



EIOPA Insurance and Reinsurance Stakeholder Group



Monica Calu

I am president and co-founder of the Romanian NGO Consumers United/Consumatorii Uniti and I have a degree in law and a degree in economics. I started to activate in the field of consumer protection in 2008, when I drew attention and made a public position against abusive terms and unfair practices in credit and insurance contracts concluded with consumers. I am specialized in the field of rights of financial services' consumers and I am particularly passionate about consumer contracts from all points of view, economically and legally. Since 2010 I became active in multiple civic initiatives aimed at protection of financial services users, committed to defend, educate, provide help and assistance to consumers in their disputes with traders. Since 2016 until 2019 I served as consumer law expert at Asociația Pro Consumatori. I have written numerous articles in order to inform and educate consumers in Romania and I am an author of consumer protection law related paper works. I am preoccupied by finding adequate solutions to fight poverty, financial and social exclusion for EU citizens.

In my work I had the opportunity to cooperate with major stakeholders when participating in debates on the draft laws regarding rights of the EU consumers and in discussions with decision makers of the European Union. I believe that consumers must be at the heart of finance in Europe, when legislators and regulators adopt acts on protection of consumers' of financial services rights and, consequently transparency, simplicity and fairness for consumers of financial services are paramount in creating best practices.

I consider the field of insurance and reinsurance to be dynamic and particularly important for EU consumers, therefore EIOPA represents the perfect environment for playing a key role in protecting the rights of consumers.