

## 89<sup>TH</sup> BOARD OF SUPERVISORS MEETING

DATE: 26 MARCH 2024 09:00 – 13:00 CET

27 MARCH 2024 09:00 – 12:40 CET

LOCATION: VIDEOCONFERENCE

## EIOPA FINAL MINUTES

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### AGENDA ITEM 1: WELCOME AND INTRODUCTORY REMARKS BY THE EIOPA CHAIRPERSON

1. The Chairperson welcomed the attendees to the 89<sup>th</sup> meeting of EIOPA's Board of Supervisors (BoS).

### AGENDA ITEM 2: ADOPTION OF THE AGENDA

#### DECISION

2. BoS adopted the agenda by simple majority voting of all voting members.

#### CONCLUSIONS AND ACTION POINTS

3. The Chairperson concluded that there is no BoS Member that has an interest that could be considered prejudicial to their independence with regard to any item of the adopted agenda following declaration by all BoS Members of absence of any such interests.

### AGENDA ITEM 3: UPDATES BY CHAIRPERSON, EXECUTIVE DIRECTOR, AND EUROPEAN COMMISSION

4. The Chairperson updated the BoS Members on the following topics:

#### MEMBERSHIP UPDATES

5. Mr. Steven Vanackere, Vice-Governor of the National Bank of Belgium (NBB), was elected as a Member of the EIOPA's Management Board (MB) for a period of two and a half years as of 13

February 2024. Mr. Dieter Hendrickx, Head of Prudential Policy Insurance at NBB, was appointed as an Alternate to Mr. Vanackere in the MB.

6. Mr. Armand Schouten, Director for Insurance Supervision at the De Nederlandsche Bank (DNB), was appointed as a Member of the EIOPA's BoS, replacing Ms. Else Bos in her capacity as a Voting Member of the BoS. Ms. Iva Ivanković, Head of the Insurance Analysis Department in the Insurance, Leasing and Factoring Supervision Division at the Croatian Financial Services Supervisory Agency (HANFA) was appointed as an Alternate to Mr. Ante Žigman in the BoS.

#### DECLARATION OF INTEREST FOR NON-STAFF

7. The annual Declaration of Interests (DOI) exercise, launched in early February 2024, is almost finalised. The DOIs will be published on EIOPA's website in due course. The Chair thanked all parties involved for the transparent and constructive interaction.

#### EUROFI

8. On 21-23 February 2024 EIOPA attended and chaired several panel discussions at the EUROFI Financial Forum which took place in Ghent (Belgium). The event provided an excellent environment to tackle topics such as insurers' challenges, pension gap, securitisation, digital finance, Artificial Intelligence (AI) and data framework.

#### RENEWAL OF THE TWO STAKEHOLDER GROUPS

9. On 26 February 2024, EIOPA launched the selection process to renew EIOPA's Stakeholders Groups – the Insurance and Reinsurance Stakeholder Group (IRSG) and the Occupational Pensions Stakeholder Group (OPSG). The deadline for application was on Monday, 25 March 2024. The election of the new members will take place at the BoS meeting in June 2024.

#### STAKEHOLDER GROUPS' MEETINGS

10. The IRSG online meeting took place on 28 February 2024. The following topics were discussed: i) outlook for 2024, challenges and risks for consumers and the insurance sector; ii) prudential treatment of sustainability risks; iii) joint ESAs work on the revised SFDR RTS; iv) update on the EIOPA's 2023 Consumer Trends Report and Cost and Past Performance Report; and v) diversity, equity, and inclusion.
11. The OPSG online meeting took place on 25 March 2024. The following topics were discussed: i) the Capital Market Union (CMU) and the role of pensions; ii) challenges related to PEPP; iii) potential Pan-European Occupational Pension Product (PEOP); iv) revision of OPSG advice on low interest rate environment; v) EIOPA's 2023 Consumer Trends Report and Cost and Past Performance Report.

