

**Priority question for written answer P-005334/2021
to the Commission**

Rule 138

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Subject: Short-term export credit insurance for small and medium-sized enterprises

Small and medium-sized enterprises are the backbone of our internal market, both economically and in terms of employment. Small and medium-sized enterprises (SMEs) comprise 99% of all businesses in the EU. The definition of an SME is important from the point of view of financing and, in particular, access to finance for these businesses under the EU support programmes (export receivables guarantees). In May 2015, the Commission undertook to apply the 'think small first' principle more radically when launching initiatives. This should also apply to state aid rules and how short-term credit insurance is viewed, so that businesses of any size have equal opportunities to operate in our internal market.

For that reason, I would like to ask the Commission the following: Why can a state insurer not provide export credit insurance after private operators, for one reason or another, have refused to do so? After all, in such a case the state insurer is not in competition with the private sector, which was the original thinking when the initiative was being launched/adopted.

Where export credit insurance for SMEs is provided by state insurers, as referred to in points 18(b) and (c) of the Communication from the Commission to the Member States on the application of Articles 107 and 108 of the Treaty on the Functioning of the European Union to short-term export-credit insurance (2012/C 392/01), risk limits apply where export turnover exceeds EUR 2 million or the risk period is less than 181 days. How were these limits determined and on what criteria were they based? It should also be noted that, in practice, the current acts do not encourage SMEs to export their goods and services, and they increase the risks to SMEs and thus prevent growth.

The exemptions introduced during the COVID-19 pandemic have been welcomed by SMEs, but their short-term nature means that they have, to some extent, been impossible to adopt in the customer interface.