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*Committee on Economic and Monetary Affairs*

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**2013/2174(INI)**

23.10.2013

# **AMENDMENTS**

## **1 - 66**

**Draft report**  
**Sampo Terho**  
(PE519.700v01-00)

on the insurance of natural and man-made disasters  
(2013/2174(INI))

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AM\_Com\_NonLegReport

**Amendment 1**  
**Werner Langen**  
**Motion for a resolution**  
**Recital A a (new)**

*Motion for a resolution*

*Amendment*

*Aa. whereas the unequal degree of penetration in the Member States, conditioned by legal, geophysical, historic and cultural differences resulting in the varying levels of demand, can be seen as necessitating action at European level, especially in the field of information and prevention policy;*

Or. de

**Amendment 2**  
**Jean-Paul Bisset**  
on behalf of the Greens/EFA Group

**Motion for a resolution**  
**Recital A a (new)**

*Motion for a resolution*

*Amendment*

*Aa. whereas penetration rates should be considered alongside rates of adequacy (of insurance cover), which should be produced by the national and European authorities;*

Or. fr

**Amendment 3**  
**Sari Essayah**

**Motion for a resolution**  
**Recital B**

*Motion for a resolution*

*Amendment*

B. whereas the situation in the EU insurance market is heterogeneous because

B. whereas the situation in the EU insurance market is heterogeneous because

Member States are exposed to different risks and natural catastrophes and the predictability of a natural catastrophe depends on different factors (meteorological, **geographical**, etc.);

Member States are exposed to different risks and natural catastrophes and the predictability of a natural catastrophe depends on different factors (meteorological, **hydrological**, **geophysical**, etc.);

Or. en

#### **Amendment 4**

**Jean-Paul Besset**

on behalf of the Greens/EFA Group

#### **Motion for a resolution**

##### **Recital B a (new)**

*Motion for a resolution*

*Amendment*

***Ba. whereas, in many cases, Member States affected by cross-border natural disasters have the same level of exposure to risk and a cross-border, EU-level approach to risk management is therefore required;***

Or. fr

#### **Amendment 5**

**Marlene Mizzi**

#### **Motion for a resolution**

##### **Recital C**

*Motion for a resolution*

*Amendment*

C. whereas between 1980 and 2011 a small number of big events gave rise to about half of all costs related to weather events; whereas natural catastrophes are a financial risk wherever they happen;

C. whereas between 1980 and 2011 a small number of big events gave rise to about half of all costs related to weather events; whereas natural ***and man-made*** catastrophes are a financial risk wherever they happen;

Or. en

## Amendment 6

Jean-Paul Besset

on behalf of the Greens/EFA Group

### Motion for a resolution

#### Recital D

##### *Motion for a resolution*

D. whereas storm surges, river floods and flash floods are among the main natural catastrophe risks faced by Europe and, ***even if*** their incidence is increasing rapidly, it is ***still impossible*** to estimate their increasing effects in terms of damages and costs;

##### *Amendment*

D. whereas storm surges, river floods and flash floods are among the main natural catastrophe risks faced by Europe and, ***because*** their incidence is increasing rapidly, ***although*** it is ***difficult*** to estimate their increasing effects ***precisely*** in terms of damages and costs, ***there is currently a scientific consensus that costs will soar, as will levels of damage, far beyond those experienced to date;***

Or. fr

## Amendment 7

Marlene Mizzi

### Motion for a resolution

#### Recital D

##### *Motion for a resolution*

D. whereas storm surges, river floods and flash floods are among the main natural catastrophe risks faced by Europe and, even if their incidence is increasing rapidly, it is still ***impossible*** to estimate their increasing effects in terms of damages and costs;

##### *Amendment*

D. whereas storm surges, river floods and flash floods are among the main natural catastrophe risks faced by Europe and, even if their incidence is increasing rapidly, it is still ***increasingly difficult*** to estimate their increasing effects in terms of damages and costs;

Or. en

## Amendment 8

Sari Essayah

### Motion for a resolution

#### Recital D

*Motion for a resolution*

D. whereas storm surges, river floods and flash floods are among the main natural catastrophe risks faced by Europe and, even if their incidence is increasing rapidly, it is still impossible to estimate their increasing effects in terms of damages and costs;

*Amendment*

D. whereas storm surges, **forest fires**, river floods and flash floods are among the main natural catastrophe risks faced by Europe and, even if their incidence is increasing rapidly, it is still impossible to estimate their increasing effects in terms of damages and costs;

Or. en

**Amendment 9**

**Sari Essayah**

**Motion for a resolution**

**Recital E**

*Motion for a resolution*

E. whereas citizens are often not aware of the various risks potentially arising from weather events, or else tend to underestimate the risks of natural catastrophes as well as the consequences of lack of preparation;

