

## SCOR's recommendations for Romanian MTPL market

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- the market shall receive more regulating assistance from the legal and supervisory side
- the Romanian judges and courts shall receive binding and precise guidelines how to treat cases regarding MTPL and how to determine appropriate amounts for moral damages
- loss compensations for moral damages shall be restricted by law (if nothing else helps)
- speed of loss reporting shall be improved by introduction of incentives/penalties
- lawyer's contingency fees shall be restricted (clearly defined, limited by legislation and transparent to all parties involved)