

BIPAR Szemle

2025. március

A BIPAR Szemlében március hónapban, a BIPAR-tól érkezett levelek vezetői összefoglalói találhatóak.

Az alábbiakban kiemeltük a legfontosabb témákat:

- **IDD alkalmazás – EIOPA online rendezvény (április 9.)**
Nyilvános online esemény az IDD alkalmazásának tapasztalatairól, a harmadik jelentés előkészítéseként.
- **IDD információkérés – észt kollégák részére**
Visszajelzést kérnek az IDD 3. cikk (1) bekezdés nemzeti jogba ültetésének gyakorlatáról.
- **BIPAR éves közgyűlés – Koppenhága (június 12–13.)**
Felhívás a részvételre és szállásfoglalásra a 2025-ös BIPAR közgyűlésre.
- **Pénzmosás elleni szabályozás – EBA konzultáció**
Véleménykérés az EBA új technikai standard tervezetéről a pénzmosás megelőzésével kapcsolatban.
- **Mesterséges intelligencia – EIOPA véleménytervezet konzultáció**
Véleményezési lehetőség az AI irányítására és kockázatkezelésére vonatkozó EIOPA javaslatról.
- **Savings and Investments Union (SIU) és Retail Investment Strategy (RIS)**
Az Európai Bizottság közzétette a SIU kezdeményezésről szóló közleményét, amely a lakossági megtakarítások és befektetések ösztönzésére, pénzügyi tudatosságra és a tőkepiaci integráció erősítésére összpontosít. A RIS háromoldalú egyeztetése is előrehaladt: a Bizottság egyszerűsítési javaslatokat vizsgál, és hat héten belül további elemzéseket készít a társjogalkotók számára.
- **Open Finance/FIDA – Trilógus tárgyalások áprilisban**
Április elején indulnak a trilógus tárgyalások az Open Finance/FIDA ügyében, amelyeket a lengyel elnökség koordinál. A BIPAR kulcsüzenetei és módosítási javaslatai elérhetők az egyeztetésekhez.
- **Fenntartható finanszírozás – EU Platform jelentés a KKV-k számára**
Az EU Fenntartható Pénzügyi Platformja jelentést tett közzé a KKV-k számára, amely a taxonómiai jelentési követelmények egyszerűsítését célozza. A dokumentum egy önkéntes

fenntartható pénzügyi standardot javasol, amely segíthet a vállalkozásoknak fenntarthatósági teljesítményük bemutatásában.

- **EIOPA fogyasztói trendek – BIPAR input kérése**

BIPAR véleményét vár az aktuális fogyasztói trendekről és biztosítási piaci kockázatokról.

- **Európai Akadálymentességi Törvény – Átültetés és alkalmazás a közvetítőkre**

A BIPAR felmérést indít annak megértésére, hogy az Európai Akadálymentességi Törvény hogyan vonatkozik a közvetítőkre, mielőtt szükség esetén kapcsolatba lépnének az Európai Bizottsággal.

A teljes, eredeti levelek a feltüntetett dátumok alapján beazonosíthatók, vagy a FBAMSZ Titkárságtól beszerezhetők.

FBAMSZ Titkárság

2025. március

IDD application - EIOPA online event on 9 April to prepare EIOPA third report on IDD application - Agenda - Any comments on BIPAR draft initial input by 10 March - Thanks

2025. March 4.

EXECUTIVE SUMMARY:

- *On 9 April afternoon, EIOPA will organise an online public event in preparation of its third IDD application report: "Has the IDD helped to tackle ongoing and emerging risks for consumers?" - See agenda attached*
- *This event aims to collect and gather views from stakeholders including BIPAR, on some ongoing IDD application issues//trends//observations. These elements will help EIOPA to draft the third IDD application report which will be published in early January 2026.*
- *BIPAR representatives in the 3 sessions of the event*
- *In preparation of the 9th April online event, EIOPA is asking BIPAR and its members about any ongoing issues/topics relating to the application of the IDD which would be relevant for discussion at the event.*
- *Can we ask you to send us any comments you may have on the attached BIPAR draft initial input by 10th March? Many thanks.*

IDD - Request for information - Your input kindly requested by 12 March – Thanks

2025. March 5.

Dear colleagues,

We have received a request for information from your Estonian colleagues with regard to the transposition of IDD Article 3.1 (possible registration of ancillary insurance intermediary by insurance intermediaries) into national law.

