

**Question for written answer E-003395/2026
to the Commission**
Rule 144
Stefano Cavedagna (ECR)

Subject: Establishing whether there are any EU initiatives to combat insurance fraud in recreational boating

Sectoral operators claim that the recreational boating community as a whole is still very vulnerable to insurance fraud because the competent authorities, surveyors and insurers are not communicating in real time and because the transnational accident database needed to promptly cross-check accident data has yet to be created.

The recreational boating insurance market has been hit hard by fraudsters, whose go-to scams include bogus theft and shipwreck claims and ‘double-dipping’, a practice in which policy holders collect benefits from two or more insurance companies for the same loss or damage.

Given the cross-border nature of these scams, the Union could, by taking a proactive stance, make a key contribution to bolstering cooperation and data interoperability among the Member States.

In the light of the above, could the Commission clarify:

1. Whether the EU already has (or is in the process of setting up) any initiatives, programmes or databases designed to tackle insurance fraud in recreational boating, or whether it has made funding available to any projects akin to the above?
2. Whether it will establish a harmonised regulatory framework for the cross-border sharing of maritime accident information which also complies with the EU’s personal data protection legislation?
3. Which EU regulations could serve as a basis for the establishment of an interoperable and EU-wide maritime insurance fraud prevention system?

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