

80TH BOARD OF SUPERVISORS MEETING

DATE: 29 SEPTEMBER 2022 09:00 – 15:30 CET

LOCATION: VIDEOCONFERENCE

FINAL MINUTES

WELCOME AND INTRODUCTORY REMARKS BY THE EIOPA CHAIRPERSON

1. The Chairperson welcomed the attendees to the 80th meeting of EIOPA's Board of Supervisors (BoS).

AGENDA ITEM 1: CLOSED SESSION – *CONFIDENTIAL EXCHANGE OF INFORMATION*

AGENDA ITEM 2: ADOPTION OF THE AGENDA

DECISION

2. BoS adopted the agenda by consensus 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

UPDATES BY THE CHAIRPERSON

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

MEMBERSHIP UPDATES

FINAL MINUTES

5. Following the stepping down of Mr. Thomas Schmitz-Lippert as alternate to Mr. Frank Grund at the EIOPA's Management Board (MB) and Board of Supervisors (BoS), Mr. Ludger Hanenberg, Director-General Insurance Policy directorate at the Federal Financial Supervisory Authority (BaFin) was appointed as new alternate.

EUROFI

6. The event took place from 7 to 9 September 2022 in Prague. The Chairperson and the Executive Director (ED) attended. Special interest shown towards the topic of the cost of living crisis and discussion revolving around topics concerned: i) Challenges from the Russia-Ukraine War and post-COVID Economic Context; ii) Financial Stability Challenges and Vulnerabilities; iii) Banking and Insurance Regulation Priorities; iv) The EU and Global Stability Agenda for Finance; v) CMU Next Steps and Challenges; vi) Digitalisation and Payments.

CLIMATE RESILIENCE DIALOGUE

7. EIOPA has been invited by the European Commission (COM) to participate in the Climate Resilience Dialogue. The role of the Dialogue is to strengthen the understanding between insurers, reinsurers, policymakers and other stakeholders with the objective of closing the climate protection gap, including inter alia by increasing insurance coverage (e.g. through risk transfer, including public-private solutions, and mutualisation). The launch of the Dialogue is one of the measures announced by COM in the 2021 EU Strategy on adaptation to climate change, as well as the 2021 Strategy for Financing the Transition to a Sustainable Economy.

ECONOMIC AND FINANCIAL COMMITTEE - FINANCIAL STABILITY TABLE

8. The Economic and Financial Committee (EFC)-Financial Stability Table (FST) took place on 1 September 2022. Presentations were given by EIOPA (on behalf of the European Supervisory Authorities (ESAs)), the European Systemic Risk Board (ESRB), the European Central Bank (ECB) and COM. Discussions covered the overall outlook in the market, the impact and the challenges of rising inflation and lower growth potential amid high uncertainty in the current geopolitical environment. Other risks mentioned include commodity, climate-related and cyber risks.

JOINT ESAS CONSUMER PROTECTION DAY 2022

9. The ESAs held a successful 9th Annual Joint ESAs Consumer Protection Day on 23 September. The event was held in Frankfurt hosted by EIOPA in a hybrid model with 130 participants in person and 360 attending online. Keynote speeches were given by Commissioner Mairead McGuinness and Mr. Paul Tang, Member of the European Parliament (MEP). The three panel sessions moderated by the three ESA EDs touched upon issues such as: (i) sustainable finance; (ii) financial inclusion and the cost of living crisis and (iii) open finance, with excellent speakers from consumer associations, industry and academia. A summary of the event and video

excerpts for the different parts of the programme will be published on the websites of the three ESAs.

PRUDENTIAL TREATMENT OF SUSTAINABILITY FACTORS UNDER SOLVENCY II

10. In the context of the COM proposal for Article 304a of the Solvency II Directive to introduce the adjustment factors in Pillar 1 framework, assessing climate-related risk differentials, EIOPA proposal is to follow a “step-by-step” approach.
11. The “step-by-step” approach will bring an additional layer of robustness to EIOPA’s work on risk differentials, as a sufficient consideration of the various methodologies, data sources and stakeholder opinions is needed before discussing empirical findings and potential policy options.
12. The proposed approach has been presented and discussed at the level of the Policy Steering Committee (PSC) where it received support.
13. EIOPA is closely liaising with European Banking Authority (EBA) to ensure alignment on relevant aspects.