## JOINT COMMITTEE MEETINGS

12. The Joint Committee (JC) met on 16 February 2024 where its governance and the JC Sub-Committee structures was updated. New mandate for the Chair of the Sub-Committee on Consumer Protection and Financial Innovation (CPFI) and Chair on Financial Conglomerates. The Risk Sub-Committee will be discontinued and a call for candidates to select a new Chair of the Joint Committee Sub-Committee on Securitisation will be launched.

## INTERNATIONAL ASSOCIATION OF INSURANCE SUPERVISORS (IAIS)

13. Good progress was reported on the recent IAIS work. The implementation assessment of the Insurance Capital Standard (ICS) and comparability with the US Aggregate method (AM) is ongoing.

## EIOPA'S EASTERN COOPERATION CONFERENCE

14. The [2024 Eastern Cooperation Conference](#) will take place on 10 September in Frankfurt am Main. The aim of the conference is to discuss among supervisors from the European Economic Area (EEA), and Eastern and Western Balkan countries the latest developments on insurance regulation and approaches to prudential and conduct supervision. Registration to the event is available by invitation only.

## CYBER RISK CRISIS – WALKTHROUGH EXERCISE

15. A crisis management walkthrough exercise was successfully conducted by EIOPA, during the RFSC physical meeting on March 14th. The exercise served as an excellent opportunity to test the processes and procedures in place in a context of a cyber-risk related crisis.

## PROFESSIONAL SECRECY ASSESSMENT

16. An assessment of professional secrecy equivalence of Peru is currently conducted.

## BREACH OF UNION LAW RECOMMENDATION

17. On 19 December 2023 EIOPA issued the recommendation to the Cypriot Registrar of institutions of occupational retirement provision in the breach of Union law case concerning unregistered IORPs in Cyprus.
18. EIOPA appreciates the efforts of the Registrar and will continue to monitor further the progress.

## BOARD OF APPEAL

19. Awaiting Decision by the Board of Appeal (BoA) on the publication of the decision in a pending application before the BoA.

## **UPDATES BY THE EXECUTIVE DIRECTOR (ED)**

20. The Executive Director updated the BoS Members on the following topics:

### **FINANCIAL SERVICES COMMITTEE (FSC) MEETINGS**

21. At the FSC meeting of 26 February 2024, EIOPA presented its 2023 Consumer Trends and Cost and Past Performance Reports, covering recent developments and cross-sectoral trends in the insurance and pension sector, and provided updates on the recent work of the ESAs in the context of the European Forum for Innovation Facilitators (EFIF).
22. At the FSC meeting of 13 March 2023, EIOPA presented the EIOPA's Draft Opinion on sustainability claims and greenwashing, provided a regular update on financial risks and updated the Committee members on the use of internal models in the EU.

### **DIGITAL OPERATIONAL RESILIENCE ACT (DORA): UPDATES**

23. The policy work at the level of the Joint Committee on Digital Operational Resilience (JC SC DOR) is progressing according to plan.
24. The newly established High-Level Group on Oversight (HLGO) met for the second time on 15 March 2024 to discuss the setting-up of the Joint Examination Teams, the effort allocation, the number of critical ICT third-party providers (CTPPs) and the designation process.
25. A joint campaign by the European Supervisory authorities (ESAs) for the recruitment of the ESAs' Oversight team will be launched this year to ensure efficient use of resources.
26. Discussions with COM are taking place on the possibility to receive bridge funding to recruit the team before the fees are cashed in. This will ensure timely operationalization of the oversight tasks.

Further details on the envisaged financial impacts will be share with the BoS.

### **SOLVENCY II REPORTING TEMPLATES**

27. The 2.8.0 taxonomy which included the most substantive changes in the reporting templates since the first Solvency II report to EIOPA in 2016 has impacted the first submission of data. The delays in data submission will impact the production of the Insurance Risk Dashboard and Financial Stability Report.

## **UPDATE BY THE EUROPEAN COMMISSION (COM)**

28. The COM representative informed the BoS Members on the following files:

### **SOLVENCY II REVIEW PACKAGE**

29. The English version of the text has been agreed and a vote is expected at the last Plenary session of the European Parliament (EP) on 23. April. The date of entry into force of the legislative package (Solvency II and IRRD) has been postponed to the end of the year due to the delays in translation impacting the publication in the Official Journal.
30. Work on Level II of Solvency II continues in close collaboration with EIOPA and the National Competent Authorities (NCAs).

