



## ACT ON THE COMPENSATION OF ROAD ACCIDENT VICTIMS (VOEG; VERKEHRSOPFER-ENTSCHÄDIGUNGSGESETZ)

Road Accident Victims Compensation Act (VOEG;  
Verkehrsoffer-Entschädigungsgesetz)

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## TEXT

### ARTICLE X

This federal act transposes Directive 2005/14/EC of the European Parliament and the Council of 11 May 2005 amending Directives 72/166/EEC, 84/5/EEC, 88/357/EEC and 90/232/EEC of the Council as well as Directive 2000/26/EC of the European Parliament and the Council relating to insurance against civil liability in respect of the use of motor vehicles (OJ L 149, 11.06.2005, p. 14).

### SECTION 1: GENERAL PROVISIONS

#### Scope of application

**Article 1.** This federal act regulates the compensation of road accident victims who are unable or only able under difficult circumstances to assert claims for damages against an insurer providing motor vehicle liability insurance.

#### Party liable to pay compensation and parties entitled to receive compensation

**Article 2.** Benefits in accordance with this federal act shall be provided by the Austrian Insurance Association (*Fachverband der Versicherungsunternehmen*) (hereinafter: "the Association").

**Article 3.** Only persons who have sustained personal injuries or damage to property in a compensation event in accordance with this federal act shall have a claim to benefits in accordance with this federal act, as well as the surviving dependents of persons killed in such a compensation event.

### SECTION 2: COMPENSATION EVENTS

#### Compensation in the case of the absence of a liability insurance provider

**Article 4.** (1) The Association shall provide compensation for personal injuries and damage to property, which occurred in Austria caused by vehicle subject to the insurance obligation set out in the provisions under motor vehicle law, if

1. no insurance contract existed despite the existence of the insurance obligation,
2. it was not possible to identify a person liable under civil law,
3. the vehicle was used without the consent of its keeper and the keeper is therefore excluded from liability in accordance with Article 6 of the Railway and Motor Vehicle Liability Act (EKHG; *Eisenbahn- und Kraftfahrzeughaftpflichtgesetz*),
4. the liability insurer is not obliged to provide coverage, because the injuring party wilfully or illegally caused the claim to occur, for which the liability insurer is obliged to compensate, or

5. the insurance contract was suspended following the handing in of the vehicle registration certificate and the registration plates pursuant to Article 52 of the Motor Vehicles Act 1967 (KFG 1967; *Kraftfahrgesetz 1967*) published in Federal Law Gazette No. 267/1967.
- (2) The Association shall provide benefits in accordance with para. 1 in such a way, as if they existed on the basis of a claim by the victim of a traffic accident and the existence of a motor vehicle liability insurance policy within the insurance obligation defined under the provisions of motor vehicle law. The Association may not object to a compensation claim, that a liable party shall have to pay compensation, or that a liability insurance company shall have to intervene, if the latter contests its obligation to provide coverage.
- (3) The Association shall also provide compensation for the case listed in para. 1 no. 1, if damages were caused by a motor vehicle outside of Austria, but the risk was deemed to be situated in Austria (Article 5 no. 20 lit. a sublit. bb of the Insurance Supervision Act 2016 (VAG 2016; *Versicherungsaufsichtsgesetz 2016*), published in Federal Law Gazette I No. 34/2015).
- (4) The Association shall also provide compensation for the case listed in para. 1 no. 2, it is not possible to identify whether the motor vehicle that caused the damage was subject to the insurance obligation in accordance with the provisions under motor vehicle law.
- (5) Persons, who at the point of time at which the damage event occurred were wilfully being transported in a motor vehicle, shall not be compensated, if they knew that the obligations set out in para. 1 no. 1 or no. 3 applied to the motor vehicle.
- (6) In the cases listed in Article 4 para. 1 nos. 3 and 4 damages shall only be compensated for the amount exceeding EUR 220. In the case listed in Article 4 para. 1 no. 2 damages shall only be compensated for the amount exceeding EUR 220, and only in the case that a person was killed or suffered a serious physical injury during the same claim event as defined in Article 84 para. 1 of the Austrian Criminal Code (StGB; *Strafgesetzbuch*), published in Federal Law Gazette no. 60/1974.

