

8TH ANNUAL CONFERENCE

INSURANCE AND PENSIONS: SECURING THE FUTURE



 #EIOPAconference

PROGRAMME

20 NOVEMBER

HOTEL HILTON
CITY CENTRE
FRANKFURT AM MAIN



eiopa

European Insurance and
Occupational Pensions Authority

8TH ANNUAL CONFERENCE

INSURANCE AND PENSIONS: SECURING THE FUTURE

It gives me great pleasure to welcome you to this year's annual conference, which examines the theme **Insurance and Pensions: Securing the Future**.

A good supervisor is forward-looking, proactive and preventive. A key trait is to ask not only 'what has happened', but also 'what could happen?' In this context, our conference will look at the key challenges for the insurance and pension industries and how to address these issues.

The conference includes speeches from distinguished guests as well as panel discussions on the following:

- Supervision of cross-border business: Have the lessons learnt from the crisis been implemented?
- Insurance, pensions and sustainable finance: A long-term relationship.
- Cyber risk and cyber insurance: A new risk or a new opportunity?

As cross-border business increases, the European dimension of supervision becomes increasingly important. Through our conference, we aim to create a forum for debate, exchanges of information and new ideas. In this way, bringing together high-level experts and representatives from the financial services industry, national supervisory authorities, consumer representatives, academia and the European Union institutions, we can be sure that a common European approach prevails, benefiting Europe's economy, businesses, policy holders and beneficiaries.

I very much look forward to welcoming you to our conference and hearing your views on the future of insurance and pensions in Europe.

Gabriel Bernardino

Chairman, European Insurance and Occupational Pensions Authority

PROGRAMME

08:00 – 09:15	REGISTRATION AND WELCOME COFFEE
09:15 – 09:30	WELCOME AND ORDER OF THE DAY Melinda Crane , Chief Political Correspondent, Deutsche Welle
09:30 – 9:50	OPENING AND KEYNOTE ADDRESS Gabriel Bernardino , Chairman, EIOPA
9:50 – 10:00	IMPULSE STATEMENT Rimantas Šadžius , Member of the Court of Auditors, European Court of Auditors
10:00 – 11:15	PANEL DISCUSSION I SUPERVISION OF CROSS-BORDER BUSINESS: HAVE THE LESSONS LEARNT FROM THE CRISIS BEEN IMPLEMENTED? <ul style="list-style-type: none">› What should and shouldn't supervisors do to make the internal market work for consumers?› How to ensure that all European Union policyholders benefit from high-quality and consistent supervision?› Why does conduct of business supervision matter for consumers? <i>Panellists:</i> Henk Becquaert , Member of the Board Committee, Belgian Financial Services and Markets Authority Monique Goyens , Director General, BEUC – The European Consumer Organisation Philippe Poiget , Chief Executive Officer, French Insurance Federation Rimantas Šadžius , Member of the Court of Auditors, European Court of Auditors Kevin Thompson , Chief Executive Officer, Insurance Ireland Patrick Hoedjes , Head of Oversight Department, EIOPA <i>Moderator:</i> Melinda Crane , Chief Political Correspondent, Deutsche Welle



11:15 – 11:45	COFFEE BREAK
11:45 – 11:55	IMPULSE STATEMENT Emily Shuckburgh , Climate Scientist, British Antarctic Survey
11:55 – 13:15	PANEL DISCUSSION II INSURANCE, PENSIONS AND SUSTAINABLE FINANCE: A LONG-TERM RELATIONSHIP <ul style="list-style-type: none">› Are financial sustainability and sustainable finance two sides of the same coin?› What is the most important role for insurers and pension funds? <i>Panellists:</i> Guillaume Prache , Managing Director, Better Finance Molly Scott Cato , Member of the European Parliament Emily Shuckburgh , Climate Scientist, British Antarctic Survey Christian Thimann , Chairman of High-Level Working Group on Sustainable Finance, European Commission and Chief Executive Officer & Chairman of the Management Board, Athora Germany Corien Wortmann-Kool , Chairman, ABP Pensionfund Justin Wray , Deputy Head of Policy Department, EIOPA <i>Moderator:</i> Melinda Crane , Chief Political Correspondent, Deutsche Welle
13:15 – 14:30	LUNCHEON
13:30 – 13:45	PRESS CONFERENCE with Gabriel Bernardino , Chairman, EIOPA
14:30 – 14:45	IMPULSE STATEMENT André Baptista , voted the “Most Valuable Hacker”, INESC TEC - Institute for Systems and Computer Engineering, Technology and Science, University of Porto