#### RETAIL INVESTMENT STRATEGY (RIS)

31. On 20 March the ECON voted on the RIS Report. The agreed text does not include the partial ban on inducements for non-advised sales. Also, a number of changes to the provisions on Value for Money (VfM) were introduced.
32. The vote on a mandate to start the interinstitutional negotiations is expected at the Plenary session of the EP in April.
33. In the Council, discussions about VfM and benchmarks are ongoing. The Belgian Presidency of the Council of European Union targets a political agreement by the end of their mandate.

#### FINANCIAL DATA ACCESS (FIDA)

34. Discussions are ongoing in both European Council and EP. A vote is expected in the EP before the end of the current legislative mandate.

#### DECISION

35. Not applicable.

#### CONCLUSIONS AND ACTION POINTS

36. Not applicable.

#### AGENDA ITEM 4: ELECTION OF CHAIRS AND MEMBERS OF THE STEERING COMMITTEES (DFSC/PSC/SSC/RFSC)

37. The ED presented the eligible candidatures received for call for members and Chairs of the Policy Steering Committee (PSC), Risks and Financial Stability Committee (RFSC) and Supervisory Steering Committee (SSC), and for members for the Digital Finance Steering Committee (DFSC).

#### DECISION

38. BoS elected, by consensus, the Chairs and the members of EIOPA's Steering Committees,
39. The Chairs and the members of the DFSC, PSC, RFSC and the SSC have been elected for a two-year period until 9 April 2026. The elected Chairs are: Ms. Petra Hielkema (DFSC), Ms. Alessia Angelilli (PSC), Mr. Ante Žigman (RFSC) and Mr. Peter Braumüller (SSC).

## CONCLUSIONS AND ACTION POINTS

40. Not applicable

## AGENDA ITEM 5: EIOPA ENVIRONMENTAL POLICY – PROGRESS REPORT ON EMAS IMPLEMENTATION

41. The Head of Corporate Support Department presented the status of the implementation of the Eco-Management and Audit Scheme (EMAS) by EIOPA and its environmental performance over the period 2019-2023. EIOPA achieved the formal EMAS accreditation in February 2023.
42. To support its environmental ambitions, EIOPA plans to reduce by further 5% the missions of EIOPA staff, thus reaching a 45% target reduction compared to pre-pandemic times (last year's target was 40%). The targets for the on-site meetings will remain unchanged.
43. The Members welcomed EIOPA's formal EMAS accreditation obtained in 2023 as well as the agency's achievements and on-going efforts to improve its environmental performance, including the further strengthening of reduction targets for missions.
44. The Members highlighted the importance of in-person interactions to maintain cohesion at BoS level and emphasised the need to carefully balance between the business needs, and the environmental and budgetary considerations.

## DECISION

45. Not applicable.

## CONCLUSIONS AND ACTION POINTS

46. BoS took note of EIOPA's achievements in improving further its environmental performance and welcomed the agency's formal EMAS accreditation obtained in 2023.
47. EIOPA to monitor the evolution of missions and on-site meetings with external participation throughout the year.

## AGENDA ITEM 6: SOLVENCY II REVIEW - PROGRAMME

48. EIOPA staff presented the envisaged programme for the Solvency II review,
49. The Members generally supported the programme. Some Members pointed out that simplifying the existing guidelines could be burdensome.

## DECISION

50. Not applicable.

## CONCLUSIONS AND ACTION POINTS

51. BoS welcomed the Solvency II review programme.

## AGENDA ITEM 7: COLLABORATION BETWEEN NCAS IN CASE OF REGISTERED OFFICE TRANSFER OF INSURANCE OR REINSURANCE UNDERTAKINGS

