

11 December 2025

## Update to the Conduct-Related Data Return for Insurance Undertakings

The purpose of this Circular is to advise the industry of amendments to the Conduct-Related Data Return ("Return") applicable to Insurance Undertakings.

The Authority has introduced enhancements to the Return to facilitate the collection of information relating to Tied Insurance Intermediaries (TIIs), Ancillary Insurance Intermediaries (AIs), and Exempt AIs, herein referred to "Intermediaries". As part of these enhancements, a new "**Intermediaries**" tab has been incorporated into the Return. Through this tab, Insurance Undertakings will be required to submit intermediary-specific data, including:

- The intermediary's business model;
- Gross written premium (GWP) and number of policies, split by general business, long term business and linked long term business;
- Passporting activities;
- website and social media presence and
- information on sales conducted online.

In light of these updates, the requirement for Insurance Undertakings to report TIIs' gross written premium through the Continuance Exercise (formerly due by the end of January) has been removed.

Insurance undertakings are strongly encouraged to consult the Guidelines document available on the MFSA website when completing the Return, particularly with respect to the information required for the applicable Survey. Insurance Undertakings are also reminded to refer to the latest version of the Return, which is likewise accessible on the MFSA website under Insurance Undertakings – Conduct-Related Data Reporting Requirements, or via [this link](#).

The Return must be submitted via the LH Portal under the "Conduct Related Data Insurance" project. A step-by-step submission guide is provided in the Guidelines. Please note that the information included in the Cover Sheet of the Return must be confirmed by a director or the compliance Officer of the Company. The Return must be uploaded by any individual who has access to the "Conduct Related Data Insurance" project on the LH Portal.

Insurance Undertakings are required to submit the annual Return within 42 days of the calendar year end, in accordance with Rule **R.4.1.26** of the Conduct of Business Rulebook. Therefore, the Return covering the 2025 calendar year must be submitted by **Wednesday 11 February 2026**.

The Authority expects all insurance Undertakings to complete the Return with due diligence and professional care, ensuring that all disclosures accurately reflect the Company's actual business model including that of its intermediaries. The Authority also expects that the information required through the Return is readily available and maintained in a manner that facilitates timely and accurate reporting.

The Authority will regard any discrepancies between the information submitted through the Return and that communicated during supervisory engagements as a matter of regulatory concern and may take such inconsistencies into account in its ongoing supervisory assessment.

## Contacts

In case of any queries or clarifications on the data submitted, please do not hesitate to contact us on [financialpromotion@mfsa.mt](mailto:financialpromotion@mfsa.mt).