

Directive 2002/83/EC of the European Parliament and of  
the Council of 5 November 2002 concerning life assurance

TITLE II

**THE TAKING UP OF THE BUSINESS OF LIFE ASSURANCE**

*Article 4*

**Principle of authorisation**

The taking up of the activities covered by this Directive shall be subject to prior official authorisation.

Such authorisation shall be sought from the authorities of the home Member State by:

- (a) any undertaking which establishes its head office in the territory of that State;
- (b) any undertaking which, having received the authorisation required in the first subparagraph, extends its business to an entire class or to other classes.