

Revised Single Programming Document 2026-2028

Including Annual Work Programme 2026

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EIOPA-BOS-26/023
19 January 2026

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CONTENTS

Foreword	3	Annexes	51
EIOPA's Mission and vision	5	II. Organisational Chart – December 2024	56
Acronyms	6	III. Resource Allocation per Activity	57
Section I: General context	7	IV. Financial Resources	59
Section II: Multi-Annual Work Programming	11	V. Procurement plan	65
1. Multi-Annual Work Programme 2026-2028	11	VI. Human Resources – Quantitative	66
2. Human and Financial Resources Outlook	14	VII. Human Resources – Qualitative	72
2.1 Overview of the past and current situation	14	VIII. Environmental Management	82
2.2 Workload outlook for 2026-2028	16	IX. Building Policy	83
2.3 Resource Programming for 2026-2028	21	X. Privileges and Immunities	84
2.4 Governance, coordination and support	23	XI. Evaluations	84
2.5 Strategy for Achieving Efficiency Gains	25	XII. Organisational Management and Internal Control	85
2.6 Reprioritisations	27	XIII. Plan for Grant, Contribution or Service-Level Agreements	87
Section III: Annual Work Programme (AWP) 2026	29	XIV. Cooperation with third States and International Organisations	88
Priorities	29		
Annual Activities 2026	32		

FOREWORD

In the complex environment we live in, characterised by evolving challenges, risks and opportunities, EIOPA is not only committed to responding, but to acting with impact – ensuring that Europe’s insurance and pensions sectors remain robust and continue contributing to economic growth and competitiveness, for the benefit of every EU citizen.

Strong and high-quality supervision in a well-functioning Single Market, are essential to achieving this. Strengthened coordination between home and host authorities is key to ensuring effective supervision of cross-border business, supported by robust enforcement mechanisms at both EU as well as national levels. The Authority remains fully committed to advancing supervisory convergence and fostering high oversight standards across the EU – both conduct and prudential – thereby fostering unity within the European supervisory community.

By promoting consistent regulatory and supervisory practices, EIOPA aims to enhance consumer protection, reinforce financial stability, and establish a resilient supervisory framework capable of adapting to emerging risks and future challenges. EIOPA will continue to support and provide technical advice on key European policy initiatives – including the Savings and Investment Union (SIU), the Retail Investment Strategy (RIS) and the Financial Data Access (FiDA) Regulation, while engaging on the upcoming reviews of the PEPP Regulation and IORP II Directive – as well as to implement recently reviewed or new legislation such as the Solvency II Directive and the Insurance Recovery and Resolution Directive (IRRD).

In doing so, EIOPA will apply an approach focused on simplification and burden reduction to ensure a smart, streamlined and efficient regulatory framework¹. Enhancing proportionality remains a core element of this continuous effort. In line with the European Commission’s Strategy on Supervisory Data, EIOPA is also pursuing efforts to modernise the EU supervisory reporting, with a view to limiting reporting burden. This includes facilitating data sharing among EU institutions and national authorities, leveraging from the use of data from the European Single Access Point (“ESAP”) and exploring the use of new technologies to enable data-driven supervision (SupTech).

Sustainable finance remains central to EIOPA’s mission, with a focus on implementing and supervising regulatory requirements, as well as continuing to identify and address greenwashing risks. With the continued digitalisation of financial markets, EIOPA has a central role in supervising financial entities’ operational resilience to cyber risks under DORA. EIOPA will also continue to identify risks and opportunities arising from the use of artificial intelligence and aim to ensure convergent supervisory responses national authorities in implementing supervision under the Artificial Intelligence (AI) Act.

To assess the impact of financial risks on our sectors – including those arising from climate emergency, geopolitical tensions, and cyberattacks – and to guide risk management strategies, EIOPA will continue to conduct stress tests and risk assessments. Efforts to address insurance protection gaps across natural catastrophes, health, and cyber risks must ensure that consumers have access to essential products, thereby reducing losses and boosting resilience.

¹ [Bolder, Simpler, Faster: EIOPA’s views for better regulation and supervision](#)

EIOPA recognises the need for agility and innovation to address evolving challenges efficiently. Internally, it will focus on attracting and retaining skilled talent by fostering diversity, inclusion, and professional development. Sustainability will also extend to EIOPA's operations through its Environmental Management and Audit Scheme (EMAS), reinforcing its commitment to responsible practices.

By addressing these priorities, EIOPA reinforces its role as a cornerstone of stability and resilience in Europe's financial system. Through its firm commitment to consumer protection, financial stability, and sustainable practices, EIOPA continues to build trust and confidence in the insurance and pensions sectors. As challenges evolve, EIOPA remains agile and forward-looking, ensuring it not only meets today's demands, but also lays the foundation for a stronger, more sustainable and inclusive financial future for all EU citizens.

EIOPA'S MISSION AND VISION

Mission

“EIOPA seeks to enhance European societal resilience by contributing to the stability and sustainable development of the European insurance and occupational pensions sectors, for the benefit of citizens and society more broadly. Operating in supervisory unity – thereby promoting consistent implementation of regulatory requirements via high-quality supervisory practices, effective enforcement measures, and sound technical advice – EIOPA strives to protect the rights of policyholders, pension scheme members and beneficiaries and to foster public trust in the EU’s insurance and occupational pensions sectors.”

Vision

“Operating in supervisory unity to efficiently and effectively support resilient, consumer-centric and thriving insurance and pensions sectors – contributing to a safe and sustainable European Single Market.”

ACRONYMS

AD	Administrator	IORP	Institution for Occupational Retirement Provision
AI	Artificial intelligence	IORP	Institution for Occupational Retirement Provision
AST	Assistant	IRRD	Insurance Recovery and Resolution Directive
AWP	Annual Work Programme	ITDC	IT and Data Committee
BoS	Board of Supervisors	ITS	Implementing Technical Standards
CA	Contract Agent	InsurTech	Insurance Technology
CSDDD	Corporate Sustainability Due Diligence Directive	JC	Joint Committee
CSR	Corporate Social Responsibility	KID	Key Information Document
CSRD	Corporate Sustainability Reporting Directive	LFS	Legislative Financial Statements
CTPPs	Critical ICT Third-party service Providers	MFF	Multi-annual Financial Framework
DORA	Digital operational resilience act	MS	Member States
DPM	Data Point Modelling	n/a	not applicable
EFTA	European Free Trade Association	NCA	National Competent Authority
EIOPA	European Insurance and Occupational Pensions Authority	NGFS	Network for the Greening of the Financial System
EMAS	Eco-Management and Audit Scheme	ORSA	Own Risk and Solvency Assessment
ESA	European Supervisory Authority	PRIIPs	Packaged Retail and Insurance-based Investment Products
ESAP	European Single Access Point	PEPP	Pan-European Personal Pensions Product
ESG	Environmental, Social and Governance	RFR	Risk-Free Rate
ESRB	European Systemic Risk Board	RIS	Retail Investment Strategy
EUAN	EU Agencies Network	RTS	Regulatory Technical Standards
EU-SCICF	Pan-European systemic cyber incident coordination framework	SFDR	Sustainable Finance Disclosure Regulation
EU-SDFA	EU Supervisory Digital Finance Academy	SIF	Sustainable Insurance Forum
FIDA	Financial Data Access	SIU	Savings and Investment Union
FSB	Financial Stability Board	SNE	Seconded National Expert
FTE	Full-time Equivalent	SPD	Single Programming Document
IBOR	Interbank offered rates	SupTech	Supervisory Technology
HF	Holistic Framework	TA	Temporary Agent
HR	Human Resources	tbc	to be confirmed
IAIS	International Association of Insurance Supervisors	tbd	to be determined
ICS	Insurance Capital Standard	TSI	Technical Support Instrument
ICT	Information and Communication Technology	QRT	Quantitative Reporting Templates
IDD	Insurance Distribution Directive	Q&As	Questions and answers

SECTION I: GENERAL CONTEXT

Macroeconomic and political

Geopolitical dynamics pose risks to the global economy, often resulting in increased inflation, contraction of the economy and loss of consumer confidence. Insurers and occupational pension providers are not immune to (in)direct impacts of these dynamics. EIOPA contributes to identifying, monitoring and assessing the impact of potentially systemic risks through EU-wide stress-test exercises on insurers and IORPs, as well as through vulnerability assessments of these sectors. EIOPA's enforcement capacities in newly regulated areas – such as digital and sustainable finance, in particular regarding greenwashing risks and the prevention of cyber threats – aim to support and strengthen national efforts to properly enforce the relevant legal frameworks.

Efficient supervision and stronger coordination both within supervisory colleges and in cross-border cases are essential for the well-functioning of the Single Market. EIOPA will strengthen its efforts to oversee cross-border business and foster home-host supervisory cooperation, with a view to steer the path towards high-quality supervision to enhance consumer protection. Within the European supervisory community, EIOPA remains committed to promoting robust enforcement – making full use of its supervisory powers and tools – to strengthen the Single Market and enhance citizens' trust in it. In the ongoing dialogue within the supervisory community and with European institutions, EIOPA's efforts will also focus on highlighting gaps in powers and responsibilities at both European and national levels.

Addressing gaps in insurance and pensions protection remains a critical priority to foster resilience in society. Assessing the risks using forward-looking tools, such as stress tests, and applying consumer and behavioural research, will help narrowing protection gaps for natural disaster risk, health risks and pension savings. EIOPA will also focus on preventing and preparing for cyber threats and other systemic risks that could affect the financial system. To achieve this, EIOPA will aim to increase transparency and raise awareness of insurance coverage and savings products to reduce financial losses and improve economic resilience.

Policy

The Savings and Investments Union (SIU) will shape the European agenda. This includes the initiative to mobilise and channel household savings into long-term pension products, with the aim to address pension gaps and improve trust in retail products through a sound supervisory system. In alignment with the priorities of the Savings and Investments Union, EIOPA will actively contribute to initiatives for the review of the Institutions for Occupational Retirement Provision (IORP) II Directive, the Pan-European Personal Pension Product (PEPP) Regulation and the Insurance Distribution Directive (IDD). EIOPA will continue to actively contribute to the implementation of the Retail Investment Strategy (RIS). Contributions will also include an assessment of EIOPA's ongoing Value for Money work to draw on lessons learnt and inform any new mandates which EIOPA may be given under the RIS.

EIOPA will focus on the convergent implementation of sectoral regulation and the inception of new permanent tasks in the areas of Solvency II and IRRD. As part of the review of Solvency II, EIOPA will continue to draft, review and simplify technical standards and guidelines where needed and monitor their implementation. New permanent tasks will be taken up in the areas of Solvency Capital Requirement, collaboration with NCAs, proportionality and macroprudential tools. Where requested, EIOPA stands ready to provide technical support for the review of the securitisation framework, in particular through the Joint Committee. The implementation of the Insurance Recovery and Resolution Directive (IRRD) includes new

responsibilities for EIOPA. Beyond the development of technical standards and guidelines, EIOPA is mandated to carry out more permanent tasks, such as operating a resolution committee and participating in resolution colleges. EIOPA will deliver on the Commission's recent request to EIOPA for technical information and advice on the appropriateness of minimum common standards for insurance guarantee schemes (IGS) within the Union.

EIOPA will further pursue simplification of rules and reduction of administrative burdens for the industry in its activities. EIOPA will be contributing to the implementation of the Commission's strategy that aims to ensure accurate, consistent, and timely data collection by supervisory authorities, while also reducing the reporting burden on financial institutions. In this regard, EIOPA will work to enhance data sharing initiatives within the European regulatory community. EIOPA will also continue exploring the contribution of SupTech to increasing the insights that can be derived by combining and building on public information and disclosures. Leveraging new technology, including AI, EIOPA will focus on promoting a smarter and more agile use of data, which is critical to enhancing a data-driven culture in supervision and supporting well-functioning markets. EIOPA will also continue its efforts on reducing burden and proposing simplification measures in various policy areas of work (e.g. shortening of Guidelines under Solvency II).

The increasingly horizontal nature of European regulation requires enhanced expertise on new topics and increased cooperation with different EU Authorities. New regulation cutting across multiple sectors in the areas of sustainability risks or digitalisation, as well as for example data access and protection intersect with insurance and pension regulation. To ensure a consistent, coherent and future-proof European regulatory framework, EIOPA needs to build up expertise in these horizontal areas and therefore cooperate with other EU bodies including the ESAs and the ESRB, as well as, for example, the European Environment Agency, the EU Data Protection Board or the European Financial Reporting Advisory group and other stakeholders, such as academia.

In the area of sustainable finance, the focus will gradually shift towards the implementation and convergent supervision of the comprehensive regulatory framework developed over the last years. EIOPA will develop a range of initiatives to bring the supervision of sustainability risks to the forefront, while supporting national competent authorities in addressing identified challenges. Also, the integration of other sustainability risks, including biodiversity and social risks and opportunities will gain further relevance as the impacts of climate change materialise.

The European regulatory initiatives on reporting and disclosure of sustainability risks and factors will continue to develop. Amendments to the Taxonomy Regulation, Sustainable Finance Disclosure Regulation (SFDR) and the Corporate Sustainability Reporting Directive (CSRD) as well as the Corporate Sustainability Due Diligence Directive (CSDDD), will require EIOPA to integrate the requirements as needed in the prudential and conduct supervision.

Access to data and adequate tools to model climate change and other sustainability risks will be of paramount importance to enable the insurance sector to fully deliver on its societal role. EIOPA will continue its work to improve the collection of relevant data and the development of adequate models for risk assessment, where possible based on open-source solutions, with a focus on natural catastrophe-related losses. Significant emphasis will continue to be given to the role of innovation and digital technologies in supporting sustainability risk assessments, considering both the supply and demand perspectives. This will start closing information availability gaps and contribute to EIOPA's analysis of sustainability risks, supervision of greenwashing risks and the oversight of prudential risks to insurers and IORPs arising from the transition.

The role and impact of digitalisation and financial innovation will continuously evolve. Developments will continue to influence business models, products and services and distribution channels, thus leading to new challenges, conduct of business issues, and increasing digital operational risk and cyber-risk exposures for both industry and consumers. Given the range and depth of these impacts, a robust data framework is crucial for the EU's future. EIOPA will monitor risks and opportunities of the digital transformation and continue contributing to regulatory initiatives to establish clear rules for data use, fostering innovation while safeguarding privacy and security. This includes clarity on data ethics and fairness in data use for consumers. EIOPA will support the discussions on the proposed Regulation on Financial Data Access (FIDA). In this context, and under any mandate that might be agreed under that Regulation, EIOPA's primary focus will remain on consumer protection. EIOPA will also continue to identify risks and opportunities arising from the use of artificial intelligence and aim to ensure convergent supervisory responses national authorities in implementing supervision under the Artificial Intelligence (AI) Act. By addressing risks of specific uses of AI and working on the use of AI within the sector more widely, EIOPA aims to ensure the trust of the EU citizens in an environment that enables innovation and at the same time allows proportionate handling of risks.

The European Union also recognises the critical need for enhanced cyber resilience in the financial sector. The Digital Operational Resilience Act (DORA) addresses financial entities' defences against cyberattacks, ensuring the security of financial data and the smooth functioning of financial markets. EIOPA has initiated together with the other ESAs the oversight of the Critical Third-Party Providers (CTPPs). The oversight activities on each CTPP will be conducted by the ESA designated as Lead Overseer with the support of NCAs in the Joint Examination Teams (JETs). EIOPA will also support the further gradual implementation of the activities of the pan-European systemic cyber incident coordination framework for relevant authorities (EU-SCICF)² that supports an effective and coordinated response at EU-level in the event of a major cross-border cyber incident that could have a systemic impact on the Union's financial sector. Lastly, the European Cybersecurity Regulation³ puts in place a framework for governance, risk management and control across EU entities in cybersecurity, with a new inter-institutional Cybersecurity Board to monitor its implementation. Further, EIOPA will monitor the developments regarding the Commission's proposed Regulation on Information Security in the institutions, bodies, offices and agencies of the Union⁴.

As to international cooperation, enhanced activity is expected regarding **equivalence decisions**, which will assess if a country's standards align with the EU, and **enlargement negotiations**, which focus on integrating new members into the EU.

Also, there will be a focus on the implementation of the IAIS **Insurance Capital Standard**. The implementation will be assessed by the IAIS and its members with the involvement of EIOPA. Continued policy engagement with the IAIS in this area as well as in areas such as AI, digitalisation, and protection gaps is expected.

² [Recommendation of the European Systemic Risk Board of 2 December 2021 on a pan-European systemic cyber incident coordination framework for relevant authorities \(ESRB/2021/17\) \(europa.eu\)](#)

³ Regulation (EU, Euratom) 2023/2841 of the European Parliament and of the Council of 13 December 2023 laying down measures for a high common level of cybersecurity at the institutions, bodies, offices and agencies of the Union [Regulation, Regulation - EU - 2023/2841 - EN - EUR-Lex](#)

⁴ Proposal for a Regulation of the European Parliament and of the Council on information security in the institutions, bodies, offices and agencies of the Union COM/2022/119 final, [EUR-Lex - 52022PC0119 - EN - EUR-Lex](#).

EIOPA operates in an increasingly challenging environment, which requires strengthening operational resilience and increasing synergies across European institutions and bodies. Evolving stakeholder expectations, persistent budgetary challenges arising from sustained inflationary trends and global geopolitical tensions, heightened cybersecurity threats and digital vulnerabilities require the organisation to demonstrate agility, continuous adaptation, efficiency, simplification of processes, and enhanced cooperation with partners. EIOPA will continue implementing joint initiatives for sharing services and increasing Authorities' efficiency, including with AMLA and the other ESAs. Keeping pace with the rapid speed of technological change is essential. This calls for the proactive integration of new tools, alongside fostering a culture of innovation to remain forward-looking and effective. In addition, the growing emphasis on sustainability demands a sustained and visible internal commitment, in line with EIOPA's EMAS accreditation. The dynamics of the labour market further present both risks and opportunities. Attracting and retaining skilled personnel will be critical for EIOPA to effectively deliver on its mandate. This includes promoting an inclusive and appealing work environment and investing in talent development, with a strong focus on diversity and inclusion.

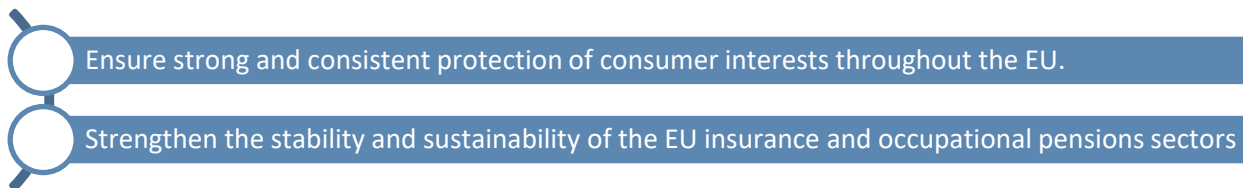
Furthermore, the next review of the Authority's regulation could have an impact on EIOPA. Despite uncertainty around the timing and scope of the next review of the Authority's regulation, EIOPA continues to work closely with the Commission to anticipate and prepare for possible developments.