52. The Head of the Supervisory Processes Department introduced the note and highlighted the importance of informing policyholders, as well as the implementation a maximum harmonised regime in relation to relocation requests. He also presented the results of EIOPA's work on the convergence of NCAs' practices.
53. Some Members expressed their support highlighting the soundness and the balanced approach taken in the note, also mentioning the importance of continuous cooperation amongst NCAs leading to convergence of supervisory practices, superseding the need for new approval and authorisation processes following a relocation of (re)insurance undertakings in line with the Mobility Directive.
54. Some Members expressed concerns in relation to the consistency of the principles stated in the note with the provisions in their national regulations as well as with the solution proposed in relation to the approval already granted by the Group Supervisor and requested to further fine tune the text.
55. The Chairperson concluded that the note would be amended taking into account the comments received and take the format of an Annex to the Decision on collaboration. Before submission to the BoS, EIOPA will seek COM's legal advice on the final text of the Annex.

## DECISION

56. BoS agreed to develop the note as an Annex to the Decision on Collaboration. A decision of the BoS regarding the highlighted issues will be asked after the text of the Annex has been drafted and has been discussed in the relevant committees.

## CONCLUSIONS AND ACTION POINTS

57. BoS supported the collaboration envisaged in the note, while acknowledging that further refinement is necessary.
58. EIOPA to adjust the text of the paper in the format of an Annex to the Decision on Collaboration taking into account the feedback received from Members.
59. EIOPA to present the revised draft of the paper, as well as the highlighted issue if still needed, at a next BoS meeting, for adoption.

## **AGENDA ITEM 8: COOPERATION FRAMEWORK BETWEEN NCAS ON SUPERVISION OF REINSURANCE WITH THIRD COUNTRY REINSURERS**

60. The Head of the Supervisory Convergence Unit introduced the cooperation framework between NCAs and EIOPA on the supervision of reinsurance with third country reinsurers. The framework proposes several steps the NCAs can take to identify significant exposure located in third countries, to assess their risks, and to reach out in collaborative manner to the competent authorities of the third countries.

61. Members expressed their full support to the document.

### **DECISION**

62. BoS adopted, by consensus, the 'Cooperation framework between NCAs on supervision of reinsurance with third country reinsurers' (EIOPA-BoS-24/071, 28 February 2024).

### **CONCLUSIONS AND ACTION POINTS**

63. EIOPA and the NCAs to work jointly on implementing the agreed cooperation framework.

## **AGENDA ITEM 9: SUPERVISORY STATEMENT ON SUPERVISION OF REINSURANCE CONCLUDED WITH REINSURERS FROM THIRD COUNTRIES**

64. EIOPA staff presented the revised Supervisory statement, following its public consultation in 2023, outlining the main comments received and the relevant changes introduced.

65. Members expressed their full support to the document.

### **DECISION**

66. BoS adopted, by consensus, the 'Supervisory statement on supervision of reinsurance concluded with third country insurance and reinsurance undertakings' (EIOPA-BoS-24/075, 22 February 2024).

### **CONCLUSIONS AND ACTION POINTS**

67. EIOPA to publish the Supervisory statement and the complementary documents on EIOPA's website.

## **AGENDA ITEM 10: REASSESSMENT OF THE CAPITAL CHARGES FOR NATURAL CATASTROPHE RISKS**

68. The Head of the Policy Department presented the (re)assessment of the NatCat standard formula paper, which was welcomed by the Members.



## DECISION

69. BoS adopted, by consensus, the paper '2023/2024 (re)assessment of the NatCat standard formula' (EIOPA-BoS-24/080, 27 February 2024).

## CONCLUSIONS AND ACTION POINTS

70. EIOPA to publish the paper on EIOPA's website at the beginning of April 2024 for a three-month public consultation.

## AGENDA ITEM 11: EIOPA HANDBOOK – APPROACH TO THE PUBLIC DISCLOSURE

71. EIOPA staff presented the public disclosure strategy for EIOPA Supervisory Handbook.
72. BoS Members expressed support for the proposed approach as the most appropriate option to achieve more transparency, while preserving its intrinsic confidentiality and agreeing on fine-tuning of the text used for proposing good supervisory practices to NCAs.

## DECISION

73. BoS adopted, by consensus, the proposed approach for public disclosure of the Supervisory Handbook's chapters.

## CONCLUSIONS AND ACTION POINTS

74. EIOPA to complete, via written procedure with BoS, the three pilot exercises aimed to ensure that the content of the Handbook is published while preserving its intrinsic confidentiality.