### **Compensation in the event of the insolvency or liquidation of the insurance undertaking**

- Article 5.** (1) The Association shall pay out compensation for personal injuries and damage to property that were caused in Austria to a person with an Austrian place of residence (registered office) by a vehicle insured by an insurance undertaking established in Austria or in another EEA signatory state, from the time that the insurance undertaking is subject to insolvency proceedings or winding-up proceedings as defined in Article 268 (1) point d of Directive 2009/138/EC on the taking-up and pursuit of the business of Insurance and Reinsurance, OJ L 335, 17.12.2009, p. 1, most recently amended by Directive (EU) 2019/2177, OJ L 334, 27.12.2019, p. 155.
- (2) The Association shall be required to pay the amount that the insurance undertaking stated in para. 1 would have had to have paid. Reimbursement shall be required to happen at least up to the minimum amounts for damage to property and for personal injuries.
- (3) The Association shall inform the compensation bodies established in other EEA signatory states for the event of the insolvency of insurance undertaking of the opening of insolvency proceedings

against the assets of the liability insurer having its registered office in Austria or about the dissolving of a liability insurer having its registered office in Austria pursuant to Article 306 para. 1 of the Insurance Supervision Act 2016 (VAG 2016; *Versicherungsaufsichtsgesetz 2016*), published in Federal Law Gazette I no. 34/2015 as soon as it becomes aware of such proceedings.

(4) As soon as the injured party exerts a claim in accordance with para. 1 with the Association, which in turn shall inform the compensation body of the EEA signatory state in which the insurance undertaking has its registered office, and the insurance undertaking or its administrator or liquidator as defined in Article 268 (1) point e or f respectively of Directive 2009/138/EC.

(5) The insurance undertaking against whose assets insolvency proceedings were opened, or which was dissolved pursuant to Article 306 para. 1 VAG 2016, or its insolvency administrator or liquidator shall inform the Association or another compensation body that has asserted a claim in accordance with para. 4, if it pays compensation or contests liability that has been received by the Association or another compensation body.

(6) The Association shall provide the injured party with an offer of compensation or a reply containing reasons pursuant to para. 7, inter alia based on information that the injured party has submitted to it at its request, within three months of the day on which the injured party asserted its claim for compensation.

(7) The Association shall submit an offer of compensation containing reasons where it determines that it is obliged to pay compensation pursuant to para. 1, the claim is not contested and where the cost of the damage has been partly or fully calculated. Otherwise, it shall provide a reply containing reasons about the points that are asserted in the claim application.

(8) If the injured party accepts offer of compensation that contains these reasons, then the Association shall pay out the compensation without delay, in any case within three months of the injured party's acceptance. If the cost of the damage was only partly stated, then this shall apply for the corresponding part of the offer.

(9) The Association is authorised to cooperate with the compensation bodies of other EEA signatory states established in the event of the insolvency of an insurance undertaking in all phases of the procedure, with other interested parties, including insurance undertakings that are subject of insolvency or winding-up proceedings, with their administrators and liquidators and with the competent authorities in Austria and in other EEA signatory states. This cooperation includes the requesting, receiving and onward provision of information, as applicable also about the specificities of specific claims.

### **Compensation in relation to vehicles that are exempted from the legal obligation to have compulsory insurance coverage**

**Article 6.** (1) The Association shall provide compensation for personal injuries and damage to property, which occurred in Austria that were caused by a vehicle as defined in para. 2:

1. that is exempted from the legal obligation to have compulsory insurance coverage as defined in the KFG 1967, or

2. that is normally based in accordance with Article 1 point 4 or Directive 2009/103/EC relating to insurance against civil liability in respect of the use of motor vehicles, and the enforcement of the obligation to insure against such liability, OJ L 263, 07.10.2009, p. 11, in the version amended by Directive (EU) 2021/2118, OJ L 430, 02.12.2021, p. 1, in another EEA signatory state, and which is not subject to obligation in respect of compulsory insurance in accordance with Article 5 of that Directive.

(2) For the purposes of this provision, the following are deemed to be vehicles:

1. any motor vehicle propelled exclusively by mechanical power on land but not running on rails with:
  - a. a maximum design speed of more than 25 km/h; or
  - b. a maximum net weight of more than 25 kg and a maximum design speed of more than 14 km/h;
2. any trailer to be used with a vehicle referred to in no. 1, whether coupled or uncoupled.

Without prejudice to nos. 1 and 2, wheelchairs exclusively intended for use by persons with physical disabilities are not considered to be vehicles referred to in this Directive. Vehicles as defined in Article 1 para. 2a KFG 1967 shall also be considered vehicles.

