

Council Directive 92/49/EEC of 18 June 1992 on the coordination of laws, regulations and administrative provisions relating to direct insurance other than life assurance and amending Directives 73/239/EEC and 88/357/EEC (third non-life insurance Directive) (repealed)

TITLE I

DEFINITIONS AND SCOPE

- Article 1 For the purposes of this Directive: insurance undertaking shall mean...
- Article 2 (1) This Directive shall apply to the types of insurance...
- Article 3 Notwithstanding Article 2 (2), Member States shall take every step...

TITLE II

THE TAKING UP OF THE BUSINESS OF INSURANCE

- Article 4 Article 6 of Directive 73/239/EEC shall be replaced by the...
- Article 5 Article 7 of Directive 73/239/EEC shall be replaced by the...
- Article 6 Article 8 of Directive 72/239/EEC shall be replaced by the...
- Article 7 Article 9 of Directive 73/239/EEC shall be replaced by the...
- Article 8 The competent authorities of the home Member State shall not...

TITLE III

HARMONIZATION OF THE CONDITIONS
GOVERNING THE BUSINESS OF INSURANCE

Chapter 1

- Article 9 Article 13 of Directive 73/239/EEC shall be replaced by the...
- Article 10 Article 14 of Directive 73/239/EEC shall be replaced by the...
- Article 11 Article 19 (2) and (3) of Directive 73/239/EEC shall be...
- Article 12 (1) Article 11 (2) to (7) of Directive 88/357/EEC is...
- Article 13 (1) Article 20 of Directive 73/239/EEC shall be replaced by...
- Article 14 Article 22 of Directive 73/239/EEC shall be replaced by the...
- Article 15 (1) Member States shall require any natural or legal person...
- Article 16 (1) The Member States shall provide that all persons working...
- Article 16a (1) Member States shall provide at least that:

Chapter 2

- Article 17 Article 15 of Directive 73/239/EEC shall be replaced by the...

Article 18	Article 15a of Directive 72/239/EEC shall be replaced by the...
Article 19	Article 23 of Directive 88/357/EEC is hereby repealed.
Article 20	The assets covering the technical provisions shall take account of...
Article 21	(1) The home Member State may not authorise insurance undertakings...
Article 22	(1) As regards the assets covering technical provisions and equalisation...
Article 23	Points 8 and 9 of Annex 1 to Directive 88/357/EEC...
Article 24	Article 16 (1) of Directive 73/239/EEC shall be replaced by...
Article 25	No more than three years after the date of application...
Article 26	Article 18 of Directive 79/239/EEC shall be replaced by the...

Chapter 3

Article 27	Article 7 (1) (f) of Directive 88/357/EEC shall be replaced...
Article 28	The Member State in which a risk is situated shall...
Article 29	Member States shall not adopt provisions requiring the prior approval...
Article 30	(1) Article 8 (4) (b) of Directive 88/357/EEC shall be...
Article 31	(1) Before an insurance contract is concluded the insurance undertaking...

TITLE IV

PROVISIONS RELATING TO RIGHT OF ESTABLISHMENT AND THE FREEDOM TO PROVIDE SERVICES

Article 32	Article 10 of Directive 73/239/EEC shall be replaced by the...
Article 33	Article 11 of Directive 73/239/EEC is hereby repealed.
Article 34	Article 14 of Directive 88/357/EEC shall be replaced by the...
Article 35	Article 16 of Directive 88/357/EEC shall be replaced by the...
Article 36	Article 17 of Directive 88/357/EEC shall be replaced by the...
Article 37	Article 12 (2), second and third subparagraphs, Article 12 (3)...
Article 38	The competent authorities of the Member State of the branch...
Article 39	(1) Article 18 of Directive 88/357/EEC is hereby repealed.
Article 40	(1) Article 19 of Directive 88/357/EEC is hereby repealed.
Article 41	Nothing in this Directive shall prevent insurance undertakings with head...
Article 42	(1) Article 20 of Directive 88/357/EEC is hereby repealed.
Article 43	(1) Article 21 of Directive 88/357/EEC is hereby repealed.
Article 44	(1) Article 22 of Directive 88/357/EEC is hereby repealed.
Article 45	(1) Article 24 of Directive 88/357/EEC is hereby repealed.
Article 46	(1) Article 25 of Directive 88/357/EEC is hereby repealed.

TITLE V

TRANSITIONAL PROVISIONS

Article 47	The Federal Republic of Germany may postpone until 1 January...
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- Article 48 Member States may allow insurance undertakings with head offices in...
- Article 49 The Kingdom of Denmark may postpone until 1 January 1999...
- Article 50 Spain, until 31 December 1996, and Greece and Portugal, until...

TITLE VI

FINAL PROVISIONS

- Article 51 The following technical adjustments to be made to Directives 73/239/EEC...
- Article 52 (1) Branches which have started business, in accordance with the...
- Article 53 The following Article shall be inserted in Directive 73/239/EEC:
(1) Under the conditions laid down by national law, each...
- Article 54 (1) Notwithstanding any provision to the contrary, a Member State...
- Article 55 Member States may require that any insurance undertaking offering, at...
- Article 56 Member States shall ensure that decisions taken in respect of...
- Article 57 (1) The Member States shall adopt the laws, regulations and...
- Article 58 This Directive is addressed to the Member States.

Status: EU Directives are being published on this site to aid cross referencing from UK legislation. After IP completion day (31 December 2020 11pm) no further amendments will be applied to this version.

- (1) OJ No C 244, 28. 9. 1990, p. 28 and OJ No C 93, 13. 4. 1992, p. 1.
- (2) OJ No C 67, 16. 3. 1992, p. 98 and OJ No C 150, 15. 6. 1992.
- (3) OJ No C 102, 18. 4. 1991, p. 7.
- (4) OJ No L 172, 4. 7. 1988, p. 1. Last amended by Directive 90/618/EEC (OJ No L 330, 29. 11. 1990, p. 44).
- (5) OJ No L 228, 16. 8. 1973, p. 3. Last amended by Directive 88/357/EEC (OJ No L 172, 4. 7. 1988, p. 1).
- (6) OJ No L 374, 31. 12. 1991, p. 7.
- (7) OJ No L 178, 8.7.1988, p. 5.
- (8) OJ No L 374, 31. 12. 1991, p. 32.