

**Question for written answer E-007400/2014
to the Commission**
Rule 130
Nicola Caputo (S&D)

Subject: Third-party liability vehicle insurance in Italy

Third-party liability insurance for cars, in Italy and other countries, is a legal requirement. 70% of the Italian insurance market is in the hands of just a few insurance groups. This situation interferes with competition rules in the market and is leading to unjustified increases in the prices of services.

In particular, in some regions of southern Italy, the high prices charged by insurance companies is causing inequality among Italian citizens; for some, it is simply too expensive to meet these legal requirements, so much so that in some parts of Italy people are giving up insurance altogether and therefore no longer using their cars.

Can the Commission answer the following questions:

1. Can it ascertain whether insurance companies are, in southern Italy, 'passing on materially inaccurate information on market conditions or on the possibility of finding the product with the intention of inducing the consumer to acquire the product at conditions less favourable than normal market conditions.' (Annex I, paragraph 18, Directive 2005/29/EC)?
2. Can it also say whether the conduct of some insurance companies is in breach of the principles laid down in Directive 2005/29/EC with a view to guaranteeing the transparency of information and the prohibition of undue influence seeking to distort the economic behaviour of consumers?