## AGENDA ITEM 12: EIOPA REPORT ON IFRS 17

75. EIOPA staff presented the International Financial Reporting Standard (IFRS) 17 - Insurance contracts report, which describes the main elements of the first implementation of IFRS 17 as well as the main synergies and differences with Solvency II. Some minor wording suggestion, related to the interaction with IFRS 9, received before the meeting, will be included in the final version.

## DECISION

76. BoS adopted, by consensus, the 'IFRS 17 - Insurance contracts report' (EIOPA-BoS-24/111, 08 March 2024).

## CONCLUSIONS AND ACTION POINTS

77. EIOPA to publish the report on EIOPA's website, including the proposals of the ECB which will be made available to BoS Members as a follow-up document.
78. EIOPA to keep the updated overview of the IAS Options in ENW6 Extranet.

### **AGENDA ITEM 13: MONITORING OF THE OPINION ON THE USE OF CLIMATE CHANGE SCENARIOS IN THE ORSA**

79. EIOPA staff presented the envisaged monitoring of the Opinion on the use of climate change scenarios in the Own Risk and Solvency Assessment (ORSA), including the explanation of the aim of the two surveys planned, the timing and a special explanation on the inclusion of some questions on biodiversity.
80. Members' concerns on the long timeline and the rationale for the inclusion of the biodiversity questions were clarified. The timeline intends to accommodate the different deadlines of the ORSAs, the deadline not being legally defined, and the biodiversity questions were added for efficiency reasons.

#### **DECISION**

81. BoS adopted, by consensus, the kick-off of the monitoring exercise of the EIOPA Opinion on the use of climate change scenarios in the ORSA.

#### **CONCLUSIONS AND ACTION POINTS**

82. EIOPA to submit the questionnaire to the NCAs in line with the proposed timeline.
83. NCAs to complete the questionnaire by Mid-November 2024.

### **AGENDA ITEM 14: CLOSED SESSION**

#### *CONFIDENTIAL EXCHANGE OF INFORMATION*

### **AGENDA ITEM 15: 2024 INSURANCE STRESS TEST EXERCISE**

84. The Head of the Risks and Financial Stability Department introduced the topic focusing on the timeline, the content of the package, and the improvements introduced upon the comments received by the Members, the stakeholders, and the participants to the exercise.
85. Moreover, the Members were informed that on 22 March 2024 the ESRB General Board approved the scenario for the exercise on and that on 25 March 2024 the documentation was officially transmitted to EIOPA.

#### **DECISION**

86. BoS adopted, by consensus, the package for the 2024 stress test exercise, including the proposed launch date.

#### **CONCLUSIONS AND ACTION POINTS**

87. EIOPA to launch the exercise on 02 April 2024.

## AGENDA ITEM 16: JOINT ESA'S OPINION ON THE COM'S ASSESSMENT OF THE SFDR

88. EIOPA staff presented the draft joint ESA's Opinion to the COM. Discussions revealed a variety of views among Members.
89. Regarding product categories (Question 1), Members expressed different preferences between Option A (two categories for financial products), B (two categories plus an additional time-limited third category to accommodate insurance and pension products), and C (two categories with temporary relief in the "transition category"). There was agreement on the need to request the COM to conduct consumer testing before putting forward amending proposals and establishing clear criteria for the categories and indicators to prevent greenwashing.
90. On disclosures for non-category products (Question 2), Members provided diverse views between whether to require information on principal adverse impacts (PAIs) or to have instead only a warning label, with some Members preferring a softer form of communication to consumers than a warning.
91. A majority of Members supported sustainability indicators alongside categories (Question 3), although concerns about oversimplification were raised.
92. In reference to the feedback on the other issues covered in the draft Opinion (Question 4), Members argued for retaining the "sustainable investment" definition in the SFDR with additional prescriptive criteria and, in addition, some Members requested to rethink the wording on government bonds due to the market sensitivity involved.

