Directive (EU) 2016/97 of the European Parliament and of the Council of 20 January 2016 on insurance distribution (recast) (Text with EEA relevance)

## CHAPTER I

## SCOPE AND DEFINITIONS

| Article 1 | Scope       |
|-----------|-------------|
| Article 2 | Definitions |

## CHAPTER II

## REGISTRATION REQUIREMENTS

Article 3 Registration

### **CHAPTER III**

## FREEDOM TO PROVIDE SERVICES AND FREEDOM OF ESTABLISHMENT

| Exercise of the freedom to provide services  |
|--|
| Breach of obligations when exercising the freedom to provide                             |
| services   |
| Exercise of the freedom of establishment   |
| Division of competence between home and host Member States                               |
| Breach of obligations when exercising the freedom of establishment                       |
| Powers in relation to national provisions adopted in the interest of<br>the general good |
|  |

## CHAPTER IV

## ORGANISATIONAL REQUIREMENTS

| Article 10 | Professional and organisational requirements                  |
|------------|---|
| Article 11 | Publication of 'general good' rules                           |
| Article 12 | Competent authorities   |
| Article 13 | Cooperation and exchange of information between the competent |
|            | authorities of Member States                                  |
| Article 14 | Complaints  |
| Article 15 | Out-of-court redress  |
| Article 16 | Restriction on use of intermediaries                          |

## CHAPTER V

# INFORMATION REQUIREMENTS AND CONDUCT OF BUSINESS RULES

## Article 17 General principle

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| Article 18 Article 19 Article 20 Article 21 Article 22 Article 23 Article 24 Article 25                                  | General information provided by the insurance intermediary or insurance undertaking Conflicts of interest and transparency Advice, and standards for sales where no advice is given Information provided by ancillary insurance intermediaries Information exemptions and flexibility clause Information conditions Cross-selling Product oversight and governance requirements |
|--|---|
|  | CHAPTER VI  |
|  | ADDITIONAL REQUIREMENTS IN RELATION TO INSURANCE-BASED INVESTMENT PRODUCTS  |
| Article 26<br>Article 27<br>Article 28<br>Article 29<br>Article 30   | Scope of additional requirements Prevention of conflicts of interest Conflicts of interest Information to customers Assessment of suitability and appropriateness and reporting to customers  |
|  | CHAPTER VII   |
|  | SANCTIONS AND OTHER MEASURES  |
| Article 31<br>Article 32<br>Article 33<br>Article 34<br>Article 35<br>Article 36   | Administrative sanctions and other measures Publication of sanctions and other measures Breaches, and sanctions and other measures Effective application of sanctions and other measures Reporting of breaches Submitting information to EIOPA in relation to sanctions and other measures  |
|  | CHAPTER VIII  |
| FINAL PROVISIONS   |   |
| Article 37 Article 38 Article 39 Article 40 Article 41 Article 42 Article 43 Article 44 Article 45 Article 45 Article 46 | Data protection Delegated acts Exercise of the delegation Transitional period Review and evaluation Transposition Amendment of Directive 2002/92/EC Repeal Entry into force Addressees  |

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#### ANNEX I

## MINIMUM PROFESSIONAL KNOWLEDGE AND COMPETENCE REQUIREMENTS

Non-life risks classified under classes 1 to 18 in Part...

## ANNEX II

# PART A

Repealed Directive with list of its successive amendments

## PART B

Time limits for transposition into national law referred to in Article 44

### ANNEX III

Correlation table

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- (1) OJ C 44, 15.2.2013, p. 95.
- (2) Position of the European Parliament of 24 November 2015 (not yet published in the Official Journal) and decision of the Council of 14 December 2015.
- (3) Directive 2002/92/EC of the European Parliament and of the Council of 9 December 2002 on insurance mediation (OJ L 9, 15.1.2003, p. 3).
- (4) Directive 2014/65/EU of the European Parliament and of the Council of 15 May 2014 on markets in financial instruments and amending Directive 2002/92/EC and Directive 2011/61/EU (OJ L 173, 12.6.2014, p. 349).
- (5) Regulation (EU) No 1094/2010 of the European Parliament and of the Council of 24 November 2010 establishing a European Supervisory Authority (European Insurance and Occupational Pensions Authority), amending Decision No 716/2009/EC and repealing Commission Decision 2009/79/EC (OJ L 331, 15.12.2010, p. 48).
- (6) Regulation (EU) No 1286/2014 of the European Parliament and of the Council of 26 November 2014 on key information documents for packaged retail and insurance-based investment products (PRIIPs) (OJ L 352, 9.12.2014, p. 1).
- (7) Directive 2000/31/EC of the European Parliament and of the Council of 8 June 2000 on certain legal aspects of information society services, in particular electronic commerce, in the Internal Market ('Directive on electronic commerce') (OJ L 178, 17.7.2000, p. 1).
- (8) Directive 95/46/EC of the European Parliament and of the Council of 24 October 1995 on the protection of individuals with regard to the processing of personal data and on the free movement of such data (OJ L 281, 23.11.1995, p. 31).
- (9) Regulation (EC) No 45/2001 of the European Parliament and of the Council of 18 December 2000 on the protection of individuals with regard to the processing of personal data by the EU institutions and bodies and on the free movement of such data (OJ L 8, 12.1.2001, p. 1).
- (10) Directive 2003/41/EC of the European Parliament and of the Council of 3 June 2003 on the activities and supervision of institutions for occupational retirement provision (OJ L 235, 23.9.2003, p. 10).
- (11) OJ C 100, 6.4.2013, p. 12.