*Amendment*

E. whereas citizens are often not aware of the various risks potentially arising from weather events, or else **both as individuals and communities** tend to underestimate the risks of natural catastrophes as well as the consequences of lack of preparation;

Or. en

**Amendment 10**

**Sari Essayah**

**Motion for a resolution**

**Recital F**

*Motion for a resolution*

F. whereas on the one hand natural catastrophes depend on meteorological **and geographical** elements, while on the other man-made disasters are due to incorrect behaviour or bad risk management;

*Amendment*

F. whereas on the one hand natural catastrophes depend on meteorological, **geophysical and hydrological** elements, **which may be affected by climate change**, while on the other man-made disasters are due to incorrect behaviour or bad risk

management;

Or. en

**Amendment 11**

**Marlene Mizzi**

**Motion for a resolution**

**Recital F a (new)**

*Motion for a resolution*

*Amendment*

*Fa. whereas the consequences of certain natural disasters are in certain cases, amplified by the lack of adequate precautionary measures by governments, local authorities and citizens;*

Or. en

**Amendment 12**

**Jean-Paul Besset**

on behalf of the Greens/EFA Group

**Motion for a resolution**

**Recital F a (new)**

*Motion for a resolution*

*Amendment*

*Fa. whereas natural disasters are tending increasingly to highlight and aggravate the damage caused by man-made disasters;*

Or. fr

**Amendment 13**

**Nikolaos Chountis**

**Motion for a resolution**

**Recital F a (new)**

*Motion for a resolution*

*Amendment*

***Fa. whereas, with regard to man-made disasters, the observance and optimisation of safety rules is very important for the purposes of accident prevention;***

Or. el

**Amendment 14**

**Jean-Paul Besset**

on behalf of the Greens/EFA Group

**Motion for a resolution**

**Recital G**

*Motion for a resolution*

G. whereas the market in natural catastrophe insurance is affected by the extent of preventive measures in the form of adaptation to climate change (e.g. creation of flood defences), while the market in man-made disaster insurance aims to meet liability requirements imposed by safety standards;

*Amendment*

*[Does not affect English version.]*

Or. fr

**Amendment 15**

**Sari Essayah**

**Motion for a resolution**

**Recital G**

*Motion for a resolution*

G. whereas the market in natural catastrophe insurance is affected by the extent of preventive measures in the form of adaptation to climate change (e.g. creation of flood defences), while the market in man-made disaster insurance aims to meet liability requirements imposed by safety standards;

*Amendment*

G. whereas the market in natural catastrophe insurance is affected by the extent of preventive measures in the form of adaptation to climate change (e.g. creation of flood defences ***or fast detection and reaction capacities against forest fires***), while the market in man-made disaster insurance aims to meet liability



requirements imposed by safety standards;

Or. en

**Amendment 16**  
**Werner Langen**  
**Motion for a resolution**  
**Recital G**

*Motion for a resolution*

G. whereas the market in natural catastrophe insurance is affected by the extent of preventive measures in the form of adaptation to climate change (e.g. creation of flood defences), while the market in man-made disaster insurance aims to meet liability requirements imposed by safety standards;

*Amendment*

G. whereas the market in natural catastrophe insurance is affected by the extent of preventive measures in the form of adaptation to climate change (e.g. creation of flood defences), while the market in man-made disaster insurance aims to meet liability requirements imposed by safety standards, ***which means that it is inappropriate to treat non-life and liability insurance in the same way;***

Or. de

**Amendment 17**  
**Nikolaos Chountis**  
**Motion for a resolution**  
**Paragraph 1 a (new)**

*Motion for a resolution*

***1a. Stresses that climate change is, to a very large extent, linked with the growing number of natural disasters; believes that, in order to tackle effectively the root causes of climate change and environmental destruction, it is necessary to change the growth model and economic model in Europe;***

Or. el

**Amendment 18**  
**Jean-Paul Besset**

on behalf of the Greens/EFA Group

## Motion for a resolution

### Paragraph 1

#### *Motion for a resolution*

1. Considers that **prevention** is the most important factor in terms of protecting people and avoiding losses caused by unexpected events; notes the role of the EU in developing a more responsible society and creating a culture of prevention enhancing citizens' awareness of both natural and man-made risks;

#### *Amendment*

1. Considers that ***the management of exposure to risk*** is the most important factor in terms of protecting people and avoiding losses caused by unexpected events; notes the role of the EU in developing a more responsible society and creating a culture of prevention enhancing citizens' awareness of both natural and man-made risks;

Or. fr

## Amendment 19

Sari Essayah

## Motion for a resolution

### Paragraph 1

#### *Motion for a resolution*

1. Considers that prevention is the most important factor in terms of protecting people and avoiding losses caused by unexpected events; notes the role of the EU in developing a more responsible society and creating a culture of prevention enhancing citizens' awareness of both natural and man-made risks;

