

Draft Single Programming Document 2027-2029

Including Annual Work Programme 2027

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FOREWORD

In the complex environment we live in, characterised by evolving challenges, risks and opportunities, EIOPA aims to act with impact to ensure 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. 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. 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.

The coming years will be marked by intense legislative, regulatory and implementation efforts affecting the insurance and pensions sectors. Pressure across the legislative, regulatory and implementation cycle has been building up progressively from 2026 and will become particularly dense in 2027-2028. By 2030, a substantial number of EU initiatives are expected to advance through the legislative process, requiring further regulatory development, supervisory guidance and implementation efforts. This is driven by the application of the revised Solvency II framework and IRRD, the continued efforts regarding the implementation of DORA, the AI Act as well as AML, and the likely start of regulatory and implementation work on files still under legislative assessment or negotiation, including RIS, IORP II, PEPP, and SFDR.

The resulting increase in mandates and tasks for EIOPA, unmatched by additional appropriate funding and staffing, put at risk the effective implementation of key initiatives in the internal market. EIOPA has expressed the need to ensure sufficient capacity to implement the supervision under the revised Solvency II framework, the operationalisation of the insurance recovery and resolution mandates, and EIOPA's contribution to key files under the Savings and Investments Union to improve access to supplementary pensions through PEPP and IORPs. Prioritisation and sequencing of its activities in the coming years are necessary but cannot solve structural capacity issues. The additional challenge resides in attracting and retaining specialised expertise. EIOPA recognises the need for agility and innovation to address evolving challenges efficiently, including by fostering diversity, inclusion, and professional development.

EIOPA will continue working on simplification and burden reduction to ensure a smart, streamlined and efficient regulatory framework. EIOPA will work on implementing measures relating to the Retail Investment Strategy (RIS), the PEPP Regulation and IORP II Directive and continue to support and provide technical advice on key European policy initiatives – including the Savings and Investment Union (SIU). 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).

Addressing risks and opportunities related to sustainable finance and digitalisation remains central to EIOPA's mission, with a focus on implementing and supervising regulatory requirements, promoting

resilience in face of an evolving risk landscape. Witnessing the risks arising from climate change EIOPA will continue to increasing awareness of these risks for the insurance and pensions sector and seek to contribute to solutions. In light of the continued digitalisation of financial markets, EIOPA has a central role in supervising financial entities' operational resilience to cyber risks under DORA. EIOPA will continue to identify risks and opportunities arising from the use of artificial intelligence and aims to ensure convergent supervisory responses by 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 change, 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 aims to ensure that consumers have access to essential products, thereby reducing losses and boosting resilience. 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 challenges and setting priorities, EIOPA aims to reinforce its role as a cornerstone of stability and resilience in Europe's financial system in a sustainable manner for the years to come. 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

EIOPA's Strategy Towards 2030 sets out three strategic priorities: strengthening Single Market integration; enhancing market and societal resilience against risks; and delivering regulation and supervision that are simpler, bolder and faster. The sections below describe the environment in which these priorities will be pursued over 2027-2029; EIOPA's response is developed in detail in the chapters that follow.

Across all three priorities, supervisory unity will be the foundation of EIOPA's work. This means EIOPA and national competent authorities (NCAs) acting as a cohesive European supervisory community, guided by shared values, mutual trust and a common commitment to addressing issues and risks in a coordinated, timely and effective way. Concretely, it requires sharing information, developing common supervisory positions and implementing joint actions from a genuinely European perspective. It is this unity that protects consumer rights, safeguards financial stability and sustains public trust in insurance and pensions.

Strengthening Single Market integration

The revised Solvency II Directive and the Insurance Recovery and Resolution Directive (IRRD) define the core prudential and crisis management framework for the EU insurance sector, and both will apply as of 30 January 2027. Ensuring both frameworks are applied effectively and proportionately is one of the defining tasks ahead. Beyond implementation, the policy horizon already extends to insurance guarantee schemes: under Article 98 of the IRRD, the Commission, following EIOPA's technical advice (to be delivered by 31 August 2026), shall report to the co-legislators by January 2027 on whether the EU needs minimum common standards.

