

**Question for written answer E-005818/2014  
to the Commission**  
Rule 130  
**Bendt Bendtsen (PPE)**

Subject: Competition in the insurance broking sector in the EU

Under EU law, all major brokerage contracts relating to public works must be put out to tender at EU level. Brokers in countries such as Denmark, where they are subject to a so-called 'payroll tax', lose out on all such tenders because this payroll tax means they cannot compete with their competitors from other Member States.

Will the Commission therefore take steps to ensure that all brokers are able to compete freely and on a level playing field in the EU?

It is also very important for European consumers that brokers are able to compete on an equal footing with insurance companies and others. The right of EU citizens to independent advice on insurance is enjoyed freely in most Member States, but not, for example, in Denmark where the practice followed by insurance companies means that consumers have to pay twice for sales and service when they seek brokerage services. Consumers are thus effectively cut off from impartial advice, with the result that the rate of increase in the private market from 2006 to 2012 amounted to 60.1%, while the rate of increase in the B2B market over the same period was just 9.9% as a result of efforts by brokers.

Does the Commission agree that independent advice on insurance issues should also be accessible to the ordinary citizen?

Will the Commission take steps to ensure free competition for consumers in the European insurance market, including in Denmark?