Your feedback would be highly valuable to your Estonian colleagues in supporting their discussions with their regulatory authorities to advocate for the incorporation of this principle into the Estonian legislation.

QUESTION: Does your national legislation allow an insurance intermediary (broker and/or agent) to register an ancillary insurance intermediary as their representative under the provisions of IDD Article 3.1 provided that the insurance intermediary assumes full responsibility for the actions of such an ancillary intermediary? Please explain. Thanks.

BIPAR 2025 annual meeting in Copenhagen on 12 & 13 June

2025. March 6.

EXECUTIVE SUMMARY:

Please book your hotel room by 31 March (first come first served basis) by using the link below.

AML – EBA’s consultation on RTS on new rules related to the anti- money laundering and countering the financing of terrorism package – your first comments welcome by 31 March – EBA’s public hearing on 10 April (registration link in the mail)

2025. March 13.

EXECUTIVE SUMMARY:

- *EBA’s public consultation on 4 draft Regulatory Technical Standards (RTS) regarding revised/new EU rules on anti- money laundering and countering the financing of terrorism*
- *Draft RTS deal with compliance of institutions and supervisors with their AML/CFT obligations under the new AML/CFT package and will be part of EBA’s response to the European Commission’s Call for Advice.*
- *BIPAR will study the consultation paper in view of preparing a possible response. Your initial comments welcome by 31 March*
- *Public hearing organised by EBA on this consultation on 10 April. Registration link in the mail*

KIND REMINDER - AI - EIOPA's consultation on its opinion on AI governance and risk management - Link to 8 April EIOPA public hearing - Any comments on the draft Opinion still welcome - Thanks

2025. March 13.

Dear Members,

*On 25 February, we informed you about EIOPA’s consultation on its draft opinion on governance and risk-management principles that insurance undertakings and intermediaries should apply to ensure a responsible use of AI systems adapted to specific use cases (see below and attached). We also mentioned that EIOPA will organize an online public hearing on its consultation on 8 April 2025. Please find below **the link to register - by 4th April - to the public hearing**: [>>> Click here to register <<<](#)*

The BIPAR Secretariat has registered.

BIPAR will prepare a draft response to EIOPA’s consultation and still welcomes any initial comments and suggestions you may have on the attached consultation papers. Thanks.

IDD application - EIOPA online event on 9 April to prepare EIOPA third report on IDD application - Final agenda and link to register by 7 April 12:00 CEST

2025. March 14.

Please find below the link to register - by 7 April 12:00 CEST- to the public hearing: [Register here](#)

The BIPAR Secretariat has registered.

BIPAR input

*The 9 April public event aims **to collect and gather views from stakeholders including BIPAR, on some ongoing IDD application issues//trends//observations. These elements will help EIOPA to draft the third IDD application report which will be published early January 2026.***

Retail Investment Strategy (RIS) and Savings and Investments Union (SIU): for information/as a reminder: first trilogue meeting on RIS on 18 March + publication of SIU expected for 19 March 2025. March 18.

EXECUTIVE SUMMARY:

The first trilogue meeting on the Retail Investment Strategy (RIS) is set for 18 March, led by the Polish Presidency. A second meeting may take place after Easter, with informal discussions in the meantime.

On 19 March, the European Commission will publish its final Communication on the Savings and Investments Union (SIU), followed by a debate in the European Parliament's ECON committee. BIPAR will monitor these developments and provide further updates.

Sustainable Finance – BIPAR draft position paper - Omnibus I proposal on simplification – For your feedback
2025. March 19.

Please find attached the first draft paper of a BIPAR position on the European Commission's proposal on simplification (also known as Omnibus I) of the CSRD (Corporate Sustainability Reporting Directive), the CS3D (Corporate Sustainability Due Diligence Directive) and Taxonomy.

