

## **EIOPA Insurance and Reinsurance Stakeholder Group**

## **Vinay Pranjivan**

He is an advisor/expert on consumer protection in financial services for DECO (the Portuguese Consumer Protection Association) since 2017. This position requires an in-depth assessment of issues related to users of retail financial services, which merit an intervention towards consumer protection, and where a national association could and should act to raise awareness and to promote change. This includes advocating with national competent authorities and Government. He provides training in financial literacy and personal finance.

He has a keen interest on these topics related to EIOPA's scope of action towards retail insurance policy holders; has a comprehensive experience on financial services and related issues for consumer protection, following closely topics such as sustainable finance, financial inclusion and literacy. He spent 3 years (2013-16) at the EBA as a Policy Expert on Consumer Protection. During that time, he developed several policy documents both mandated to the EBA or of own initiative. This position allowed having a view of issues on a cross EU 28 Member states. He had to organise, lead, and support several work groups, and present to internal and external stakeholders, such as the EBA Board of Supervisors, the EBA BSG, and the EU Commission Services.

He has been a member of the EBA-BSG since 2018, and of two European Commission expert groups: the Financial Services User Group and the Payment Systems Market Expert Group, representing DECO.

He is graduate in Economics and with an MSc on Competition and Regulation, with excellent command of English and Portuguese (native speaker).