14:45 – 16:00

PANEL DISCUSSION III

**CYBER RISK AND CYBER INSURANCE:
A NEW RISK OR A NEW OPPORTUNITY?**

- › Is society aware of the exposure to cyber events? How to raise awareness?
- › What is the role of the insurance industry?
- › Is the sector prepared to protect society and itself?
- › Will the insurance sector be changed forever?
- › How to increase the resilience of the financial system to cyber risk?

Panellists:

André Baptista, voted the “Most Valuable Hacker”, INESC TEC - Institute for Systems and Computer Engineering, Technology and Science, University of Porto

Fiona van Echelpoel, Deputy Director General in the Directorate General Market Infrastructure and Payments of the ECB

Nathalie Berger, Head of Unit, European Commission

Fabrice Brossart, Chief Risk Officer, AIG Europe Ltd

Anna Maria D’Hulster, Secretary General, The Geneva Association

Ana Teresa Moutinho, Head of Supervisory Processes Department, EIOPA

Moderator:

Melinda Crane, Chief Political Correspondent, Deutsche Welle

16:00 – 16:30

KEYNOTE SPEECH

Jens Weidmann, President, Deutsche Bundesbank

16:30 – 16:45

CLOSING REMARKS

Fausto Parente, Executive Director, EIOPA

16:45 – 18:00

GET-TOGETHER



SPEAKERS



André Baptista

André Baptista is a researcher at INESC TEC and is an invited professor on the Master in Information Security at the University of Porto. He's the captain of the CTF team of the University of Porto, xSTF. André was considered the Most Valuable Hacker in an international competition organized by HackerOne this year.



Henk Becquaert

Graduated from the Free University of Brussels in Business Engineering, Henk Becquaert has been a member of the Belgian Federal Planning Bureau and has worked on the staff of several ministers. In 2005 he joined the CBFA, which was reorganized and renamed the FSMA as from 1 April 2011.

Since 2 May 2014, he is responsible for the operational supervision of financial products and pensions, for IT services and for Facilities & Infrastructure.



Nathalie Berger

Nathalie leads the European Commission Unit in charge of Insurance and Pensions since May 2015, with responsibility for the Solvency II review, consumer law in insurance, motor insurance, occupational pension funds, the initiative for a Pan-European Personal Pension Product (« PEPP »), as well as international relations (EU/US Covered Agreement, development of insurance international standards). Prior to taking up this position, Nathalie was since July 2012 Head of Unit responsible for Audit and Credit Rating Agencies. She previously worked as an expert in company law and corporate governance, and from 2007 onwards as a Deputy Head of Unit in charge of Relations with the European Parliament and Council as well as Policy Coordination.

Nathalie started her career as a lecturer and consultant for a banking group. She joined the European Commission in 2000, mainly responsible for the development of Commission implementing powers in the field of financial services. She was a member of the Commission Task Force on the Future of the European Union and an advisor to the Commission representatives at the European Convention. A French national, Nathalie holds a Ph.D. Doctorate in Law and a Bachelor of Arts in Politics. She is the author of several articles and a book on European law and policies.



Gabriel Bernardino

Gabriel Bernardino is Chairman of the European Insurance and Occupational Pensions Authority (EIOPA). He is responsible for the strategic direction of EIOPA and represents the Authority at the Council of the European Union, the European Commission and the European Parliament. Mr. Bernardino prepares the work of EIOPA's Board of Supervisors and also chairs the meetings of the Board of Supervisors and the Management Board.