(For more information on the Omnibus I proposal on simplification, please have a look at our mail of [27 February 2025](#)).

This paper will be used in our upcoming lobbying actions on the whole simplification package.

Could you please send us your comments and suggestions by 26 March?

Savings and Investments Union (SIU)/ Capital Markets Union (CMU) and Retail Investment Strategy (RIS): Commission's Communication on SIU published + Draft EP report on CMU published + Update on RIS trilogue
2025. March 20.

EXECUTIVE SUMMARY:

- *European Commission's Communication on SIU now published, focusing on citizens and savings (creation of savings and investments accounts or products based on existing best practice, facilitation of agreement between EP and Council on RIS, but proposal could be withdrawn if not meeting the intended objectives, financial literacy strategy, PEPP review etc.), Investment and Financing, Integration and Scale, and Efficient Supervision in the Single Market*
- *EP ECON committee work on CMU/SIU: own initiative report on facilitating the financing of investments and reforms to boost European competitiveness and creating a Capital Markets Union*
- *RIS trilogue update: It was agreed to include the Commission's new simplification agenda into the RIS trilogue discussions. The Commission now tasked to review the text in this*

light and to get back to the co-legislators within 6 weeks with some “non-papers” (value for money, disclosures and consumer journey)

Open Finance/FIDA: Trilogue negotiations to start in early April - Request for action with your MEPs/Council representatives - BIPAR key messages and proposed amendments- Thanks

2025. March 21.

EXECUTIVE SUMMARY:

- *The trilogue negotiations – under the Polish Presidency - on FIDA to start in early April (1st April) (attached is a 3 column-document with the positions of the EC, the EP and the Council)*
- *Attached are BIPAR key messages and amendments for the trilogue*
- *Please contact your ECON MEPs and Ministries next week ahead of the trilogue negotiations and discuss BIPAR key messages and amendments with them – Thanks*

Sustainable Finance – EU Platform for Sustainable Finance report - Streamlining Sustainable Finance for SMEs

2025. March 21.

EXECUTIVE SUMMARY:

- *The EU PSF (European Platform for Sustainable Finance) published a report on streamlining sustainable finance for SMEs. This could be useful for SMEs intermediaries who want to report under the Taxonomy reporting framework, as it will make these reporting requirements more accessible and less burdensome. It could be used to “align” with the Taxonomy, improve sustainability practices.*
- *The aim of this report is to provide a “sustainable finance standard” to SMEs that want to disclose, on a voluntary basis, their key performance indicators (=KPI) and demonstrate their climate-related efforts, according to the Taxonomy framework.*
- *The Taxonomy is becoming increasingly the norm in the EU for classifying and accessing green finance, with Taxonomy-related information requests trickling down to SMEs from value chain partners or financiers.*
- *The voluntary reporting would also help address the data gap related to SMEs in the absence of mandatory reporting obligations and standards.*
- *However, using this “sustainable finance standard” will not allow SMEs to declare themselves Taxonomy-aligned, as the standard is a lighter form of the Taxonomy requirements.*
- *The EU PSF will organize a webinar on 27 March (more information and link to register below).*

EIOPA’s work on Consumer Trends – Your input requested for EIOPA’s questions to BIPAR by 11 April

2025. March 26.

EXECUTIVE SUMMARY:

*BIPAR has been invited to provide input into EIOPA's workstream on Consumer Trends
EIOPA asks input for its Conduct Risk Heatmap, expected for the end of 2025 (consumer trends reports will as of now be biennial – with the next one scheduled for end 2026).*

Questions to BIPAR (please keep questionnaire confidential) relate to:

- insurance product trends*
- 2024 + future insurance consumer protection issues and positive developments*

Your responses are very important in order for BIPAR to provide constructive input to EIOPA. Please send us your first input by 11 April

European Accessibility Act – State of transposition and application to intermediaries - Your responses by 11 April – Thanks

2025. March 26.

We have received many questions from different members regarding the implementation and scope of the [European Accessibility Act](#) and in particular whether it was applying to intermediaries. We have therefore decided to undertake a short survey on the issue before contacting the European Commission if needs be.