THE INTERNATIONAL ASSOCIATION OF INSURANCE SUPERVISORS

14. EIOPA’s Chairperson attended the IAIS Executive Committee held on 15 and 16 September 2022 in Basel.
15. EIOPA is closely working with the IAIS on the Insurance Capital Standard (ICS) comparability assessment, the intention being to reach agreement on the criteria for the comparability study and the scenario’s .
16. The Commission Expert Group on Banking, Payments and Insurance (EGBPI) will get together on 6 October 2022 to discuss insurance international topics also in view of the IAIS.
17. In its role as Regional Coordinator of the IAIS Western European Region, EIOPA is coordinating the process for the Region to re-confirm three of its standing member jurisdictions at the next IAIS Annual General Meeting in November.

ARTIFICIAL INTELLIGENCE ACT

18. EIOPA addressed COM in a letter in relation to AI Act. COM welcomed the letter and took note of EIOPA’s opinion that at this stage, no use cases in the insurance sector should be included in the list of high-risk AI use cases of the AI Act.

PROFESSIONAL SECRECY OBLIGATIONS

19. The Chairperson reminded on EIOPA’s policy on information sharing and that EIOPA information must not be disclosed to any natural or legal person without EIOPA’s prior consent.

UPDATES BY THE EXECUTIVE DIRECTOR (ED)

20. The ED updated the BoS Members on the following topics:

FINANCIAL SERVICES COMMITTEE

21. The Financial Services Committee (FSC) held meetings on 13 July and 14 September 2022. The FSC members discussed financial risks and considered measures to address high margin requirements in commodity derivatives markets, the energy crisis as well as the ESAs work on the consumer protection area.

DG REFORM

22. The Service Level Agreement on EU Supervisory Digital Finance Academy was signed. The launching event will take place in Florence on 24 October 2022.

UPDATE ON CROSS-BORDER NOTIFICATION PLATFORM

23. EIOPA actively worked on improving the user experience in the tool.
24. The Testing to ensure delivery of a stable tool in production is ongoing. Also the the use cases are currently being implemented. The production date is delayed. An update will be provided to the BoS in the 2nd half of October

PAN-EUROPEAN PERSONAL PENSION PRODUCT (PEPP)

25. Following a positive decision for registration of a PEPP by the National Bank of Slovakia (NBS), the first PEPP has been registered on 21 September 2022.

BREXIT

26. In the context of the political relations between the EU and the UK, in June 2022, COM requested ESAs to limit the meetings with the UK to “what is in the EU interest”.
27. EIOPA implemented this approach and is maintaining the dialogue with the UK Authorities on supervisory issues.
28. EIOPA has launched for consultation until 31 October a draft supervisory statement on the use of governance arrangements in third countries.

EU AGENCIES NETWORK – EIOPA CHAIR

29. EIOPA will chair the EU Agencies Network from March 2023 to February 2024, and will be part of the TROIKA in 2022 (as incoming agency) until 2024 (as outgoing agency). This network is comprised of the 39 decentralised Agencies and 9 Joint Undertakings.

UPDATE BY THE EUROPEAN COMMISSION (COM)

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

SOLVENCY II

31. COM informed that the work is progressing in the European Parliament (EP) with regular meetings of the shadow rapporteurs. COM is providing support and input to the discussions at the EP level on the SII review. A vote in ECON is expected in November. The finalization of

EP's position is scheduled towards the end of 2022 and dialogues will hopefully start under the Swedish Council Presidency.

INSURANCE RECOVERY AND RESOLUTION DIRECTIVE

32. COM informed that discussions at Council level are taking place.
33. Work is progressing under the Czech Presidency of the Council.
34. It is uncertain whether Council will finalise before the end of 2022.

IMPLEMENTING TECHNICAL STANDARDS (ITS) ON SUPERVISORY REPORTING DISCLOSURE.