SECTION II: MULTI-ANNUAL WORK PROGRAMMING

1. MULTI-ANNUAL WORK PROGRAMME 2026-2028

The EIOPA strategy towards 2030 sets the Authority's medium-term Multi-Annual Strategic Objectives and Strategic Priorities.⁵

STRATEGIC OBJECTIVES

- 
- Ensure strong and consistent protection of consumer interests throughout the EU.
 - Strengthen the stability and sustainability of the EU insurance and occupational pensions sectors

STRATEGIC ACTIVITY AREAS

1: STRENGTHENING SINGLE MARKET INTEGRATION

We aim to enhance the functioning of the Single Market by fostering high-quality, convergent supervisory practices and ensuring a consistent level of consumer protection across Europe.

2: ENHANCING MARKET AND SOCIETAL RESILIENCE AGAINST RISKS

We aim to strengthen the resilience of European society by enhancing the capacity of the insurance and pensions sectors to withstand both current and emerging challenges. These challenges include threats to financial stability, digital and cyber risks, climate-related shocks, and long-term structural vulnerabilities such as the natural catastrophe protection gap and the pension gap. This work will be carried out in close collaboration with other relevant EU and international authorities.

3: SIMPLER, BOLDER, FASTER: BETTER REGULATION SUPPORTING SUPERVISION

We are committed to maintaining a fit-for-purpose regulatory and supervisory framework that is efficient, forward-looking, and provides robust consumer protection. This includes striving for a stable, clear, and consistent regulatory rulebook while simplifying rules, processes, and structures wherever possible. It also involves leveraging innovation, SupTech, and data sharing to enhance effectiveness. At the same time, we aim to actively promote the role and value of insurance and pensions within a dynamic socio-economic landscape shaped by expanding cross-sectoral regulation.

⁵ [EIOPA Strategy Towards 2030](#)

KEY PERFORMANCE INDICATORS 2026-2028

SAA	INDICATOR	DATA SOURCE	BASELINE 2024	TARGET	CATEGORY ⁶
1.1	Usage of the database with information relevant to the assessment of the fitness and propriety of holders of qualifying holdings, directors and key function holders of financial institutions and usage of the system by members based on number of information requests	Database statistics	N/A	2026-2028: Gradual yearly increase	Result
1.1	Percentage of technical assistance provided vs requested	OVS work	100%	2026-2028: 100% of requested	Impact
1.1	Number of internal model comparative studies published during the year.	Studies published		2026-2028: publish at least 1 study per year	Activity
1.1	Number of national initiatives taking inspiration from reports, methodologies and other products of EIOPA's conduct of business work	EIOPA registers relevant	6	2025-2027: 7	Impact
1.2	Number of internal model country visits performed during the year	Country visits		2026-2028: at least 1 country visit per year to one of the remaining countries	Activity
1.2	Percentage of supervisory actions taken by NCAs following observations and feedback from EIOPA's Oversight teams	EIOPA registers relevant national initiatives.	81.25%	2026-2028: 80%	Impact
1.2	Number of implementing actions following EIOPA's country visits, supervisory convergence activities, warnings and supervisory statements within EIOPA's conduct of business framework.	EIOPA registers relevant national initiatives	35	2026-2028: 40	Result
1.3	Assessment of EIOPA's coordinating role in international organisations (i. e. IAIS) in ensuring strong European position	Stakeholder satisfaction survey	N/A	2026: >7/10	Result
2.1	Citations of EIOPA's Financial Stability products in research journals and publications from other public	Google Scholar, RePEc: Research Papers in	>15 ⁷	2026-2028: 15	Impact

⁶ In line with the European Commission guidelines for evaluation, a standard clarification of indicators is the following:

- Input indicators: are the human and financial resources used and the time required to produce outputs (e.g. budget amount, number of staff);
- Activity indicators: are the work carried out over a certain period of time, consuming resources and producing outputs in accordance with the objectives set (e.g. timeliness or compliance of a certain process);
- Output indicators: are what is directly produced or supplied through the agency intervention. They often relate to the expected deliverables of the intervention and are identified based on its operational objectives. (e.g. number of reports published);
- Result indicators: are the direct effects of intervention(s) on the target groups. (e.g. number of citations of a scientific or policy report published by the agency, stakeholder satisfaction);
- Impact indicators: are the indirect or long-term effects of an intervention on the EU or global society that are, at least partly, expected to be influenced by agency's interventions.

⁷ Manual calculation. Within the timeframe for reporting for this KPI, it is confirmed that the target was reached and exceeded. Actual number to be provided in the revised SPD in September

SAA	INDICATOR	DATA SOURCE	BASELINE 2024	TARGET	CATEGORY ⁶
	institutions in the field of financial stability	Economics, website of other public institutions such as IMF, ECB, NCAs, etc.			
2.1	Number of financial stability risks with a material impact, not identified within the agreed scope of the Stress Test, FSR, or other publications, materialising within one year of the publication	Monitoring and analysis of financial stability risks	0	2025-2027: 0	Result
2.2	Usage of NatCat dashboard on EIOPA's website	Website statistics	44.7% increase	2026-2028: Gradual yearly increase	Result
3.1	Percentage of products including concrete proportionality proposals/provisions or due explanation why they do not	AWP deliverables monitoring	100%	2026-2028: 100% (based on topics raised by ACP Advice)	Result
3.1	Proportion of EIOPA technical advice and draft technical standards taken up by the European Commission	Analysis of legal texts	91.7%	2026-2028: >70%	Impact
3.1	Timely and technically sound follow-up to the review of the Solvency II Framework	Programme implementation	100%	2026-2028: 100% timely implementation of the deliverables included programme (legal deadlines)	Activity
3.2	Level of stakeholder satisfaction with trainings and events stemming from the Digital Strategy initiatives	Stakeholder satisfaction surveys	8.9/10	2026-2028: >8/10	Result
3.3	Data available in the Central Repository calculated as a percentage of number of insurance undertakings reported on with valid data by NCAs and market share of each country, as evidenced by the timeliness achieving the completeness ratio of technically valid reports of the Quantitative Reporting Templates (QRTs).	EIOPA Registers and information received and stored in the EIOPA Central Repository	97.85% by number or 99.63% ⁸ by market share on 10 working days after the NCA deadline	2026-2028: 97% of number or 99% of market share measured on the 10 working days after the deadline for the different NCA QRT submissions to EIOPA.	Result
3.3	Data quality of Solvency II information available in the Central Repository, calculated based on the agreed methodology	EIOPA Central Repository supported by Central Security Data Base	96.2 using assets value and 97.6 using market share	2026-2028: List of assets (using assets value): ratio of good quality higher than 93.5% Overall quality (using market share): ratio good quality data higher than 93.5%	Result
3.3	Timely publication of the RFR	Publications in EIOPA's website	12	2026-2028: Twelve publications a year – meeting the deadline of	Output

⁸ Q3 available results excluding Luxembourg that uses a different interpretation of quarterly exemptions.

SAA	INDICATOR	DATA SOURCE	BASELINE 2024	TARGET	CATEGORY ⁶
				publication within three working days of the beginning of the month.	
3.3	Number of visits to the website containing EIOPA's insurance and pensions statistics and risk dashboard.	Website statistics	76.2% increase ⁹	2026-2028: Stable	Result
Other	Percentage of audit findings from European Court of Auditors and Internal Audit Service addressed by improvement measures by the agreed deadline, or if no deadline was set, within 12 months of the final finding being issued	% of implementation of audit findings action plan	100%	2026-2028: 100%	Output
Other	Implementation rate of EIOPA's budget: Percentage of the approved budget committed	% of the budget in approved commitment amounts	The result is 99.88% for the 2024 budget.	2026-2028: 99%	Output
Other	Staff recruitment process	Monitoring of recruitment process	30.3 days	2026-2028: 3 months from deadline of application for a vacancy notice to decision taken by the Appointing Authority	Activity

2. HUMAN AND FINANCIAL RESOURCES OUTLOOK

2.1 OVERVIEW OF THE PAST AND CURRENT SITUATION

Budget expenditure 2024

The 2024 budget by title and chapter, and the financing decision together with the Annual Work Programme 2024 were adopted by the BoS on 20 December 2023. A first budget amendment was approved on 3 June 2024 to include additional budget for DORA preparations and to inscribe additional revenue to which EIOPA is entitled under a service level agreement with the Directorate General for Structural Reform Support (DG REFORM, now SG Reform). On 18 December 2024, a second budget amendment was approved to inscribe bank interest earned on EIOPA's accounts and to account for the final amount for the EU Pensions Scheme, which is higher than the approved budget due to salary indexations and an increase in the pension contribution rate that materialized in the course of 2024.

The table below provides a summary of the main areas of expenditure in 2024:

⁹ The increase in numbers may be partially caused by internet bots with automatic web indexing purposes. Since it is technically impossible to distinguish between bots and human users, EIOPA will monitor the situation in 2025 and adjust the KPIs if necessary.

	Initial adopted budget 2024	Amending budgets	Budget transfers	Final budget 2024	Initial vs Final - Var %	Committed	Committed %	Paid	Paid %	Carry-forward to 2025	Carry-forward to 2025 %
Title I - Staff Expenditure	26,240,828 €	473,116 €	- 759,735 €	25,954,208 €	-1.09%	25,952,878 €	99.99%	25,909,583 €	99.83%	43,295 €	0.17%
Title II - Administrative Expenditure	3,861,242 €	62,174 €	- 87,333 €	3,836,084 €	-0.65%	3,802,199 €	99.12%	3,521,385 €	91.80%	280,814 €	7.32%
Title III - Operational Expenditure	6,913,432 €	10,400 €	847,068 €	7,770,900 €	12.40%	7,756,965 €	99.82%	5,636,096 €	72.53%	2,120,869 €	27.29%
TOTAL	37,015,502 €	545,690 €	- €	37,561,192 €	1.47%	37,512,042 €	99.87%	35,067,064 €	93.36%	2,444,978 €	6.51%

EIOPA's operational expenditure in 2024 has helped it progress on its digital transformation path with a particular focus this year on enhancing secure and effective collaboration with the national competent authorities (NCAs). Key activities included:

- the launch of the migration of EIOPA's platform for collaboration with NCAs to SharePoint Online, with benefits including enhanced security;
- the implementation of a new and more secure means of exchanging data with NCAs (the HUB);
- updates and refinement of the data collection infrastructure with new releases XBRL taxonomies, especially for Solvency II;
- improvements to the functionality of the cross-border notification solution to facilitate NCA communication and collaboration as they supervise cross-border business;
- progress on implementation of the system for the exchange of information when assessing fitness and propriety requirements (Art 31a) with a planned go-live in 2025;
- the implementation of a new planning and budgeting solution that allows EIOPA to more accurately plan its human and financial resource needs and, as such, provide a solid basis for the calculation of fees under DORA.

Human resources 2024

Staff population		In EU Budget 2024	Filled end 2024
Officials	AD	0	n/a
	AST	0	n/a
	AST/SC	0	n/a
TA MFF	AD	126 ¹⁰	126
	AST	13 ¹¹	12
	AST/SC	0	0
DORA AD		5	2
DORA AST		1	0
Total¹²		145	140
CA GF IV		19	10
CA GF III		22	26
CA GF II		1	1
CA GF I		0	0
Total CA (FTE)		42	37
SNE MFF (FTE)		29	13

¹⁰ Including approved modification -1 AST 7 to +1 AD 7.

¹¹ Including approved modification -1 AST7 to +1 AD 7.

¹² Headcounts.

Staff population	In EU Budget 2024	Filled end 2024
Total SNE	29	13
TOTAL	216	190
Structural service providers ¹³	2.5	2.5
External staff for occasional replacement ¹⁴	2	2
Fixed Term CA posts linked to DGREFORM Service Level Agreement ¹⁵	4	3

2.2 WORKLOAD OUTLOOK FOR 2026-2028

New tasks

New tasks relate to the oversight of CTPPs under DORA, and possibly to FIDA or RIS, while the implementation of the Solvency II Review, IRRD, ESAP, AI Act will continue. DORA also introduces obligations for EIOPA besides the oversight of CTPPs, including the management of major ICT incident reporting and other supervisory convergence tasks. In 2027 EIOPA may be required to provide input to the Commission concerning the application of DORA (DORA review clause).

Growth of existing tasks and negative priorities

Over the medium term, EIOPA identifies the following trends that showcase an overall increase of deliverables relating to existing tasks. The tables below depict expected upward and downward trends in workload, as well as stable activity, which also inform EIOPA's prioritisation of activities.

Furthermore, widened mandates and tasks stemming from the new legislative instruments will bring an increased demand also in the areas of legal, communication, finance, HR, IT and corporate services, in addition to core areas. As a result, EIOPA may need to deprioritise internal projects that would have brought medium-term efficiency gains such as automation of internal processes, redevelopment of older communication tools, introduction of AI pilots, etc.

Workload trends

POLICY WORKLOAD TRENDS	
UP	IGS: EIOPA will work on ensuring a minimum harmonisation of Insurance Guarantee schemes (IGS) throughout Europe by advising the European Commission (2026).
STABLE	IRRD, SII, RIS, IDD, PEPP: The implementation of IRRD and follow-up work from the Solvency II review will continue having a significant impact on EIOPA, including the implementation of permanent tasks which, in the case of the IRRD, also require some changes in the governance structure of EIOPA. In line with the broader objective of reducing administrative and (reporting) burdens for entities and NCAs, EIOPA will consider required adjustments to policy deliverables,

¹³ Service providers are contracted by a private company and carry out specialised outsourced tasks of horizontal/support nature.

¹⁴ For instance, replacement due to maternity leave or long-term sick leave.

¹⁵ 2023: 3 CAs linked to Service Level Agreement REFORM/AA2022/003In terms of FTEs duration: 1 CA for 12 months, 1 CA for 11 months and 1 CA for 9 months).

	<p>having regard to Commission's priorities. This includes, for example, the review of a number of standards and guidelines under Solvency II. With regard to the Retail Investment Strategy EIOPA may be mandated to perform additional tasks for implementation, depending on the outcome of the trilogue negotiations on the Commission's legislative proposal.¹⁶</p> <p>Pensions gaps: EIOPA will contribute to the Commission's review of the IORP II Directive and PEPP Regulation with the aim to address pension gaps. Solutions will address demand-side aspects of protection and savings/pensions gaps, including ensuring fairness to customers throughout the product lifecycle.</p>
DOWN	<p>Consumer testing exercises not matched by adequate resources or the maintenance of the Solvency II and IDD Rulebooks on the website may need to be postponed or scaled down in light of the follow-up of the SII review and possible work in the context of the SIU and RIS initiatives.</p> <p>The development of an IORP single rulebook, by which access would be given to key regulatory texts, guidelines and Q&As on regulation within EIOPA's activity will be postponed.</p> <p>A number of regular reports on the application of the Solvency II and IDD are being reprioritised in light of changes to the regulatory frameworks and opportunities to report more efficiently on market developments. This includes bi-annual reports on IDD sanctions (instead of annual) and postponement of (annual) reporting on capital add-ons and exemptions and limitations on reporting under SII to 2028.</p>

OVERSIGHT AND SUPERVISORY CONVERGENCE WORKLOAD TRENDS	
UP	<p>Supervisory convergence in prudential topics: EIOPA will increasingly focus on supporting supervisory convergence on risks or emerging topics as well as reviewing NCAs' supervision quality and effectiveness through peer reviews to ensure common supervisory culture and high-quality supervision. The Solvency II review also triggers the need for the revision of some supervisory convergence tools.</p> <p>Internal models: EIOPA, together with the NCAs, will collaborate on an increasing number of initiatives while at the same time building upon past initiatives to establish monitoring mechanisms and addressing findings. EIOPA's independent assessments to promote sound supervision and level playing field are expected to increase, while at the same time EIOPA expects an increase in the requests for assistance from NCAs. The review of the Solvency II framework may over time lead to developments in use of internal models, e.g. major model change, which will require enhanced supervisory convergence.</p>

¹⁶ See Page 118 of the Commission proposal: "Justification for the levels of resources requested (staff and operational costs)": https://eur-lex.europa.eu/resource.html?uri=cellar:79b29b91-fae0-11ed-a05c-01aa75ed71a1.0001.02/DOC_1&format=PDF

	<p>Conduct supervision: EIOPA workload trends are influenced by the growing need to ensure products meet consumer needs and the distribution of simpler products facilitates consumers' understanding and increased uptake across all areas of EIOPA's mandate. EIOPA will conduct a mystery shopping exercise on digital distribution trends that could lead to addressing specific distribution issues to ensure digitalisation works for the benefit of consumers. Follow-up on past activities are needed to monitor impact and determine whether risks have been addressed.</p> <p>Oversight of CTPPs: EIOPA, together with EBA, ESMA and Competent Authorities, will enforce the oversight of critical third-party providers from 2026 onward, as foreseen by DORA with the aim to improve the resilience of the financial system. These oversight activities will consist in ongoing monitoring, general investigations and onsite inspections to be performed by Joint Examination Teams as part of a Joint Oversight Venture gathering the three ESAs.</p>
STABLE	<p>Cross-border supervision: In line with its strong focus on the risk-based oversight of cross-border insurance activity, EIOPA will continue dedicating resources in college of supervisors, for bilateral visits and for the establishment of collaboration platforms on both prudential and conduct issues. Financial conglomerates: EIOPA anticipates enhanced involvement in cross-sectoral financial conglomerate-related topics.</p> <p>Pensions: In the context of the IORP II review and the Commission's enhanced focus on enforcement, EIOPA's independent assessments remain of crucial importance. EIOPA also expects to continue receiving requests by NCAs for assistance in enhancing their pension systems and supervision. EIOPA will pursue its work on defined contribution schemes, PEPP or any other long-term savings product as well as pensions tracking services and pension dashboards to address pension gaps. EIOPA will continue facilitating the registration of PEPPs and ensuring consistent approaches by NCAs.</p>
DOWN	<p>Depending on resources available, EIOPA may opt to sequence the updates of Q&As.</p> <p>While synergies can be obtained by participating in SG REFORM projects that support NCAs in areas matching EIOPA's oversight activities, EIOPA may need to reduce its participation in such projects, unless paired with additional resources.</p>

DIGITALISATION AND DATA WORKLOAD TRENDS	
UP	<p>Data: As the data hub for the EU insurance and pensions sector, EIOPA observes an increase in products and services related to data analysis, data management, data publication and data sharing within the supervisory community as well as the contributions to a data-driven supervision. In particular, given recent regulatory developments on data sharing and in line with the objective of reducing administrative and reporting burdens for reporting entities, including NCAs, EIOPA will prioritise data sharing initiatives within the European regulatory community. These require constant improvement of technical aspects of reporting, maintenance of Business</p>

	<p>Intelligence Tools, ESAP, access and use of EMIR data via ESMA's big data platform, and other projects related to the implementation of Commission's Strategy on Supervisory Data.</p> <p>EIOPA expects to prioritise work related to data sharing and standardisation both in terms of concrete data sharing projects but also in terms of the requirements stemming from the "Better Data Sharing" Regulation.</p> <p>Changing business models and new technologies: EIOPA will need to shift focus from horizon scanning to practical implementation and supervision, whilst nonetheless keeping an eye on new or emerging technologies, such as quantum computing.</p>
STABLE	<p>Technologically-enabled data-driven supervision: With regard to SupTech projects, EIOPA will aim to ensure an effective balance between foundational work to develop capabilities and undertaking-specific projects with higher resource impacts. The development of new tools using innovative technologies, including AI, and sharing of experiences in this area have become a cornerstone of SupTech innovation.</p> <p>AI: EIOPA will continue to identify risks and opportunities arising from the use of artificial intelligence and aim to ensure convergent supervisory responses national authorities in implementing supervision under the Artificial Intelligence (AI) Act.</p> <p>FIDA: Depending on regulatory developments, EIOPA will contribute to ethical and fair data use under the Financial Data Access (FIDA) framework and assess potential supervisory issues, including from a consumer protection standpoint.</p>
DOWN	/

SUSTAINABILITY WORKLOAD TRENDS	
UP	<p>Climate resilience: In support of the implementation of the European Plan for Climate Resilience, including potential mandates to EIOPA, EIOPA will work on solutions and promote best practices for insurers to improve their risk assessment and management of natural catastrophes. The integration of other sustainability risks, including biodiversity and social risks and opportunities will gain further relevance as the impacts of climate change materialise.</p>
STABLE	<p>Protection gaps: EIOPA will continue to engage in macro-prudential risk assessments to test the resilience of market players and consumers to the risks posed by environmental and social challenges from a broader systemic perspective. Additionally, EIOPA will further develop its work on catastrophe models and data. EIOPA will continue its effort in raising awareness for natural catastrophe protection gaps and seek to support measures for climate adaptation.</p> <p>Supervision: With the consolidation of the regulatory framework, EIOPA will enhance its engagement on sustainability risks as part of its prudential and conduct oversight activity, with a focus on climate-change related risks. EIOPA is expecting to integrate the supervision of these risks,</p>

	<p>including greenwashing, in its day-to-day activities and also ensure that NCAs integrate this into their day-to-day activities.</p> <p>Centre of Excellence and innovation: To support sustainability risk assessments and contribute to addressing protection gaps, EIOPA will continue to promote open-source access to natural catastrophe data and models, also making use of innovative technologies. In combination with product innovation, this should contribute to the consolidation of the role of the (re)insurance and occupational pensions sectors in supporting the transition to a more sustainable economy.</p>
DOWN	In case of unforeseen events resulting in significant resource reallocation, EIOPA may further prioritise the work on convergence of supervisory approaches (prudential and conduct) and recalibrate the participation in EU and international fora on sustainable finance.

