

Basic information	
2026/2927(DEA) DEA - Delegated acts procedure	Preparatory phase in Parliament
Simplified calculation of the risk margin	
Supplementing 2007/0143(COD)	
Subject 2.50.10 Financial supervision	

Key players			
European Parliament	Committee responsible	Rapporteur	Appointed
	ECON Economic and Monetary Affairs		

Key events			
Date	Event	Reference	Summary
08/10/2026	Non-legislative basic document published	C(2026)07016	
08/10/2026	Initial period for examining delegated act 3 month(s)		

Technical information	
Procedure reference	2026/2927(DEA)
Procedure type	DEA - Delegated acts procedure
Procedure subtype	Examination of delegated act
Amendments and repeals	Supplementing 2007/0143(COD)
Stage reached in procedure	Preparatory phase in Parliament

Documentation gateway			
European Commission			
Document type	Reference	Date	Summary
Non-legislative basic document	C(2026)07016	08/10/2026	

Additional information		
Source	Document	Date

European Commission	EUR-Lex	

Simplified calculation of the risk margin

2026/2927(DEA) - 03/06/2008

The Council took note of progress on a proposal for a directive setting new solvency rules for insurance companies ("Solvency II"), on the basis of a report from the Presidency.

The proposal is intended to establish a new framework for EU regulation and supervision in the insurance sector. It is also being used as an opportunity to recast 13 insurance directives into one legal text. It is aimed at further integration of the EU insurance market, the enhanced protection of policyholders and beneficiaries, improved competitiveness of EU insurers and re-insurers and promoting better regulation in the insurance sector.

Since the last progress report submitted to the Council, in December, the number of provisions on which substantial work is still needed has been significantly reduced, and the Presidency has started exchanges with representatives of the European Parliament.

The supervision of insurance groups operating in several Member States has given rise to discussion, given the innovative nature of the Commission's proposal on this issue, as well as the different circumstances obtaining in Member States and different views on how to ensure policyholder protection.

Other issues on which discussions have not yet concluded concern the treatment of equity risk, minimum capital requirements, surplus funds and participations.

Simplified calculation of the risk margin

2026/2927(DEA) - 05/05/2009

The Council took note of progress on the following financial services dossiers:

- Solvency requirements for insurance companies (draft "Solvency II" directive);
- [Credit rating agencies](#) (draft regulation);
- [Electronic money](#) (draft directive);
- [Cross-border payments](#) in the EU (draft regulation).

On all four dossiers, the presidency has reached agreement with the European Parliament at first reading, enabling adoption by the Council at a forthcoming meeting, once the texts have been finalised.

Simplified calculation of the risk margin

2026/2927(DEA) - 07/10/2008

The Council held an **exchange of views** on a draft Directive setting new solvency rules for insurance companies ("Solvency II" Directive). Following the discussion, and with a view to its meeting scheduled for 4 November, the Council instructed the Permanent Representatives Committee to examine the last questions outstanding, namely questions of supervision and in particular, the balance of powers and responsibilities between national authorities in the supervision of insurance groups. Other relevant issues will also be examined.

The draft Directive responds to the need to modernise prudential regulation of insurance companies, given that existing solvency rules are out of date. Apart from the recasting of 14 insurance directives into one legal text it also aims to establish a new framework for EU regulation and supervision.

The proposal seeks to increase the integration of the EU insurance market, strengthen the protection of policyholders and beneficiaries, enhance the competitiveness of EU insurers and re-insurers and encourage improved legislation in this sector.