35. EIOPA submitted to COM the draft amendments of regulations (Implementing Technical Standards - ITS) back in March 2022. The draft amendments are laying down supervisory reporting and disclosure requirements under Solvency II.
36. A final draft is ready but due to the delays in the translation process publication is expected only in March 2023.

THE PAN-EUROPEAN PENSION PRODUCT (PEPP) FRAMEWORK

37. The COM representative reiterated the message passed by the EIOPA ED, of satisfaction for the first PEPP product and extended his thanks to NBS.
38. To prompt for a timely implementation of PEPP, letters have been sent to those countries where delays have been identified. The PEPP Regulation, adopted in 2019, started to apply as of 22 March 2022.

THE INSTITUTIONS FOR OCCUPATIONAL RETIREMENT PROVISION (IORP II DIRECTIVE)

39. COM representative expressed gratitude to EIOPA for starting the work at staff level as well as engagement at stakeholders level for the review.
40. COM will extend the deadline for the finalisation of the Advice from June to 1st October 2023.

ENFORCEMENT

41. COM has issued a formal opinion requiring the NBS to fully comply with the obligations under the EU prudential regime for insurance and reinsurance undertakings in the EU (Solvency II). This opinion follows the recommendation issued by EIOPA under Article 17 of the EIOPA Regulation concerning breach of Union law.
42. The NBS has four months following the communication of the opinion to adopt final conclusive supervisory action ensuring compliance with Union law.

THE INTERNATIONAL ASSOCIATION OF INSURANCE SUPERVISORS

43. The Commission Expert Group on Banking, Payments and Insurance (EGBPI) will get together on 6 October 2022 to discuss insurance international topics including IAIS related topics.

FUTURE COM INITIATIVES

44. Retail investment strategy – COM is preparing a retail investment strategy, which aims to take a holistic view of investor’s protection rules. Currently an impact assessment is being developed. Objective is to present proposals by spring 2023.
45. Open finance - COM announced a proposal on open finance, which refers to the access and reuse of customer data, with consent, across a range of financial services. This initiative would enable data sharing and third-party access for a wide range of financial sectors and products, in line with data protection and consumer protection rules. It would be based on the principle that financial services customers own and control the data they supply and the data created on their behalf.

DECISION

46. Not applicable.

CONCLUSIONS AND ACTION POINTS

47. Not applicable.

AGENDA ITEM 4: ELECTION OF A MEMBER OF THE MANAGEMENT BOARD

48. The Chairperson introduced the subject and clarified that following a call for candidates, EIOPA received only one application for the vacant Management Board (MB) member position, by Ms. Else BoS.
49. Following a short presentation of the candidate, the Chairperson initiated a successful voting for the election.

DECISION

50. BoS decided, by consensus, to extend the term of office of Ms. Else Bos (De Nederlandsche Bank) as a Member of the EIOPA Management Board for a period of two and a half years starting as of 30 September 2022.

CONCLUSIONS AND ACTION POINTS

51. Not applicable.

AGENDA ITEM 5: DRAFT EIOPA STRATEGY 2023-2026

52. The Chairperson presented the EIOPA strategy 2023-2026.
53. The strategy is based on EIOPA’s existing mandate, which serves the fundamental purpose of contributing to the recovery of the EU economy by building more resilient insurance and pensions sectors and further strengthening a common supervisory culture in an environment characterised by constantly evolving risks and challenges. The new strategy includes a revised vision statement together with an updated mission statement. The Strategic objectives and the strategic priorities have been adjusted as well.

54. BoS welcomed the EIOPA strategy 2023-2026.

DECISION

55. BoS approved, by consensus, the 'draft EIOPA Strategy 2023-2026' (EIOPA-BoS-22/459).

CONCLUSIONS AND ACTION POINTS

56. Not applicable.

AGENDA ITEM 6: REVISED SINGLE PROGRAMMING DOCUMENT 2023-2025

57. The ED presented the revised Single Programming Document (SPD) 2023-2025.

58. EIOPA has introduced updates to the SPD in light of developments since the adoption of the Draft SPD 2023-2025 in January 2022, concerning macroeconomic developments, legislative developments, adjustments to the new strategy, improvements in the KPIs and a more comprehensive list of negative priorities.