FINANCIAL STABILITY WORKLOAD TRENDS	
UP	Crisis management: enhancing crisis prevention and preparedness with Members and across ESAs may require increasing attention in the coming years, reflecting geopolitical and economic risks threatening operational resilience of financial entities.
STABLE	<p>Geopolitical and geoeconomic tensions require a constant monitoring of the market and of the capital and liquidity position of insurers and IORPs. Subject to the evolution of risks, this might require additional effort compared to the regular monitoring activities. High expectations of the supervisory community in the following areas may impact EIOPAs' activities:</p> <ul style="list-style-type: none"> i. stress testing: conduct EU-wide exercises on insurers and IORPs which requires specific competences and resources; ii. macroprudential policy in insurance sector, in a context of increased focus on the NBFIs sector globally, requires enhanced support; iii. crisis management and prevention, and recovery and resolution under the Insurance Recovery and Resolution Directive; and iv. extracting more information from the Solvency II reporting through the development of top-down assessments in order to decrease ad-hoc data requests and subsequent burden to the industry.
DOWN	EIOPA may need to scale down the scope or postpone activities such as methodological improvements for assessing financial stability risks, work on econometric modelling and early warning indicators.

INTERNATIONAL AND CROSS-SECTORAL COOPERATION WORKLOAD TRENDS	
UP	Cooperation across sectors is expected to increase in following areas, leading to increased workload: ECB and ESRB, in their efforts to capture economy-wide movements and interconnections among sectors, are expanding their models and analysis to the non-banking

	sector. The need for closer cooperation and cross sectoral analysis between the 3 ESAs will also increase.
STABLE	International work: Engagement with third country jurisdictions and international organisations remains a crucial element of EIOPA's activities considering the globalised nature of insurance business and require attention in the current geopolitical context. The implementation of the ICS as well as supporting EU-candidate countries and equivalence decisions remain priority areas.
DOWN	/

GOVERNANCE WORKLOAD TRENDS	
UP	<p>The growth of core-business tasks described above has spillover effects to all horizontal support areas in view of increased workload.</p> <p>New technologies: EIOPA as an organisation will need to be prepared in order to implement the activities stemming from cyber security, use of cloud and AI.</p> <p>AMLA in Frankfurt: The establishment of AMLA in Frankfurt is expected to present both cooperation opportunities and challenges. EIOPA is supporting the setup of AMLA and jointly implementing initiatives for sharing services and increasing the Authorities' efficiency.</p>

2.3 RESOURCE PROGRAMMING FOR 2026-2028

Financial and human resources

The Board of Supervisors adopts the EIOPA budget as a part of the SPD after it is approved by the EU's Budgetary Authority (Council of the European Union and European Parliament). The European Union grants EIOPA a subsidy of 40%. The remaining 60% are contributions from the Member States (MS) and the EFTA States. The MS and EFTA States pay the employer's contributions to the EU pension scheme in accordance with Article 83a of the EU Staff regulations. Any surplus (from two years before) will be set against the contributions due according to the above model and therefore reduces the relevant contributions.

With regards to specific activities, the financial and human resources impacts highlight where new tasks cannot be sourced from redeployment of budgetary or human resources.

DORA

With regard to Regulation 2022/2554 on a digital operational resilience for the financial sector act (DORA, applicable from 17 January 2025), EIOPA will receive fees revenue required to assume its new tasks and powers in relation to the Oversight mandate of CTPPs included in it. The additional revenue will be used for the recruitment of additional staff and to fulfil the oversight of Critical Third Parties Providers.

EIOPA envisages that invoices will be issued in November 2025 to cover human resources and operational costs (e.g. missions, translations, maintenance of IT systems) relating to the conduct of DORA oversight. For

2026, 8.5 FTE of the 10 FTE posts will be in place for oversight activities (based on the 1/3 provisional split among ESAs, EIOPA would have 6 TA/ADs, 2 TA/AST and 2 CA/FG IV). Additionally, the transition from DORA preparation to execution of oversight activities over CTPPs requires the right expertise and amount of resources to perform efficiently the new tasks. To allow for recruitment at appropriate levels, a full grade range is foreseen depending on DORA profiles and level of expertise. The ESAs are together assessing further their yearly needs to allow further synergies and an optimised use of DORA resources, such as joint recruitments and joint teams.

Retail Investment Strategy

Under the legislative financial statement (LFS) in the legislative proposals on the Retail Investment Strategy, resources are foreseen for consumer testing and assessment of costs and performance of retail investment products from 2025 onwards.

As stated in the European Commission's legislative proposal on the Retail Investment Strategy, resources are necessary for the performance of a number of one-off and permanent tasks by EIOPA in the areas of value for money, reporting and disclosure.¹⁷

After assessing the workload and reallocating tasks, EIOPA estimated that 3 more FTEs would be needed beyond the LFS allocation to implement the obligations as the resources do not cover the full extent of the permanent tasks.¹⁸

A political agreement was reached on the package late December 2025. Technical work will continue to finalise the legal texts in 2026, which includes a number of amendments from the Commission's original proposal. It remains to be seen whether those amendments would impact upon the resources which EIOPA would need to implement its obligations, including some additional permanent tasks.

SG REFORM

EIOPA has signed several service level agreements (SLA) on Technical Support Instruments with the Commission-DG REFORM (SG REFORM from February 2025) in the past years. SLA REFORM/AA2022/003 was signed in 2022, containing three projects. One of the projects, "EU Supervisory Digital Finance Academy (EUSDFA)", was initially scheduled to last for 3 years; however, a second phase has been launched in November 2025. The corresponding SLA foresees 2 CA for 3 years. The aim of the Academy is to strengthen supervisory capacity in the area of innovative digital finance, thus supporting the objectives of the EU Digital Finance Strategy. It is also important to provide the basis for developing supervisory practices and tools to be spread across Member States. SLA REFORM/2024/001 was signed in July 2024 to increase supervisory capacity in the areas of insurance conduct of business and occupational pensions supervision in Spain. Activities within the SLA include strengthening insurance conduct supervision in Spain and IORP II implementation in Spain, and will last for 2 and 3 years, respectively. The SLA foresees 1 CA for 2 years and 1 CA for 3 years, respectively.

¹⁷ Page 118 of the Commission proposal: "Justification for the levels of resources requested (staff and operational costs)": https://eur-lex.europa.eu/resource.html?uri=cellar:79b29b91-fae0-11ed-a05c-01aa75ed71a1.0001.02/DOC_1&format=PDF

¹⁸ Annex IV- Human Resources quantitative will be updated accordingly after the single programming document becomes definitive at the end of this year.

These SG REFORM agreements will not affect the MS and EFTA States' contributions.

Solvency II review and IRRD

The IRRD and the Solvency II review have a significant impact on EIOPA. Under both regulatory frameworks, EIOPA will be required to prepare and/or review a significant number of instruments (guidelines, ITS, RTS, reports). Additionally, the Authority will be granted with a significant number of new, permanent tasks which, in the case of the IRRD, also requires some changes in the governance structure of EIOPA.

The accompanying LFS for both frameworks do not envisage any additional resources for EIOPA. However, EIOPA's estimates resource implications to develop the requested instruments of both legislative frameworks and permanent tasks that cannot be covered by available resources. After evaluating the workload and considering task reallocation, it is estimated that an additional 7 FTEs will be required for the permanent tasks under the IRRD. Following the Solvency II review, it is estimated that at least 1 FTE per every 6 collaboration platform plus 2 FTSs for related permanent tasks are required.

2.4 GOVERNANCE, COORDINATION AND SUPPORT

This part includes the horizontal activities supporting the whole organisation and enabling EIOPA to fulfil its mission. It notably refers to work to be conducted in the areas of stakeholder relations, communication, governance, strategic planning, and reporting, legal and compliance, and risk management, assurance and accountability.

INSTITUTIONAL RELATIONS, STRATEGY AND COMMUNICATIONS	FINANCE AND CORPORATE SERVICES
<ul style="list-style-type: none"> Proactively promote EIOPA's role, business strategy and activities towards the European institutions and external stakeholders. Ensure efficient and effective support to EIOPA's Stakeholder Groups, Insurance and Reinsurance Stakeholder Group (IRSG) and Occupational Pensions Stakeholder Group (OPSG). Manage all mandatory contacts and relations with European institutions (including the Chair' and the Executive Director's regular attendance of EU fora, high-level political meetings and public hearings) and high-level meetings with other EU government bodies and public authorities. Support EIOPA's governance bodies (including BoS/MB, Joint Committee, ESAs Board of Appeal) and internal management meetings. Conduct communication activities to support the Chair and the Executive Director in positioning EIOPA. External communications: Engagement and outreach with the public; Media relations, media 	<ul style="list-style-type: none"> Administration of EIOPA's finance systems. Budget, finance and procurement management and reporting, including delivery of the EIOPA Draft estimate of revenues and expenditures and EIOPA Procurement Plan. Management of EIOPA accounts, including delivery of the EIOPA Accounts 2024. VAT recovery management. Travel management support. Physical, IT, cyber- and information security management. Business continuity management. Facility management. Office management and reception services. Event management and meeting support. Implementation of EIOPA's environmental management system and processes.

<p>analysis and issues management; Manage public enquiries; Communication activities to support EIOPA's strategic priorities; Manage and develop EIOPA's digital communication channels, including ensuring EIOPA's website is up to date; Organise the EIOPA annual conference.</p> <ul style="list-style-type: none"> • Internal communication • Crisis communication. 	
LEGAL AND COMPLIANCE	HUMAN RESOURCES
<ul style="list-style-type: none"> • Legal advice in relation to EIOPA's products and services including anti-fraud prevention, detection and response measures. • Data protection. • Access to documents. • Litigation and legal institutional support. • Managing external and internal whistleblowing channels. 	<ul style="list-style-type: none"> • HR strategic and operational planning, monitoring and reporting services. • HR implementing rules, policies and procedures. • Administration of EIOPA's HR systems. • Talent management services, including recruitment, learning and development. • Staff performance & retention services. • Health & work/life balance support. • HR Business Partnership and coaching services. • Staff Committee relations management.
INTERNAL ICT	PLANNING, REPORTING AND CONTROL
<ul style="list-style-type: none"> • IT solutions supporting efficient and effective processes. • IT workplace and helpdesk services. • Manage EIOPA's portfolio of change initiatives. 	<ul style="list-style-type: none"> • Corporate planning, including the delivery of the Single Programming Document and Annual Work Programme. • Corporate reporting: monitoring the implementation of the planned activities and evaluate efficiency and effectiveness aspects, including the Consolidated Annual Activity Report and quarterly activity reports to MB. • Risk management and reporting. • Internal control management. • Ensure compliance with commitments made to the internal (IAS) or external (EU Court of Auditors) auditors and follow-up on their recommendations • Business process management and internal governance documents

2.5 STRATEGY FOR ACHIEVING EFFICIENCY GAINS



The approach that EIOPA applies to achieve efficiency gains is founded on the following components:

Resource planning and prioritisation – First and foremost, EIOPA aims to further streamline the prioritisation of its activities and resources as part of the regular planning cycle. Additionally, EIOPA monitors closely and supports the legislator in informed decision-making through strategic discussions on developments in the external environment and the impact on resources, pro-actively engaging with its Boards and the EU institutions. This approach has been essential in EIOPA re-deploying its resources to meet the evolving challenges, whilst continuing to deliver against existing commitments. Gradually, the implementation of EIOPA's Strategy Towards 2030 will allow for further prioritising deliverables and pursuing an effective and efficient allocation of resources to strategic areas, which reflect EIOPA's mission to promote consistent implementation of regulatory requirements via high-quality supervisory practices, effective enforcement measures, and sound technical advice. The strategy supports a working environment and organisational structure in which priorities can be more easily identified, resources re-allocated and synergies between activities identified. This supports EIOPA's implementation of Activity Based Management, supported by further integration of planning, monitoring and performance management methods and tools.

Integrated talent management – The above processes are supported by the implementation of an Integrated Talent Management System. This system, based on the EIOPA Competency Framework, allows for strategically aligned HR processes, better sourcing of candidates and more leveraged learning and development, enhancing the diverse and inclusive corporate culture. The system also helps to preserve institutional knowledge, expertise, and the accrued efficiency in executing core tasks. Targeted recruitment is being implemented to reach out to technical profiles, and staff exchanges with NCAs and other EU institutions are being implemented to acquire certain competences. Furthermore, the hybrid working model introduced a different balance between physical presence and remote working and retained the attractiveness of EIOPA as an employer. Maintaining a strong corporate culture and a cost-effective operating model requires high standards of integrity, diversity and inclusion and strive to be an attractive place to work.

Business process review and service optimisation, including environmental considerations – The automation and streamlining of business processes offer many opportunities to improve productivity, quality, and oversight. EIOPA has embarked on an ongoing effort to review its processes, identify opportunities to remove redundant steps and exploit new technologies. These efforts optimise services while at the same time reducing the number of staff required to deliver tasks. Additionally, and following formal EMAS accreditation

by the Hessen authorities in 2023, EIOPA is committed to continue its efforts towards improving its environmental performance and lowering the impact of its operations on the environment. EIOPA will continue to lower the impact of its operations on the environment, including through reduction targets for missions, office, and staff policies and processes, and will maintain its accreditation under the European Union's Eco-Management and Audit Scheme.

Capitalising on shared services – EIOPA continues to rely on many services shared with other institutions. It will continue to invest in concrete measures to increase efficiency when collaborating with its members and partners. Very close cooperation will continue with the other ESAs and EU Institutions to achieve economies of scale. Procurement for services exclusively for EIOPA is now an exception for very specific cases. Further work in this area will continue with AMLA's establishment in Frankfurt. With the introduction of DORA, the ESAs have taken their collaboration to the next level by adopting a unified approach as a Joint Oversight Venture. This allows to process joint recruitments (DORA Director, DORA Heads of Units, Legal experts, ICT experts, etc.) and allocate efficiently the resources among the three ESAs to ensure the consistency of activities.

Data & IT strategy and digital solutions – EIOPA will build on its achievements to become a mature digital agency. A major building block on this journey is the Cloud Strategy developed together with EBA, ESMA, other EU Institutions and the NCAs. EIOPA will continue to leverage its modern cloud infrastructure to deliver more elastic, powerful, and secure products for the benefit of its experts and members. Following a robust project portfolio process, EIOPA's projects will be prioritised to maximise the business value. Synergies between the ESAs, other EU institutions and the NCAs will become ever more important.

Concrete recent examples include:

Data and information management collaboration:

- European data standardisation has been driven by the joint work of EIOPA, EBA, the ECB and Member States on taxonomies using the XBRL standard. With the latest taxonomy for Solvency, a new Data Point Model (DPM) 2.0 standard is in progress. The DPM Alliance Memorandum of Understanding ensures its future evolution.
- EIOPA is actively engaging with the European Commission and NCAs focusing on a common financial data space.
- In the area of Supervisory Technology (SupTech), EIOPA and its members regularly exchange views and build solutions based on shared knowledge and experience. Over the years, EIOPA leveraged its SupTech programmes to develop a number of tools, such as the PRIIPs KID tool, which has been recently updated to use AI for extracting data from consumer disclosures. Additionally, EIOPA has taken a collaborative approach to use machine learning to improve the data quality of Solvency II reporting and has rebuilt its register of undertakings. Recently, EIOPA has established a group with several interested members to explore the use of generative AI for supervisory purposes.
- Close collaboration among the ESAs on both DORA and ESAP leads to tangible efficiency gains by avoiding repetition at the individual ESA level.

Collaboration and User Experience:

- EIOPA's service for cross-border notifications has been fully functional since the beginning of 2023 and has further improved in 2024.
- Fitness and propriety assessments contribute to the safe and sound management of financial institutions and are thus fundamental to ensure investor protection and trust in the EU financial sectors. The total number of assessments is in the range of 44,000 to 67,000 a year. EIOPA's new

product developed jointly with the other ESAs, will provide a new service to facilitate the exchange of information between competent authorities and promote supervisory convergence across sectors.

- EIOPA's extranet and collaboration platforms are being continuously improved with the latest innovations, leveraging the Cloud for a fast and flexible service.
- EIOPA and other Agencies will continue to leverage jointly selected services for e-recruitment, e-voting, qualified e-signature and other administrative tools.

Infrastructure and Operations:

- EIOPA and the EBA have shared the same data centre suppliers since their establishment. Following the approval of common Cloud Strategies, the agencies have successfully moved their infrastructure to public cloud under one contract. The use of the European Commission's "CLOUD II" broker service and shared governance structures lead to very significant efficiency gains.
- ESAs have joined forces on joint procurement for strategic initiatives such as software application development, network infrastructure, IT consultancy, managed workplace services and data protection advice.
- When staff turnover leads to shortages, the ESAs are actively sharing resources.
- EIOPA adopted ESMA's 'HUB' for sensitive data collection. Further to a joint project led by ESMA, EIOPA is now using the joint data collection hub. This has led to cost savings and is a significant enabler for future collaboration.
- The ESAs successfully agreed to collaborate among each other for the use of a common shared IT platform for major incident reporting and dissemination to the relevant competent authorities under DORA. This allows for efficient reuse of existing investments and convergence in this area.
- EIOPA will enhance its information security framework, invest in cyber resilience capabilities, and ensure alignment with evolving EU standards and threat landscapes.

2.6 REPRIORITISATIONS

The workload trends as well as financial and human resources developments outlined above have informed a focused (re)prioritisation for the 2026 annual work programme, based on the approach outlined below.

This should enable EIOPA to manage workload and resources based on needs while remaining consistent with strategic objectives and areas of activity.

