



Are there General Good provisions in your country that fall into the categories below? (Yes / No / Leave Blank)

## FINLAND

General good provisions by categories

		For insurance undertakings	For insurance intermediaries
<b>Special rules for starting and operating business</b>			
	Notification & approval of certain products	Yes: Act on Motor Liability Insurance (MLI) sec. 11, Act on Environmental Damage Insurance Act sec. 11, Patient Injury Act sec. 6	No
	Protection of names and titles	No	Yes: Act on Insurance Distribution (IDA) sec. 55
	Feasibility study for host MS	No	No
	Creating special departments	No	No
	Other special rules for starting business	No	No
	Other		
<b>Adapting to host country market structure</b>			
	Joining an association	Yes: Act on Motor Insurers' Centre sec 2, Workers' Compensation Act (WCA) sec 212, Patient Injury Act sec. 5, Act on Environmental Damage Insurance Act sec. 6	No
	Joining a guarantee fund	Yes: e.g. MLI sec. 94, WCA sec. 230	No
	Data submission for registers	No	No
	Professional codes of conduct	Yes: e.g. MLI sec. 33, sec. 17 chapter 6 and WCA sec. 123,	Yes: e.g. IDA sec. 56 and 48-52

		157 and chapter 31, Act on foreign insurance companies chapter 9	
	Other		
<b>Content and format of contracts</b>			
	Language rules	Yes: Good insurance practise	Yes: Good insurance practise (agents), Good insurance mediation practise (brokers)
	Minimum content for certain products	No	No
	Mandatory level of excess	No	No
	Other		
<b>Disclosure</b>			
	Special pre-contractual information	Yes: Insurance Contracts Act (ICA) sec. 4-8	Yes: IDA sec. 33, 47-52
	Special information for selected products	Yes: FIN-FSA Regulations and guidelines 10/2012	Yes: FIN-FSA Regulations and guidelines 10/2012
	Other		
<b>Taxation</b>			
	Indirect taxes and parafiscal charges	Yes: Act on Tax on Certain Insurance Premiums sec. 1, Act on Fire Protection Fund chapter 1, Act on Road Safety Charge and WCA sec. 213	Yes: Act on Certain Insurance Premiums sec. 1, Act on Fire Protection Fund chapter 1
	Tax representative	Yes: Act on Tax on Certain Insurance Premiums sec. 2	No
	Other		
<b>Other conduct related provisions</b>			
	Advice	Yes: ICA sec. 4b, 5b, 5 c, IDA sec. 43	Yes, IDA sec. 37, 43, 47 and 50
	Advertising & marketing	Yes, Act on Insurance Companies chapter 31 sec. 2, IDA sec. 34	Yes, IDA sec. 34
	Commissions	No	Yes, IDA sec. 57
	Limitations to the freedom to set premium	No	No

	After-sales services (e.g. claims-handling, complaints-handling)	No	No
	Other		
<b>Special types of insurance</b>			
	MPTL	Yes: e.g. MLI sec. 11 and chapter 6	No
	Travel insurance	No	No
	Other		
<b>Applicable law</b>			
	Setting applicable law for certain risks	Yes: Act on law applicable to Certain Insurance Contracts of International Character sec. 12	Yes: Act on law applicable to Certain Insurance Contracts of International Character sec. 12
	Setting exclusive jurisdiction	Yes, Code of Judicial Procedure, chapter 10	Yes, Code of judicial procedure, chapter 10
	Other		