#### *Amendment*

1. Considers that prevention is the most important factor in terms of protecting people and avoiding losses caused by unexpected events; notes the role of the EU in developing a more responsible society ***which gives enough thought and resources to precautionary measures*** and creating a culture of prevention enhancing citizens' awareness of both natural and man-made risks;

Or. en

## Amendment 20

Sari Essayah

## Motion for a resolution

### Paragraph 2

*Motion for a resolution*

2. Believes that more research **will** yield a detailed framework of different situations with regard to understanding and preventing environmental risks and reducing uncertainty in this field; welcomes partnerships between insurance companies and research institutes aimed at pooling resources, skills and risk expertise in order to better **prepare** citizens **to** face risks related to natural catastrophes;

*Amendment*

2. Believes that more research **may** yield a detailed framework of different situations with regard to understanding and preventing environmental risks and reducing uncertainty in this field; welcomes partnerships between insurance companies and research institutes aimed at pooling resources, skills and risk expertise in order to better **understand the issues involved and provide materials for information campaigns thus preparing citizens and their communities to better** face risks related to natural catastrophes;

Or. en

**Amendment 21**

**Jean-Paul Besset**

on behalf of the Greens/EFA Group

**Motion for a resolution**

**Paragraph 2**

*Motion for a resolution*

2. Believes that more research will yield a detailed framework of different situations with regard to understanding **and preventing** environmental risks and reducing uncertainty in this field; welcomes partnerships between insurance companies and research institutes aimed at pooling resources, skills and risk expertise in order to better prepare citizens to face risks related to natural catastrophes;

*Amendment*

2. Believes that more research will yield a detailed framework of different situations with regard to understanding environmental risks, **managing exposure to them** and reducing uncertainty in this field; welcomes partnerships between insurance companies and research institutes aimed at pooling resources, skills and risk expertise in order to better prepare citizens to face risks related to natural catastrophes;

Or. fr

**Amendment 22**

**Marlene Mizzi**

**Motion for a resolution**  
**Paragraph 2 a (new)**

*Motion for a resolution*

*Amendment*

***2a. Believes that information is crucial for the prevention and mitigation of such disasters; calls therefore, for closer cooperation between Member States and the private sector in order to provide citizens with relevant information relating to the risks that they face;***

Or. en

**Amendment 23**  
**Marlene Mizzi**

**Motion for a resolution**  
**Paragraph 3**

*Motion for a resolution*

*Amendment*

3. Takes the view that the EU can provide visible added value by supporting responsible individual behaviour, and welcomes the support of campaigns aimed at improving citizens' awareness of the risks of natural catastrophes and knowledge of geography and climate;

3. Takes the view that the EU ***and national authorities*** can provide visible added value by supporting responsible individual behaviour, and welcomes the support of campaigns aimed at improving citizens' awareness of the risks of natural catastrophes and knowledge of geography and climate;

Or. en

**Amendment 24**  
**Sari Essayah**

**Motion for a resolution**  
**Paragraph 3**

*Motion for a resolution*

*Amendment*

3. Takes the view that the EU can provide visible added value by supporting

3. Takes the view that the EU can provide visible added value by supporting

responsible individual behaviour, and welcomes the support of campaigns aimed at improving citizens' awareness of the risks of natural catastrophes and knowledge of geography and climate;

responsible individual behaviour, and welcomes the support of campaigns aimed at improving citizens' awareness of the risks of natural catastrophes and knowledge of geography and climate ***and by sharing best practices on risk prevention and mitigation amongst Member States and regionally;***

Or. en

## **Amendment 25**

**Jean-Paul Besset**

on behalf of the Greens/EFA Group

### **Motion for a resolution**

#### **Paragraph 3**

##### *Motion for a resolution*

3. Takes the view that the EU can provide visible added value by supporting responsible individual behaviour, and welcomes the support of campaigns aimed at improving citizens' awareness of the risks of natural catastrophes and knowledge of geography and climate;

##### *Amendment*

3. Takes the view that the EU can provide visible added value by supporting responsible individual behaviour, and welcomes the support of campaigns aimed at improving citizens' awareness of the risks of natural catastrophes and knowledge of geography and climate, ***and specifically at informing the choices they make in relation to property investment and steps to reduce their exposure to risks;***