Reprioritisation approach

In line with the EU Commission's regulatory simplification and burden reduction initiative, the AWP 2026 reprioritisation exercise aims to review the list of activities with a view to ensuring a well-balanced and credible outcome of its regulatory and supervisory work, with the aim to maximize the impact and added value of its work, also through greater efficiency.

The exercise also critically assesses tasks mandated by existing regulation to ensure that resources can be appropriately allocated in light of changing circumstances. One of the drivers of reprioritising among newly mandated tasks is that some of the new mandates are not accompanied by additional resources for preparatory work (including overhead costs). The need for additional resources cannot be met in the long term through resource redeployment other de-prioritisation measures, synergies and efficiency improvements.

Negative priorities

Policy: Some envisaged activities not matched by adequate resources, such as consumer testing exercises or the maintenance of the Solvency II and IDD Rulebooks on the website may need to be postponed or scaled down. In line with the broader objective of reducing administrative and reporting burdens for reporting entities, including NCAs, we will make necessary adjustments also in view of Commission's priorities. Existing regular mandatory reports on the application of the Solvency II and IDD frameworks are being reprioritised in light of changes to the frameworks.

Oversight and supervisory convergence activities: EIOPA has a strong focus on cross-border insurance activity oversight using a risk-based approach in deciding on its activities and may need to prioritise its action towards collaboration platforms. Reprioritised action as to participation in colleges, along with bilateral visits, lessons learnt exercises or carrying out thematic reviews and other deep-dive analysis will need to be risk-based and follow a proportionate approach focussing on the most critical topics. Depending on resources available, EIOPA may opt to sequence the updates of Q&As.

SG REFORM projects: Very often, SG REFORM projects to support NCAs in certain areas match with EIOPA oversight activities. In these cases, there are synergies that can be realised in performing those projects together. However, EIOPA may need to decline new projects in view of the resource constraints.

Digital Finance and Data Strategy: While technologically-enabled data driven supervision is one of EIOPA's priorities, EIOPA will continuously re-assess the appropriate prioritisation of Sup-tech projects to ensure an effective balance between foundational work to develop capabilities and undertaking specific projects with higher resource impacts. For the latter, flexing timing of new tools such as the Digital reporting tool DPM Studio, can open up resources for other shorter-term priorities.

Sustainable finance: In case of unforeseen events resulting in significant resource reallocation, EIOPA may further prioritise the work on alignment of supervisory approaches (prudential and conduct) and recalibrate the participation in EU and international fora.

Financial stability: EIOPA may need to scale down the scope or postpone activities such as methodological improvements for assessing financial stability risks, work on econometric modelling and early warning indicators.

Governance: Widened mandates and tasks stemming from the new legislative instruments will bring an increased demand in the areas of legal, communication, finance, HR, IT and corporate services. EIOPA may need to deprioritise internal projects that may lead to medium-term efficiency gains such as automation of internal processes, redevelopment of older communication tools, introduction of AI pilots, etc.

SECTION III: ANNUAL WORK PROGRAMME (AWP) 2026

PRIORITIES

In light of the renewed EIOPA strategy towards 2030, EIOPA will pursue following main priorities as part of its annual activities in 2026:

STRENGTHENING SINGLE MARKET INTEGRATION	1.1 Promote High-Quality Convergent Supervision across the EU	1.2 Strengthen Supervisory Response across the Single Market	1.3 Deepening Global Engagement
	<p>Consistent use of supervisory convergence tools to support regulatory simplification, burden reduction and proportionality in prudential and conduct activity. EIOPA will follow a risk-based identification of areas to be prioritised for supervisory convergence.</p> <p>Monitor the implementation of customer-centric business models. EIOPA will assess whether customer-centric business models lead to products that meet certain minimum criteria and facilitate the uptake of insurance products.</p> <p>Work on internal models to contribute to the identification of relevant issues. EIOPA will leverage its expertise and knowledge to address issues related to internal models used by insurers. Attention will be paid to issues potentially arising from changes to capital requirements and assessing requests for changes to internal models following the revised Solvency II framework.</p>	<p>Ensure high-quality and effective supervision and use of adequate and timely supervisory tools, at NCAs and EIOPA level. EIOPA's priority attention will be on the supervision of insurance services provided on a cross-border basis via freedom of service/establishment. EIOPA will operate cross-border collaboration platforms to coordinate supervisory responses, assess the use of enforcement measures at EU level and support supervisors in taking appropriate supervisory measures.</p> <p>Oversee digital operational resilience. EIOPA will oversee Critical Third-Party Providers jointly with the other ESAs and contribute to the supervision of digital operational resilience of the financial entities, implementing the Threat Lead Penetration Test and cyber incident reporting.</p>	<p>Work on post-International Capital Standard adoption and prepare and monitor equivalence decisions. The implementation of the ICS as well as supporting EU-candidate countries and equivalence decisions remain priority areas.</p>

ENHANCING MARKET AND SOCIETAL RESILIENCE AGAINST RISKS	2.1 Strengthen Risk Assessment Capabilities and Preparedness Further enhance the framework for the assessment of risks to financial stability. EIOPA will further develop and refine its framework for assessing economic, market, and emerging risks to financial stability, leveraging existing supervisory and market data, and including systemic risk monitoring and cross-sectoral dimensions. Given the increased digitalisation and geopolitical tensions, EIOPA will develop tools to assess non-conventional risks such as cyber. Implementation of the IRRD. As part of its activities to enhance crisis prevention and preparedness, EIOPA will implement the relevant actions under the Insurance Recovery and Resolution Directive. Contribute to the work towards a European Network of National Insurance Guarantee Schemes (IGS). EIOPA will deliver technical information and advice to the Commission on the appropriateness of minimum common standards for IGS within the Union.	2.2 Contribute to Societal Resilience Contribute to increased awareness and mitigation of natural catastrophe protection gaps, including through effectively addressing demand-side aspects. EIOPA will promote best practices for insurers to improve their risk assessment and management of natural catastrophes and support its members to enhance their understanding of natural catastrophe risks and the available insurance solutions. Promote convergent and effective risk-based supervision of sustainability risks and sustainability claims. EIOPA will strengthen its focus on converging risk-based supervision and monitor the implementation of sustainability-related requirements with a view to identify possible greenwashing. EIOPA will promote the use of innovative technologies and methodologies for catastrophe risk assessment and facilitate the sharing of data, knowledge, and best practices among its members.	2.3 Promote Cross-Sectoral Collaboration Cooperate with the ESRB and relevant European and international bodies. Pursuing the efforts to capture economy-wide movements and interconnections among sectors, EIOPA will continue engaging in analysis on the non-banking sector including in close cooperation and cross-sectoral analysis between the 3 ESAs.
	3.1 Enhance Regulatory Effectiveness Through Technical Advice and Simplification Update the prioritised technical standards, guidelines and reports following the review of Solvency II with a strong emphasis on proportionality and simplification. EIOPA will prioritise its work to ensure that the most important and impactful standards and guidelines are developed and updated in a timely manner, with a focus on proportionality and simplification.	3.2 Leverage SupTech and Digital Innovation Smarter use of innovation for supervision (SupTech). EIOPA will focus on the potential of SupTech to enhance supervisory tools and processes through new technologies. Support Members in the supervision of the use of artificial intelligence and issues arising from digitalisation of the insurance and pensions sector. EIOPA will support supervisors in identifying and mitigating potential risks associated with the use of	3.3 Strengthen Data Governance, Management and Sharing Facilitate data exchanges within the European regulatory community. Next to producing its regular technical inputs (RFR) and statistics, EIOPA will prioritise its work in the area of data management and data sharing to contribute to the implementation of the Union Financial Data Strategy, in particular the Strategy on Supervisory Data and “Better Data Sharing” Regulation.
SIMPLER, BOLDER, FASTER: BETTER REGULATION AND SUPERVISION			

Timely and effective execution of the initial phase of implementation work on the Retail Investment Strategy and contribute to Commission review of the IORP II Directive and PEPP Regulation. EIOPA will work to ensure the timely and effective execution of mandates for the implementation of the Retail Investment Strategy. EIOPA will provide technical expertise for the development of sustainable and adequate supplementary pensions, working on defined contribution schemes, PEPP or any other long-term savings product as well as pensions tracking services and pension dashboards to address pension gaps.

artificial intelligence (AI), focusing on consumer outcomes and seeking to promote the fair and ethical treatment of consumers. EIOPA will continue monitoring the development of the cyber insurance market, to assess the insurance sector's role as a facilitator of a transition to the digital economy.

Finalise policy work on data use under FIDA and enhance clarity on data ethics. Depending on regulatory developments, EIOPA will contribute to ethical and fair data use under the Financial Data Access (FIDA) framework and assess potential supervisory issues, including from a consumer protection standpoint.

ANNUAL ACTIVITIES 2026

STRATEGIC ACTIVITY AREA 1: STRENGTHENING SINGLE MARKET INTEGRATION

1.1 Promote High-Quality Convergent Supervision across the EU

We aim to drive consistent and effective supervision throughout the Single Market by:

- Promote further the development and application of common supervisory frameworks, methodologies, and tools that foster a shared supervisory culture, while assessing the consistent implementation of regulatory requirements.
- Strengthening supervisory capacity by continuing to provide technical support to National Competent Authorities (NCAs) and facilitate the regular exchange of knowledge, best practices and insights on emerging supervisory challenges.

ID	DELIVERABLE	DUE DATE
1-101	Identify Union-wide Strategic Supervisory Priorities in cooperation with NCAs and follow-up activities.	Q3
1-102	Perform in-depth analysis on supervisory issues.	Continuous
1-103	Carry out bilateral country visits to NCAs and follow-up activities from previous visits (prudential, conduct, including specific ones on internal models and IORPs).	Contingent on demand
1-104	Maintain the risk-based engagement model for colleges and integrate conduct, sustainability and digital aspects in colleges when relevant as well as emergent risks discussions.	Continuous
1-105	Provide bilateral advice and support to (group) supervisors and participate as full members in supervisory colleges, providing feedback to group supervisors.	Continuous
1-106	Organise and maintain cooperation and discussion initiatives on financial conglomerates topics and supervision and participate in FiCo colleges.	Continuous
1-107	Engage with NCAs to promote convergence on the supervision of sustainability risks (prudential and conduct).	Q4

1-108	Develop quantitative and qualitative tools for NCAs supporting internal models supervision and comparison between internal models.	Continuous
1-109	Participation in colleges of supervisors for internal model-specific issues.	Continuous
1-110	Produce three-year roadmap for internal model activities.	Q4
1-111	Annual internal model dashboard.	Q1
1-112	Conduct regular comparative studies on different risks regarding internal models.	As defined in Roadmap
1-113	Analyse existing NatCat models, gather best supervisory practices and challenges and develop educational material for supervisors.	Continuous
1-114	Deliver conduct of business supervisory workshops.	Q2
1-115	Deliver annual report on oversight activities.	Q2
1-116	Develop a new risk-based methodology to identify priorities to be addressed through supervisory convergence tool (e.g. Opinion, Supervisory statement, peer review).	Q4
1-117	Draft Supervisory Statement on the authorisation and on-going supervision of private equity ownership of insurance undertakings, and guidance via Supervisory Handbook.	Q2
1-118	Further develop and conduct on-going revision of EIOPA Supervisory Handbooks on Solvency II, on IORPs and on Conduct of business supervision.	Contingent on demand
1-120	Manage questions and answers on the implementation of the insurance and pensions supervision and regulatory framework.	Continuous
1-121	Provide guidance to NCAs on the supervision of the use of reinsurance as risk-mitigation techniques (new Annexes to EIOPA Opinion on the use of risk mitigation techniques on sliding-scale commission and asset-intensive reinsurance).	Q2: final annex on slide-scale commission Q3: draft annex on AIR (for consultation)
1-122	Finalise the peer review on the supervision of use of reinsurance by (re)insurance undertakings.	Q3

1-123	Initiate the peer review on supervision of (re)insurance undertakings' assessment of sustainability risks.	Q4
1-124	Follow-up on the review by peers on Product Oversight Governance (POG).	Q2
1-125	Follow-up on the review by peers on supervisory practices relating to some aspects of the prudent person principle (PPP) in insurance.	Q1-2027
1-126	Monitor previous peer reviews: monitoring of the implementation by NCAs of EIOPA recommendations.	Continuous
1-127	Monitor and foster supervisory independence of NCAs, including ESAs assessment exercise on elements of the joint criteria on supervisory independence.	Q4 2026 (first assessment exercise)
1-128	Carry out supervisory convergence activities.	Continuous
1-129	Carry out dedicated project(s) based on specific supervisory requests in the context of SG Reform Technical Support Initiatives.	Contingent on demand
1-130	Assess tools to ensure more timely prevention of consumer detriment and adequate redress when detriment is caused.	Q4
1-131	Draft MoUs between the Associated States and the ESAs.	Contingent on demand
1-132	Draft assessment criteria and methodology for i) review of the financial sector, ii) balance sheet reviews, iii) assessment of the supervisory infrastructure for the Associated States of the Protocol (Microstates.)	Contingent on demand
1-133	Draft manuals or guidelines for the exercise of the competences and powers assigned by the Protocol (Microstates).	Contingent on demand
1-134	Respond to IAS request for information and evidence.	Continuous

STRATEGIC ACTIVITY AREA 1: STRENGTHENING SINGLE MARKET INTEGRATION

1.2 Strengthen Supervisory Response across the Single Market

We aim to ensure robust, proportionate, and effective supervisory response by:

- Increasingly addressing prudential and conduct issues in both insurance and pensions sectors through timely and effective enforcement measures, striving to use the full range of supervisory powers and tools at EU and national levels.
- Contributing further to the robust and consistent supervision of internal models, taking action where necessary to maintain trust in model outcomes, safeguard consistent supervisory approaches, and ensure a level playing field.
- Strengthening the monitoring and oversight of conduct risks in the EU insurance and pension sectors, reflecting our mandate as the consumer protection authority at the EU level. Intensifying action when needed—targeting specific products, entities, or market-wide issues—to address poor value for money, unfair practices, and exclusion risks. We continue to be technology-neutral, recognizing the growing role of innovation in servicing consumers, and focus on enhancing the supervisory community's understanding and expertise of market developments.
- Overseeing critical third-party service providers and contributing, together with the other ESAs, to enhancing the digital operational resilience of the financial market.

ID	DELIVERABLE	DUE DATE
1-201	Perform the oversight of critical ICT third-party service providers (CTPPs).	Continuous
1-202	Assess and develop supervisory convergence tools relating to DORA.	Continuous
1-203	Review outsourcing requirements and supervisory expectations on supervision of outsourcing (non-ICT related).	Q1 2027
1-204	Manage the cyber-incidents report system and prepare the annual report on major ICT-related incidents.	Continuous
1-205	Exchange information between NCAs on cyber security and attacks.	Continuous
1-206	Monitor and supervise sustainability claims, at product level and entity disclosures, including at group level.	Continuous
1-207	Provide technical assistance to NCAs on specific model applications, such as new models or model changes.	Contingent upon demand

1-208	Launch and coordinate collaboration platforms.	Continuous
1-209	Manage cooperation and exchange of information platforms.	Continuous
1-210	Organise annual event addressed to supervisors that participate in colleges of supervisors	Q1
1-211	Lessons-learned exercises.	Contingent on demand
1-212	Perform structured follow-up on recommendations to NCAs stemming from peer reviews and EIOPA's oversight activities.	Continuous
1-213	Support and advise NCAs on specific supervisory issues.	Continuous
1-214	Support and advise NCAs on specific internal model supervisory issues.	Continuous
1-215	Maintain up-to-date registers of NCA actions and national regulations regarding PEPPs.	Continuous
1-216	Monitor proportionality and consistency of actions taken by NCAs regarding PEPPs, including, where relevant, issuing an opinion on whether a prohibition or restriction is justified and proportionate.	Continuous
1-217	Monitor the market for PEPPs and where necessary, temporarily prohibit or restrict the marketing, distribution or sale of certain PEPPs or PEPPs with certain specified features in the Union.	Continuous
1-218	Register and monitor PEPPs provided or distributed in the European Union.	Continuous
1-219	Conduct a mystery shopping exercise focusing on digital distribution.	Q3 2027
1-220	Finalise the follow-up work to the coordinated mystery shopping exercise including the identification of any measures.	Q2
1-221	Prepare draft decisions in the case of product interventions on insurance-based investment products.	Contingent on demand
1-222	Deliver the report on the application of the IDD.	Q2
1-223	Deliver the annual report on national sanctions imposed under the PRIIPs Regulation.	Q4

STRATEGIC ACTIVITY AREA 1: STRENGTHENING SINGLE MARKET INTEGRATION

1.3 Deepen Global Engagement

To address global challenges and align with global standards, we aim to:

- Be a key player in coordinating the EU to speak with one voice on IAIS topics, including macroeconomic monitoring to build better understanding of international developments, enhancing harmonisation of risk and market-based supervision globally, and supporting countries in need.
- Contribute to the implementation of a common Insurance Capital Standard (ICS).
- Continue the strong cooperation with third-country supervisors and international bodies to manage global financial risks.
- Continue to monitor the application of equivalence decisions and regulatory developments in third countries that may impact market access and supervisory alignment.

ID	DELIVERABLE	DUE DATE
1-301	Contribute to EU-US dialogue and lead EU US Insurance Project lead (EU-side).	Continuous
1-302	Monitor EU-US Covered Agreement after full entry into force.	Continuous
1-303	Hold supervisory and regulatory dialogues with third country supervisors (UK, Japan, China, etc.).	Continuous
1-304	Work on ICS post-adoption.	Continuous
1-305	Contribute to IAIS discussions, including on new trends and issues.	Continuous
1-306	Engage bilaterally with third countries and collaborate with NGFS, SIF and IAIS in the context of sustainable finance.	Continuous
1-307	Collaborate with the UNEP Forum for Insurance Transition (UNEP FIT).	Continuous
1-308	Contribute to the European Systemic Risk Assessment Framework for the insurance sector, as part of the implementation of the IAIS Holistic Framework in the EU.	Q3
1-309	Deliver equivalence and professional secrecy assessments as required.	Contingent on demand

1-310	Monitor professional secrecy equivalence.	Contingent on demand
1-311	Carry out a follow-up assessment on applications in countries where there is already an equivalence decision in place, including by conducting third-country on-site visits where relevant.	Continuous
1-312	Deliver individual third country reports for countries with full equivalence.	Q4
1-313	Deliver annual report on application of equivalence decisions and plan for next years' equivalence monitoring of regulatory and supervisory practices.	Q4
1-314	Maintain model administrative arrangements with third countries.	Contingent on demand
1-315	Produce the list of Internationally Active Insurance Groups.	Continuous
1-316	Organise and participate in international conferences.	Continuous

STRATEGIC ACTIVITY AREA 2: ENHANCING MARKET AND SOCIETAL RESILIENCE AGAINST RISKS

2.1 Strengthen Risk Assessment Capabilities and Preparedness

We aim to reinforce sector-wide resilience by:

- Continuing to monitor financial markets and material risks – including emerging risks, new technologies, and evolving business models – to detect vulnerabilities and structural shifts, with a focus on top-down analysis and leveraging data sharing.
- Enhancing crisis prevention, management and resolution, in order to consistently strengthen policyholder protection and limit consequences of crises on financial stability, the real economy and taxpayers' money across Europe.
- Improving preparedness and ensuring timely supervisory responses to potential shocks through joint threat exercises and early-warning mechanisms.