Mr. Bernardino is the first Chairperson of EIOPA. He was elected by the Board of Supervisors of EIOPA on 10 January, 2011. His nomination followed a pre-selection of the European Commission and was confirmed by the European Parliament after a public hearing held on 1 February, 2011. Mr. Bernardino assumed his responsibilities on 1 March, 2011 for a first five-year term. On 16 December 2015 the European Parliament confirmed the re-appointment of Mr Bernardino for a second five-year term, which started on 1 March 2016.

Prior to his current role, Mr. Bernardino was the Director General of the Directorate for Development and Institutional Relations at the Instituto de Seguros de Portugal (ISP). He has served in several positions of increasing responsibility since he joined the ISP in 1989 and represented EIOPA's preceding organisation, CEIOPS, as Chairman between October 2009 and December 2010.



Fabrice Brossart

Fabrice Brossart is the Chief Risk Officer for AIG Europe Limited and oversees AIG's risk function in entities outside of the US and Japan, ensuring these operations have a risk management system proportionate to their exposures and in line with local regulatory and corporate governance requirements. Fabrice leads the Internal Model Approval Process of AIG Europe which operates via branches in 26 European countries and is the second largest UK non-life company by capital. Fabrice joined AIG in February 2011 as Chief Actuary for the European region, subsequently taking additional responsibilities for risk management and leading the Solvency II programme. Between 2014 and 2015 Fabrice worked in a number of risk management roles at the AIG head office in New York.

A French national, Fabrice qualified as an actuary in France in 1997 and in the UK in 2001. Previous employers include AXA Insurance UK and Willis Towers Watson. Fabrice was named CRO of the year by InsuranceERM in January 2018.



Melinda Crane

Dr Melinda Crane has given speeches and moderated events and discussions for a wide range of international organizations and firms. She is a frequent guest and commentator on German television and radio and regularly analyses US policy for the news broadcaster n-tv. An experienced TV anchor, she is chief political correspondent at DW TV and also hosts the DW talk show “Quadriga”. In 2014 she was awarded the Steuben-Schurz Media Award for her service to transatlantic understanding.

Dr Crane studied history and political science at Brown University and law at Harvard. She wrote her dissertation on the political economy of development assistance at the Fletcher School of Law and Diplomacy.



Anna Maria D'Hulster

Anna Maria was appointed Secretary General of The Geneva Association by the membership on 2 June 2014.

Before joining The Geneva Association, she was responsible for the insurance practice at swissQuant Group, a technology company specialising in the development and implementation of mathematical algorithms and software for risk management and big data purposes.

From 2002 to 2012, she had different roles with the Baloise Group in Switzerland and Europe. She acted as Head of Group Risk Management from 2002 to 2004, and Head of Group Performance Management while also representing the Holdings on the boards of various subsidiaries (from 2004 to 2008). She subsequently established and developed the life insurance company Baloise Life of which she became the CEO (2008 to 2012). Anna Maria was a member of the Executive Committee of the European Insurance Association (CEA/Insurance Europe).

Before her career in the insurance industry, Anna Maria was a Principal at the Boston Consulting Group, leading banking and insurance projects in Germany and the United States. She started her career as a corporate finance analyst with Commerzbank and Deutsche Bank.

Anna Maria holds an INSEAD MBA (1993) and a business-engineering degree from the Free University of Brussels, Belgium. She is a Belgian citizen.

In 2014, Anna Maria was appointed as non-executive Director to the Board of Hardy (Underwriting Agencies) Ltd., London.



Monique Goyens

As Director General of BEUC, Monique represents 43 independent national consumer associations in 32 European countries, acting as a strong consumer voice in Brussels, ensuring that consumer interests are given weight in the development of policies and raising the visibility and effectiveness of the consumer movement through lobbying EU institutions and media contacts.

As a consumer expert and advocate, and on behalf of BEUC, she is currently member of the EU High Level Forum for a Better Functioning Food Supply Chain and a delegate in the Consultative Commission on Industrial Change of the European Economic and Social Committee. She is an effective member of the Euro Retail Payments Board. She has also been appointed to the expert group on “fake news” (2018) and in the expert group on “trade agreements” (2018-2019). She is member of the Advisory Group of Transparency International EU and of the European Advisory Board of the Open Society Foundations.

