



## Croatia – General Information

### MANDATORY SEGREGATION OF LOCAL INSURANCE COMPANIES' SHARES NO LONGER REQUIRED

7 January 2026

Please be kindly informed that, effective 23 December 2025, Croatian Parliament has amended the Insurance Act, and therefore, as consequence, the previous requirement that shares of local insurance companies must be held in segregated custody accounts on a beneficial owner basis is no longer in force.

In line with above mentioned amendments to the Insurance Act, previous requirement according to which shares of local insurance companies, if held on custody account, had to be safe-kept on the segregated custody account open in the name of the final beneficial owner in the local central securities depository (SKDD), is no longer in force and the holdings of shares of local insurance companies may now be kept in either omnibus or segregated accounts without any specific restrictions.

#### IMPACT ON INVESTORS:

Clients holding local insurance companies' shares can keep them in segregated, as well as in omnibus accounts.

For more information, please contact your Relationship Manager or visit our homepage by clicking on this [Link](#). You can find all newsflashes published by UniCredit GSS here.

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