

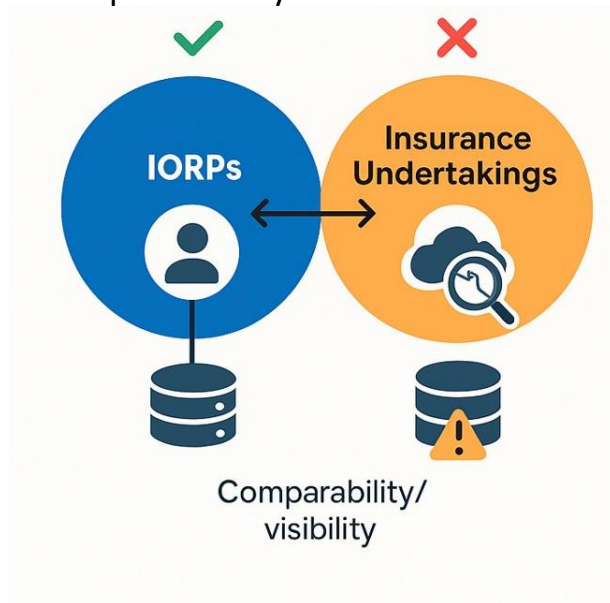
# PENSION ENTITLEMENTS IN SII REPORTING


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# WHY ARE WE PROPOSING THIS AMENDMENT

## BRIDGING THE PENSIONS DATA GAP ACROSS PROVIDERS

EIOPA as Central Authority for Occupational Pensions provided by:




 **The Problem:** Limited data availability on pension entitlements from insurers.

- S.14.01, includes pension information but:
  - No split between occupational vs personal pensions
  - Mixed data = implausible results
- ECB add-ons could help but lack detail

 **The consequences:**

- What is the true size of the occupational pension sector?
- Are we witnessing a shift from IORPs to insurers?

 **The risks:** Reputational, arbitrary and consumer protection risks

# WHAT DO WE PROPOSE

## INTEGRATE ECB PENSION ADD-ONS INTO TEMPLATE S.14

### Merging S.14.01 and E.02.16

- **Objective:** Address most urgent needs and manage constraints on additional data requests.

### Option 1: Modify S.14.01

- **Add 2 columns** to S.14.01.01.02 to categorize pension entitlements (similar to those in ECB add-ons).
- Ensure **unique product IDs** for pension entitlements in S.14.01 (no duplicates across rows if product is pension entitlement).
- **Discontinue E.02.16.**

# COMPARISON OF OPTIONS FOR PENSION DATA REPORTING

 **THREE POLICY OPTIONS CONSIDERED. OPTION 1 IS PREFERRED FOR ITS BALANCE BETWEEN EFFECTIVENESS AND COST**

## **Option 0 – No Change**

- No additional costs
- But issues remain unresolved

## **Option 1 – Expand S.14.01**

- Consistent reporting for all life products
- Fewer setup costs compared to option 2
- Minimizes disruptions to reporting processes while still addressing the key data gaps

## **Option 2 – Expand E.02.16**

- Template tailored to pensions
- Less datapoints to be reported compared to option 1
- Allows for simpler integration of future data needs.
- Requires more upfront changes, resulting in increased setup costs

Questions?

**THANK YOU!**

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