

---

# Obstacles to innovation

## Documents

[Innovatsioonitõrked \(xlsx, 41.95 kB\)](#)

Finantsinspektsioon worked with the private sector associations the Estonian Insurance Brokers Association, the Estonian Insurance Association, the Estonian Banking Association and FinanceEstonia from 23.09.2020 to 30.10.2020 to map the rules that unreasonably hinder financial innovation. The aim of this assessment was to identify whether the current legislation contains out-of-date rules that block innovation in unreasonable ways.

This table shows all the proposals submitted to Finantsinspektsioon by the various professional associations and the position of Finantsinspektsioon on the corresponding questions.