

# MFSA

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## MALTA FINANCIAL SERVICES AUTHORITY

### **EIOPA Q&As on requirements emanating from the Insurance Distribution Directive (“IDD”)**

#### **Background**

The Insurance Distribution Directive (IDD) will come into effect on the 1<sup>st</sup> October 2018. This Directive aims to enhance the protection of the policyholders in the context of distribution of insurance products by insurance undertakings and insurance intermediaries.

The European Insurance and Occupational Pensions Authority (EIOPA) has published Questions and Answers Documents with a view to provide further clarification on implementation of the IDD requirements relating to:

- product oversight and governance and;
- the distribution of Insurance Based Investment Products

These Q&As may be found on EIOPA’s website by following this [link](#).

#### **Target Audience**

The content of this document is aimed at insurance undertakings and insurance distributors which manufacture and/or distribute insurance products and insurance based investment products.

#### **Next Steps**

EIOPA will continue to develop these Q&As relating to topics covered by the IDD in the coming months. Any new Q&As will be published on the EIOPA’s website in due course.

#### **Contacts**

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