

**Question for written answer E-003081/2023/rev.1
to the Commission**
Rule 138
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Subject: EU and government plans for compulsory private insurance

In the wake of the widespread destruction in Thessaly and Evia, the government has announced that private insurance will become compulsory as of 1 January 2024, starting with large businesses. This means that small businesses, especially self-employed people, and natural persons are sure to follow.

What private insurance essentially means is that those who are in a better financial position and can afford to put more money into an insurance policy have better chances of being compensated. Those who have insurance policies with lower premiums will receive negligible compensation while all the rest will receive State support which is already pitiful.

In view of this, can the Commission answer the following:

1. What right do national governments and the EU have forcing those affected by natural disasters to become customers of insurance companies while they themselves refuse to do their moral duty and compensate these people when they are the ones responsible for the woeful lack of resources and infrastructure as well as the absence of a comprehensive prevention plan, which was what led to the destruction in the first place, bearing in mind also that the people have amply and repeatedly paid for this compensation through taxation?
2. What does it have to say about the fact that international experience has shown – and this will be driven home in EU Member States with the Solvency II review – that not only does private insurance not compensate claimants in full or in all cases but, on the contrary, insurance companies make a fortune from PPPs and State funding which the people pay for on top of the insurance premiums only to be left exposed and unprotected when natural disasters hit?

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