ID	DELIVERABLE	DUE DATE
2-101	Perform regular supervisory risk assessment to enable prioritisation by EIOPA's management.	Q2/Q4
2-102	Maintain EIOPA's crisis prevention and management process and procedure up to date and enhance crisis preparedness (lessons learned from the 2024 walkthrough exercise).	Contingent on demand
2-103	Initiate further crisis preparedness exercises, including facilitation and coordination where needed.	2027

2-104	Issue opinions and recommendations in response to critical risks.	Contingent on demand
2-105	Implement IRRD requirements.	2028
2-106	Promote consistency in the implementation of the IRRD by hosting the IRRD Implementation Forum	Continuous
2-107	Contribute to Insurance Guarantee Scheme (IGS)-related topics.	Continuous
2-108	Update the insurers' failures and near misses database and perform the necessary quality checks.	Q3
2-109	Actively participate in FSB's Cross-border Crisis Management Working Group for Insurers (iCBCM) and IAIS's Resolution Working Group (ReWG).	Continuous
2-110	Actively participate in Crisis Management Groups.	Continuous
2-111	Gradually implement the pan-European systemic cyber incident coordination framework for relevant authorities (EU-SCICF).	Continuous
2-112	Elaborate the annual conduct risk heatmap by carrying out periodic conduct risk assessment. Update as relevant the retail risk indicators methodology in line with new reporting and emerging risks, to integrate sustainability and digitalisation considerations.	Q4
2-113	Enhance methodological framework for bottom-up Stress Tests	Continuous
2-114	Further improve methodologies for top-down risk assessments to be used for Financial Stability Reports, stress testing as well as specific studies and sensitivity analyses.	Continuous
2-115	Perform ongoing review of early warning indicators for the insurance sector.	Continuous
2-116	Enhance the European Systemic Risk Assessment Framework (SRAF) for assessing systemic risk developments in the insurance sector.	Continuous
2-117	Provide descriptive overviews and reports of the European insurance and IORP sector in order to increase transparency and visibility of the Insurance and IORPs sectors (e.g. factsheets).	Continuous
2-118	Conduct ad hoc analysis to assess and monitor emerging financial stability risks.	Contingent on demand
2-119	Provide timely and accurate financial stability analysis and risk assessments.	Continuous
2-120	Liquidity monitoring exercise.	Q1,2,3,4

2-121	Conduct an explorative top-down insurance stress test exercise based on Solvency II data	Q4
2-122	Publish studies on emerging risks.	Contingent on demand
2-123	Deliver the Financial Stability Report (first half covering all sectors and risks, second half focused on key topics).	Q2, Q4
2-124	Methodological review of the risk dashboards in consideration of the evolution of the risk profile of Insurers/IORPs and need for simplification.	Q4
2-125	Update the IORP Risk Dashboard.	Q1,2,3,4
2-126	Update the Insurance Risk Dashboard.	Q1,2,3,4
2-127	Run the EIOPA research platform and cooperate with academia.	Contingent on demand
2-128	Conduct the annual monitoring of consumer trends including net performance and fees of long-term pension products, and regular reporting on value for money analysis in light of market monitoring activities.	Q4

STRATEGIC ACTIVITY AREA 2: ENHANCING MARKET AND SOCIETAL RESILIENCE AGAINST RISKS

2.2 Contribute to Societal Resilience

We aim to build a more resilient society by strengthening consumer trust and protection through:

- Enhancing data quality and understanding of risk drivers, raising awareness, and promoting mitigation and adaptation actions across all players in the ecosystem, supported by financial market solutions and public-private collaboration.
- Further promoting informed decision-making among citizens and businesses regarding critical protection gaps, including pensions, natural catastrophes, cyber threats, and health risks.
- Promoting transparency, fairness, and accessibility in insurance and pension products through targeted guidance, good practices, and sound disclosures.

ID	DELIVERABLE	DUE DATE
2-201	Conduct light review of the Natural Catastrophe insurance protection gap dashboard.	Q4
2-202	Initiate in-depth review of the Natural Catastrophe insurance protection gap dashboard.	2027

2-203	Develop the collection and dissemination of uniform and comprehensive catastrophe risk and loss data.	TBC
2-204	Further develop the interface for open-source modelling of catastrophe risks.	Q4
2-205	Analyse EU (re)insurance-based solutions for Natural Catastrophe protection gaps.	Contingent on demand
2-206	Assess role of catastrophe bonds and other financial market solutions in addressing protection gaps.	2027
2-207	Develop tools - including relying on technology - to assist NCAs in better addressing demand-side aspects of the NatCat protection gap.	Q2 2027
2-208	Contribute to COM Reflection group on mobilising Climate Resilience Financing.	Contingent on demand
2-209	Promote open-source sharing of data and update the EIOPA Catastrophe Data Hub.	Q4
2-210	Conduct a study on flood risk for (re)insurers direct property holdings in light of climate change.	Q4
2-211	EIOPA Sustainable Finance Conference.	Q2
2-212	Develop a pilot risk and prevention awareness tool.	Contingent on demand
2-213	Develop factsheets on prevention and insurance.	2027
2-214	Promote innovation for impact underwriting.	Tbc
2-215	Finalise and begin follow up to the thematic review on whether certain consumers may be at higher risk of exclusion.	Q3
2-216	Explore and propose solutions to simplify disclosures and facilitate consumers' understanding of exclusions.	Q4
2-217	Conduct possible consumer testing exercises when required.	Contingent on demand
2-218	Collect information on national financial education and literacy initiatives and maintenance of the related interactive webpage on website.	Continuous

2-219	Promote financial education measures by NCAs at national level in line with the SIU action plan and collect information on national financial education and literacy initiatives on EIOPA's website.	Continuous
2-220	Work on the development of sustainable and adequate defined contribution pensions, to address pensions gaps.	Contingent on demand
2-221	Analyse how business models can impact product design and consumers' fair treatment - including managing general agents and reinsurance.	Q4
2-222	Analyse and address AI cases via relevant tools which lead to unfair discriminatory practices and continuing monitoring the market.	Q4
2-223	Follow-up work to Consultative Expert Group on Digital Ethics in Insurance group that may lead to supervisory / market guidance / development of new analytic tools to identify discriminatory outcomes.	Continuous

STRATEGIC ACTIVITY AREA 2: ENHANCING MARKET AND SOCIETAL RESILIENCE AGAINST RISKS

2.3 Promote Cross-Sectoral Collaboration

We aim to enhance coordination and knowledge sharing by:

- Supporting the development of joint frameworks and data-sharing initiatives to strengthen risk monitoring and supervisory effectiveness, with particular attention to cross-sectoral and cross-border dimensions.
- Deepening collaboration with EU and international authorities to enable timely, coordinated responses to systemic and structural risks.

ID	DELIVERABLE	DUE DATE
2-301	Provide active consultative support on Anti-Money Laundering to AMLA.	Continuous
2-302	Cooperate with the European Systemic Risk Board (ESRB) and participate in insurance-related work-streams.	Continuous
2-303	Produce indicators for European Systemic Risk Board.	Continuous

2-304	Contribute to ESRB work streams on climate change risks.	Contingent on demand
2-305	Contribute to the financial stability agenda of the Financial Stability Board (FSB), International Association of Insurance Supervisors (IAIS), and cooperate with the Single Resolution Board (SRB).	Continuous
2-306	Deliver annual Joint Report on Risks and Vulnerabilities (presented at the Council's Economic and Financial Committee's Financial Stability Table).	Q2 or Q4
2-307	Update list of financial conglomerates (in close coordination with the European Central Bank/Single Supervisory Mechanism) and reporting templates for financial conglomerates (e.g. capital adequacy).	Continuous
2-308	Provide technical input to the Level 1 review of the SFDR.	Contingent on demand
2-309	Work on the review of Sustainable Finance Disclosure Regulation (SFDR) Level 2 (Joint Committee).	Contingent on demand
2-310	Deliver joint ESAs' Annual report under the SFDR (Article 18) to the Commission on best practices and recommendations towards voluntary reporting standards.	Q3
2-311	Hold the joint 2026 Consumer Protection Day jointly with ESMA and EBA.	TBC

STRATEGIC ACTIVITY AREA 3: SIMPLER, BOLDER, FASTER: BETTER REGULATION AND SUPERVISION

3.1 Enhance Regulatory Effectiveness Through Technical Advice and Simplification

We aim to contribute to a more effective, streamlined, and proportionate regulatory and supervisory framework that ensures adequate consumer protection by:

- Delivering on our mandate through early engagement in the regulatory cycle – thereby continuing to provide robust, data-driven technical advice supported by sound impact assessments – to guide the development and review of EU legislation in the insurance and pensions sectors.
- Continuing the implementation of better regulation to support convergent supervision according to EIOPA's simplification principles, thereby continuing to identify and reduce complexity, duplication, and administrative burdens in regulatory guidance while maintaining financial stability and protecting consumers.
- Enhancing a European understanding of insurance' and pensions' specific characteristics, highlighting how insurance and pensions contribute to societal resilience, risk mitigation, and citizen protection.
- Continuing to promote proportionality in regulation and supervision, particularly for smaller and non-complex entities while maintaining sound risk management and consumer protection.

ID	DELIVERABLE	DUE DATE
3-101	Analyse impacts of climate change on life and health insurance.	Q3
3-102	Membership of the EU Platform on Sustainable Finance on taxonomy-related issues.	Continuous
3-103	Deliver Opinion to the European Commission on draft European Sustainability Reporting Standards (ESRS).	Q1 or Q2
3-104	Contribute to the European Commission's review of the Corporate Sustainability Reporting Directive (CSRD), including EFRAG's work to develop sustainability reporting standards including implementation guidance.	Continuous
3-105	Assess the prudential treatment under Solvency II of adaptation measures in Nat Cat insurance.	Q4
3-106	Produce and update technical standards, guidelines and reports following the review of Solvency II.	Continuous
3-107	Review the standard formula for the calculation of the Solvency Capital Requirement.	January 2030
3-108	Monitor and report on treatment of related credit institutions in the group Solvency Capital Requirement.	January 2032
3-109	Maintain the Solvency II Rulebook on website to adapt following SII review.	Q2 2027
3-110	Update the draft ITS on ECAI mapping for CRR and Solvency II.	tbc
3-111	Follow up on the prudential treatment of crypto currencies under SII	Continuous
3-112	Technical support to Commission proposal on IORP II Review.	Contingent on demand
3-113	Provide technical advice, regulatory technical standards, Guidelines and develop new IT tools under the Retail Investment Strategy (IDD).	tbc (subject to the political agreement and final version of RIS)
3-114	Develop targeted measures on simplification and burden reduction under the IDD in preparation for a future review of the IDD.	Q2

3-115	Provide targeted updates, including consumer testing work under the Retail Investment Strategy (PRIIPs).	tbc (subject to the political agreement and final version of RIS)
3-116	Support the review of the PEPP Regulation including on how PEPP can contribute to the Commission's Savings and Investment Union.	Q4
3-117	Conduct regulatory work to contribute to the establishment of the Savings and Investments Union.	Contingent on demand
3-118	Provide ongoing input into European Financial Reporting and Sustainability reporting this and deliver comment letters on International Accounting Standards Board exposure drafts and/or discussion papers.	Continuous
3-119	Provide guidance of the three ESAs in relation to EMIR bilateral margining and follow-up work from EMIR3.	tbc
3-120	Conduct Joint Committee follow-up work from the review of the Securitisation Regulation.	tbc

STRATEGIC ACTIVITY AREA 3: SIMPLER, BOLDER, FASTER: BETTER REGULATION AND SUPERVISION

3.2 Leverage SupTech and Digital Innovation

We aim to enhance supervisory effectiveness and operational efficiency by:

- Leveraging supervisory technology (SupTech) to strengthen risk detection, monitoring, and data-driven decision-making.
- Accelerating the digital transformation of EIOPA and NCAs through shared tools, capacity-building initiatives, and common digital standards.
- Supporting digital transformation of the industry thereby assessing risks and opportunities.

ID	DELIVERABLE	DUE DATE
3-201	Contribute to the implementation of the European Single Access Point (ESAP).	2027
3-202	Assess how SupTech tools can enable the extraction and use of data from ESAP.	tbc
3-203	Develop new SupTech and use of AI Program in EIOPA and with NCAs.	Q4

3-204	Support development of innovation, use of AI and SupTech at NCAs and EIOPA, including through shared tools and infrastructure.	Continuous
3-205	Further develop sharing of practical SupTech solutions, including coding, and explore infrastructure for this.	Continuous
3-206	Implement, depending on the outcome of the testing, SupTech tools to detect possible greenwashing.	tbc
3-207	Promote the digital transformation and use of satellite data to supervise catastrophic events.	Q2
3-208	Pursue thematic work on digital touch points between consumers and insurance and pensions sector.	Contingent on demand
3-209	Monitor possible regulatory barriers impacting innovation.	Continuous
3-210	Monitor digital market innovations.	Continuous
3-211	Further improve methodological tools for the assessment and reporting of risks in the insurance and pensions sectors based on different econometric techniques exploring the development of Artificial Intelligence and Machine Learning Techniques.	2027
3-212	Support and monitor the implementation and supervision of the AI Act.	Q4
3-213	Further clarify the regulatory framework on the use of AI by insurance market and support NCAs in its supervision.	Q4
3-214	Continue work foreseen under potential mandates as part of the Regulation on a Framework for FIDA [where mandates are agreed in the course of 2025].	Q1-Q4
3-215	Monitor distributed ledger technology (DLT)/Blockchain, focusing on Decentralised Finance developments in insurance and link to MICA.	Continuous
3-216	Monitor the use of crypto assets in the insurance and pension sectors and support the implementation of MICA and issuing opinions at the request of NCAs as relevant.	Continuous

3-217	Contribute to the European Forum for Innovation Facilitators (EFIF) and to the Digital Finance Platform. Contribute to other EU-wide and international fora, including the EU FinTech Lab and the IAIS FinTech Forum.	Continuous
3-218	Contribute to the EU-Digital Finance Academy.	Continuous (till 2027)

STRATEGIC ACTIVITY AREA 3: SIMPLER, BOLDER, FASTER: BETTER REGULATION AND SUPERVISION

3.3 Strengthen Data Governance, Management and Sharing

We aim to optimise the use of data as a strategic asset by:

- Advancing shared EU data infrastructures and standardized definitions to enhance the quality, interoperability, and timeliness of supervisory data.
- Reducing reporting burdens through streamlined data collection, greater reusability across authorities and functions, and more efficient dissemination processes.

ID	DELIVERABLE	DUE DATE
3-301	Implement any improvement of the data management platform solution dedicated to support the risk-free rate (RFR) production process.	Continuous
3-302	Develop and produce the annual update of RFR according to the agreed methodological policy - for representative portfolios, deep/ liquid transparent criteria and ultimate forward rate.	Q4
3-303	Update the RFR and Equity Dampener production tool.	Contingent on demand
3-304	Produce the RFR.	Monthly
3-305	Produce the equity dampener.	Monthly
3-306	Implement methodology changes into the production process regarding the regular update of representative portfolios, deep/ liquid transparent criteria and ultimate forward rate.	Continuous
3-307	Prepare for or implement the necessary changes affecting the methodology of RFR structure, the fundamental spread and the volatility adjustment depending on developments and timing of the Solvency II review.	Contingent on demand

3-308	Produce data quality reports based on the Centralised Securities Database data for NCAs for insurance and pensions reporting data.	Continuous
3-309	Update the EIOPA reporting taxonomy (Insurance, IORP, PEPP, FiCo and IRRD).	Q3-4
3-310	Release central repository for updated EIOPA taxonomy.	Q4
3-311	Facilitate the exchange of information through the management of the platform for information exchange on fitness and propriety.	Continuous
3-312	Facilitate the cross-border notification process through the management of the cross-border platform (IT solution).	Continuous
3-313	Collect and validate data for central repository.	Continuous
3-314	Ensure functioning of Central Repository.	Continuous
3-315	Ensure functioning of Register of Insurance Undertakings.	Continuous
3-316	Produce the list of Insurance Groups.	Continuous
3-317	Ensure functioning Register of IORPs Prudential Provisions.	Continuous
3-318	Ensure functioning Register of Institutions for Occupational Retirement Provision.	Continuous
3-319	Ensure Functioning Database of Pension Plans and Products.	Continuous
3-320	Ensure functioning Single Electronic Register for Passporting Intermediaries.	Continuous
3-321	Functioning Register of PEPP.	Continuous
3-322	Provide information on cross-border business for NCAs.	Continuous
3-323	Enhance content and availability/user-friendliness of insurance and IORP Statistics.	Continuous
3-324	Publish annual IORP statistics.	Q3
3-325	Publish quarterly IORP statistics.	Quarterly

3-326	Update statistical database on the insurance and IORP sectors, including updating the technical infrastructure when required.	Quarterly
3-327	Publish annual Financial Stability Indicators.	Q3
3-328	Publish annual Group Statistics.	Q3
3-329	Publish annual Solo Statistics.	Q3
3-330	Publish quarterly Group Statistics.	Quarterly
3-331	Publish quarterly Solo Statistics.	Quarterly
3-332	Publish annual Insurance Sector Overview Report.	Q3
3-333	Produce internal regular reports and indicators for EIOPA's business areas.	Continuous
3-334	Use and analyse data collected via the ESMA Big Data Platform.	Continuous
3-335	Analyse CIU data collection (implementation of the review of AIFM and UCITS Directives).	Continuous
3-336	Define data quality measures, perform checks and follow up on identified issues.	Continuous
3-337	Ensure functioning Business Intelligence system including system support and maintenance of data marts, Business Intelligence Standard Reports and ad-hoc data requests and/or reports on request of business user or on own initiative.	Continuous
3-338	Data sharing within the regulatory community: Prepare and carry out regular and ad-hoc data and information exchanges with other institutions and third parties.	Continuous
3-339	Evolve towards a European Common Data Dictionary building on the implementation of the Data Point Modelling (DPM) Re-fit and the development of DRR tooling in cooperation with EBA.	Continuous
3-340	Contribute to the implementation of the Union Financial Data Strategy, in particular the Strategy on Supervisory Data and "Better Data Sharing" Regulation.	Continuous
3-341	Produce the reinsurance report for NCAs.	Continuous
3-342	Enable information exchange in colleges for group supervisors.	Continuous

3-343	Submit data to IAIS on behalf of EIOPA Members.	Continuous
3-344	Respond to the IAS request for information and evidence.	Continuous

ANNEXES

I. CALENDAR OF DATA REQUESTS

No.	Department	Description of data request	Start date	Finish date	Data from industry	Distribution List	Annual work plan 2026 (identify the product/service)
Regular quantitative							
1	Risk & Financial Stability	Solvency II Prudential Data Submissions Flow	Continuous	Continuous	Yes	Contact points for data quality	3-313
2	Risk & Financial Stability	Pension funds data submission flow	Continuous	Continuous	Yes	Contact points for data quality	3-313
3	Risk & Financial Stability	Registers DCCR unified flow for all Releases: Insurance Register List of Groups IORPs Register IORPs prudential provisions register Pension Plans and Products database *** Central PEPP register	Continuous	Continuous	No	Contact points for the Registers	3-315 Ensure functioning of Register of Insurance Undertakings 3-316 Produce the list of Insurance Groups 3-317 Ensure functioning Register of IORPs Prudential Provisions -3-318 Ensure functioning Register of Institutions for Occupational Retirement Provision 3-319 Ensure functioning Database of Pension Plans and Products 3-321 Functioning Register of PEPP
4	Oversight	MCRCS data request (comparative study on the market risk models)	Jan-26	Q2 2026	Yes	MCRCS PG	1-112

