# Insurance sector: freedom to provide services and general good

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Adopting the report by Mrs Marlies Mosiek-Urbahn (EPP, D) on freedom to provide services and the general good in the insurance sector, Parliament notes that it is still exceptional for insurance undertakings authorised in one Member State to provide services directly to an insured party in another Member State in the context of freedom to provide services (without a subsidiary company or branch being established in the latter Member State) and that there is not yet a genuine single market in this sector. Nevertheless, it deplores the fact that the excessive use by Member States of the concept of the 'general good' prevents insurance companies from expanding their activities and therefore supports the Commission decision to open its discussions with the Member States' authorities on the concept of 'the general good' to wider consultation. Parliament shares the Commission's view that the concept of 'general good' is best defined by means of 'subtraction', through the identification and description of areas that cannot be included in this concept. It encourages the Commission to continue to issue warnings and initiate proceedings in cases where it detects unjustified reference to the 'general good'.