Or. fr

## **Amendment 26**

**Sari Essayah**

### **Motion for a resolution**

#### **Paragraph 4**

##### *Motion for a resolution*

4. Points out that the involvement of local authorities and stakeholders in decisions concerning city planning and urban

##### *Amendment*

4. Points out that the involvement of local authorities and stakeholders in decisions concerning city planning and urban

development could improve natural catastrophe management; believes that closer cooperation between public and private sectors could help Member States and local authorities to identify high-risk areas *and* decide on measures *for adaptation to change*;

development could improve natural catastrophe management; believes that closer cooperation between public and private sectors could help Member States and local authorities to identify high-risk areas, decide on *preventive* measures *and prepare for coordinated action*;

Or. en

## **Amendment 27**

**Marlene Mizzi**

### **Motion for a resolution**

#### **Paragraph 4**

##### *Motion for a resolution*

4. Points out that the involvement of local authorities and stakeholders in decisions concerning city planning and urban development could improve *natural* catastrophe management; believes that closer cooperation between public and private sectors could help Member States and local authorities to identify high-risk areas and decide on measures for adaptation to change;

##### *Amendment*

4. Points out that the involvement of local authorities and stakeholders in decisions concerning city planning and urban development could improve catastrophe management; believes that closer cooperation between public and private sectors could help Member States and local authorities to identify high-risk areas and decide on measures for adaptation to change;

Or. en

## **Amendment 28**

**Marlene Mizzi**

### **Motion for a resolution**

#### **Paragraph 4 a (new)**

##### *Motion for a resolution*

##### *Amendment*

*4a. Calls for Member States and public authorities to take adequate preventive measures in order to mitigate the consequences of natural disasters; invites governments to create and maintain crises*

*response units in order to mitigate the consequences of such crises;*

Or. en

## **Amendment 29**

**Marlene Mizzi**

### **Motion for a resolution**

#### **Paragraph 5**

##### *Motion for a resolution*

5. ***Invites the*** Member States to share best practices and experiences with a view to protecting citizens from unexpected events and developing a network for information exchange, to include management at cross-border level;

##### *Amendment*

5. ***Urges*** Member States to share best practices and experiences with a view to protecting citizens from unexpected events and developing a network for information exchange, to include management at cross-border level;

Or. en

## **Amendment 30**

**Sari Essayah**

### **Motion for a resolution**

#### **Paragraph 5**

##### *Motion for a resolution*

5. Invites the Member States to share best practices and experiences with a view to protecting citizens from unexpected events and developing a network for information exchange, ***to include management at cross-border level;***

##### *Amendment*

5. Invites the Member States to share best practices and experiences with a view to protecting citizens from unexpected events and developing a network for information exchange, ***and to agree on cross-border coordination and management;***

Or. en

## **Amendment 31**

**Jean-Paul Besset**

on behalf of the Greens/EFA Group

**Motion for a resolution**  
**Paragraph 5 a (new)**

*Motion for a resolution*

*Amendment*

***5a. Calls on the Commission to make available tools for the collection and distribution of such information, for use by national authorities, insurance companies, businesses and households;***

Or. fr

**Amendment 32**  
**Jean-Paul Besset**  
on behalf of the Greens/EFA Group

**Motion for a resolution**  
**Paragraph 6**

*Motion for a resolution*

*Amendment*

6. Welcomes the Commission's efforts to raise awareness regarding disasters, but notes that natural and man-made disasters need different types of insurance and are covered by two different insurance markets, and therefore cannot be treated together even if there are cases of man-made decisions ***affecting*** a natural catastrophe risk;

6. Welcomes the Commission's efforts to raise awareness regarding disasters, but notes that natural and man-made disasters need different types of insurance and are covered by two different insurance markets, and therefore cannot be treated together even if there are cases of man-made decisions ***aggravating exposure to*** a natural catastrophe risk;

Or. fr

**Amendment 33**  
**Ashley Fox**

**Motion for a resolution**  
**Paragraph 6**

*Motion for a resolution*

*Amendment*

6. Welcomes the Commission's efforts to raise awareness regarding disasters, but ***notes*** that natural and man-made disasters

6. Welcomes the Commission's efforts to raise awareness regarding disasters, but ***emphasizes*** that natural and man-made



need different types of insurance and are covered by two different insurance markets, and therefore cannot be treated together even if there are cases of man-made decisions affecting a natural catastrophe risk;

disasters need different types of insurance and are covered by two different insurance markets, and therefore cannot be treated together even if there are cases of man-made decisions affecting a natural catastrophe risk;

Or. en

**Amendment 34**  
**Nils Torvalds**

**Motion for a resolution**  
**Paragraph 6**

*Motion for a resolution*

6. Welcomes the Commission's efforts to raise awareness regarding disasters, but notes that natural and man-made disasters need different types of insurance and are covered by two different insurance markets, and therefore cannot be treated together even if there are cases of man-made decisions affecting a natural catastrophe risk;