In her capacity as BEUC Director General, Monique is currently EU co-chair of the Transatlantic Consumer Dialogue (TACD) a network of EU and US consumer organisations, and she also represents BEUC at Consumers International, the international consumer organisation.

Apart from championing consumer’ rights, Monique’s passions/ challenges are her family, cooking for friends and long walks with her golden retriever.



Patrick Hoedjes

Patrick is Head of the Oversight and Supervisory Convergence Department at EIOPA.

Prior to joining EIOPA, Patrick worked at the Dutch national central bank spending more than 10 years in various positions in pension supervision, cash operations and statistics and as the Head of Unit for Supervision Statistics for Financial Institutions.

From 2006 - 2008, Patrick was seconded as Head of the Statistical Department at the Bank Nederlandse Antillen in Curaçao.

Patrick holds a master's degree in economics and international relations from the University of Amsterdam.



Ana Teresa Moutinho

Ana Teresa is Head of the Supervisory Processes Department at EIOPA. She is responsible for activities related to supervisory review process under Solvency II, data and business intelligence tools and the operational methodology and monthly production of the Solvency II technical information, such as the risk-free interest rate term structures and its associated components of volatility adjustment and fundamental spread, index for equity symmetric adjustment.

Prior to joining EIOPA in 2012 Ana Teresa worked for 15 years in the Insurance and Pension Funds Portuguese Supervisory Authority where she gained extensive experience in the supervision of the insurance market. Having started as a supervisor she was involved in the development of the Solvency II project since its beginning.

Ana Teresa holds a university degree in Management and advanced studies in 'Financial Markets and Risk Management and Derivatives' and in 'Reform of the Financial Regulation after the international financial crisis'.



Fausto Parente

Fausto Parente is the Executive Director of the European Insurance and Occupational Pensions Authority (EIOPA). In his role, he presides over the day-to-day management of EIOPA. Mr. Parente was elected by the Board of Supervisors of EIOPA on 28 January 2016. His nomination followed an open selection procedure and a public hearing at the European Parliament's Committee on Economic and Monetary Affairs. On 9 March 2016 the European Parliament confirmed his appointment. Mr Parente has a distinguished career in supervisory regulations and policies at national and international level. Prior to his current role he was Head of the Supervisory Regulation and Policy Directorate at the Italian Insurance Supervisor, IVASS – Istituto di Vigilanza sulle Assicurazioni.

He was the Alternate Member in EIOPA Board of Supervisors and member of the Advisory Technical Committee of the European Systemic Risk Board (ESRB). In the context of the Italian Chairmanship in the EU Council (second half of 2014), Mr Parente chaired the Council's working group on Insurance Mediation Directive negotiations. In 2011-2016 he chaired the Insurance Group Supervision Committee of EIOPA and in 2015-2016 - the Joint ESAs Committee on Financial Conglomerates. For several years he was an alternate member in the Technical and Financial Stability Committees of the International Association of Insurance Supervisors (IAIS).

Mr Parente has a degree in Economics from the University Federico II, Naples, and he is licensed to practice as a certified accountant and financial analyst. He has attended many post-graduate courses in the fields of management, European Community law, economy and finance of insurance undertakings. He is author of a series of publications on insurance supervision.



Philippe Poiget

Philippe Poiget, a graduate of the Paris Institute of Political Studies (Sciences Po) and a lawyer, joined the French Federation of Insurance Companies (FFSA) in 1985. From 1999 to 2016, he was FFSA's Director for Legal, Tax and Competition Affairs. Since 1 July 2016, he has been Chief Executive Officer, as well as Director for Legal, Tax and Consumer Affairs Division, at the French Insurance Federation. He is also a member of the Single Register of Intermediaries in Insurance, Banking and Finance Organisation (ORIAS) of which he has been a Chairman.