59. The Annual Work Programme (AWP) 2023 has been enriched to include some additional products and further clarification on those already defined as well as a comprehensive list of operational priorities.

DECISION

60. BoS adopted, by consensus, the 'revised Single Programming Document (SPD) 2023-2025'(EIOPA-BoS-22/460).

CONCLUSIONS AND ACTION POINTS

61. Not applicable.

AGENDA ITEM 7: DRAFT SINGLE PROGRAMMING DOCUMENT 2024-2026, 1st iteration

62. The Executive Director presented the first iteration of the SPD 2024-2026.

63. This first draft version builds on the SPD 2023-2025, reflects EIOPA's revised strategy for the period 2023-2026 and considers new external and internal factors influencing EIOPA's activities. Work priorities are addressing expected EU legislative initiatives, market developments and other strategic drivers.

DECISION

64. Not applicable.

CONCLUSIONS AND ACTION POINTS

65. BoS welcomed the first iteration of the 'draft SPD 2024-2026 (EIOPA-BoS-22/462)'.

AGENDA ITEM 8: ADVISORY PROPORTIONALITY COMMITTEE ADVICE TO BOS FOR 2023

66. The Head of Supervisory Processes Department presented the Advice for 2023 from the Advisory Committee on Proportionality. The Advice covers two topics: “Diversity and Inclusion in risk management” and “Technical advice on the role of IORPs (Institutions of occupational retirement provision) in the context of COM’s Call for technical advice (CfA) on the review of the IORP II Directive in the assessment of sustainability aspects of the fiduciary duties and stewardship rules of pension funds”.
67. The Advice should be taken into account by the relevant working group structures when delivering EIOPA Annual Work Plan for 2023.

DECISION

68. Not applicable.

CONCLUSIONS AND ACTION POINTS

69. BoS welcomed the Advisory Committee on Proportionality Advice for 2023 which will be published on EIOPA’s website

AGENDA ITEM 9: EIOPA TOOLS TO ADDRESS CROSS-BOARDER ISSUES

70. The Head of the Supervisory Processes Department updated the BoS on EIOPA’s experience regarding the use of the different supervisory tools in cross border contexts.
71. An overview of the three identified workflows was provided, including the the survey addressed to the NCAs regarding the challenges associated with the joint on-site inspections and the use of emergency powers under Article 155(4) of Solvency II. Moreover, Members were presented with an overview of high-level preliminary findings on the NCAs’ responses.

DECISION

72. Not applicable.

CONCLUSIONS AND ACTION POINTS

73. BoS welcomed the update on the on-going work on NCAs enforcement tools and related EIOPA role and responsibilities to address cross-border issues.
74. BoS concluded that the work should not only focus on legal and procedural aspects but as well on supervisory practices.
75. NCAs to provide outstanding answers to the Survey on National Supervisory Powers
76. Supervisory Steering Committee (SSC) to further discuss the results of the survey and the way forward at the meeting of 11 October 2022.

AGENDA ITEM 10: EIOPA WARNING TO INSURANCE UNDERTAKINGS AND BANKS ON CREDIT PROTECTION INSURANCE

77. EIOPA staff presented the proposal to issue a Warning to insurers and banks (as insurance distributors) to address issues with high remuneration for the sale of (Credit Protection Insurance (CPI) products and conflicts of interest in the context of bancassurance business models.
78. BoS stressed that follow-up work needs to be prioritized to assess the impact of the Warning on consumer outcomes with CPI products.

DECISION

79. BoS adopted, by consensus, the 'EIOPA Warning to insurance undertakings and banks on credit protection insurance (CPI)' (EIOPA-BoS-22/434, 20 August 2022).

CONCLUSIONS AND ACTION POINTS

80. BoS expressed strong support to issue the EIOPA Warning.
81. EIOPA to publish on its website the Final Report and the EIOPA Warning.
82. EIOPA and NCAs to start follow-up work following publication of the report and the Warning.
83. EIOPA to organise a public event with stakeholders to present the findings from the thematic review and discuss EIOPA's expectations set out in the Warning for the sector.