*Amendment*

6. Welcomes the Commission's efforts to raise awareness regarding disasters, but notes that natural and man-made disasters need different types of insurance and are covered by two different insurance markets, ***since a man-made disaster unlike a natural disaster has no liable part***, and therefore cannot be treated together even if there are cases of man-made decisions affecting a natural catastrophe risk;

Or. en

**Amendment 35**  
**Sari Essayah**

**Motion for a resolution**  
**Paragraph 6 a (new)**

*Motion for a resolution*

***6a. Points out that in most Member States there is some form of insurance-based system for floods and other natural damages. The system can be supplemented with state fund's compensation of those assets which***

*Amendment*

*cannot be privately insured. State funds may also compensate insurance claims exceeding the maximum amounts or otherwise exceptionally heavy damage. In addition, a Member State may participate in the compensation for damages by providing reinsurance. These systems, however, differ in many respects, and it may not be prudent or necessary to unify them.*

Or. en

**Amendment 36**  
**Nils Torvalds**

**Motion for a resolution**  
**Paragraph 6 a (new)**

*Motion for a resolution*

*Amendment*

*6a. Underlines that the EU should not create overlapping and contradicting liability rules; points out that the commission also works on, or has in place, a natural environmental liability directive, a nuclear liability directive and a safety of offshore oil and gas operations directive that partly already addresses some potential man-made disasters;*

Or. en

**Amendment 37**  
**Nikolaos Chountis**  
**Motion for a resolution**  
**Paragraph 6 a (new)**

*Motion for a resolution*

*Amendment*

*6a. Expresses concern that the anticipated growth of this insurance sector, arising from the substantial increase in the number of natural disasters and dictated*

*by its very nature, could, if unregulated by strict insurance company framework monitoring provisions, create a risk of unsafe or toxic insurance products being developed;*

Or. el

**Amendment 38**  
**Sari Essayah**

**Motion for a resolution**  
**Paragraph 6 b (new)**

*Motion for a resolution*

*Amendment*

*6b. Notes that Regulation (EC) No 2012/2002 establishing the European Union Solidarity Fund is the basis for Community action in cases of major disasters and the Regulation notes clearly that "Community action should not relieve third parties of their responsibility who, under the 'polluter-pays' principle, are liable in the first instance for the damage caused by them, or discourage preventive measures at both Member State and Community level."*

Or. en

**Amendment 39**  
**Ashley Fox**

**Motion for a resolution**  
**Paragraph 7**

*Motion for a resolution*

*Amendment*

7. Encourages the Commission to guarantee easy access to scientific information, including through comparative statistics, and to publish clear and precise data to support decision-making by consumers when taking out

7. Encourages the Commission to guarantee easy access to scientific information, including through comparative statistics, and to publish clear and precise data to support decision-making by consumers when taking out

natural catastrophe insurance; *considers that the introduction of standard formats based on different classifications of events could be useful;*

natural catastrophe insurance;

Or. en

**Amendment 40**  
**Marlene Mizzi**

**Motion for a resolution**  
**Paragraph 7**

*Motion for a resolution*

7. Encourages the Commission to guarantee easy access to *scientific* information, including through comparative statistics, and to publish clear and precise data to support decision-making by consumers when taking out natural catastrophe insurance; considers that the introduction of standard formats based on different classifications of events could be useful;

*Amendment*

7. Encourages the Commission to guarantee easy access to *relevant* information, including through comparative statistics, and to publish clear and precise data to support decision-making by consumers when taking out natural catastrophe insurance; considers that the introduction of standard formats based on different classifications of events could be useful;

Or. en

**Amendment 41**  
**Sari Essayah**

**Motion for a resolution**  
**Paragraph 7**

*Motion for a resolution*

7. Encourages the Commission to guarantee easy access to scientific information, including through comparative statistics, and to publish clear and precise data to support decision-making by consumers when taking out natural catastrophe insurance; considers that the introduction of standard formats

*Amendment*

7. Encourages the Commission to guarantee easy access to scientific information, including through comparative statistics, and *the Member States* to publish clear and precise data to support decision-making by consumers, *communities and companies* when taking out natural catastrophe insurance;

based on different classifications of events could be useful;

considers that the introduction of standard formats based on different classifications of events could be useful;

Or. en

#### **Amendment 42**

**Jean-Paul Besset**

on behalf of the Greens/EFA Group

#### **Motion for a resolution**

##### **Paragraph 7 a (new)**

*Motion for a resolution*

*Amendment*

***7a. Calls on the Commission to create a single database on natural hazards in Europe and the legal and financial risk-management tools that address them, and to publish it (in the form of an interactive map and a website);***

