

Annex I – Applicable Provisions for European Insurance Undertakings establishing a Branch in Malta in terms of regulation 3 of the European Passport Rights for Insurance and Reinsurance Undertakings Regulations, 2015.

- A. General Good Provisions which apply to a European insurance undertaking establishing a branch in Malta in terms of regulation 3 of the European Passport Rights for Insurance and Reinsurance Undertakings Regulations, 2015.

Table 1 – General Good Provisions		
<u>Conduct of Business Rulebook</u>		
Chapter 1 – Disclosures		
Section 1	Medium of Disclosure	R.1.1.2 to R.1.1.4 R.1.1.10 to R.1.1.16
Section 2	Marketing Rules	R.1.2.7 to R.1.2.10 R.1.2.12 to R.1.2.41 R.1.2.42 to R.1.2.44 R.1.2.47 to R.1.2.53 R.1.2.65 to R.1.2.68
Section 3	Disclosure of Information Requirements	R.1.3.6 to R.1.3.10 R.1.3.22
Section 4	Disclosures on Services and Products Provided by the European Insurance Undertaking	R.1.4.9 to R.1.4.10 R.1.4.13 to R.1.4.16 R.1.4.18 , R.1.4.19, R.1.4.20 R.1.4.22 to R.1.4.27
Section 5	Disclosures on Conflicts of Interest (for European Insurance Undertaking distributing Insurance Based Investment Products in Malta).	R.1.5.10
<u>Conduct of Business Rulebook</u>		
Chapter 4 – Sales Processes and Selling Practices		
Section 1	General Principles	R.4.1.5 to R.4.1.6 R.4.1.8 to 4.1.12 R.4.1.14 to R.4.1.23 R.4.1.24 R.4.1.46

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Section 3	Advice and Non-Advice	R.4.3.6
Section 4	Assessment of Suitability and Appropriateness	R.4.4.104 to 4.4.117
Section 5	Contractual Arrangements with Clients	R.4.5.7 – R.4.5.9

A. Other Applicable Provisions

In addition to the above, the following Conduct of Business Rules, transposing the requirements of Chapters V and VI of the Insurance Distribution Directive also apply to European insurance undertakings establishing a Branch in Malta in terms of regulation 3 of the European Passport Rights for Insurance and Reinsurance Undertakings Regulations, 2015.

Table 2 - IDD Requirements Applicable to Insurance Intermediaries		
<u>Conduct of Business Rulebook</u>		
Chapter 1 – Disclosures		
Section 1	Medium of Disclosure	R.1.1.5 to R.1.1.9
Section 2	Marketing Rules	R.1.2.11 and R.1.2.12, R.1.2.13
Section 3	Disclosure of Information Requirements	R.1.3.6, R.1.3.10, R.1.3.20 and R.1.3.21
Section 4	Disclosures on Services and Products Provided by the European Insurance Undertaking.	R.1.4.11, R.1.4.12, R.1.4.16, R1.4.21, R.1.4.28, R.1.4.95, R.1.4.96.
Section 5	Disclosures on Conflicts of Interest (for European Insurance Undertakings distributing Insurance Based Investment Products in Malta).	R.1.5.5 to R1.5.9.

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Chapter 2 – Product Oversight and Governance		
	Product Oversight and Governance requirements for Manufacturers and Distributors of insurance products.	R.2.6 to R.2.17 R.2.113 to R.2.154
Chapter 3-Conflicts of Interests		
	Conflicts of Interests Requirements.	R.3.1 to R.3.19 R.3.94 to R.3.99
Chapter 4 – Sales Processes and Selling Practices		
Section 1	General Principles	R.4.1.7, R.4.1.13 R.4.1.25 to R.4.1.27
Section 3	Advice and Non-Advice	R.4.3.4
Section 4	Assessment of Suitability and Appropriateness	R.4.4.77 to R.4.4.103 R.4.4.118 to R.4.4.128
Section 5	Contractual Arrangements with Clients	R.4.5.7 to R.4.5.9
Section 6	Complaint Handling	R.4.6.15 and R.4.6.16