## DECISION

93. Not applicable.

## CONCLUSIONS AND ACTION POINTS

94. BoS generally supported the draft Joint ESAs Opinion to the Commission on the assessment of the SFDR. However, the discussion demonstrated a mixture of views on product categories (two categories only or an additional time-limited third category to accommodate insurance and pension products), disclosures for non-category products and the inclusion of a sustainability indicator, and the potential for some adjustments to the text, particularly in relation to government bonds as well as proposals to the need to focus SFDR requirements on product level disclosure.
95. EIOPA to revise the Opinion taking note of the feedback received and to present the revised document to BoS, for final adoption.

### **AGENDA ITEM 17: GREENWASHING CALL FOR ADVICE FINAL REPORT**

96. EIOPA staff provided an update on the Final report on the Call for Advice on greenwashing, presenting the different sections of the draft Final report and the modality for including the set of proposals therein.

97. Members welcomed the update.

#### **DECISION**

98. Not applicable.

#### **CONCLUSIONS AND ACTION POINTS**

99. BoS welcomed the current approach for the final report on greenwashing.

100. EIOPA to continue working at workstream level on the final report in view of the envisaged submission to the Commission in May 2024.

### **AGENDA ITEM 18: NATCAT DEMAND SIDE ASPECTS NEXT STEPS**

101. EIOPA staff presented the proposal on further work on exclusions and the demand-side aspects of the NatCat protection gap, emphasizing the voluntary nature of the work.

102. Members welcomed the proposal on the follow-up work on the NatCat demand-side aspects and on exclusions, while sharing concerns on possible limitations to the analysis stemming from the quality of some insurance product information documents (IPIDs) and the automated translation tools to be used.

#### **DECISION:**

103. Not applicable.

#### **CONCLUSIONS AND ACTION POINTS**

104. EIOPA to prepare a list of criteria to support the BoS taking a decision on the participation to the voluntary exercise.

### **AGENDA ITEM 19: AOB**

#### **DECISION**

105. Not applicable.

#### **CONCLUSIONS AND ACTION POINTS**

106. Not applicable.

## **ANNEX: LIST OF DECISIONS ADOPTED BY WRITTEN PROCEDURE FROM 01.02.2024 TO 27.03.2024**

### **BOS-2024-02**

107. Decision adopting, by consensus, the joint-ESA 2023 stocktaking of BigTech direct financial services provision.

### **BOS-2024-06**

108. Decision adopting, by consensus, the February 2024 EIOPA IORP Risk Dashboard.

### **BOS-2024-07**

109. Decision adopting, by consensus, the EIOPA's February 2024 Insurance Risk Dashboard package.

### **BOS-2024-08**

110. Decision adopting, by consensus, the draft version of the package for discussion with the participants to the 2024 stress test exercise.

### **BOS-2024-09**

111. Decision adopting, by simple majority, the Union-Wide Strategic Supervisory Priorities (USSP).

### **BOS-2024-10**

112. Election of Mr. Steven Vanackere, Vice-governor at the National Bank of Belgium (Banque nationale de Belgique) as a member of EIOPA's Management.

### **BOS-2024-11**

113. Decision adopting, by consensus, the composition of the ad-hoc Peer Review Committee for the Peer Review on Stochastic Valuation.

### **BOS-2024-12**

114. Decision adopting, by consensus, Minutes of the 88<sup>th</sup> Board of Supervisors meeting held on 30-31 January 2024.

### **BOS-2024-13**

115. Decision adopting, by consensus, the Packaged retail investment and insurance products (PRIIPs) Questions and Answers.