Philippe Poiget is also Vice-President of the International Association of Insurance Law (Aida), a member of the Board of Directors of the Guarantee Fund against the Default of Life and Health insurance Companies (FGAP), as well as a member of several consultative bodies of the insurance industry.



Guillaume Prache

Guillaume Prache is the Managing Director of BETTER FINANCE, the European Federation of Investors and Financial Services Users. He is also one of the experts representing financial services users before EIOPA (Insurance and Reinsurance Stakeholder Group), before EBA (Banking Stakeholder Group) and before the French financial regulator AMF. He is a former chair of the ESMA Securities & Markets Stakeholder Group and vice chair of the European Commission's FSUG (Financial Services User Group).

He started as a magistrate at the French Court of Auditors, and has an extended and international experience in financial matters, most recently as Chief Financial Officer of Rhône-Poulenc Rorer, Inc., a "Fortune 500" publicly-listed pharmaceutical company (today Sanofi) from 1997 to 2000, and then as Managing Director of the European subsidiary of the Vanguard Group, Inc., a global leader in asset management, from 2000 to 2006.

He has taught asset management for the CIWM (Certified International Wealth Manager) program, and wrote two books (*Politique économique contemporaine* in 1989, *Les Scandales de l'épargne retraite* in 2008) and various articles on economics and finance.



Rimantas Šadžius

Mr Šadžius started his six-year mandate at the European Court of Auditors in June 2016, and is currently a Member of the ECA's Chamber IV, dealing with regulation of markets and competitive economy. He is also the Member responsible for Institutional Relations, enhancing the ECA's relations with other EU institutions.

Prior to working in the Court, Mr Šadžius served as Minister of Finance of Lithuania, from 2007 until 2009 and from 2012 until 2016. During his time as Minister for Finance, he was president of the ECOFIN Council in the second half of 2013 as well as being at the forefront of Lithuania's adoption of the euro to become a member of the Eurozone.

Mr Šadžius is responsible for the audit on the European Insurance and Occupational Pensions Authority (EIOPA) which examined whether EIOPA made an effective contribution to supervision, supervisory convergence and financial stability.



Emily Shuckburgh

Dr Emily Shuckburgh is a climate scientist and mathematician based at the British Antarctic Survey (BAS). She leads the national research programme on the Southern Ocean and its role in climate (ORCHESTRA), is deputy head of the Polar Oceans Team and leads the Data Science Group at BAS. She holds a number of positions at the University of Cambridge (fellow of Darwin College, fellow of the Cambridge Institute for Sustainability Leadership and associate fellow of the Centre for Science and Policy).

In the past she has worked at Ecole Normal Supérieure in Paris and at MIT. She is a fellow of the Royal Meteorological Society and co-chair of their Climate Science Communications Group. She has also acted as an advisor to the UK Government on behalf of the Natural Environment Research Council.

In 2016 she was awarded an OBE for services to science and the public communication of science. She is co-author with HRH The Prince of Wales and Tony Juniper of the Ladybird Book on Climate Change.



Molly Scott Cato

Molly Scott Cato is Green Party MEP for the South West of England and was previously Professor of Green Economics at Roehampton University in London. Molly was the European Parliament's rapporteur on Sustainable Finance and is the national speaker on finance for the Green Party of England and Wales. Molly studied Politics, Philosophy and Economics at Oxford University and has a PhD in Economics from the University of Wales, Aberystwyth.

Molly has written several books including *Green Economics* (2009), *Environment and Economy* (2011) and *The Bioregional Economy* (2012) as well as numerous academic papers on topics including sustainability economics, social enterprise, and co-operatives and mutuals.



Christian Thimann

Christian Thimann is CEO and Chairman of the Management Board of Athora Germany Holding company and is responsible for the activities of Athora in Germany. He most recently worked at the AXA Group in Paris. From 2014 until 2016 he was Group Head of Strategy of AXA and a Member of the Group Executive Committee. In this function he coordinated the global strategy of the AXA Group in the sectors of life insurance, general insurance and asset management. Christian Thimann was a Member of the Board of Directors of Alliance Bernstein Investment and of AXA Investment Managers, the two asset management companies of AXA Group. He was moreover responsible for matters concerning European and international insurance regulation.