5	Risk & Financial Stability	Annual update of database on insurance failures and near misses	May-26	Jun-26	No	BoS	2-108
6	Consumer Protection	Annual Costs and Past Performance Report	Q3 2026	Q4 2026	Yes	CCPFI	2-128
7	Consumer Protection	Report on the application of the IDD - survey to gather data on the insurance intermediaries' market structure and the patterns of cross-border activity	Not applicable for 2026	Not applicable for 2026	Yes	CCPFI	1-222
8	Risk & Financial Stability	Annual Bond DLT assessment for the RFR calculation	Mar-26	May/June 2026	No	Project Group (RFR PG)	3-302
Regular qualitative							
9	Consumer Protection	Annual Consumer Trends Report	01/02/2026	31/07/2026	No	CCPFI	2-128
10	Consumer Protection	Annual Report information on the national use of sanctions under PRIIPs (required by PRIIPs)	01/01/2026	28/02/2026	No	Mailing list based on contact points designated by NCAs	1-223
11	Consumer Protection	Data on the national use of sanctions under IDD (reporting required by IDD)	Not applicable for 2026	Not applicable for 2026	No	Mailing list based on contact points designated by NCAs	[ID number AWP 2027]
12	Consumer Protection	Market Monitoring / Early Warning Signals	Continuous	Continuous	No	CCPFI	1-130
13	Risk & Financial Stability	EIOPA bottom-up surveys (insurance & pensions) - 2026 Spring	Q1 2026	Q1 2026	No	ENW5	2-123, 2-126, 2-125
14	Risk & Financial Stability	EIOPA bottom-up risk survey short version - 2026 Spring	Q2 2026	Q3 2026	No	ENW5	2-123, 2-126, 2-125
15	Risk & Financial Stability	EIOPA bottom-up risk surveys (insurance & pensions) - 2026 Autumn	Q3 2026	Q3 2026	No	ENW5	2-123, 2-126, 2-125
16	Risk & Financial Stability	EIOPA bottom-up risk survey short version - 2026 Autumn	Q4 2026	Q1 2027	No	ENW5	2-123, 2-126, 2-125
17	Oversight	Qualitative Data Collection of Internal Model Application Processes - First semester 2026	30/04/2026	31/05/2026	No	ENW4	1-112

18	Oversight	Qualitative Data Collection of Internal Model Application Processes - Second semester 2026	31/10/2026	30/11/2026	No	ENW4	1-112
19	Oversight	Qualitative inputs to monitor important developments in the IM market	Continuous	Continuous	No	ENW4	1-108
20	Oversight	IM Forum: inputs feeding the IM dashboard 2026 (including SF)	Q2 2026	Q3 2026	No	ENW4	1-111
21	Consumer Protection	Report on the application of the IDD - survey to gather data on the resources and powers of NCAs, quality of advice, etc.	Not applicable for 2026	Not applicable for 2026	No	CCPFI	1-222
22	Policy and Supervisory Convergence	Information about protection gaps for the review	Q3 2026	Q4 2026	No	SuFi PG	2-201
23	Policy and Supervisory Convergence	Monitor previous peer reviews: monitoring of NCAs Recommendations	Continuous	Continuous	No	National Peer Review Coordinators	1-126
24	Oversight	Identification of systemic entities - other than credit institutions - for the purpose of CTPPs designation 2026	Jan-26	Jan-26	tbc	tbc	1-201
25	Oversight	Identification of systemic entities - other than credit institutions - for the purpose of CTPPs designation 2027	Dec-26	Jan-27	tbc	tbc	1-201
Regular qualitative/quantitative							
26	Oversight	Estimation of CAs costs for contribution to the JETs. Legal basis: DORA Art. 46, Commission Delegated Regulation on Oversight Fees, ESAs Joint Process on Fees collection.	Jul-26	end September 2026	no	OF, HLGO	1-201
27	Oversight	Reporting of the register of information to EBA for CTPPs designation	Jan-26	Mar-26	tbc	tbc	1-201
28	Oversight	Reporting of the financial entity masterdata to be used in the context of CTPPs designation	TBD	TBD	tbc	tbc	1-201
Non-regular quantitative							

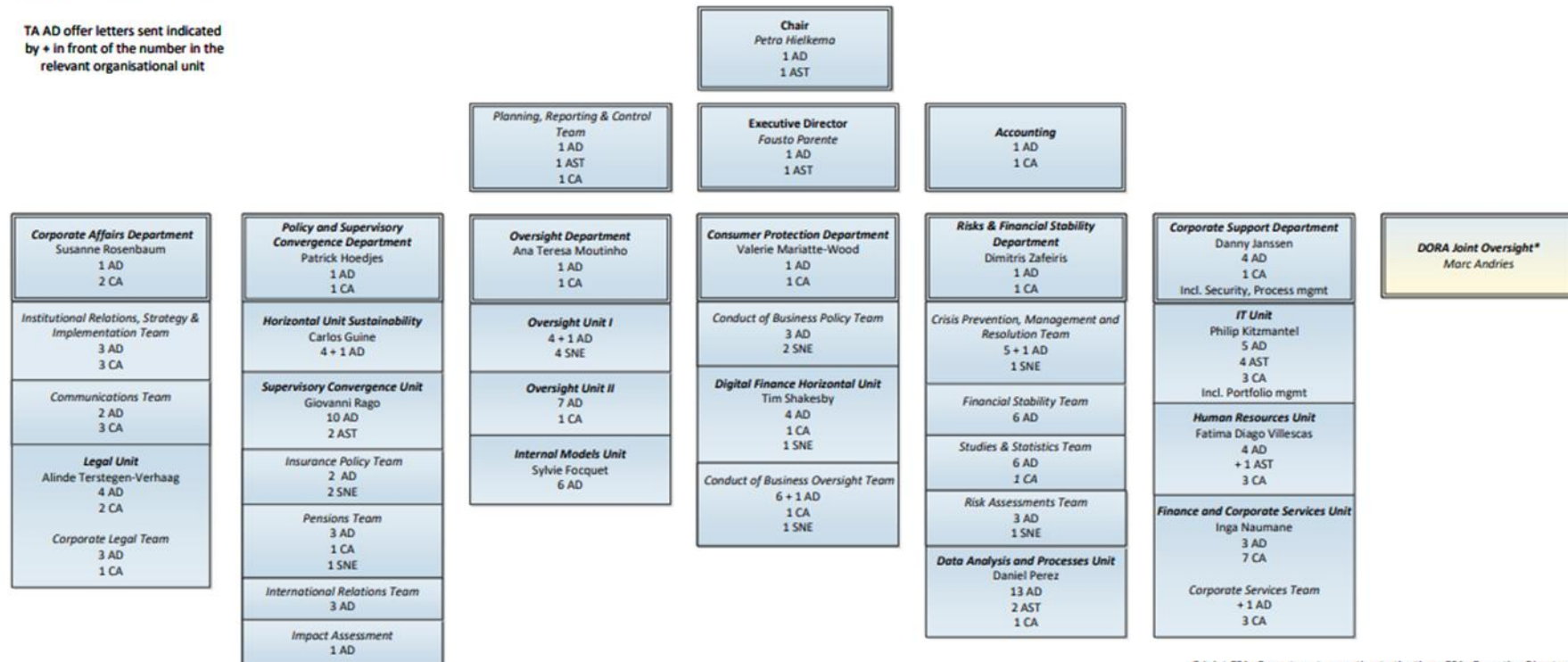
29	Policy and Supervisory Convergence	Assessment of the prudential treatment under Solvency II of adaptation measures in Nat Cat insurance Q2/Q3 2026	Q2/Q3	Q3/Q4	Yes	Sustainable finance PG	3-105
30	Policy and Supervisory Convergence	Factsheets on prevention and insurance	Q2/Q3	Q3/Q4	no	Sustainable finance PG	2-213
31	Policy and Supervisory Convergence	Assess role of catastrophe bonds and other financial market solutions in addressing protection gaps	Q2/Q3	Q3/Q4	Yes	Sustainable finance PG	2-206
32	Oversight/Policy and Supervisory Convergence	NatCat Initiative (ENW4 task force)	tbc	tbc	tbc	tbc	1-113
33	Oversight	<u>Placeholder</u> : Internal Models Uncentered modelling approaches for SCR calculation (impact assessment)	tbc	tbc	tbc	ENW4/Industry	1-108
34	Risk & Financial Stability	Liquidity monitoring exercise - Annual data collection	Q1	Q1	Yes	Liquidity contact points	2-120
Non-regular qualitative							
35	Policy and Supervisory Convergence	Follow-up on peer review on PPP	tbc	tbc	no	BoS	1-125
36	Policy and Supervisory Convergence	<u>Placeholder</u> : Peer Review on supervision of (re)insurance undertakings' assessment of sustainability risks	tbc	tbc	no	BoS	1-123
37	Oversight	Joint ESAs assessment on Independence	Q1 2026	Q2 2026	no	tbc	1-127
Non-regular qualitative/quantitative							
38	Consumer Protection	NCA's feedback on the functioning of Value for Money benchmarks and products	Q1 2026	Q1 2026	No	CCPFI	2-128

39	Consumer Protection	Qualitative and quantitative data on business models and their impact on consumers	TBC	TBC	No	CCPFI	2-221
40	Risk & Financial Stability	<u>Placeholder</u> : Some data request(s) may be needed for the development of the IRRD-related instruments (Guidelines/Technical standards of batch 3 on valuation or IGS Call for Advice)	TBC	tbc	tbc	tbc	2-105 and 2-107
41	Policy and Supervisory Convergence	Analysis of impacts of climate change on life and health insurance	TBC	TBC	No	tbc	3-101
42	Policy and Supervisory Convergence	<u>Placeholder</u> : We may need to perform data collection(s) to support the review of SFDR L1 and L2	TBC	TBC	No	tbc	2-308
43	Policy and Supervisory Convergence	<u>Placeholder</u> : Some data / information request(s) may be needed to support COM initiatives under SIU (IORP II/SII)	TBC	TBC	tbc	tbc	3-112
44	Consumer Protection	Quantitative and qualitative inputs on financial inclusion of consumers with chronic illnesses throughout product lifecycle	Q1 2026	H2 2026	Yes	CCPFI	2-215
45	Consumer Protection	Quantitative and qualitative data collection for digitalisation market monitoring - as may be relevant for FIDA policy and supervisory work depending on whether FIDA is agreed at L1	Q3 2026	H2 2026	Yes	DFSC	3-214
46	Consumer Protection	Qualitative data collection for purposes of establishing NCA approaches to cryptographic challenges arising from developments in quantum computing	Q1 2026	Q2 2026	Yes	DFSC	3-210
47	Risk & Financial Stability	<u>Placeholder</u> - Data request potentially needed to assess and monitor emerging financial stability risks	tbd	tbd	tbd	RFSC	2-118
48	Oversight	Information request on NCAs supervisory resources (up-date from 2019 survey)	January	February	No	SSC	1-103

II. ORGANISATIONAL CHART – DECEMBER 2024

Status: December 2024

TA AD offer letters sent indicated
by + in front of the number in the
relevant organisational unit



* Joint ESAs Department, reporting to the three ESAs Executive Directors

III. RESOURCE ALLOCATION PER ACTIVITY

Strategic Actions 2026-2028 ¹⁹	2024			2025			2026			2027			2028		
	TA	CA/ SNE	Budget allocated	TA	CA/ SNE	Budget allocated	TA	CA/ SNE	Budget allocated	TA	CA/ SNE	Budget allocated	TA	CA/ SNE	Budget allocated
Strengthening Single Market integration	Please consult the Single Programming Document 2025-2027 published on EIOPA's website to view the resource allocation for the years 2024 and 2025. The strategic activity areas shown here are only applicable from 2026 onwards.						66.0	31.9	18,188,635	66.2	31.3	18,695,498	66.3	31.2	19,100,884
Enhancing market and societal resilience against risks							35.7	19.2	10,162,917	36.0	18.8	10,122,238	35.9	18.5	10,282,243
Simpler, bolder, faster: better regulation and supervision							45.4	26.8	14,340,528	45.9	26.9	14,912,482	45.8	26.3	15,073,700
Total							147	78	42,692,080	148	77	43,730,218	148	76	44,456,827

Staff funding	2024		2025		2026		2027		2028	
	TA	CA/SNE	TA	CA/SNE	TA	CA/SNE	TA	CA/SNE	TA	CA/SNE
Fee funded	0.0	0.0	2.3	0.8	9.7	3.0	10.6	4.3	10.6	4.3
EU/NCA funded	145.0	71.0	144.7	77.2	137.3	75.0	137.4	72.7	137.4	71.7
Total	145	71	147	78	147	78	148	77	148	76

¹⁹ The FTE and budget figures for 2026 onwards are indicative and may be revised once the planning for the respective year has been finalised (i.e. in the year N-1). Figures include posts and funding foreseen under service level agreements with SG REFORM. Please refer to annex XI for further details.

The above figures have been calculated according to EIOPA's Activity-Based Management (ABM) methodology. The ABM method is promoted by the European Commission.

For each activity the total number of FTEs includes not only the staff directly working in the area ("core business staff") but also the staff with horizontal functions ("centralised services", i.e. Senior Management, Corporate Affairs Department (Institutional Relations, Strategy and Implementation, Legal, Communications), Corporate Support Department (Human Resources, Finance and Corporate Services, Security, horizontal IT functions), Planning, Reporting and Control Team, and Accounting distributed across the Strategic Activity Areas proportionally to the number of core business staff.

Similarly, the total budget for each area of competence covers all expenditure relevant to that area; in particular, the cost for the allocated (core and centralised) staff, the relevant building and administrative cost as well as the cost for the development and maintenance of the relevant IT systems, translation, missions, and meetings.

IV. FINANCIAL RESOURCES

Table 1: Revenue

Revenues overview

REVENUES	2025	2026
	Revenues estimated by the agency	Budget Forecast
EU contribution	14,586,822	14,771,189
Other Revenue ²⁰	25,132,776	27,426,626
TOTAL REVENUES	39,719,598	42,197,815

General revenues

REVENUES	General revenues						
	2024 ²¹	Budget 2025 ²²	2026		VAR 2026/2025 (%)	Envisaged 2027	Envisaged 2028
			Agency request	Budget forecast			
1 REVENUE FROM FEES AND CHARGES²³		524,184	2,268,987	2,546,172	385.74%	3,001,160	3,064,946
2 EU CONTRIBUTION	13,886,130	14,586,822	14,771,189	14,771,189	1.26%	15,040,993	15,341,813
- Of which assigned revenues deriving from previous years' surpluses	202,683	54,090	37,796	37,796			

²⁰ Excluding Additional EU funding: grant, contribution and service-level agreements.

²¹ Budget 2024 refers to EIOPA's final executed budget 2024 throughout the document.

²² Budget 2025 refers to EIOPA's budget 2025 following the first amendment adopted in September.

²³ Stemming from Digital Operation Resilience Act (DORA) Regulation (EU) 2022/2554 adopted 14 December 2022.

REVENUES	General revenues						
	2024 ²¹	Budget 2025 ²²	2026		VAR 2026/2025 (%)	Envisaged 2027	Envisaged 2028
			Agency request	Budget forecast			
3 THIRD COUNTRIES CONTRIBUTION (incl. EEA/EFTA and candidate countries)²⁴	691,742	733,593	733,372	747,161	1.85%	762,582	778,167
- Of which EEA/EFTA (excl. Switzerland)	691,742	733,593	733,372	747,161	1.85%	762,582	778,167
- Of which assigned revenues deriving from previous years' surpluses	9,130	2,436	1,703	1,703			
- Of which candidate countries							
4 OTHER CONTRIBUTIONS²⁵	22,343,268	23,695,052	23,687,912	24,133,293	1.85%	24,631,406	25,134,809
- Of which assigned revenues deriving from previous years' surpluses	294,895	78,698	54,992	54,992			
5 ADMINISTRATIVE OPERATIONS	51,674	179,947					
- Of which interest generated by funds paid by the Commission by way of the EU contribution (FFR Art. 61)							
6 REVENUES FROM SERVICES RENDERED AGAINST PAYMENT							
7 CORRECTION OF BUDGETARY IMBALANCES							
TOTAL	36,972,815	39,719,598	41,461,460	42,197,815	6.24%	43,436,141	44,319,735

Additional EU funding: grant, contribution and service-level agreements

²⁴ EFTA pension contributions: 2024: EUR 66,241, 2025: EUR 76,529; 2026: EUR 81,792, 2027: EUR 85,060, 2028: EUR 87,095

²⁵ NCA pension contributions: 2024: EUR 2,139,575, 2025: EUR 2,471,883; 2026: EUR 2,641,878, 2027: EUR 2,747,438, 2028: EUR 2,813,161

	Additional EU funding: grant, contribution and service-level agreements						
	Executed 2024	Estimated by EIOPA 2025	2026		VAR (%)	2026/2025 Envisaged 2027	Envisaged 2028
			Agency request	Budget forecast			
ADDITIONAL EU FUNDING STEMMING FROM GRANTS (FFR Art.7)							
ADDITIONAL EU FUNDING STEMMING FROM CONTRIBUTION AGREEMENTS (FFR Art.7)							
ADDITIONAL EU FUNDING STEMMING FROM SERVICE LEVEL AGREEMENTS (FFR Art. 43.2)	588,377	936,319	271,540	494,265	-47.21%	294,077	137,092
TOTAL	588,377 ²⁶	936,319 ²⁷	271,540 ²⁸	494,265 ²⁹	-47.21%	294,077 ³⁰	137,092 ³¹

Table 2: Expenditure

Expenditures overview

Expenditure	2025		2026	
	Commitment appropriations	Payment appropriations	Commitment appropriations	Payment appropriations
Title 1 - Staff expenditure	29,378,568	29,378,568	31,119,080	31,119,080
Title 2 - Infrastructure and operating expenditure	4,088,286	4,088,286	4,280,000	4,280,000
Title 3 - Operational expenditure	7,189,063	7,189,063	7,293,000	7,293,000

²⁶ Includes REFORM/AA2022/003 (EUR 341,122), REFORM/SLA2023/002 (EUR 198,055) and REFORM/2024/002 (EUR 49,200).

²⁷ Includes REFORM/AA2022/003 (EUR 197,678), REFORM/SLA2023/002 (EUR 88,945), REFORM/2024/001 (EUR 607,820) and REFORM/SLA2025/003 (EUR 41,876).

²⁸ Includes REFORM/2024/001 (EUR 271,540).

²⁹ Includes REFORM/2024/001 (EUR 271,540) and REFORM/SLA2025/003 (EUR 222,725).

³⁰ Includes REFORM/2024/001 (EUR 91,440) REFORM/SLA2025/003 (EUR 202,637).

³¹ Includes REFORM/SLA2025/003 (EUR 137,092).

