

## Concerns raised on European Commission legislative proposal for European Services e-card

Following the publication of the European Commission's legislative proposal for a European Services e-card, Nicolas Jeanmart, head of personal insurance, general insurance and macroeconomics at Insurance Europe, commented:

"While Insurance Europe shares the Commission's interest in facilitating movement of services within the single market, it has significant concerns that the proposal is based on the incorrect assumption that businesses are being impeded from conducting cross-border business due to a lack of available insurance.

"As mentioned in Insurance Europe's [response](#) to the Commission's consultation last year, many insurers can and do offer cover for markets other than their own on a daily basis. As insurance for cross-border services exists and is accessible, it is rather disappointing that this has not been taken into consideration in the Commission's proposal.

"Insurance Europe is also concerned that the measures envisaged by the Commission will simply add unnecessary burden to insurers without any benefit for the sectors they are intended to help, and that those measures will also not contribute towards a better functioning of the single market.

"For example, the proposal introduces a standardised claims history statement, which insurers will be obligated to provide to their customers covering activities over the past five years. It also requires insurers to factor this statement into their premium calculation in a non-discriminatory matter.

"This is concerning because harmonising claims history statements would be difficult to achieve due to the diversity of situations across the EU. The proposal also fails to consider the importance of insurer discretion in the calculation of premiums. Risks are always assessed on the basis of local circumstances, therefore limiting the value a claims history statement may have in a different country.

"Instead, Insurance Europe would like to see more emphasis placed on providing professionals with better access to information about the professional requirements for the market in which they wish to operate. This could be conceivably achieved through better use of the existing Points of Single Contact."

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### Notes for editors

1. For further information, to request a media interview or to be added to our mailing list, please contact Richard Mackillican, policy advisor, communications & PR (tel: +32 2 894 30 69, [mackillican@insurancееurope.eu](mailto:mackillican@insurancееurope.eu)).
2. You can also receive updates from Insurance Europe by signing up [here](#) or by following us on Twitter @InsuranceEurope.
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