Or. fr

#### **Amendment 43**

**Werner Langen**

#### **Motion for a resolution**

##### **Paragraph 8**

*Motion for a resolution*

*Amendment*

8. Recalls that natural catastrophes affect both private households and business activities, and encourages insurance companies to ***offer affordable coverage and to propose economic incentives to encourage*** citizens to ***take out insurance*** to protect their property ***in case of*** damage; invites companies to devise incentives responding to insurance needs in terms of environmental liability, e.g. for enterprises in the gas or the nuclear sector;

8. Recalls that natural catastrophes affect both private households and business activities, and encourages insurance companies to ***credit*** citizens ***and undertakings for preventive measures as an incentive for prevention and cost-efficient insurance coverage, thereby encouraging them*** to protect ***and insure*** their property ***against*** damage; invites companies to devise incentives responding to insurance needs in terms of environmental liability, e.g. for enterprises in the gas or the nuclear sector;

**Amendment 44**

**Ashley Fox**

**Motion for a resolution**

**Paragraph 8**

*Motion for a resolution*

8. Recalls that natural catastrophes affect both private households and business activities, and encourages insurance companies to offer affordable coverage **and** to propose **economic** incentives to encourage citizens to take out insurance to protect their property in case of damage; **invites companies to devise** incentives responding to insurance needs in terms of environmental liability, e.g. for enterprises in the gas or the nuclear sector;

*Amendment*

8. Recalls that natural catastrophes affect both private households and business activities, and encourages insurance companies to offer affordable coverage. **Invites Member States** to propose incentives to encourage citizens to take out insurance to protect their property in case of damage; **and** incentives responding to insurance needs in terms of environmental liability, e.g. for enterprises in the gas or the nuclear sector;

**Amendment 45**

**Marlene Mizzi**

**Motion for a resolution**

**Paragraph 8**

*Motion for a resolution*

8. Recalls that natural catastrophes affect both private households and business activities, and encourages insurance companies to offer affordable coverage and to propose **economic** incentives to encourage citizens to take out insurance to protect their property in case of damage; invites companies to devise incentives responding to insurance needs in terms of environmental liability, e.g. for enterprises in the gas or the nuclear sector;

*Amendment*

8. Recalls that natural catastrophes affect both private households and business activities, and encourages insurance companies to offer affordable coverage and to propose incentives to encourage citizens to take out insurance to protect their property in case of damage; invites companies to devise incentives responding to insurance needs in terms of environmental liability, e.g. for enterprises in the gas or the nuclear sector;

**Amendment 46**  
**Sari Essayah**

**Motion for a resolution**  
**Paragraph 8**

*Motion for a resolution*

8. Recalls that natural catastrophes affect both private households and business activities, and encourages insurance companies to offer affordable coverage and to propose economic incentives to encourage citizens to take out insurance to protect their property in case of damage; invites companies to devise incentives responding to insurance needs in terms of environmental liability, e.g. for enterprises in the *gas* or the nuclear sector;

*Amendment*

8. Recalls that natural catastrophes affect both private households and business activities, and encourages insurance companies to offer affordable coverage and to propose economic incentives to encourage citizens to take out insurance to protect their property in case of damage; invites **insurance** companies to devise incentives responding to insurance needs in terms of environmental liability, e.g. for enterprises in the **mining, gas, chemical** or the nuclear sector;

Or. en

**Amendment 47**  
**Ashley Fox**

**Motion for a resolution**  
**Paragraph 9**

*Motion for a resolution*

9. **Encourages** insurance companies to **simplify** contracts for consumers and to provide information on **preventive measures to facilitate consumers' choices**;

*Amendment*

9. **Invites** insurance companies to **clarify** contracts for consumers and to provide information on **alternative options to ensure adequate consumer choice**;

Or. en

**Amendment 48**  
**Werner Langen**  
**Motion for a resolution**  
**Paragraph 9**

*Motion for a resolution*

9. Encourages insurance companies to ***simplify contracts for consumers and to*** provide information on preventive measures to facilitate consumers' choices;

*Amendment*

9. Encourages insurance companies to provide information on preventive measures to facilitate consumers' choices;

Or. de

**Amendment 49**  
**Marlene Mizzi**

**Motion for a resolution**  
**Paragraph 9**

*Motion for a resolution*

9. ***Encourages*** insurance companies to simplify contracts for consumers and to provide information on preventive measures to facilitate consumers' choices;

*Amendment*

9. ***Urges*** insurance companies to simplify contracts for consumers and to provide information on preventive measures to facilitate consumers' choices;

Or. en

**Amendment 50**  
**Jean-Paul Besset**  
on behalf of the Greens/EFA Group

**Motion for a resolution**  
**Paragraph 9**

*Motion for a resolution*

9. Encourages insurance companies to simplify contracts for consumers and to provide information on preventive measures to facilitate consumers' choices;

*Amendment*

9. Encourages insurance companies to simplify contracts for consumers and to provide information on preventive measures, ***and their impact on the price of cover, in order*** to facilitate consumers' choices;