AGENDA ITEM 11: PROJECT PROPOSAL ON A PROJECT GROUP ON CYBER RISK CRISIS EXERCISE

84. The Head of Risk and Financial Stability Department presented the proposal on a project group (PG) on cyber risk crisis exercise. The Members were informed of the proposal to establish a PG under the umbrella of the RFSC for the preparation and execution of a crisis exercise, as identified in the QCC Report and to improve preparedness for the next potential crisis.
85. The Head of Risk and Financial Stability also highlighted that the exercise should not be confused with a stress test. Furthermore, the timelines were indicative (thus the exercise could take place either in late 2023 or in 2024), which would also address some concerns on resources. A more detailed proposal (including timeline) would be developed and agreed by the Project Group, as the technical elements are clarified.
86. Members supported the proposal, recognizing that the work still could require significant resources and acknowledging the need for a flexible timeline.

DECISION

87. BoS adopted, by consensus, the 'Project proposal on a project group on cyber risk crisis exercise' (EIOPA-BoS-22/438, 13 September 2022).

CONCLUSIONS AND ACTION POINTS

88. EIOPA to launch a call for candidates to set up a PG on cyber risk crisis exercise.

AGENDA ITEM 12: LIQUIDITY MONITORING 2022

89. The Head of the Risks and Financial Stability Department presented the structure and findings based on the 2022 submission of the liquidity monitoring exercise and the way forward. Members acknowledged the need to closely monitor the build-up of liquidity risk against the rapid evolution of market and economic situation.

DECISION

90. Not applicable

CONCLUSIONS AND ACTION POINTS

91. The Chairperson concluded that while maintaining the same frequency of the monitoring, the Risk and Financial Stability Steering Committee (RFSC) should assess in its risk discussions whether a change is needed.

AGENDA ITEM 13: UPDATE ON THE ONE-OFF CLIMATE STRESS TEST COORDINATED EXERCISE DISCUSSION

92. The Head of the Risks and Financial Stability Department informed on the status of the discussion on the coordinated one-off climate stress test exercise. As a reaction to Members' interventions, it was clarified that the exercise is cross-sectorial and focused on transition risks. As a consequence, the assessment will be limited to the impacts on the assets. Attention will be devoted to the definition of the objective and on the communication of the findings. Potential direct involvement of NCAs and insurance undertakings will be communicated as soon as the discussion at technical level progresses.

DECISION

93. Not applicable

CONCLUSIONS AND ACTION POINTS

94. EIOPA to inform the BoS on the evolution of the activities

AGENDA ITEM 14: AOB

95. The Chairperson informed the BoS that the October meeting is cancelled and that the next meeting will be in November, which is an in-person meeting, taking place in Frankfurt am Main.

DECISION

96. Not applicable

CONCLUSIONS AND ACTION POINTS

97. Not applicable

ANNEX: LIST OF DECISIONS ADOPTED BY WRITTEN PROCEDURE FROM 01.07.2022 TO 29.09.2022

BOS-2022-42

98. Decision adopting, by consensus, the Cooperation arrangement on supervision of branches between the UK and the EEA.

BOS-2022-43

99. Decision adopting, by consensus, the EIOPA Final Annual Accounts 2021 (BoS-2022-43).

BOS-2022-44

100. Decision adopting, by consensus, the Chapter on the SRP handbook on USP.

BOS-2022-45

101. Decision adopting, by consensus, the Mandate of the JC Sub-Committee on Digital Operational Resilience.

BOS-2022-46

102. Decision adopting, by simple majority, the Joint ESAs' Report on the extent of voluntary disclosure of principal adverse impact under the SFDR.

BOS-2022-47

103. Decision adopting, by consensus, the Peer Review Work Plan 2023-2024.

BOS-2022-48

104. Decision adopting, by consensus, the Peer Review Report on Outsourcing.

BOS-2022-49

105. Decision adopting, by consensus, the procedure on the information exchange on cyber security and cyber-attacks pursuant to Article 29(1)(b) of the EIOPA Regulation.

