

(English version)

**Priority question for written answer P-000194/25
to the Commission
Kathleen Funchion (The Left)
(17 January 2025)**

Subject: Insurance market in Ireland

For many years, MEPs from Ireland and my party, The Left, have directly raised concerns with the Commission about issues in the insurance market in Ireland.

Another report, this time from the Irish Injuries Resolution Board, shows that personal liability claims against shops and hospitality sectors have almost halved since 2019 ⁽¹⁾.

Yet small business owners and community groups are seeing no reduction in their premiums.

1. When will the Commission start taking the issues apparent in the Irish insurance industry seriously, especially in the field of public liability insurance?
2. Will the Commission engage with Irish authorities to test market conditions for evidence of market failure?

Submitted: 17.1.2025

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

The case-law of the Court of Justice confirms the principle of freedom to set rates in the non-life insurance sector. ⁽¹⁾ In accordance with this case-law, this does not preclude national measures liable to have effects on the rates.

It is the responsibility of the national competent authorities to supervise insurance undertakings, including ensuring that these undertakings comply with their obligations under the applicable national laws, taking into account all relevant factual and legal circumstances of each case.

The Commission may intervene only in cases where a breach of EU law has been identified. At this stage, the Commission is not aware of any such instance.

¹ ¹<https://www.injuries.ie/eng/news-publications/news/press-release-public-liability-accident-report1.html>.
(¹) See, to that effect, the judgment of the Court of Justice of 7 March 2013, C-577/11, paragraphs 21 and 22.