

# CONSUMER-CENTRIC INSURANCE REGULATION

The EU regulatory framework needs to be truly consumer-centric and allow insurers to satisfy their consumers' needs in the best way possible. To ensure that, in the future, consumer protection rules actually achieve their aims, policymakers should focus on the real — rather than imagined — needs of consumers. This approach should also be at the heart of the European Commission's Better Regulation agenda, which aims to improve the quality of EU policies and laws.

Therefore, Insurance Europe suggests that any proposal — be it at Level 1, 2 or 3 — passes through a series of checks to make sure that it actually benefits consumers, incurs minimum costs and does not create unintended side-effects.