BOS-2022-50

106. Decision adopting, by consensus, the Joint Committee (JC) revised Rules of Procedure (RoP).

BOS-2022-51

107. Decision adopting, by consensus, the BoS Rules of Procedure and to the Policy on Conflict of Interest for Non-staff.

BOS-2022-52

108. Decision adopting, by simple majority, the Guidance on the integration of sustainability preferences in the suitability assessment under the Insurance Distribution Directive.

BOS-2022-53

109. Decision adopting, by simple majority, the Draft Supervisory Statement on the use of governance arrangements in third countries to perform functions or activities.

BOS-2022-54

110. Decision adopting, by consensus, the EIOPA proposal for practical implementation of the EU-US Covered Agreement.

BOS-2022-55

111. Decision adopting, by consensus, the 2022 IORP Stress Test exercise.

BOS-2022-56

112. Decision adopting, by consensus, the 2023 Joint Committee Work Programme.

BOS-2022-57

113. Decision adopting, by consensus, the 'EIOPA's Opinion on the position of the European Parliament in the discharge procedure for the financial year 2020'.

BOS-2022-58

114. Decision adopting, by consensus, the Final Minutes of the 79th Board of Supervisors meeting held on 29 and 30 June 2022.

BOS-2022-59

115. Decision adopting, by simple majority, the consultation on European sustainability reporting standards.

BOS-2022-60

116. Decision adopting, by simple majority, the July 2022 Risk Dashboard.

BOS-2022-61

117. Decision adopting, by consensus, the Joint Committee Autumn 2022 Report on Risks and Vulnerabilities in the EU Financial System.

BOS-2022-62

118. Decision adopting, by consensus, the Technical Documentation of the methodology to derive EIOPA's risk-free rate term structures.

BOS-2022-63

119. Decision adopting, by qualified majority, the draft joint Final Report with draft Regulatory Technical Standards (RTS) (JC 2022 42) containing amendments to the SFDR Delegated Regulation (2022/1288) regarding investments in fossil gas and/or nuclear energy.

27 Voting Members	Yes	No	Abstain	Provided Reason ¹
Peter Braumüller (AT – FMA)	✓			
Jean Hilgers (BE – NBB)	✓			
Vladimir Savov (BG – FSC)	✓			
Ante Žigman (HR – FSC)	✓			
Tonia Tsangaris (CY – ICCS)	✓			
Zuzana Silberová (CZ – CNB)	✓			
Carsten Brogaard (DK – FSA)	✓			
Siim Tammer (EE – FSA)	✓			
Teija Korpiaho (FI – FSA)	✓			
Patrick Montagner (FR – ACPR)			✓	While we welcome the clarifications brought to the Taxonomy section of the templates, we are of the opinion that the current layout of the templates puts more emphasis on the specific shares of taxonomy-aligned nuclear & fossil gas investment, than on the overall share of taxonomy-aligned investment. We consider that the total share of Taxonomy-aligned investments in the product should be presented prior to and more prominently

¹ In accordance with Paragraph 16(h) of Article 5 of the Rules of Procedure of the Board of Supervisors.

				than any subdivision, in order to answer the main question presented to the consumer in the Taxonomy section of the templates.
Frank Grund (DE – BaFin)	✓			
Ioanna Seliniotaki (GR – Bank of Greece)	✓			
Ferenc Szebelédi (HU – MNB)	✓			
Domhnall Cullinan (IE – CBI)	✓			
Alberto Corinti (IT – IVASS)	✓			
Santa Purgaile (LV – FCMC)	✓			
Renata Bagdoniene (LT – BoL)	✓			
Thierry Flamand (LU – CAA)	✓			
Ray Schembri (MT – FSA)	✓			
Else Bos (NL – DNB)	✓			
Damian Jaworski (PL – FSA)	✓			
Margarida Corrêa de Aguiar (PT – FSA)	✓			
Cristian Rosu (RO – ASF)	✓			
Julia Cillikova (SK – NBS)	✓			
Gorazd Čibej (SI – AZN)	✓			
Sergio Álvarez (ES – DGSFP)	✓			
Åsa Larson (SE – FSA)	✓			

BOS-2022-64

120. Decision adopting, by consensus, the Amendment of EIOPA Budget 2022.

BOS-2022-65

121. Decision adopting, by consensus, the Follow-up report on the peer review on propriety of AMSB members and qualifying shareholders.

