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Answer given by Ms Albuquerque
on behalf of the European Commission
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Under the current EU supervisory framework for the insurance sector¹, national competent authorities hold primary responsibility for the supervision of insurance undertakings and intermediaries operating within their jurisdictions. This includes ensuring compliance with applicable rules, safeguarding consumer protection, and taking corrective measures when necessary.

Within this framework, the European Insurance and Occupational Pensions Authority (EIOPA) promotes supervisory convergence across Member States.

EIOPA is accountable to the European Parliament and the Council and is subject to the transparency obligations laid down in the EIOPA Regulation².

The Commission is committed to strengthening the supervisory system at EU level, as set out in the Communication on the Savings and Investments Union³.

¹ In particular, 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, OJ L 335, 17.12.2009, p. 1–155, and Directive (EU) 2016/97 of the European Parliament and of the Council of 20 January 2016 on insurance distribution, OJ L 26, 2.2.2016, p. 19–59.

² Namely Articles 3, 43a and 72 of Regulation (EU) No 1094/2010 of the European Parliament and of the Council of 24 November 2010 establishing a European Supervisory Authority (European Insurance and Occupational Pensions Authority), amending Decision No 716/2009/EC and repealing Commission Decision 2009/79/EC.

³ COM(2025) 124.