

The CNMC investigates possible anti-competitive practices in the insurance sector

- On 24, 25, and 26 February, carried out dawn raids at the premises of several insurance companies and brokerage firms.
- The CNMC is investigating possible anti-competitive practices related, among other, to coverage in claims for compensation following incidents and the exchange of information about customers.
- Inspections are a preliminary step leading to the possible formal initiation of infringement proceedings.

Madrid, 06 March 2026.- The Spanish National Markets and Competition Commission (CNMC) is investigating possible anti-competitive practices in the insurance market carried out by insurance companies and insurance brokers.

Specifically, it is analysing the existence of possible agreements or coordinated practices between companies operating in these activities, related to coverage in claims for compensation following incidents, the exchange of information about their clients, information regarding the fees paid to different professionals, and the exclusion of certain professionals.

If confirmed, these practices could constitute an infringement of Articles 1.1 of the [Law on the Defence of Competition](#) (LDC) and 101 of the Treaty on the Functioning of the European Union (TFEU).

Inspections

Between the 24 and 26 February, 2026, the CNMC staff carried out inspections at the premises of several companies in the sector.

These inspections constitute a preliminary step in the investigation process of alleged anti-competitive practices and do not prejudice the outcome of the investigation or the culpability of the concerned companies.

These practices could be considered a very serious infringement of competition law, which may entail fines of up to 10% of the total turnover of the infringing companies in the financial year preceding the year in which the fine is imposed.