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Answer given by Ms Albuquerque
on behalf of the European Commission
(21.3.2025)

The Commission has a stated policy interest in supporting efforts that contribute to narrowing the climate protection gap, or the share of non-insured economic losses caused by climate-related disasters. The Commission is also following initiatives taken at Member States level and is engaging in discussions with stakeholders to see how the EU can contribute to building climate resilience.

However, the Commission has no jurisdiction to deal with matters like the one that is the subject of the question of the Honourable Member, which is a matter solely for the national authorities concerned.

The Insurance Compensation Consortium (Consorcio de Compensación de Seguros), is organised as a Spanish public company attached to the Ministry of Economy, Trade and Enterprise. The Consorcio is endowed with legal personality and has full capacity to act according to its legal statute. The Consorcio is run by a Board of Directors, which is chaired by the Director General of Insurance and Pension Funds of the Spanish Treasury and is composed of 14 members, including, representatives of private insurance companies and senior officials of the administration. Considering all the above, the Commission has no power to intervene in the direct management of claims or to urge the Spanish government to take a specific course of action in this matter.