

(English version)

**Question for written answer E-003232/25
to the Commission
Fabio De Masi (NI)
(13 August 2025)**

Subject: Motor insurance market in Romania

In 2023, the Romanian Government introduced measures to freeze motor third party liability insurance prices. Initially set to last for six months, the measures have been repeatedly extended. These measures were introduced following the turmoil that arose from the revocation of Euroins Romania's licence. This could have been avoided if the proposals put forward by the European Bank for Reconstruction and Development and Euroins Insurance Group to the European Insurance and Occupational Pensions Authority and shared with the Commission had been adopted.

Can the Commission indicate:

1. Whether it regards the restrictions on the right of insurers to set premiums, particularly the introduction of caps on premiums, as being compatible with EU law?
2. Whether it has taken any measures in relation to this matter?

Submitted: 13.8.2025

**Answer given by Ms Albuquerque on behalf of the European Commission
(16 October 2025)**

The case-law of the Court of Justice confirms the principle of freedom to set rates in the non-life insurance sector ⁽¹⁾.

The Commission has been in contact with the Romanian authorities regarding this specific measure, which was introduced as temporary measure. It is the Commission's understanding that the cap on motor third party liability insurance premiums has not been renewed following its expiry on 30 June 2025.

⁽¹⁾ See, to that effect, the judgment of the Court of Justice of 7 March 2013, C-577/11, paragraphs 21 and 22.