

EN

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Answer given by Mr Hoekstra
on behalf of the European Commission
(30.4.2025)

1. While financial institutions are subject to some common EU rules, in particular in the regulatory field, indirect taxation of insurance transactions, apart from the place of taxation, has not yet been harmonised at EU level. Some Member States do not subject insurance transactions to any form of indirect taxation while the majority apply special taxes and other forms of contribution to insurance transactions, including surcharges intended for compensation bodies. The structure and rates of such taxes and contributions vary considerably between the Member States in which they are applied¹. Pending subsequent harmonisation², the tax rules provided for by the Member State in which the risk is situated or by the Member State in which the commitment continues to apply. The Commission is engaged in preparatory work to identify solutions to barriers to integration, cross-border operations and digitalisation and innovation stemming from the current tax framework for the financial sector.

2. The Commission is currently preparing a report on the application of Regulation (EU) No 1215/2012 of the European Parliament and of the Council of 12 December 2012 on jurisdiction and the recognition and enforcement of judgments in civil and commercial matters (recast). The report will present the first general assessment of the application of the Regulation after the recast in 2012. The report looks, among others, into the matters relating to the rules on jurisdiction over insurance contracts. Based on the findings of the report, the Commission will consider whether any further steps are necessary, including the possible amendment of the current rules on jurisdiction in insurance matters.

¹ Recital 87 of Directive 2009/138/EC of the European Parliament and of the Council of 25 November 2009 on the taking-up and pursuit of the business of Insurance and Reinsurance (Solvency II), OJ L 335, 17/12/2009, p. 1–155.

² Article 157 of Directive 2009/138/EC.