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## The European Insurance and Occupational Pensions Authority (EIOPA): Questions and Answers regarding the Insurance Distribution Directive

### Introduction

The objective of the European Insurance and Occupational Pensions Authority (EIOPA)'s Question and Answers ("Q&A") on various topics is to foster consistent and effective application of European regulation and to contribute to supervisory convergence in the EEA within EIOPA's scope of action.

### New Q&As on the Insurance Distribution Directive.

In accordance with Article 16b of the EIOPA Regulation, the European Commission has provided answers to a series of Questions & Answers regarding the legal interpretation of provisions of the Insurance Distribution Directive (Directive (EU) 2016/97) and its implementing measures. In this regard, EIOPA has updated its Q&As on the Insurance Distribution Directive.

### New Questions and Answers published:

The new Questions and Answers which were published relate to the following topics:

- Appropriateness Assessment
- Product Oversight & Governance requirements
- Significant adaptation of an existing product
- Product testing and product review for existing products
- Manufacturer's responsibility for adequate Product Oversight & Governance
- Organisational requirements
- Application of the IDD in case of providing advice regarding existing contracts
- Application of the IDD to captive insurance undertakings

These may be viewed on EIOPA's website which may be accessed [here](#).

### Contacts

Kindly reach out to [csuinsurance@mfsa.mt](mailto:csuinsurance@mfsa.mt) should you require any clarifications.