

**Question for written answer P-004434/2018
to the Commission**
Rule 130
Lucy Anderson (S&D)

Subject: Improving the Motor Insurance Directive

The Commission proposal (COM 2018/0336) to revise the Motor Insurance Directive (2009/103/EC) in order to better protect victims of motor vehicle accidents and help consumers is both timely and welcome. However, the clarity and scope of the proposed revised directive could be further improved. Would the Commission therefore please explain:

1. How would the revised directive apply to motor vehicles where the owner of the vehicle has taken the vehicle out of circulation on public roads due to their being unable to drive it because of ill health or other medical reasons but where it remains on their private property?
2. Given that mobility scooter users are often elderly people or persons of reduced mobility and economically disadvantaged, would such scooters fall under the scope of this directive as revised and, if so, how would users who have not been subject to insurance costs before be safeguarded against large insurance premiums?
3. In the interests of transparency and consumer fairness, why does the proposal not include a specific legal obligation for insurance companies to take into account no-claims histories, regardless of Member State of residence, when assessing premiums?