EIOPA establishes Consultative Expert Group on Digital Ethics in Insurance

NEWS

DATE:

17 Sep 2019

The European Insurance and Occupational Pensions Authority (EIOPA) established today its Consultative Expert Group on Digital Ethics in Insurance.

As a follow-up of its recent thematic review on the use of Big Data Analytics (BDA) in motor and health insurance, EIOPA established a Consultative Expert Group to assist the Authority in the development of digital responsibility principles in insurance.

The thematic review concluded that there are many opportunities arising from BDA and digitalisation more broadly, but also some risks that need to be further addressed. For this reason, the digital responsibility principles will address the use of new business models, technologies and data sources in insurance from the perspective of fairness and taking into account ethical considerations. While they are expected to cover different areas of the insurance value chain, specific focus will be given to pricing and underwriting, given their specific importance in the insurance sector.

The Consultative Expert Group may also act as a sounding board for EIOPA in other related policy initiatives in the area of InsurTech, for instance by supporting EIOPA in promoting a sound governance framework around the use of BDA tools such as Artificial Intelligence and Machine Learning.

EIOPA's call for expression of interest of July 2019 resulted in an extraordinary group of high-level experts with a diverse set of experiences and expertise.

EIOPA is pleased to confirm the composition of its Consultative Expert Group on Digital Ethics in Insurance. For further details, please refer to the table below.

The group will meet for the first time on Tuesday, 8 October.

* Andreas Hufenstuhl, PricewaterhouseCoopers
* Antti Talonen, Tampere University
* Chris Holland, Loughborough University
* Chris K. Madsen, Aegon
* Christian Hugo, Hoffmann Syntherion
* Cristina Bellido Andujar, CaixaBank
* Daniel John, HUK-COBURG
* David Wassong ,Generali
* Desislav Danov, FinTech Guardian
* Edoardo Carlucci, Better Finance
* Esko Kivisaari, Actuarial Association of Europe
* Fernando Acevedo Frías, Independent consultant
* Florian Pons, Institute des Actuaires
* Gemma Garriga, Allianz
* Gert Meyers, KU Leuven
* Jasper De Meyer, BEUC
* Jaya Handa, Liberty
* Jens-Daniel, Florian Marsh
* João Torres Barreiro, Willis Towers Watson
* Lars Gatschke, Verbraucherzentrale Bundesverband e.V.
* Liisa Halme, If P & C Insurance
* Liz McFall, University of Edinburgh
* Lutz Wilhelmy,  Swiss Re
* Malika Labi, Europ Assistance
* Marcello Zacchetti, Cattolica Assicurazioni
* Marcin Detyniecki, AXA
* Martin Mullins, University of Limerick
* Mirko Kraft, Coburg University of Applied Sciences and Arts
* Olivier Jérusalmy, Finance Watch
* Owen Morris, Aviva
* Paolo Stefano Giudici, University of Pavia
* Pedro Écija Serrano, Grant Thornton
* Petra Žárská, Spoločnosť Ochrany Spotrebiteľov S.O.S
* Philippe Cotelle, Airbus
* Piotr Czublun, CZUBLUN TRĘBICKI Law Office
* Raymon Badloe, Achmea
* Reza Khorshidi, AIG
* Rui Ferreira, Zurich Insurance Group
* Thomas Brenøe, Insurance & Pension Denmark
* Virginia Antonini, Reale Mutua Assicurazioni