000 on insurance undertakings and insurance supervision, as amended and supplemented (point 1 of the Annex to the Order no.14/2009),	Yes. Law no.32/2000 on insurance undertakings and insurance supervision, as amended and supplemented (point 1 of

		<p>Order no.14/2009, Decision no. 220/2011 of the National Audio-Visual Council regarding the Audio-Visual Code (Romanian Official Journal, Part I no. 174 of 11/03/2011), as amended and supplemented (point 6 of the Annex to the Order no.14/2009) and Audio-Visual Law no. 504/2002, as amended and supplemented, Law no. 8/1996 on copyright and other associated rights, as amended and supplemented, Law no. 56/2003 ratifying the European Convention on cross border television, Strasbourg 5.V.1989 and accepting the Protocol amending the European Convention on transfrontier television, Strasbourg, 1.X.1998 (point.6 of the Annex to the Order no.14/2009)</p>	<p>the Annex to the Order no.14/2009), Order no.15/2009, Decision no. 220/2011 of the National Audio-Visual Council regarding the Audio-Visual Code (Romanian Official Journal, Part I no. 174 of 11/03/2011), as amended and supplemented (point 6 of the Annex to the Order no.14/2009) and Audio-Visual Law no. 504/2002, as amended and supplemented, Law no. 8/1996 on copyright and other associated rights, as amended and supplemented, Law no. 56/2003 ratifying the European Convention on transfrontier television, Strasbourg 5.V.1989 and accepting the Protocol amending the European Convention on transfrontier television, Strasbourg, 1.X.1998 (point.6 of the Annex to the Order no.14/2009)</p>
	Commissions	NO	NO
	Limitations to the freedom to set premium	NO	NO
	After-sales services (e.g. claims-handling, complaints-handling)	Yes, EU insurance undertakings are required to submit complaint resolution procedures, including the name and the address of the relevant competent body, Order no.14/2009.	NO
	Other	NO	NO
Special types of insurance			
	MPTL	<p>Yes. If EU insurance undertakings intend to issue compulsory MTPL for vehicles registered in Romania, they shall:</p> <ul style="list-style-type: none"> - communicate the name and address of the claims representative thereof; - submit the official documents which prove membership of the Romanian Motor Insurers Bureau and the Road Traffic Victims Protection Fund; - appoint a claims officer in Romania; - meet the requirements set out in 	

		the Romanian legal provisions in force concerning compulsory motor liability insurance. According to Order no.14/2009 and Order no.14/2011 , with subsequent amendments and completions	
	Travel insurance	Yes. The insurance undertakings have to submit information related to the assistance network and evidence of employing qualified personnel - Order no.14/2009	NO
	Other	Yes. For health insurance, EU insurance undertakings shall submit to RFSa the general and the specific terms and conditions in Romanian language, before issuing the insurance contracts. As for non-life insurance class no. 17 "Insurance of legal expenses", such risk coverage shall be the subject of a separate insurance contract or of a separate section of a single insurance policy, where information shall be provided on the nature of the legal expenses coverage, in accordance with the legal provisions in force. Order no.14/2009	
Applicable law			
	Setting applicable law for certain risks	Yes. For the compulsory MTPL for vehicles registered in Romania, EU insurance undertakings have to comply with the requirements set out in the Romanian legal provisions in force - Order no.14/2009, Order no.14/2011	NO
	Setting exclusive jurisdiction	NO	NO
	Other	NO	NO

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