(3) The Association shall provide benefits in accordance with para. 1 in such a way, as if they existed on the basis of a claim by the victim of a traffic accident and the existence of a motor vehicle liability insurance policy within the insurance obligation defined under the provisions of motor vehicle law. The Association may not object against a compensation claim, that a liable party shall have to pay compensation, or that a liability insurance company shall have to intervene, if the latter contests its obligation to provide coverage.

(4) The injured party shall not be compensated in accordance with para. 1, if:

1. the vehicle was not being used at the time of the accident occurred in a way that corresponds to its function as a means of transport, irrespective of the characteristics of the vehicle and irrespective of the terrain on which the vehicle is being used, and whether or not it was moving or not, or
2. the vehicle is being used at a motorsport event or activity in a restricted and demarcated area, and the organiser of the activity or another party has taken out an alternative insurance or guarantee policy covering the damage to any third party, including spectators and other bystanders, but not necessarily covering the damage to the participating drivers and their vehicles, or
3. the damage was caused by an accident involving a vehicle listed in Article 1 para. 2 lit. b KFG 1967 that is not admitted for use on public roads, in an area that is not accessible for the public due to a legal or physical restriction between the persons involved in working operations, or
4. the vehicle is exempted from the obligation for compulsory insurance pursuant to Article 59 para. 2 KFG 1967.

### **Compensation arising from compliance with the obligation to wear seatbelts and helmets**

**Article 7.** (1) The Association shall provide compensation for personal injuries that were caused as a result of the proper use of a safety belt or a protective helmet, provided that the injury would probably not occurred or would not have occurred with such severity had a safety belt or protective helmet not been worn.

(2) The injured party shall not however be compensated in accordance with para. 1, if

1. damage claims in accordance with Articles 1293 et seq. of the General Civil Code (ABGB), in accordance with the Railway and Motor Vehicle Liability Act (EKHG) or in accordance with comparable provisions on liability, that are covered by liability insurance or which are fulfilled without delay, at latest following a warning, or
2. claims against a social insurance provider for benefits that are intended to compensate such damage, or similar benefit entitlements.

(3) Furthermore, the injured party shall not be compensated in accordance with para. 1 if they

1. caused the damage as a result of intent or gross negligence, such as by driving the vehicle in a state impaired due to the consumption of alcohol, or
2. used the vehicle or was transported with the vehicle, although they knew that this was occurring against the will of the keeper.

### **Compensation for Accidents Abroad (compensation body)**

**Article 8.** (1) The Association shall provide compensation for personal injuries and damage to property in the amount of the extent of the coverage of the liability insurance provider in its place as compensation body, for a person whose place of residence (incorporation) is in Austria who is involved in an accident involving a motor vehicle in another country, the national insurance bureau of which (Article 1 (3) of Directive 2009/103/EC) has joined the green card system, where the territory in which the motor vehicle is normally based is another EEA signatory state, and the motor vehicle has a liability insurance policy held with a liability insurance provider that is established in another EEA signatory state with its place of incorporation or a branch in another EEA signatory state.

(2) Compensation shall be paid out in accordance with para. 1, if:

1. the liability insurer or its claims representative does not comply with its obligation to respond within three months following the assertion of the compensation claim to the statements contained in the request for compensation (Article 24 second subparagraph point a of Directive 2009/103/EC, OJ L 263, 07. 10. 2009, p. 11),
2. the liability insurer has not appointed a claims representative for Austria, and the injured party has not asserted its claim directly towards the insurer.

(3) The injured party shall assert its claim in the case listed in para. 2 no. 1 within four weeks following the expiry of the three-month period, or in the case listed in para. 2 no. 2 within four weeks of the point of time, at which the injured party became aware of the fact or would have had to become aware that no claims representative had been appointed.

(4) The injured party shall not be compensated in accordance with para. 1, if he/she has initiated legal steps against the injuring party or the injuring party's liability insurer. The obligation to provide compensation shall lapse if the liability insurer or the claims representative fulfils the obligation listed in para. 2 no. 1.

(5) The injured party may only legally enforce their rights against the Association, that the conditions for compensation in accordance with paras. 1 to 4 exist, and the compensation obligation has not yet lapsed.

