

(English version)

**Question for written answer E-001436/25
to the Commission
Moritz Körner (Renew)
(9 April 2025)**

Subject: Insurance

The Commission is asked to answer the following questions separately:

1. Does the Commission know in which Member States car or home insurers are permitted to decline policy renewal at the annual renewal date based on the policyholder's history of an above-average number of claims, despite the claims involving no fault of the insured party? If so, in which? If not, why not?
2. Does the Commission consider it necessary to address this potentially consumer-adverse practice by insurers? If so, what measures will it implement? And if not, why not?

Submitted: 9.4.2025

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

EU legislation in the area of insurance does not address issues of the renewal or the termination of insurance policies. In particular, the Solvency II Directive ⁽¹⁾ and the Insurance Distribution Directive (IDD) ⁽²⁾ establish pre-contractual information requirements, but do not provide specific rules for the conclusion, renewal or termination of insurance contracts.

Therefore, the legal conditions for the annual renewal of insurance policies are left to the national insurance contract law and the civil law of Member States, subject to compliance with the general EU consumer protection framework applicable in this area.

The Commission is aware that Member States have various consumer protection rules covering different aspects of the renewal of insurance policies ⁽³⁾.

The Commission established in 2013 an expert group to examine the differences in insurance contract laws and to what extent they can hinder cross-border trade of insurance products.

The expert group delivered its final report in January 2014 ⁽⁴⁾. However, in view of the complexity of the matter and of the interconnection with national civil law, the expert group did not recommend a clear roadmap for further harmonisation.

⁽¹⁾ 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.

⁽²⁾ Directive (EU) 2016/97 of the European Parliament and of the Council of 20 January 2016 on insurance distribution.

⁽³⁾ See https://ec.europa.eu/justice/contract/files/expert_groups/renewal_en.pdf.

⁽⁴⁾ https://commission.europa.eu/business-economy-euro/doing-business-eu/contract-rules/insurance-contracts/expert-group-european-insurance-contract-law_en.