

21 November 2025

MFSA Issues Claims Handling Practices Guidelines

The Malta Financial Services Authority ("MFSA" or "the Authority") has issued its [Claims Handling Practices Guidelines](#), following an informal consultation process with the insurance industry. The Guidelines are accompanied by a [Feedback Statement](#) summarising the observations submitted during the consultation and the Authority's corresponding considerations.

The Guidance document sets out the standards and expectations applicable to insurance undertakings and intermediaries involved in claims handling, with the objective of fostering enhanced consumer outcomes in this area.

The Authority notes the constructive engagement and extensive feedback received from industry associations, namely, the Association of Insurance Malta, the Association of Insurance Brokers, and the Malta Insurance Managers Association, as well as from other stakeholders. All submissions were duly assessed, and the conclusions of the Authority's review are reflected in the accompanying Feedback Statement.

The MFSA will continue its dialogue with the industry on key aspects of the Guidance document, with a view to further refining and strengthening the applicable standards. The Authority also intends to formalise the requirements outlined in the Guidance document into binding Rules following a two-year transitional period. This transition is intended to provide industry participants with adequate time to implement the necessary updates to their internal policies, processes, and procedures.

All queries and request(s) for further information should be addressed to conduct.policy@mfsa.mt.