



European Parliament
Att. Mr. Maes
raymond.maes@ec.europa.eu

Our reference
2007/br/4030/EZON

The Hague
3rd January 2007

Concerning
EC questionnaire on social services of general interest

Dear Mr. Maes,

We hereby sent you our reaction to the EC questionnaire on social services of general interest. The reaction of the European Insurance and Reinsurance Federation, CEA, is supported by us. In addition we would like to sent you our reaction.

The Dutch Association of Insurers underlines the fact that the concept of social services of general interest should in no way serve as a pretext for Member States to distort competition between the different actors operating in the single insurance market. The Dutch Association of Insurers is clearly in favour of a balanced competition between all players operating on a same given insurance market.

We consider that

1. any operator, whether profit or non profit, operating in the same insurance market must be subject to the same rules of competition as other market operators, otherwise there is a risk of creating institutionalising and strengthening distortions of competition rules on a given market and of limiting it to a restricted number of operators;
2. the strict application of the European insurance directives is a sine qua non condition of equal competition in the insurance field;
3. fair competition between insurance companies and other operators does not prevent the accomplishment of the general interest functions.

Free access market and competition are necessary in the specific case of services of general interest. Strengthening competition in the area of services of general interest provides the opportunity to increase the efficiency of service, quality, develop new potentials for innovation and lead to better prices for the consumer.

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Concluding the Dutch Association of Insurers recommends that the political guidelines and rules applicable with regard to social services of general interest, if really necessary, should not hinder the proper functioning of the single market which encourages competition, rating accessibility, universal service, employment and economy in general.

We would very much like to be informed on the further process of the questionnaire.

Yours sincerely,

R. Weurding