### **BOS-2024-14**

116. Decision adopting, by consensus, the update of the Ultimate Forward Rate (UFR) for 2025.



## Participants at the Board of Supervisor's Meeting via Videoconference

26-27 March 2024

**Chairperson:** Petra Hielkema

<u>Country</u>	<u>Voting member/ Alternate</u>	<u>Accompanying Experts</u>
<b>Austria</b>	Peter Braumüller/[-]	Gerlinde Taurer
<b>Belgium</b>	Steven Vanackere /Dieter Hendrickx	
<b>Bulgaria</b>	Vladimir Savov/[-]	
<b>Croatia</b>	Ante Žigman/ Iva Ivanković	
<b>Cyprus</b>	Constantinos Kalopsidiotis/[-]	
<b>Czech Republic</b>	Zuzana Silberová/Jiří Kalivoda	Hana Marčíková
<b>Denmark</b>	Carsten Brogaard/[-]	
<b>Estonia</b>	Siim Tammer/[-]	
<b>Finland</b>	Teija Korpiaho/[-]	
<b>France</b>	Patrick Montagner/Flor Gabriel (Day 1)	Kheira Guesmia (Day 2)
<b>Germany</b>	Julia Wiens/ [-]	Petra Faber-Graw
<b>Greece</b>	Stavros Konstantas/Ioannis Chatzivasiloglou	
<b>Hungary</b>	Koppány Nagy/[-]	
<b>Ireland</b>	Domhnall Cullinan/[-]	Zita Culliton
<b>Italy</b>	Alberto Corinti (Day 2)/Alessia Angelilli	
<b>Latvia</b>	[-]/ Evija Dundure	
<b>Lithuania</b>	Renata Bagdoniene (Day 2)/Marius Dumbauskas	
<b>Luxembourg</b>	Thierry Flamand/Yves Baustert	Valérie Scheepers
<b>Malta</b>	Ray Schembri)/Luciano Micallef	
<b>Netherlands</b>	Armand Schouten/[-]	
<b>Poland</b>	Damian Jaworski/Mariusz Smętek	
<b>Portugal</b>	Margarida Corrêa de Aguiar/Hugo Borginho	Ana Byrne
<b>Romania</b>	[-]/Sorin Cristinel Mititelu	Beatrice Verdes
<b>Slovakia</b>	Júlia Čillíková/ [-]	
<b>Slovenia</b>	[-]/Mojca Rome	
<b>Spain</b>	Sergio Alvarez Camiña/Javier Castillo García	
<b>Sweden</b>	Daniel Barr (Day 2)/Åsa Larson (Day 1)	

<b><u>Country</u></b>	<b><u>Permanent Representative/ Alternate</u></b>	<b><u>Accompanying Experts</u></b>
<b>Belgium</b>	Henk Becquaert/[-]	
<b>Cyprus</b>	[-]/[-]	
<b>Ireland</b>	[-]/[-]	
<b>Italy</b>	Mariacristina Rossi/Ambrogio Rinaldi	
<b><u>EEA EFTA Country</u></b>	<b><u>Non-Voting Member/ Alternate</u></b>	<b><u>Accompanying Experts</u></b>
<b>Iceland</b>	Jonas Thor Brynjarsson /[-]	
<b>Liechtenstein</b>	Alexandre Imhof/[-]	
<b>Norway</b>	Anders Hole/ [-]	
<b><u>Institution</u></b>	<b><u>Non-Voting Member/ Alternate</u></b>	<b><u>Accompanying Experts</u></b>
<b>European Commission</b>	Martin Merlin/[-]	Gabriela Diezhandino
<b>ESMA</b>	[-]/[-]	Dounia Shita
<b>EBA</b>	[-]/[-]	Adrien Rorive
<b>ESRB</b>	Francesco Mazzaferro/[-]	Adriana Lucia Garcia Ovalle (Day 1)
<b>EFTA</b>	[-]/ [-]	Marta Margret Runarsdottir
<b><u>Observers</u></b>	<b><u>Representative</u></b>	<b><u>Accompanying Experts</u></b>
N/A	[-]/[-]	

**EIOPA Staff**

<b>Executive Director</b>	Fausto Parente
<b>Head of Corporate Affairs Department</b>	Susanne Rosenbaum
<b>Head of Corporate Support Department</b>	Danny Janssen (Day 1)
<b>Head of Policy Department</b>	Justin Wray (Day 1)
<b>Head of Risk and Financial Stability Department</b>	Dimitris Zafeiris
<b>Head of Oversight Department</b>	Ana Teresa Moutinho (Day 2)
<b>Head of Supervisory Processes Department</b>	Patrick Hoedjes