Or. fr



**Amendment 51**

**Jean-Paul Besset**

on behalf of the Greens/EFA Group

**Motion for a resolution**

**Paragraph 9 a (new)**

*Motion for a resolution*

*Amendment*

***9a. Emphasises the need to harmonise requirements in relation to pre-contractual information for consumers in the EU;***

Or. fr

**Amendment 52**

**Sari Essayah**

**Motion for a resolution**

**Paragraph 10**

*Motion for a resolution*

*Amendment*

10. Recognises the need for consumers to understand what type of coverage they have and how it would operate; points out that consumers need to be fully informed of all terms and conditions when buying insurance products and before signing a contract;

10. Recognises the need for consumers to understand what type of coverage they have and how it would operate ***when risks materialise***; points out that consumers need to be fully informed of all terms and conditions when buying insurance products and before signing a contract;

Or. en

**Amendment 53**

**Jean-Paul Besset**

on behalf of the Greens/EFA Group

**Motion for a resolution**

**Paragraph 10**

*Motion for a resolution*

*Amendment*

10. Recognises the need for consumers to understand what type of coverage they

10. Recognises the need for consumers to understand what type of coverage they

have and how it would operate; points out that consumers need to be fully informed of all terms and conditions when buying insurance products and before signing a contract;

have and how it would operate; points out that consumers need to be fully informed of all terms and conditions, ***including the procedures for withdrawal from a contract and for making complaints and the deadlines applicable in such procedures***, when buying insurance products and before signing a contract;

Or. fr

**Amendment 54**  
**Nikolaos Chountis**  
**Motion for a resolution**  
**Paragraph 10**

*Motion for a resolution*

10. Recognises the need for consumers to understand what type of coverage they have and how it would operate; points out that consumers need to be fully informed of all terms and conditions when buying insurance products and before signing a contract;

*Amendment*

10. Recognises the need for consumers to understand what type of coverage they have and how it would operate; points out that consumers need to be fully informed of all terms and conditions when buying insurance products and before signing a contract; ***believes that the protection of individual consumers and adequate precautions to guard against controversial and damaging insurance packages must be a fundamental concern of the EU and the Member States;***

Or. el

**Amendment 55**  
**Marlene Mizzi**  
**Motion for a resolution**  
**Paragraph 10 a (new)**

*Motion for a resolution*

*Amendment*

***10a. Considers that risk-based pricing should be central to the availability of insurance coverage; urges therefore relevant authorities to provide citizens with clear and easy to access information;***

## Amendment 56

Sari Essayah

### Motion for a resolution

#### Paragraph 11

##### *Motion for a resolution*

11. Recalls that in the end it is the state ***that pays*** for damages, and suggests that Member States should recognise the importance of prevention and should make it a pillar of investment strategy, since it is more efficient to minimise the consequences of disasters instead of providing cover and repairing afterwards;

##### *Amendment*

11. Recalls that in the end it is the state ***or the regional authorities that carry a lot of the indirect or direct cost burden*** for damages, ***be the causes natural or man-made***, and suggests that Member States ***and regional authorities*** should recognise the importance of prevention ***of risks*** and should make it a pillar of investment strategy, since it is more efficient to minimise the consequences of disasters instead of ***just*** providing cover and repairing ***damages*** afterwards;

## Amendment 57

Jean-Paul Besset

on behalf of the Greens/EFA Group

### Motion for a resolution

#### Paragraph 11

##### *Motion for a resolution*

11. Recalls that in the end it is the state that pays for damages, and suggests that Member States should recognise the importance of prevention and should make it a pillar of investment strategy, since it is more efficient to minimise ***the consequences of disasters*** instead of providing cover and repairing afterwards;

##### *Amendment*

11. Recalls that in the end it is the state that pays for damages, and suggests that Member States should recognise the importance of prevention and should make it a pillar of investment strategy, since it is more efficient to minimise ***exposure to disasters, natural and man-made***, instead of providing cover and repairing afterwards;

**Amendment 58**

**Sari Essayah**

**Motion for a resolution**

**Paragraph 12**

*Motion for a resolution*

12. Underlines the risk of moral hazard **when** citizens assume that their government **is** using public resources from the national budget to cover losses; is therefore critical of actions and measures **discouraging** citizens from taking measures to protect themselves;

*Amendment*

12. Underlines the risk of moral hazard **if** citizens assume that their government **will be** using public resources from the national budget to cover **their** losses; is therefore critical of actions and measures **which may discourage** citizens **or communities** from taking measures to protect themselves; **is of the opinion that citizens should carry their share of responsibility and compensations should not cover all damages;**