BOS-2022-66

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122. Decision adopting, by consensus, the Supervisory Statements on exclusions and non-affirmative cyber.

[BOS-2022-67](#)

123. Decision adopting, by consensus, the appointment of Ms Ute Meyenberg, employee representative, as new OPSG member has been.

Participants at the Board of Supervisor's Meeting via Videoconference

29 September 2022

Chairperson: Petra Hielkema

<u>Country</u>	<u>Voting member/ Alternate</u>	<u>Accompanying Experts</u>
Austria	Peter Braumüller/[-]	Gerlinde Taurer
Belgium	[-]/Dieter Hendrickx	Stany Zabinski
Bulgaria	Vladimir Savov/[-]	
Croatia	[-]/ Ilijana Jeleč	
Cyprus	Antonia Tsangaris/[-]	
Czech Republic	Zuzana Silberová/Jiří Kalivoda	Hana Marčíková
Denmark	Carsten Brogaard/ [-]	
Estonia	Siim Tammer/[-]	
Finland	[-]/Teija Korpiaho	
France	[-]/Ludovic Lebrun	
Germany	[-]/Ludger Hanenberg	Petra Faber-Graw
Greece	Ioanna Seliniotaki /Ioannis Chatzivasiloglou	
Hungary	Koppány Nagy/[-]	
Ireland	Domhnall Cullinan/[-]	Zita Culliton
Italy	Alberto Corinti/Alessia Angelilli	
Latvia	[-]/Evija Dundure	Marina Sala
Lithuania	[-]/Marius Dumbauskas	
Luxembourg	Thierry Flamand /Yves Baustert	Valérie Scheepers
Malta	Ray Schembri /Luciano Micallef	
Netherlands	Else Bos/[-]	
Poland	Damian Jaworski/ Mariusz Smętek	
Portugal	Margarida Corrêa de Aguiar/Hugo Borginho	Ana Byrne
Romania	Cristian Rosu/[-]	Valentin Ionescu/Beatrice Verdes
Slovakia	Júlia Cillíková/Lucia Štefunková	Zuzana Kardošová
Slovenia	Goraz Čibej/ Mojca Rome	
Spain	Sergio Alvarez / Javier Castillo García	
Sweden	Åsa Larson/Bertil Sjöö	

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<u>Country</u>	<u>Permanent Representative/ Alternate</u>	<u>Accompanying Experts</u>
Belgium	Henk Becquaert/[-]	
Cyprus	[-]/[-]	
Ireland	[-]/[-]	
Italy	[-]/Ambrogio Rinaldi	

<u>EEA EFTA Country</u>	<u>Non-Voting Member/ Alternate</u>	<u>Accompanying Experts</u>
Iceland	Rúnar Guðmundsson/[-]	
Liechtenstein	Alexandre Imhof/[-]	
Norway	Ann Viljugrein/[-]	Brita Hrenovica

<u>Institution</u>	<u>Non-Voting Member/ Alternate</u>	<u>Accompanying Experts</u>
European Commission	Didier Millerot/[-]	
ESMA	Natasha Cazanave/[-]	Louise Waller
EBA	[-]/[-]	Julia Vanbezouwen
ESRB	Francesco Mazzaferro/[-]	
EFTA	[-]/[-]	Marta Margret Runarsdottir

<u>Observers</u>	<u>Representative</u>	<u>Accompanying Experts</u>
N/A	[-]/[-]	

EIOPA Staff

Executive Director	Fausto Parente
Head of Corporate Affairs Department	Susanne Rosenbaum
Head of Corporate Affairs Department	Danny Janssen
Head of Policy Department	Justin Wray
Head of Risk and Financial Stability Department	Dimitris Zafeiris
Head of Oversight Department	Patrick Hoedjes
Head of Supervisory Processes Department	Ana Teresa Moutinho