Up to 2013 Christian Thimann worked in an executive position at the European Central Bank, most recently in the role of a Director General. Recently Christian Thimann was Chairman of the EU High-level Group on Sustainable Finance and is special adviser to the European Commission in the area of financial regulation.



Kevin Thompson

Kevin Thompson is CEO of Insurance Ireland, the representative body for the Irish insurance, reinsurance and captive management industry.

Insurance Ireland represents 130 companies in an industry employing 28,000 people both directly and indirectly. Prior to his current role, Kevin worked as a consultant with companies based in Ireland, UK & Norway, helping devise and implement change programs within their organisations. He also held the role of CEO of Alico Life International and held senior executive positions within Allianz Worldwide Care, Citigroup & Lincoln Financial, working both in Ireland and the UK.

Kevin holds a Dip Sports Psychology and a MSc Management Practice in Strategy & Transformation from University College Cork and received executive training in leadership and strategic management at the University of Pennsylvania – The Wharton School & University of St. Gallen, Switzerland. He has also received a “Record of Achievement Award” from the Insurance Institute of Ireland and the Tony Dromgoole Award of Distinction from the Irish Management Institute. Kevin is also a Certified Insurance Director from the Insurance Institute of Ireland.



Fiona van Echelpoel

Fiona van Echelpoel is Deputy Director General in the Directorate General Market Infrastructure and Payments (DG-MIP) of the ECB since January 2018. She has a broad background in central banking, having worked in a number of functions in the market infrastructure and market operations areas of the ECB since its establishment in 1998 and previously for its forerunner the European Monetary Institute (EMI); prior to that she worked at the Central Bank of Ireland.

She represents the ECB in various European and international fora and currently co-chairs the TARGET2-Securities Cooperative Arrangement and the European Forum on the Security of Retail Payments (SecuRePay). She holds a degree in Economics and Politics from University College Dublin.



Jens Weidmann

Jens Weidmann was born on April 20, 1968, in Solingen, and is President of the Deutsche Bundesbank and Member of the Governing Council of the European Central Bank since May 2011. On November 1, 2015 he became also Chairman of the Board of Directors of the Bank for International Settlements in Basel.

He studied Economics at the Université de Droit, d'Economie et des Sciences at Aix-Marseille III and at the Rheinische Friedrich-Wilhelms University, Bonn. In 1997 – after obtaining his PhD at Bonn University – he joined the IMF in Washington D.C. In 1999 he became Secretary General of the German Council of Economic Experts. In 2003 he joined Deutsche Bundesbank as Head of the Monetary Policy and Analysis Division and Deputy Head of the Economics Department. Three years later he moved to Berlin to become Head of the Department for Economic and Fiscal Policy at the Federal Chancellor's Office. In this position he also acted as personal representative of the Federal Chancellor charged with preparations for the world economic summits of the G8 and G20 countries.



Corien Wortmann-Kool

Corien Wortmann-Kool (1959) is Chairman of the Board of ABP Pensionfund since January 1st 2015.

Until July 1st, 2014 she was a member of the European Parliament and vice president of the EPP group on Financial, Economic and Monetary Affairs. Furthermore, she has a background in business public administration and politics. Corien holds a Masters Degree in Political Science and Economics from the VU University in Amsterdam.

Corien Wortmann-Kool is also vice chairman of the Supervisory Board of Aegon N.V. and chairman of the Board of Trustees of Save the Children.



Justin Wray

Justin Wray is Deputy Head of the Policy Department and Head of the Insurance Policy Unit at EIOPA.

Since joining EIOPA in May 2011 Justin has been responsible for the provision of advice on the IORP II directive, EIOPA's technical standards and guidelines required under the Solvency II directive.

Prior to this, Justin worked at the UK Pensions Regulator in a number of operational and policy roles including as Head of Pensions Administration and Governance. Before this, Justin worked at the UK Treasury on financial services regulation and international debt issues, and at the UK Department for International Development.

