

(English version)

**Question for written answer E-001159/25
to the Commission
Giorgos Georgiou (The Left)
(19 March 2025)**

Subject: Ageism in service provision

Article 25 of the Charter of Fundamental Rights of the EU emphasises that the Union recognises and respects the right of the elderly to lead a life of dignity and independence and to participate in social and cultural life. However, data recently discussed in the Cypriot Parliament confirm that older adults are subjected to ageism and unreasonable actions by insurance companies.

Specifically, there have been a large number of complaints about arbitrary insurance premium increases for older adults. This means that low-income pensioners stay stuck at home because they are not in a position to pay the excessively high car insurance rates. Also, in many cases, insurance companies refuse to insure older adults, exploiting the legal vacuum that exists.

In light of the above:

1. Does the Commission intend to put forward a European strategy to regulate this issue and help eradicate ageism?
2. What is the Commission's position concerning the need to push for a European directive on addressing ageism in service provision?

Submitted: 19.3.2025

**Answer given by Ms Albuquerque on behalf of the European Commission
(20 June 2025)**

The Commission is aware of concerns regarding access to motor insurance for older citizens in certain Member States. While matters related to insurance pricing and coverage fall primarily within the competence of Member States, the Commission recognises the impact such issues have on the daily lives and mobility of many citizens and will consider further exchanges with relevant stakeholders as appropriate.

The Union of Equality strategies adopted by the Commission in 2020 and 2021 ⁽¹⁾ stress the need to combat stereotypes and fight age-based discrimination within their respective remit.

Age related considerations are also relevant as part of the Commission's work on its priority on 'Supporting people, strengthening our societies and our social model' ⁽²⁾, including as regards the European Pillar on Social Rights as well as on intergenerational fairness.

As regards legislative action, in 2008, the Commission has proposed an Equal Treatment Directive ⁽³⁾, in which it proposed, *inter alia*, to prohibit discrimination on grounds of age in a number of areas, among them the provision of services.

The Commission has consistently supported the Council Presidencies and the Member States to help them make progress towards adoption.

However, it has not been possible to reach the required unanimity and there is no indication or clear prospect that it could be reached in the foreseeable future.

Thus, the Commission announced in its 2025 Work Programme its intention to withdraw this proposal. The Commission will take due account of the positions of the Council and of the European Parliament before deciding on the withdrawal ⁽⁴⁾.

⁽¹⁾ https://commission.europa.eu/strategy-and-policy/policies/justice-and-fundamental-rights/gender-equality/gender-equality-strategy_en.
https://commission.europa.eu/strategy-and-policy/policies/justice-and-fundamental-rights/combating-discrimination/racism-and-xenophobia/eu-anti-racism-action-plan-2020-2025_en.
https://commission.europa.eu/strategy-and-policy/policies/justice-and-fundamental-rights/combating-discrimination/roma-eu/roma-equality-inclusion-and-participation-eu_en.
https://commission.europa.eu/strategy-and-policy/policies/justice-and-fundamental-rights/combating-discrimination/lesbian-gay-bi-trans-and-intersex-equality/lgbtiq-equality-strategy-2020-2025_en.
<https://ec.europa.eu/social/main.jsp?catId=1484&langId=en>.

⁽²⁾ https://commission.europa.eu/priorities-2024-2029_en.

⁽³⁾ COM(2008)426.

⁽⁴⁾ In line with the interinstitutional agreement on better lawmaking.