### **Compensation of accidents abroad in the event of the insolvency or liquidation of the insurance undertaking**

**Article 8a.** (1) The Association shall also pay compensation as a compensation body (Article 8 para. 1) for personal injuries and damage to property sustained by a person with a place of residence (incorporation) in Austria that occur in another country, in which the national insurers' bureau (Article 1 no. 3 of Directive 2009/103/EC) is a member of the green card system, caused by a vehicle that is normally based in an EEA signatory state and which is insured by an insurance undertaking with its registered office in an EEA signatory state, as soon as the insurance undertaking becomes the subject of insolvency proceedings or winding-up proceedings as defined in Article 268 (1) d) of Directive 2009/138/EC.

(2) Article 5 paras. 2 and 9 shall apply. Article 5 para. 3 shall apply subject to the proviso that all of the compensation bodies listed in Article 24 of Directive 2009/103/EC have also been informed about the initiation of insolvency proceedings against the assets of a liability insurer with its registered office in Austria or about the dissolution of a liability insurer with its registered office in Austria pursuant to Article 306 para. 1 VAG 2016. Article 5 para. 9 shall apply subject to the proviso that the Association's power of cooperation shall also extend to authorised compensation bodies in other EEA signatory states pursuant to Article 24 of Directive 2009/103/EC and to the claims representatives of insurance undertakings that are the subject of insolvency proceedings or winding-up proceedings.

**Article 9.** The Association as the compensation body shall provide compensation to persons with their place of residence (incorporation) in Austria in the cases listed in Article 4 para. 1 nos. 1 and 2 in accordance with and to the extent of this compensation obligation, if the damage occurred in another EEA signatory state.

## **SECTION 3: OBLIGATIONS OF THE INVOLVED PARTIES**

### **Obligations of the injured parties**

**Article 10.** (1) Persons entitled to a claim shall be obliged to:

1. report personal injuries to the nearest police station without unnecessary delay,
2. assist where possible towards the establishment of the facts, and

3. take the necessary measures to avoid or mitigate the damage.

(2) In the event that the injured party wilfully infringes the obligations set out in para. 1, then it shall lose its claim to receive compensation. In the case of injury due to gross negligence, the claim shall continue to exist only in the event that the scope of the damage would not have been smaller had these obligations been dutifully observed.

### **Obligations of the Association**

**Article 11.** (1) The Association as the compensation body shall take the necessary measures to establish its compensation obligation with two months of a claim being asserted in accordance with Article 8.

(2) The Association shall notify the liability insurer or the claims representative without delay following such a claim having been asserted, that has not been complied with the obligation stated in Article 8 para. 2 no. 1 in a timely manner, the compensation body in the country in which the liability insurer is established (place of incorporation or as a branch), with whom the insurance contract was concluded as well as the injuring party.

(3) The Association shall report to the Financial Market Authority on an annual basis of the claims asserted against the Association, broken down into the compensation events listed in Articles 4 to 9, as well as the compensation provided by the Association.

### **Obligations to inform**

**Article 12.** The officers of agencies responsible for maintaining public security shall advise the injured party while conducting their investigations about the possibility for asserting claims in accordance with this federal act.

## **SECTION 4: TRANSFERRING OF CLAIMS**

### **Transferring of claims for reimbursement**

**Article 13.** If a claim exists against a third party for an injured party, who has received benefits in accordance with this federal act, then such a claim shall be transferred to the Association only in the case that the Association has provided a service to the injured party. Where an injured party has received benefits in accordance with Article 5 or Article 8a, then the transferring of claims for reimbursement shall be based on Article 16a para. 4.

## **SECTION 5: CLAIMS FOR COMPENSATION AND REIMBURSEMENT**

### **Financing of compensation payments**

**Article 14.** (1) The Association shall have a claim for compensation against those companies that insure against the risk of liability for motor vehicles that are authorised for use in Austria, for the

services rendered or performed by it in accordance with this federal act, including an appropriate level of administrative expenses. The services provided for the Association on the basis of this federal act shall be deducted when calculating the compensation claim. The liability insurers shall contribute proportionally to such compensation, in accordance with the ratio of their total premiums written from motor vehicle liability insurance for vehicles that have been authorised in Austria to the total of premiums written for all insurers for this kind of insurance, although it shall be permissible, irrespective of the actual premiums written and business written, to prescribe liability insurers a minimum amount of 0.5 percent of the respective expenses to be made good to the Association.

