

WRITTEN QUESTION E-0949/06  
by Karin Resetarits (ALDE)  
to the Commission

Subject: Single insurance market

At present, Article 27 of the proposal for a Directive of the European Parliament and of the Council on services in the internal market states that service providers whose services present a direct and particular risk to the health or safety of the recipient, must be covered by professional indemnity insurance.

Services provided by architects, for instance, have a substantial effect on their client's health.

First of all, however, the Commission must adopt rules to ensure that Europe-wide insurance coverage is available.

Currently, just one insurance firm in Austria offers personal liability insurance for architects and it has the right to refuse an architect interested in buying personal liability insurance or to terminate existing contractual relations. At the moment, excess insurance is systematically terminated once the first claim is filed.

When will there be a single insurance market, meaning one that is comparable economically and in terms of performance?