**Amendment 59**

**Jean-Paul Besset**

on behalf of the Greens/EFA Group

**Motion for a resolution**

**Paragraph 12**

*Motion for a resolution*

12. Underlines the risk of moral hazard when citizens assume that their government is using public resources from the national budget to cover losses; is therefore critical of actions and measures discouraging citizens from taking measures to protect themselves;

*Amendment*

12. Underlines the risk of moral hazard when citizens assume that their government is using public resources from the national budget to cover losses; is therefore critical of actions and measures discouraging citizens from taking measures to protect themselves, **except in cases where such actions and measures are based on sound scientific research;**

**Amendment 60**  
**Werner Langen**  
**Motion for a resolution**  
**Paragraph 12**

*Motion for a resolution*

12. Underlines the risk of moral hazard when citizens assume that their government is using public resources from the national budget to cover losses; is therefore critical of actions and measures discouraging citizens from taking measures to protect themselves;

*Amendment*

12. Underlines the risk of moral hazard when citizens assume that their government is using public resources from the national budget to cover losses; is therefore critical of actions and measures discouraging citizens from taking measures to protect themselves ***such as taking out compulsory insurance for example;***

Or. de

**Amendment 61**  
**Marlene Mizzi**

**Motion for a resolution**  
**Paragraph 12 a (new)**

*Motion for a resolution*

***12a. Notes that whilst moral hazard has to be avoided, Member states still have an important role to play in the prevention of such catastrophes;***

*Amendment*

Or. en

**Amendment 62**  
**Sari Essayah**

**Motion for a resolution**  
**Paragraph 13**

*Motion for a resolution*

13. Recalls that individual responsibility in this sector has to be maintained, and is aware of the efforts made by Member States to combine the promotion of

*Amendment*

13. Recalls that individual responsibility in this sector has to be maintained, and is aware of the efforts made by Member States to combine the promotion of

individual responsibility with intervention by government, *paying for everything in cases of absence of private initiative*;

individual responsibility with intervention by government;

Or. en

**Amendment 63**  
**Sari Essayah**

**Motion for a resolution**  
**Paragraph 14**

*Motion for a resolution*

14. Concludes that there is no market distortion in this field to justify intervention at European level, and does not think that a one-size-fits-all solution *is* feasible for this issue; recalls that tailor-made insurance products depend on many elements, such as type of risks, culture and the approach taken by Member States;

*Amendment*

14. Concludes that there is no market distortion in this field to justify intervention at European level, and does not think that a one-size-fits-all solution *would be* feasible for this issue; recalls that tailor-made insurance products depend on many elements, such as type of risks, *their probable quantity and quality*, culture *of prevention, the state of preparedness and capacity for action* and the approach taken by Member States *and regional authorities concerning risk monitoring and preparation*;

Or. en

**Amendment 64**  
**Sari Essayah**

**Motion for a resolution**  
**Paragraph 15**

*Motion for a resolution*

15. Considers that a flexible natural catastrophe insurance market allows companies to adapt products to different conditions, and believes that a non-mandatory framework is the best way to develop products matching with natural

*Amendment*

15. Considers that a flexible natural catastrophe insurance market allows *insurance* companies to adapt products to different conditions, and believes that a non-mandatory framework is the best way to develop products matching with natural

risks in a given geographical area;

risks in a given geographical area;

Or. fi

#### **Amendment 65**

**Sari Essayah**

#### **Motion for a resolution**

##### **Paragraph 15**

###### *Motion for a resolution*

15. Considers that a flexible natural catastrophe insurance market allows companies to adapt products to different conditions, and believes that a non-mandatory framework is ***the best*** way to develop products matching with natural risks in a given geographical area;

###### *Amendment*

15. Considers that a flexible natural catastrophe insurance market allows companies to adapt products to different conditions, and believes that a non-mandatory framework is ***a*** way to develop products matching with natural risks in a given geographical area, ***but Member States may, based on their different cultures and situations, also consider burden sharing for example by making insurance against natural disasters an obligatory part of fire insurance, so that certain high risk areas would not be left uncovered;***

Or. en

#### **Amendment 66**

**Hans-Peter Martin**

#### **Motion for a resolution**

##### **Paragraph 15**

###### *Motion for a resolution*

15. Considers that a flexible natural catastrophe insurance market allows companies to adapt products to different conditions, and believes that a non-mandatory framework is the best way to develop products matching with natural risks in a given geographical area;

###### *Amendment*

15. Considers that a flexible natural catastrophe insurance market allows companies to adapt products to different conditions, and believes that a non-mandatory framework is the best way to develop products matching with natural risks in a given geographical area; ***stresses at the same time that consumers need clear information to make decisions about the need and value of insurance cover and***

*that insurance companies should be duty-bound to provide unbidden clear and comprehensible information for clients and prospective clients setting out the costs and benefits of individual contracts;*

Or. de