ANNEX I U.K.

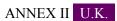
MINIMUM PROFESSIONAL KNOWLEDGE AND COMPETENCE REQUIREMENTS (as referred to in Article 10(2)

- I Non-life risks classified under classes 1 to 18 in Part A of Annex I to Directive 2009/138/EC:
 - (a) minimum necessary knowledge of terms and conditions of policies offered, including ancillary risks if covered by such policies;
 - (b) minimum necessary knowledge of applicable laws governing the distribution of insurance products, such as consumer protection law, relevant tax law and relevant social and labour law;
 - (c) minimum necessary knowledge of claims handling;
 - (d) minimum necessary knowledge of complaints handling;
 - (e) minimum necessary knowledge of assessing customer needs;
 - (f) minimum necessary knowledge of the insurance market;
 - (g) minimum necessary knowledge of business ethics standards; and
 - (h) minimum necessary financial competency.
- II Insurance-based investment products:
 - (a) minimum necessary knowledge of insurance-based investment products, including terms and conditions and net premiums and, where applicable, guaranteed and non-guaranteed benefits;
 - (b) minimum necessary knowledge of advantages and disadvantages of different investment options for policyholders;
 - (c) minimum necessary knowledge of financial risks borne by policyholders;
 - (d) minimum necessary knowledge of policies covering life risks and other savings products;
 - (e) minimum necessary knowledge of organisation and benefits guaranteed by the pension system;
 - (f) minimum necessary knowledge of applicable laws governing the distribution of insurance products, such as consumer protection law and relevant tax law;
 - (g) minimum necessary knowledge of the insurance market and of the saving products market;
 - (h) minimum necessary knowledge of complaints handling;
 - (i) minimum necessary knowledge of assessing customer needs;
 - (j) conflicts of interest management;
 - (k) minimum necessary knowledge of business ethics standards; and
 - (1) minimum necessary financial competency.

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III Life risks classified in Annex II to Directive 2009/138/EC:

- (a) minimum necessary knowledge of policies including terms, conditions, the guaranteed benefits and, where applicable, ancillary risks;
- (b) minimum necessary knowledge of organisation and benefits guaranteed by the pension system of the relevant Member State;
- knowledge of applicable insurance contract law, consumer protection law, data protection law, anti-money laundering law and, where applicable, relevant tax law and relevant social and labour law;
- (d) minimum necessary knowledge of the insurance and other relevant financial services markets;
- (e) minimum necessary knowledge of complaints handling;
- (f) minimum necessary knowledge of assessing consumer needs;
- (g) conflicts of interest management;
- (h) minimum necessary knowledge of business ethics standards; and
- (i) minimum necessary financial competency.



PART A U.K.

Repealed Directive with list of its successive amendments

Directive 2002/92/EC of the European Parliament and of the Council (OJ L 9, 15.1.2003, p. 3). Directive 2014/65/EU of the European Parliament and of the Council (OJ L 173, 12.6.2014, p. 349).

Directive (EU) 2016/97 of the European Parliament and of the Council (OJ L 26, 2.2.2016, p. 19).

PART B U.K.

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

Directive	Time limit for transposition of amending Directives
2014/65/EU (EU) 2016/97	3.7.2016 22.2.2016 (as regards amendment of Directive 2002/92/EC in accordance with Article 43 of this Directive) 23.2.2018 (as regards transposition of this Directive in accordance with Article 42)

ANNEX III U.K.

Correlation table

Article 1(1)	Directive 2002/92/EC	This Directive
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