Expenditure	2025		2026	
	Commitment appropriations	Payment appropriations	Commitment appropriations	Payment appropriations
TOTAL EXPENDITURE	40,655,917	40,655,917	42,692,080	42,692,080

Commitment appropriations

EXPENDITURE	Budget 2024	Budget 2025	Draft Budget 2026		VAR 2026/2025 (%)	Envisaged	Envisaged
			Agency request	Budget forecast		2027	2028
Title 1 - Staff expenditure	25,954,208	29,378,568	30,746,000	31,119,080	5.92%	31,666,218	32,248,327
Salaries & allowances	22,371,243	25,143,568	26,690,000	26,448,080	5.19%	26,812,718	27,312,327
- Of which establishment plan posts	18,424,182	20,359,343	21,700,000	21,358,080	4.91%	21,607,718	21,992,327
- Of which external personnel	3,947,061	4,784,225	4,990,000	5,090,000	6.39%	5,205,000	5,320,000
Expenditure relating to Staff recruitment	244,195	261,000	270,000	270,000	3.45%	275,000	280,000
Employer's pension contributions	2,224,821	2,670,000	2,450,000	3,080,000	15.36%	3,240,000	3,300,000
Mission expenses	0	0	0	0		0	0
Socio-medical infrastructure	69,768	71,000	75,000	70,000	-1.41%	72,000	74,000
Training	128,490	200,000	210,000	210,000	5.00%	215,000	220,000
External Services	47,538	100,000	110,000	100,000	0.00%	100,000	100,000
Receptions, events and representation	970	5,000	5,000	5,000	0.00%	5,000	5,000
Social welfare	844,186	903,000	910,000	910,000	0.78%	920,000	930,000
Other Staff related expenditure	22,998	25,000	26,000	26,000	4.00%	26,500	27,000

EXPENDITURE	Budget 2024	Budget 2025	Draft Budget 2026		VAR 2026/2025 (%)	Envisaged	Envisaged
			Agency request	Budget forecast		2027	2028
Title 2 - Infrastructure and operating expenditure	3,836,084	4,088,286	4,052,000	4,280,000	4.69%	4,738,000	4,779,500
Rental of buildings and associated costs	3,194,545	3,503,286	3,403,000	3,660,000	4.47%	4,110,000	3,905,000
Information, communication technology and data processing	471,002	400,000	440,000	440,000	10.00%	450,000	590,000
Movable property and associated costs	18,490	9,000	16,000	16,000	77.78%	10,000	112,500
Current administrative expenditure	114,608	140,000	156,000	128,000	-8.57%	131,000	134,000
Postage / Telecommunications	36,500	35,000	36,000	36,000	2.86%	37,000	38,000
Meeting expenses	0	0	0	0		0	0
Running costs in connection with operational activities	0	0	0	0		0	0
Information and publishing	939	1000	1000	0	-100.00%	0	0
Studies	0	0	0	0		0	0
Other infrastructure and operating expenditure	0	0	0	0		0	0
Title 3 - Operational expenditure	7,770,900	7,189,063	6,935,000	7,293,000	1.45%	7,326,000	7,429,000
Common Supervisory Culture and International Relations	211,483	395,000	200,000	203,000	-48.61%	254,000	355,000
Operational Information and Data Management	6,275,077	5,200,000	5,100,000	5,300,000	1.92%	5,600,000	5,600,000
General Operational Expenses	1,284,341	1,594,063	1,635,000	1,790,000	12.29%	1,472,000	1,474,000
TOTAL	37,561,192	40,655,917	41,733,000	42,692,080	5.01%	43,730,218	44,456,827

Table 3: Budget outturn and cancellation of appropriations

Budget outturn	2021	2022	2023	2024
Revenue actually received (+)	33,275,150.28	35,015,757.73	36,975,649.19	37,553,357.12
Payments made (-)	-26,116,432.24	-32,082,158.97	-34,687,594.41	-35,208,364.72
Carry-over of appropriations (-)	-7,039,693.03	-2,831,153.05	-2,381,293.16	-2,547,534.32
Cancellation of appropriations carried over (+)	140,688.32	241,175.92	136,659.14	41,228.05
Adjustment for carry over of assigned revenue appropriations from previous year (+)	7,877.51	175,477.97	94,879.27	259,468.34
Exchange rate differences (+/-)	-5,720.17	-12,391.78	-3,075.62	-3,663.83
Adjustment for negative balance from previous year (-)				
Total	261,870.67	506,707.82	135,224.41	94,490.64

V. PROCUREMENT PLAN

Reference	Subject	Estimated value (EUR) NET 4 Yr	Estimated value (EUR) NET Year N	Estimated start-end contract date	Procedure/Type of contract
PPIN_20251022_220	Cleaning Services	600,000	150,000	28/06/2026 -27/06/2030	Open FWC
PPIN_20251022_221	Catering Services	750,000	187,500	25/08/2026 -24/08/2030	Open FWC
PPIN_20251024_224	Broker Services for Insurance Policies	130,000	32,500	13/12/2026 – 12/12/2030	Negotiated procedure for middle value contracts FWC
PPIN_20251120_232	Training on Financial Analysis of Insurance Companies	60,000	0	01/01/2027 – 31/12/2030	Negotiated procedure for low value contracts FWC
PPIN_20251121_233	Management Skills Assessment	140,000	35,000	15/12/2026 – 14/12/2030	Open FWC

VI. HUMAN RESOURCES – QUANTITATIVE

Statutory staff occupying an establishment plan post³²

Type	2024			2025	2026	2027	2028
	Autho-rised	Filled	Occu-pancy rate %	Autho-rised	Envisaged	Envisaged	Envisaged
Administrators (AD) ³³	126	126 ³⁴	100%	126 ³⁵	125	125	125
Administrators (AD) DORA	5	2	40%	6	6	6	6
Administrator (AD) RIS	0	0	0%	(1) ³⁶	1	1	1
Assistants (AST)	13	12 ³⁷	92.3%	13	13	13	13
Assistants (AST) DORA	1	0	0%	2	2	2	2
Assistant (AST) RIS	0	0	%	0	0	1	1
Assistants/Secre-taries (AST/SC)	0	0	0%	0	0	0	0
Total	145	140	96.55%	148	147	148	148

³² The 2024 figures are based on headcount as on 31 December.

³³ The indicated AD posts takes into account the approved Establishment Plan modification of 1 AST (AST7) into 1 AD (AD7); Revised Establishment Plan AD posts: 2024 (+1), 2025 (+1), 2026 (+1), 2027 (+1).

³⁴ Including 5 offer letters.

³⁵ Including 1 AD DGREFORM.

³⁶ The RIS mandate is still under deliberation by the legislator and may only materialise in 2026.

³⁷ Including 1 offer letter.

Statutory staff and SNE not occupying an establishment plan post³⁸

Type	2024			2025	2026	2027	2028
	Planned	Engaged	Engage-ment rate %	Planned	Envisaged	Envisaged	Envisaged
Contract staff	42	37	88.09%	42	42	42	42
Contract staff DORA	0	0	0	2	2	2	2
Contract staff RIS	0	0	0	(1) ³⁹	1	1	1
SNE	29	13	44.83%	29	29	29	29
Total	71	50	70.42%	74	74	74	74

Additional external staff and SNE financed from grant, contribution or service-level agreements

Type	2024	2025	2026	2027	2028
	Engaged	Planned	Envisaged	Envisaged	Envisaged
Contract staff DGREFORM ⁴⁰	3	5	4	3	2
SNE	0	0	0	0	0
Total	3	5	4	3	2

³⁸ The 2024 figures are based on headcount throughout the year.

³⁹ The RIS mandate is still under deliberation by the legislator and may only materialise in 2026.

⁴⁰ DGREFORM SLA: REFORM/AA2022/003 (3 CA: for 2023 1 CA for 12 months, 1 CA for 11 months and 1 CA for 9 months; for 2024 1 CA for 12 months and for 2025 1 CA for 12 months), REFORM/AA2023/002 (2 CA: for 2024 1 CA for 10 months and 1 CA for 11 months and for 2025 1 CA for 8 months and 1 CA for 1 month), REFORM/SLA2024/001 (2 CA for 2025 and 2026, 1 CA for 9 months in 2027), REFORM/SLA2025/003 (1 CA for 4 months in 2025, 2 CA for 2026, 2027, and 8 months in 2028).

External service providers⁴¹

Type	2024	2025	2026	2027	2028
	Engaged	Envisaged	Envisaged	Envisaged	Envisaged
Structural service providers	2.5	2.5	2.5	2.5	2.5
Interim workers	2	2	1	1	1
Total	4.5	4.5	3.5	3.5	3.5

Establishment plan evolution 2024-2028

Function group and grade	Establishment plan in voted EU Budget 2024		Filled by 31.12.2024		Modifications envisaged in establishment plan 2024 in application of flexibility rule		Establishment plan in voted EU Budget 2025		Modifications envisaged in establishment plan 2025 in application of flexibility rule		Establishment plan 2026		Proposed Establishment Plan 2027		Proposed Establishment Plan 2028	
	officials	TA	officials	TA	officials	TA	officials	TA	Officials	TA	officials	TA	officials	TA	Officials	TA
AD 16		1		0				0				1		1		1
AD 15		1		2				2				1		1		1
AD 14		2		0				3				1		1		1
AD 13		4		2				4				3		4		5
AD 12		7		4				8				6		8		10
AD 11		9		4				11				10		11		13
AD 10		15		11				16				17		18		19
AD 9		19		15				21				20		23		25

⁴¹ The 2024 figures indicate the average FTE throughout the year.

Function group and grade	Establishment plan in voted EU Budget 2024		Filled by 31.12.2024		Modifications envisaged in establishment plan 2024 in application of flexibility rule		Establishment plan in voted EU Budget 2025		Modifications envisaged in establishment plan 2025 in application of flexibility rule		Establishment plan 2026		Proposed Establishment Plan 2027		Proposed Establishment Plan 2028	
	officials	TA	officials	TA	officials	TA	officials	TA	Officials	TA	officials	TA	officials	TA	Officials	TA
AD 8		21		15				22				23		24		24
AD 7 ⁴²		23		29		+1		21		+1		25		21		17
AD 6		16		24				12				15		11		8
AD6 DGREFORM		1		1				1				0		0		0
AD6 RIS		0		0				(1) ⁴³				1		1		1
AD 5		6		19				4				3		2		1
AD5 DORA		5		2				6				6		6		6
Total AD		130		128		+1		132		+1		132		132		132
AST 11		0		0												
AST 10		0		0												
AST 9		0		0				1				1		2		3
AST 8		2		0				2				2		2		2
AST 7 ⁴⁴		2		0		-1		2		-1		3		3		3

⁴² Revised Establishment Plan AD posts: 2024 (+1), 2025 (+1), based on the approved Establishment Plan modification of 1 AST (AST7 into 1 AD (AD7)).

⁴³ The RIS mandate is still under deliberation by the legislator and may only materialise in 2026.

⁴⁴ Revised Establishment Plan AST posts: 2024 (-1), 2025 (-1), based on the approved Establishment Plan modification of 1 AST (AST7 into 1 AD (AD7)).

Function group and grade	Establishment plan in voted EU Budget 2024		Filled by 31.12.2024		Modifications envisaged in establishment plan 2024 in application of flexibility rule		Establishment plan in voted EU Budget 2025		Modifications envisaged in establishment plan 2025 in application of flexibility rule		Establishment plan 2026		Proposed Establishment Plan 2027		Proposed Establishment Plan 2028	
	officials	TA	officials	TA	officials	TA	officials	TA	Officials	TA	officials	TA	officials	TA	Officials	TA
AST 6		4		4				4				4		4		3
AST 5		5		4				4				2		1		1
AST 5 DORA		1		0				2				2		2		2
AST5 RIS		0		0				0				0		1		1
AST 4		1		3				1				1		1		1
AST 3		0		1				0				0		0		0
AST 2		0		0				0				0		0		0
AST 1		0		0				0				0		0		0
Total AST		15		12		-1		16		-1		15		16		16
AST/SC 6		0		0				0				0		0		0
AST/SC5		0		0				0				0		0		0
AST/SC4		0		0				0				0		0		0
AST/SC3		0		0				0				0		0		0
AST/SC2		0		0				0				0		0		0
AST/SC1		0		0				0				0		0		0

Function group and grade	Establishment plan in voted EU Budget 2024		Filled by 31.12.2024		Modifications envisaged in establishment plan 2024 in application of flexibility rule		Establishment plan in voted EU Budget 2025		Modifications envisaged in establishment plan 2025 in application of flexibility rule		Establishment plan 2026		Proposed Establishment Plan 2027		Proposed Establishment Plan 2028	
	officials	TA	officials	TA	officials	TA	officials	TA	Officials	TA	officials	TA	officials	TA	Officials	TA
Total AST/SC		0		0				0				0		0		0
TOTAL		145		140				148				147		148		148

Contract staff plan⁴⁵

Function group	2024		2025		2026		2027		2028	
	Planned	Engaged	Planned	Engaged	Planned	Engaged	Planned	Engaged	Planned	Engaged
IV	19	10	24		24		24		24	
IV DORA	0	0	2		2		2		2	
IV RIS	0	0	(1) ⁴⁶		1		1		1	
III	22	26	18		17		17		17	
II	1	1	0		1		1		1	
I	0	0	0		0		0		0	
Total	42	37	45		45		45		45	

SNE plan⁴⁷

⁴⁵ The 2024 figures are based on headcount as on 31 December without DGREFORM 3 CAs engaged.

⁴⁶ The RIS mandate is still under deliberation by the legislator and may only materialise in 2026.

⁴⁷ The 2024 figures are based on headcount as on 31 December.

	2024		2025	2026	2027	2028
	Planned	Engaged	Planned	Envisaged	Envisaged	Envisaged
SNE	29	13	29	29	29	29
Total	29	13	29	29	29	29

Recruitment forecasts for 2026

Job title	Number per type of contract (official, temporary or contract staff)		Function group/grade of recruitment for official/ temporary staff	Function group of recruitment for contract staff
	Due to foreseen retirement/ mobility	New posts requested due to additional tasks	Internal (brackets) and external (single grade) foreseen for publication	
Principal Expert Oversight	1			

Interagency mobility from and to the agency 2024⁴⁸

Type	Entries	From agencies	Exits	To agencies
Temporary staff	3	EC, Council of EU	3	EEA, EUSPA, CAJU
Contract staff	0		2	EC, Council of EU
Total	3		5	

VII. HUMAN RESOURCES – QUALITATIVE

Recruitment implementing rules in place

⁴⁸ The figures reflect the number of staff joining or exiting the agency during 2024.

Subject	Model decision	Yes	No	If no, which other implementing rules are in place
Engagement of CA	Model decision C(2019)3016	Yes	Yes	
Engagement of TA	Model decision C(2015)1509	Yes	Yes	
Middle management	Model decision C(2018)2542	Yes	Yes	
Type of posts	Model decision C(2018)8800	Yes	Yes	

Appraisal and reclassification/promotion implementing rules in place

Subject	Model decision	Yes	No	If no, which other implementing rules are in place
Reclassification of TA	Model Decision C(2015)9560	Yes	Yes	
Reclassification of CA	Model Decision C(2015)9561	Yes	Yes	

Recruitment policy

Recruitment at EIOPA is based on the Staff Regulations (SR) and Conditions of Employment of Other Servants of the European Communities⁴⁹ and the related HR implementing rules, which are approved by the European Commission under Art. 110 of the SR and the EIOPA Management Board.

EIOPA's recruitment and selection policy reflects EIOPA's commitment to:

- engage staff of the highest standards of ability, efficiency, and integrity, from the broadest possible geographical basis among nationals of the EU Member States and the countries in the European Economic Area, namely Iceland, Liechtenstein and Norway;
- ensure that no job applicant shall be discriminated against, directly or indirectly, on any ground such as sex, race, colour, ethnic or social origin, genetic features, language, religion or belief, political or any other opinion, membership of a national minority, property, birth, disability, age, or sexual orientation.

⁴⁹ [Staff Regulations and Conditions of Employment of Other Servants of the European Communities](#)

There are two staff categories - Temporary Agents (AD and AST) and Contract Agents.

Having done an assessment of the AST/SC clerical posts, EIOPA will consider the engagement of AST/SC 1 (AST/SC 2) positions in future cases when the Authority needs support at CAFGII, AST 1 or AST 2 level that could be defined as 'secretarial', in line with the interest of the service and taking into account the Establishment Plan limitations.

In addition, EIOPA provides working opportunities and benefits from the working experience and contribution by Seconded National Experts, trainees and interim workers.

Recruitment is done at entry grades while ensuring knowledge transfer, unless specific profiles are required. New staff members are recruited mainly at the following grades: Expert: AD5; Senior Expert: AD7; Principal Expert: AD9; Head of Unit: AD9; Head of Department: AD12.

The contracts are offered for three years, renewable for another three-year period and can lead to indefinite contract following the renewal, subject to the position still available, budget and performance.

The recruitment process itself lasts on average from six to nine weeks from deadline of application to decision of the Appointing Authority.

Positions are allocated to the departments based on the establishment plan and work programme.

Recruitment at EIOPA is embedded in the agency's talent management framework, allowing advanced understanding of the required competencies to implement the work programme as well as to have strategies in place to effectively have these needed talents in-house. These strategies target both external hiring as well as internal talent development opportunities and mobility.

In a competitive recruitment environment (with other public and private employers in the financial sector targeting similar profiles and in addition more recently after COVID-19 a shift in employees' focus towards more flexibility and increased remote working), EIOPA will further position itself as a renowned EU Authority and attractive international employer.

In addition to externally recruiting, EIOPA promotes a collaborative culture, nurturing and developing the talent of all staff through programmes aligned with the organisational mission, vision and strategic planning and fosters internal mobility to enhance staff development.

Lastly, EIOPA has a secondment programme (SNEs) in place permitting an exchange of knowledge between people and institutions. SNEs are engaged for an initial period of two years, which can be extended further. Furthermore, exchange of staff with NCAs and other ESAs is currently being explored and piloted to increase synergies and cross-learning.

It should be noted that EIOPA is committed to addressing and mitigating the ongoing challenges of attracting and retaining the right talent profiles. To achieve this, the Authority is dedicated to exploring exceptional measures to maintain and further enhance its reputation as an attractive employer.

Reclassification of temporary staff/promotion of officials

Grade	Average seniority in grade among reclassified staff					Actual average over 5 years	Average over 5 years as per Staff Regulations
	2021	2022	2023	2024	2025		
AD5	8.4	2.7	3.6	3.0	2.92	4.12	2.8
AD6	4.1	3.9	3.3	4.1	3.00	3.61	2.8
AD7	3.7	0	4.1	4.4	4.42	4.14	2.8
AD8	4.0	0	7.0	5.0	4.50	5.13	3.0
AD9	6.5	0	0	5.1	7.0	6.75	4.0
AD10	2.0	6.0	0	0	7.0	5	4.0
AD11	0	0	2	0	0	0	4.0
AD12	8.6	0	0	0	0	8.6	6.7
AD13	0	0	0	0	0	0	6.7
AST1	0	0	0	0	0	0	3.0
AST2	0	0	0	0	0	0	3.0
AST3	0	0	0	0	0	0	3.0
AST4	3.3	0	5.6	4.0	2.42	3.83	3.0
AST5	0	0	5.0	7.2	0	6.10	4.0
AST6	10	0	8.1	0	0	9.05	4.0
AST7	0	0	0	0	0	0	4.0

AST8	0	0	0	0	0	0	4.0
AST9	0	0	0	0	0	0	-
AST10	0	0	0	0	0	0	5.0
AST/SC1	N/A	N/A	N/A	N/A	N/A	N/A	-
AST/SC2	N/A	N/A	N/A	N/A	N/A	N/A	-
AST/SC3	N/A	N/A	N/A	N/A	N/A	N/A	-
AST/SC4	N/A	N/A	N/A	N/A	N/A	N/A	-
AST/SC5	N/A	N/A	N/A	N/A	N/A	N/A	-

Reclassification of contract staff

Function Group	Grade	Staff in activity on 1/1/ 2023	Staff reclassified in 2024	Average seniority in the grade among reclassified staff	
				Actual average number of years	Average number of years as per decision C(2015)9561
IV	17	1			
	16				
	15	1			
	14	6			
	13	1			
III	11	2			
	10	7	2	5.42	5-7

	9	7			
	8	5			
II	6	1			
	5				
	4				
I	2				
	1				

Implementing rules foreseen for adoption in 2026

Subject	Model decision

Gender representation among temporary and contract staff 2024

Gender	Staff category	Official		Temporary		Contract		Total	
		Number	%	Number	%	Number	%	Number	%
Female	AD - FG IV	0	0	53	39.5	7	17.5	60	34.5
	AST - AST/SC - FG I/II/III	0	0	6	4.5	24	60.0	30	17.2
	Total	0	0	59	44	31	77.5	90	51.7
Male	AD - FG IV	0	0	70	52.2	6	15.0	76	43.7
	AST - AST/SC - FG I/II/III	0	0	5	3.7	3	7.5	8	4.6
	Total	0	0	75	56	9	22.5	84	48.3

Grand total	0	0	134	77	40	23	174	100.0
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Gender Representation

EIOPA recognises that a diverse and inclusive workplace is essential for a strong and high-performing organisation. EIOPA has adopted a Diversity and Inclusion Strategy giving priority to actions aiming at rebalancing the gender figures within the management team and promoting a culture of inclusion.