(2) Where the Association has provided or reimbursed benefits in accordance with Article 5 and Article 8a, then para. 1 shall apply with the proviso that the Association's claim for reimbursement is only exercised towards liability insurers that are authorised in Austria pursuant to Article 6 para. 1 VAG 2016. The liability insurers authorised in Austria shall contribute proportionally to such compensation, in accordance with the ratio of their total premiums written from motor vehicle liability insurance for vehicles that have been authorised in Austria to the total of premiums written for those insurers for this kind of insurance.

### **Reimbursement in relation to vehicles that are exempted from the legal obligation to have liability insurance coverage**

**Article 15.** (1) Where the Association has provided compensation in accordance with Article 6 para. 1 no. 2, it shall have a claim to reimbursement of this compensation provided by the facility liable for compensation in the EEA signatory state in which the motor vehicle is normally based.

(2) If damage occurred in another EEA signatory state caused by a motor vehicle as defined in Article 6 para. 1 no. 1, which the facility liable for compensation in that country has compensated, then the Association shall reimburse the facility liable for compensation in accordance with the legal regulations of that signatory state for the compensation provided. With reimbursement having been provided, the claim of the injured party against the injuring party shall be transferred to the Association.

### **Reimbursement for accidents in foreign countries**

**Article 16.** (1) Where the Association has provided compensation in accordance with Article 8, it shall have a claim for the reimbursement of this compensation by the compensation body in the country of establishment (place of incorporation or branch) of the liability insurer, with which the insurance contract was concluded.

(2) The Association shall reimburse the compensation body of another EEA signatory state, which provided compensation in accordance with Article 24 (1) of Directive 2009/103/EC in accordance with the legal provisions of this EEA signatory state for this compensation, if the insurance contract was concluded with a Austrian liability insurer or with the Austrian branch of a foreign liability

insurer. With reimbursement having been provided, the claim of the injured party against the injuring party and the injuring party's liability insurer shall be transferred to the Association.

(3) Where the Association has provided compensation in accordance with Article 9, it shall have a claim to have this compensation provided reimbursed by:

1. the compensation body in the EEA signatory state in which the motor vehicle, with which the damage was caused, is normally based, in the case of the event set out in Article 4 para. 1 no. 1,
2. the compensation body in the EEA signatory state in which the claim event occurred, if the damage in the case of the event set out in Article 4 para. 1 no. 2 was caused by a motor vehicle normally based in an EEA signatory state or in the case of an event set out in Article 4 para. 1 nos. 1 or 2 which was caused by a motor vehicle normally based outside the EEA signatory states.

(4) The Association shall reimburse the compensation body of another EEA signatory state, which provided compensation in accordance with Article 25 (1) of Directive 2009/103/EC in accordance with the legal provisions of this EEA signatory state for this compensation, if the vehicle that caused the damaged was authorised in Austria or if the claim event occurred in Austria. With reimbursement having been provided, the claim of the injured party against the injuring party and the injuring party's liability insurer shall be transferred to the Association.

(5) Article 14 shall apply to reimbursements made in accordance with paras. 2 and 4.

### **Reimbursement in the event of the insolvency or liquidation of the insurance undertaking**

**Article 16a.** (1) Where the Association has provided compensation in accordance with Article 5 or Article 8a, it shall have a claim for the reimbursement of this compensation by the compensation body in the liability insurer's home Member State, with which the insurance contract was concluded.

(2) The Association shall reimburse the compensation body of another EEA signatory state in accordance with the legal provisions of that EEA signatory state the amount paid to an injured party with a foreign place of residence as compensation, if the insurance undertaking that is subject of insolvency or liquidations proceedings has its registered office in Austria.

(3) Payments between the Association and the respective compensation bodies of the other EEA signatory states shall be made within a reasonable time not exceeding six months, unless otherwise agreed in writing, following receipt of such a claim for reimbursement.

(4) With reimbursement having been provided in accordance with para. 1 or 2, the claim of the injured party against the injuring party and the injuring party's liability insurer shall be transferred to the Association. This shall exclude the claims of the injured party against the insurance policyholder or the co-insured person who caused the accident, provided that their liability would have been covered by the insolvent insurance undertaking.

(5) Details regarding the functions and obligations as well as the procedures for reimbursement may be defined in the agreement mentioned in Article 10a (13) and Article 25a (13) of

Directive 2009/103/EC between the compensation bodies or the delegated act of the European Commission mentioned therein.

