

**Question for written answer E-006963/2015  
to the Commission**  
Rule 130  
**Nessa Childers (S&D)**

Subject: Motor insurance rates - discrimination in Ireland

It is current practice in the Irish insurance industry to charge different motor insurance rate tiers, with premiums for EU licence-holders reaching up to twice the value charged to drivers with an Irish licence who have equivalent periods of driving experience, irrespective of the standard of driving instruction in the country of issue, which in some instances is arguably superior to that required in the jurisdiction of Ireland.

Likewise, Irish motor insurers routinely refuse to provide insurance to drivers, including Irish citizens, with less than three years' continuous driving experience in Ireland, irrespective of driving experience elsewhere in the EU. One consequence of this is the marked upward pressure on premiums charged by those companies which do provide insurance under such circumstances, thus compounding discrimination with market distortion owing to lack of competition, for periods of up to three years.

Could the Commission elaborate on the applicable *acquis communautaire*, and on the action it intends to take if these practices are incompatible with EU legislation?