Justin holds bachelors and masters degrees in economics (Universities of Southampton and Warwick), and an MBA from Cranfield University.

EIOPA BOARD OF SUPERVISORS

Austria	FMA - Finanzmarktaufsichtbehörde (Financial Market Authority)
Belgium	NBB - Nationale Bank van België (National Bank of Belgium); Autorité des services et marchés financiers - FSMA (Financial Services and Markets Authority)*
Bulgaria	Комисия за Финансов Надзор (Financial Supervision Commission)
Croatia	Croatian Financial Services Supervisory Agency
Cyprus	Αρμοδιότητα της Υπηρεσίας Ελέγχου Ασφαλιστικών Εταιρειών (Cyprus Insurance Companies Control Service) Registrar of Occupational Retirement Benefit Funds *
Czech Republic	CNB - Ceska Narodni Banka (Czech National Bank)
Denmark	Finanstilsynet (Danish FSA)
Estonia	Finantsinspeksioon (Estonia Financial Supervision Authority)
Finland	FIN-FSA - Finanssivalvonta (Finnish Financial Supervisory Authority)
France	ACPR - Autorité de Contrôle Prudentiel et de Résolution (Prudential Control Authority)
Germany	BaFin - Bundesanstalt für Finanzdienstleistungsaufsicht (Federal Financial Supervisory Authority)
Greece	Τράπεζα της Ελλάδος (Bank of Greece - Department of Private Insurance Supervision); Hellenic Ministry of Labour, Social Security and Social Solidarity**
Hungary	MNB – Magyar Nemzeti Bank (Central Bank of Hungary)
Iceland	FME – Fjármálaeftirlitið (The Financial Supervisory Authority) **
Ireland	Central Bank of Ireland The Pensions Authority*
Italy	IVASS – Istituto per la Vigilanza sulle assicurazioni; COVIP - Commissione di Vigilanza sui Fondi Pensione*
Latvia	FCMC - Finanšu un Kapitāla Tīrgus Komisija (Financial Capital Market Commission)
Liechtenstein	FME - Finanzmarktaufsicht (Financial Market Authority) **
Lithuania	Lietuvos Bankas (Bank of Lithuania)
Luxembourg	Commissariat aux Assurances; CSSF - Commission de Surveillance du Secteur Financier*
Malta	MFSA - Malta Financial Services Authority
Netherlands	DNB - De Nederlandsche Bank (National Bank of Netherlands)
Norway	Finanstilsynet (The Financial Supervisory Authority of Norway) **
Poland	KNF - Komisja Nadzoru Finansowego (Financial Supervision Authority)
Portugal	ASF – Autoridade de Supervisão de Seguros e Fundos de Pensões
Romania	ASF – Autoritatea de Supraveghere Financiara (Financial Supervisory)
Slovakia	NBS - Narodna Banka Slovenska (National Bank of Slovakia)
Slovenia	AZN - Agencija za Zavarovalni Nadzor (Insurance Supervision Agency)
Spain	Dirección General de Seguros y Fondos de Pensiones
Sweden	Finansinspektionen (Financial Supervisory Authority)
United Kingdom	The Prudential Regulation Authority The Pensions Regulator*

*Permanent Representative **Observer

Photo credits:

Cover photo: iStockphoto.com/Choreograph; iStockphoto.com/Peshkova, page 5;
All other images are speakers' own.

PDF	ISBN 978-92-9473-108-1	doi:10.2854/068578	EI-05-18-025-EN-N
Print	ISBN 978-92-9473-109-8	doi:10.2854/493240	EI-05-18-025-EN-C

Luxembourg: Publications Office of the European Union, 2018

© EIOPA, 2018

Reproduction is authorised provided the source is acknowledged.

For any use or reproduction of photos or other material that is not under the EIOPA copyright, permission must be sought directly from the copyright holders.

Printed by the Publications Office in Luxembourg

EIOPA

Westhafenplatz 1
60327 Frankfurt am Main, Germany
<https://eiopa.europa.eu>