## SECTION 6: FINAL AND TRANSITIONAL PROVISIONS

### References

**Article 17.** (1) Where references to other federal acts are made in this federal act, those acts are to be applied in their respective current versions.

(2) Where references are made to other federal acts and regulations to provisions which have been amended by or repealed by this federal act, the reference shall obtain its content from the corresponding provisions in this federal act.

### Enforcement

**Article 18.** With regard to the enforcement of this federal act, the Federal Minister of Finance shall be entrusted with the enforcement of Article 11 para. 3, the Federal Minister for the Interior shall be entrusted with the enforcement of Article 12, and the Federal Minister for Justice in consultation with the Federal Minister of Finance shall be entrusted with the enforcement of the other provisions.

Entry into force

**Article 19.** (1) This federal act shall enter into force on 01 July 2007. It shall first be applicable for claims that occurred after 30 June 2007.

(2) With the entry into force of this federal act, the Federal Act on Extended Coverage for Road Accident Victims published in Federal Law Gazette No. 322/1977, last amended by the federal act in Federal Law Gazette I No. 33/2003, shall be repealed. That federal act shall continue to apply to claims that occurred prior to 01 July 2007.

(3) Article 4 para. 3 in the version of Federal Law Gazette I No. 109/2009 shall enter into force on 17 December 2009.

(4) Article 6 para. 3 in the version of federal act published in Federal Law Gazette I No. 12/2013 shall enter into force on 1 January 2013.

(5) Article 4 para. 3 in the version of the federal act in Federal Law Gazette I No. 34/2015 shall enter into force on 1 January 2018.

(6) Article 2, Article 4 para. 1 no. 5, Article 4 para. 6, Article 5, Article 6, Article 8a, Article 13, Article 14 and Article 16a including headings in the version of the federal act amended in the Act amending Motoring Insurance Law 2023 (*KraftVerÄG 2023*; *Kraftfahr-Versicherungsrechts-Änderungsgesetz 2023*) published in Federal Law Gazette I No. 129/2023 shall enter into force on 23 December 2023.

The following shall apply in relation to its applicability:

1. Article 4 para. 1 nos. 5 and 6 in the version amended in the *KraftVerÄG 2023* shall apply to cases in which the claim for compensation was received by the Association after 22 December 2023. In cases in which the claim for compensation was received by the Association prior to 23

December 2023. Articles 5 para. 1 and Article 6 in the version prior to the KraftVerÄG 2023 shall continue to apply.

2. Article 5 in the version amended in the KraftVerÄG 2023 shall apply in cases in which the claim for compensation was received by the Association from the day on which the agreement mentioned in the first subparagraph of Article 10a (13) of Directive 2009/103/EC or the delegated act of the European Commission applying listed in the fourth subparagraph of Article 10a (13) 2009/103/EC applies, but not prior to 23 December 2023. In cases in which the claim for compensation was received by the Association prior to the dates mentioned in the previous sentence, Article 4 para. 1 no. 5, Article 5 para. 2 and Article 13 in the version prior to the KraftVerÄG 2023 shall continue to apply.
3. Article 8a in the version amended in the KraftVerÄG 2023 shall apply in cases in which the claim for compensation was received by the Association from the day on which the agreement mentioned in the first subparagraph of Article 25a (13) of Directive 2009/103/EC or the delegated act of the European Commission applying listed in the fourth subparagraph of Article 10a (13) 2009/103/EC applies, but not prior to 23 December 2023.
4. Article 16a para. 2 in the version amended in the KraftVerÄG 2023 shall apply in cases in which the compensation body of another EEA signatory state has paid out compensation on the basis of a claim for compensation that it received after the dates stated in the first sentence of no. 2 or the first sentence of no. 3.
5. The Association may already conclude the agreements listed in the first subparagraph of Article 10a (13) and the first subparagraph of Article 25a (13) of Directive 2009/103/EC prior to 23 December 2023.

## ARTICLE 1.

### **Transposition of European Union Directives**

*(Note: from Federal Law Gazette I No. 34/2015, re Article 4, Federal Law Gazette I No. 37/2007)*

This federal act shall transpose Directive 2009/138/EC on the taking-up and pursuit of the business of Insurance and Reinsurance (Solvency II) (recast), (OJ L 335, 17.12.2009 p. 1), last amended by Directive 2014/51/EU OJ L 153, 22.05.2014 p. 1.