As a member of the EU Agencies Network (EUAN) working group on diversity and inclusion, EIOPA is actively involved in promoting a diverse and inclusive working environment, ensuring equal opportunities and gender balance among staff at every step of the career, through selection and recruitment procedures but also in staff development, promotion and mobility. Selection and recruitment are always made on the basis of merit. The process is devoid of bias while respecting the specific measures and rules so as to redress the gender imbalance as needed, such as: gender balanced selection panels, vacancy notices strongly encouraging female applications to ensure diversity among the management team, extending the deadline for application in case there are not sufficient female candidates. Female staff are encouraged and provided with opportunities to lead working groups and projects and enhance their managerial competencies and skills.

In 2022 EIOPA launched its first Female Talent Development Programme (FTDP) aimed at facilitating the career advancement of female colleagues by developing their leadership skills and be ready to apply to management, team leaders or senior/principal roles. The FTDP programme continued in year 2023 following a new call for interest and new cohort of talented women selected.

Diversity ambassadors have been appointed to further raise the awareness of diversity and equal gender opportunities.

Gender evolution in middle and senior management posts

Gender	2020		2024	
	Number	%	Number	%
Female	4	28.6	8	47.1
Male	10	71.4	9	52.9

Geographical balance among temporary and contract staff 2024

Nationality	Staff in AD and FG IV categories		Staff in AST, AST/SC and Function Group I/II/III categories		Total	
	Number	% of staff in above categories	Number	% of staff in above categories	Number	% of total staff
Austria	5	3.7	0		5	2.9
Belgium	8	5.9	1	2.6	9	5.2
Bulgaria	6	4.4	3	7.9	9	5.2
Croatia	3	2.2	2	5.3	5	2.9
Cyprus	1	0.7	1	2.6	2	1.1
Czech Republic	2	1.5	0		2	1.1
Denmark	1	0.7	0		1	0.6
Estonia	0		2	5.3	2	1.1
Finland	0		0		0	
France	10	7.4	2	5.3	12	6.9
Germany	16	11.8	6	15.8	22	12.6
Greece	8	5.9	2	5.3	10	5.8
Hungary	3	2.2	1	2.6	4	2.3
Ireland	2	1.5	0		2	1.1
Italy	24	17.6	2	5.3	26	14.9
Latvia	3	2.2	1	2.6	4	2.3
Lithuania	0		1	2.6	1	0.6
Luxembourg	0		0		0	
Malta	0		1	2.6	1	0.6

Netherlands	11	8.1	0		11	6.3
Norway	1	0.7	0		1	0.6
Poland	1	0.7	0		1	0.6
Portugal	7	5.1	2	5.3	9	5.2
Romania	6	4.4	4	10.5	10	5.8
Slovak Republic	1	0.7	2	5.3	3	1.7
Slovenia	2	1.5	1	2.6	3	1.7
Spain	12	8.8	3	7.9	15	8.6
Sweden	1	0.7	0		1	0.6
United Kingdom	2	1.5	1	2.6	3	1.7
Total	136	78.2	38	21.8	174	100.0

Evolution of most represented nationalities among temporary and contract staff

Most represented nationality	2020		2024	
	Number	%	Number	%
Italy	20	13.6	26	14.9
Germany	23	15.6	22	12.6
Spain	13	8.8	15	8.6
France	11	7.5	12	6.9
Netherlands	6	4.1	11	6.3
Romania	5	3.4	10	5.7
Greece	7	4.8	10	5.7
Total	85	57.8	106	60.7

Schooling

Agreement in place with the European School(s) of:		Frankfurt			
Contribution agreements with Commission on type I European schools	Yes	Yes	No		
Contribution agreements with Commission on type II European schools	Yes		No		
Number of service contracts in place with international schools:	0				
Description of any other solutions or actions in place:					

VIII. ENVIRONMENTAL MANAGEMENT

EIOPA continuously aims to improve its environmental performance and lower the impact of its operations on the environment. In line with the European Court of Auditors' recommendation to all EU institutions and bodies, the Authority has implemented EMAS, the European Union's Eco-Management and Audit Scheme. With the assistance of external consultants, environmental aspects register detailing EIOPA's key environmental impacts has been established and an action plan was created and is being updated regularly. In 2022, the Authority finalised the establishment and validation of its environmental management system and obtained ISO 14001:2015 certification on 28 November 2022. The formal EMAS accreditation by the Hessen authorities was granted on 28 February 2023 and has been renewed in 2024.

In the context of the COVID-19 pandemic, EIOPA reviewed its multiannual environmental targets and had formulated the ambition to reduce its number of on-site meeting and missions by 35% as of 2022. These reduction targets subsequently have been further strengthened, reducing on-site meetings by 40% as of 2023 and a reduction of missions by 45% in 2024 compared to the baseline year 2019.

As EIOPA does not own and operate its own building and facilities but instead occupies rented office space, the scope for building-related environmental improvements is comparatively limited. However, the Westhafen Tower in Frankfurt, which houses all of EIOPA's offices, adheres to advanced sustainability and environmental standards, as accredited by the building's Leadership in Energy and Environmental Design Gold certification. In addition, EIOPA maintains regular exchanges with the landlord to identify and pursue opportunities for further environmental improvement of the building's infrastructure, automation systems for lights, blinds, heating and cooling and relevant management processes for the operation of the premises. One such improvement is the implementation of additional waste containers to collect plastic and packaging waste for recycling by the local authorities. Another successful effort has been the installation of chargers for electric vehicles in the underground parking of the building.

Within the remit of EIOPA's own office, facility and staff policies and processes, the Authority has already implemented several actions to reduce the impact of its administrative operations on the environment and is pursuing others. Examples include the following:

- a) Implementation of desk-sharing to improve office space utilisation and to accommodate a larger number of staff without the need to rent additional floors;
- b) Reduced paper use by implementing e-workflows for most financial transactions;
- c) On-going digitalisation of further work processes (i.e. electronic signatures);
- d) EIOPA's travel policy urges staff to use the train for distances of 550 km or less, one way;
- e) EIOPA's meeting room and audio-visual facilities have been upgraded to promote and facilitate the increased use of videoconferencing instead of travelling;
- f) For on-site catering, food is sourced locally and offers a great variety of vegetarian, plant based and organic options;
- g) EIOPA has adopted a sustainable public procurement approach and has trained all involved and interested staff;
- h) Coffee makers using capsules have been replaced with coffee machines using coffee beans from certified sustainable production;

- i) Water dispensers connected to tap water have been installed and replaced the previous transport-intensive deliveries of bottled water;
- j) The purchase of conference and print supplies has been significantly reduced and switched to products made from recyclable materials.

IX. BUILDING POLICY

	Name, location and type of building
Information to be provided per building:	Westhafen Tower, Westhafen Platz 1, D-60327 Frankfurt am Main, Germany
Surface area (in square metres)	EIOPA currently occupies 5 ½ floors (2nd, 21 st -South, 25th, 26th, 27th, 28th):
<ul style="list-style-type: none"> - Of which office space - Of which non-office space 	<ul style="list-style-type: none"> - 4,664 square meters of office and meeting space; - 46 square meters of basement storage; - 47 parking spaces.
Annual rent (in EUR)	2025 onwards (projected): € 2,215,496.64 (excl. utilities, further indexation to be determined)
Type and duration of rental contract	In June 2019 EIOPA's rental contract was revised, harmonising the fee structure and merging all contract end dates for the rented (half-) floors. The contract duration for all of EIOPA's rental spaces now runs until June 2028. The contract defines the price per square meter, which is subject to indexation.
Host country grant or support	N/A
Present value of the building	N/A

Rental fees

With the contract re-negotiation and conclusion of the 12th contract amendment in 2019, EIOPA initially was able to achieve a rent reduction, setting the harmonised basic rental fee at EUR 29.30/m²/month (excluding management fees and utility costs). The monthly rent is subject to indexation in line with the German consumer price index. The adjustment is prompted if the price index increase exceeds 2% compared to the date of last rental fee adjustment. The extensive inflationary developments in Germany in the 2021-2023 period triggered multiple indexation rounds with price increases of 2.4% as of April 2021, 2.3% as of October 2021, 4.2%

as of March 2022, 2.7% as of July 2022, 2.3% as of September 2022, 2.2% as of February 2023, 2.3% as of September 2023, and 2.0% as of October 2024, respectively. The currently applicable basic rental fee therefore has risen by 22.3% to EUR 35.83/m2/month (excluding management fees and utility costs).

Contract duration and termination

The lease contract will terminate on 30 June 2028 for all floors rented by EIOPA, including the additional half-floor acquired in 2020.

The revised contract specifies two exceptional rights to terminate the contract before the agreed lease end date. Firstly, EIOPA is entitled to an early contract termination in case the Authority is closed down or its seat is transferred to a location outside Germany. Secondly, in case of need for further expansion, an early contract termination can be triggered if the proprietor is unable or unwilling to make up to two additional floors available for renting by EIOPA within a timeframe of 24 months following the request. Under both exceptional termination clauses, compensation payments have to be borne by EIOPA.

New Lease Agreement

The new lease contract for EIOPA office space in MesseTurm will commence as of 1st of April 2028. Aside from the foreseen new lease contract and the office removal associated with it, no other building projects are in planning.

X. PRIVILEGES AND IMMUNITIES

EIOPA benefits from the privileges granted by the Protocol of Privileges and Immunities to EU organisations and institutions (mainly from the VAT exemption of supplier invoices).

EIOPA concluded a headquarters agreement with the Government of the Federal Republic of Germany on 18 October 2011, capturing the privileges granted to staff.

XI. EVALUATIONS

EIOPA is periodically subject to scrutiny by the EU Institutions.

According to Article 81 in EIOPA's founding regulation, the EC shall publish a general report on the experience acquired as a result of the operation of EIOPA and the procedures laid down in the Regulation. The latest EC's report was published in May 2022 and positively evaluated the operations of the ESAs. The timing of the next review of the Authority's regulation is not specified yet.

According to Article 3 in EIOPA's founding regulation, EIOPA is furthermore accountable to the European Parliament. For instance, at the request of the European Parliament, the Chairperson of EIOPA shall participate every year, alongside the Chairpersons of the other European Supervisory Authorities, in a hearing before the European Parliament's Committee on Economic and Monetary Affairs on the performance of the Authorities. Furthermore, EIOPA's Chairperson shall make a statement before the European Parliament and answer any questions from its members, whenever so requested.

EIOPA is furthermore subject to review by the European Court of Auditors and the European Commission Internal Audit Service.

In addition to the external evaluations, EIOPA has developed an internal policies and procedures for performance monitoring and evaluation. These policies and procedures address strategic, operational and individual performance levels. In accordance with organisational best practices, EIOPA formulates KPIs to enable a structured assessment of performance progress. The KPIs are assessed by EIOPA's Management Board and Board of Supervisors on a regular basis and are included in EIOPA's annual activity reports.

EIOPA establishes on an annual basis an implementation plan that allows monitoring of progress in delivery of products and services as well as the KPIs. Progress is reported to EIOPA's Management Board and Board of Supervisors on a regular basis and allows proactive reprioritisations of resources at both EIOPA and NCA level. The data also feeds into the assessments made by the EIOPA Quality Committee, composed of a sub-set of Board Members, that provide advice to the EIOPA Executive Director on possible organisational adjustments to cater to the needs of the NCAs.

XII. ORGANISATIONAL MANAGEMENT AND INTERNAL CONTROL

Compliance and effectiveness of the Internal Control System

In November 2018, the Management Board adopted the revised internal control framework, which is in line with the principle-based model of the European Commission and the Committee of Sponsoring Organizations (COSO)⁵⁰ and fully harmonized between the three ESA's. The revised framework applies to EIOPA from January 2019 and is implemented through a dedicated internal control strategy, continuous and periodical assessments, corrective actions and internal and external reporting, including to the Management Board.

Management assurance

The building blocks of management assurance at EIOPA consist of several core elements. These are rooted in the implementation of the internal control framework and continued strong management oversight of both operational and horizontal activities, and adherence to principles such as sound financial management. Regular

⁵⁰ <https://www.coso.org/Pages/aboutus.aspx>

reviews by EIOPA's Internal Control Function, the Quality Control Committee and audits of EIOPA by the Internal Audit Service, the European Court of Auditors and audit firms provide impartial and thorough reviews of these measures and are a further element of management assurance. With this framework in place, EIOPA is confident there are no significant weaknesses that would create reservations or affect the validity of the Declaration of Assurance found in EIOPA's Consolidated Annual Activity Reports.

Anti-fraud

EIOPA's Anti-Fraud Strategy 2025 to 2027 will be implemented via a dedicated action plan. Guided by a fraud threat assessment exercise concluded in the first quarter of 2025, the Authority will focus on a forensic examination of the processes deemed to be at greatest risk. Identified vulnerabilities will be addressed with concrete measures designed to deter potential fraudsters and surface anomalies that might indicate fraudulent activity. In the definition of its strategy, EIOPA also reviewed the efficacy in combatting fraud of its existing suite of measures and follow up on any identified deficiencies. EIOPA will also continue to maintain its efforts to address ethics and conflicts of interest and encourage staff to make use of existing channels to report any concerns (i.e. whistleblowing). Lastly, EIOPA's ethics guidelines and framework will be reviewed to take into account the additional oversight tasks accorded to EIOPA through DORA and the particular ethical issues to which these new tasks may give rise as they are implemented.

XIII. PLAN FOR GRANT, CONTRIBUTION OR SERVICE-LEVEL AGREEMENTS

General information					Financial and human resource impact				
Date of signature	Total amount	Dura-tion	Counter-part	Short description	Type of resource	2025	2026	2027	2028
24/08/22	1,783,714	48 months from signature date	European Commission – Directorate General for Structural Reform Support	Service level agreement REFORM/AA2022/003: -EU Supervisory Digital Finance Academy -Transition to forward-looking IOPR supervision in Ireland -Insurance Conduct of Business Supervision - Development of a risk assessment framework and supervisory methodology including mystery shopping in Hungary	Funds	197,678			
					TA	1 TA			
					CA	1 CA			
15/12/23	287,000	26 months from signature date	European Commission – Directorate General for Structural Reform Support	Service level agreement REFORM/SLA2023/002: Increasing supervisory capacity to prevent and mitigate greenwashing risks within financial markets	Funds	88,945			
					TA				
					CA	2 CA			
2/7/24	1,020,000	39 months from signature date	European Commission – Directorate General for Structural Reform Support	Service level agreement REFORM/SLA2024/001: Support to Occupational Retirement Provision and Insurance Supervision in Spain	Funds	607,820	271,540	91,440	
					TA				
					CA	2 CA	2 CA	1 CA	
17/10/25	604,330	36 months from signature date	European Commission – Directorate General for Structural Reform Support	Service level agreement REFORM/SLA2025/003: EU Supervisory Digital Finance Academy – Second Edition	Funds	41,876	222,725	202,637	137,092
					TA				
					CA	1 CA	2 CA	2 CA	2 CA

XIV. COOPERATION WITH THIRD STATES AND INTERNATIONAL ORGANISATIONS

In recognition of the growing importance of a global (re)insurance market, also for EU undertakings, EIOPA has since its establishment in 2011 prioritised international engagement and cooperation in its work programmes. This has primarily been delivered through active participation across the committees and workstreams of the International Association of Insurance Supervisors (IAIS), where EIOPA has consistently led the European position on a broad array of topics and supported the effort to create a common worldwide language for supervision and a level playing field for internationally active insurance groups.

Building a sound and consistent global insurance regime

EIOPA and its Members, as members of the IAIS Executive Committee, strongly support(s) a strategic focus beyond the post-crisis reform agenda of policy work to ensuring their proper development and implementation of supervisory material. The central driver for this shift is the ongoing development of the first global framework for supervision of internationally active insurance groups (ComFrame), including an Insurance Capital Standard (ICS), and for the assessment and mitigation of systemic risk in the insurance sector (Holistic Framework) as a common basis.

ComFrame establishes supervisory standards and guidance, whilst ICS strives to enhance convergence towards a global group capital standard over time. 2024 was the last of the 5-year monitoring period of the ICS. Following the approval of the ICS in November 2024, the focus will shift to implementation assessment.

The Holistic Framework (HF) activities should concentrate on the practical supervisory consequences of the operationalization of the Holistic framework with specific reference to its key components: i) global monitoring exercise; ii) implementation assessment; iii) policy framework. The regular activities, e.g. data collection and analysis, draft reporting, and conclusions from the jurisdictional assessments, can be complemented by targeted activities on the enhancement of the methodology, and of the policy material. Also, work on emerging risk might be envisaged.

Ensuring global insurance supervision remains adaptive and relevant

EIOPA will also continue its cooperation with other international organisations and its engagement and dialogue with third country supervisors, to address emerging risks and drivers for change in the insurance market. In the field of sustainable finance, it is expected that the IAIS will continue dedicating increasing attention to the topics of climate change risks and protection gaps. The IAIS will also start focusing on other environmental and sustainability risks. EIOPA will also maintain its participation in global bodies such as the Sustainable Insurance Forum (SIF) and the Network for Greening the Financial System (NGFS). EIOPA will lead some of the IAIS work on FinTech and Innovation (e.g. cyber underwriting and SupTech) through its leadership of the FinTech Forum and also address these topics through its

ongoing dialogues with third country supervisors, including the EU US insurance project. EIOPA will also seek to enhance its level of engagement with developing markets in both Asia and Latin America, with a key focus on discussing, exchanging on and providing support to issues of risk-based insurance regimes.

Monitoring third country regimes where there is an equivalence decision

Changes to EIOPA's regulation which took effect in 2020 enhanced the Authority's responsibility and specify its mandate in terms of monitoring regimes where there is an equivalence decision in place. EIOPA will continue undertaking on-site visits and delivering individual third country reports, and broader annual assessments. This will be in addition to the ongoing mandate for providing input into the European Commission's equivalence decisions.

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