The Savings and Investments Union (SIU) remains a central EU policy priority and a major driver of Single Market integration. The Commission's mid-term review of the SIU, planned for the second quarter of 2027, will be an important milestone to assess progress and identify where further action may be needed. Within its mandate, EIOPA will contribute to this agenda by supporting safe and resilient insurance and occupational pension sectors, promoting fair and transparent long-term savings products, and strengthening the role of insurers and pension funds as long-term institutional investors.

The reviews of the occupational and personal pensions frameworks, together with implementing work on the Retail Investment Strategy (RIS), will shape the period. The revised frameworks will help Europe address the growing pension gap, while supporting the development of the SIU by encouraging greater participation in capital markets. As they move towards adoption and implementation, they will bring new mandates for EIOPA, which will require technical work and close cooperation with national supervisors to support fair outcomes without unnecessary complexity.

A well-functioning Single Market also depends on citizens and businesses being able to rely on insurance and pension products purchased across borders. Failures in the supervision of cross-border businesses, wherever they occur, undermine consumer trust and the credibility of the internal market as a whole. Ensuring effective supervision of cross-border activities will therefore remain central to Single Market integration, building on close cooperation between home and host supervisors and timely information exchange. This must be supported by robust enforcement mechanisms at both EU and national level – with a commitment to making full use of all supervisory powers and tools: passporting rights and equivalent supervisory outcomes go hand in hand, so that the freedom to provide services does not become an avenue for regulatory arbitrage or weaker policyholder protection. As the Single Market continues to deepen and cross-border insurance activity expands, ensuring a consistent level of protection for policyholders across all

Member States – including in cases of resolution or insolvency - has become increasingly important. Hence, the importance EIOPA places on minimum harmonisation for guarantee schemes in the EU.

EIOPA will also remain an active and constructive voice in the international supervisory community. The implementation of the Insurance Capital Standard will be a key focus as the International Association of Insurance Supervisors (IAIS) moves towards jurisdictional assessments. EIOPA will contribute with its supervisory experience to this process, while continuing its engagement with international bodies and third-country supervisors, including through equivalence monitoring. As to international cooperation, enhanced activity is expected in bilateral dialogues given the cross border and international activity of EU insurers as well as 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.

Enhancing market and societal resilience against risks

The macroeconomic and political environment remains marked by uncertainty. Geopolitical tensions, shifting political priorities, market volatility, climate-related events and other emerging risks – particularly cyber – continue to weigh on citizens, businesses and the wider EU economy. Insurers and pension funds are directly or indirectly exposed to all these developments. Such pressures could affect solvency positions and the sustainability of insurance and pension promises and, collectively, they may put financial stability at risk. EIOPA will keep these risks under close review – through EU-wide stress-test exercises and vulnerability assessments of our sectors – and strengthen crisis prevention and preparedness with NCAs.

Strengthening societal resilience is central to this work. Natural catastrophe and cyber protection gaps – among others – leave citizens and businesses exposed. Demographic ageing adds to these pressures, weighing on pension adequacy and on the long-term sustainability of health and long-term care protection. EIOPA will improve the evidence base on these gaps and work with Member States, the Commission and market participants on practical responses. EIOPA will also contribute to the implementation of the European integrated framework for climate resilience and support the implementation of the sustainable finance framework.

In an era of transformative technological change, cyber risk will remain high on the supervisory agenda. Emerging risks such as artificial intelligence, cyber threats and digital operational resilience continue to demand growing supervisory attention and expertise, and EIOPA aims to support NCAs in building it, including through stronger knowledge-sharing among supervisors. Together with the other European Supervisory Authorities (ESAs), EIOPA will also contribute to the oversight of critical ICT third-party providers under the Digital Operational Resilience Act (DORA). The Commission's review of DORA, due by 17 January 2028, will provide an opportunity to assess whether the oversight framework is working as intended.

Insurance and pensions do not sit in isolation. The AI Act is entering its supervisory phase, while sustainability and digital rules increasingly cut across sectors. Rules designed without adequate regard to insurance and pensions specificities risk incoherence, duplication and unintended costs. EIOPA will work closely with the other ESAs, the European Systemic Risk Board and other relevant authorities to keep cross-sectoral regulation coherent and to respond in a coordinated way to systemic risks.

Simpler, bolder, faster: better regulation supporting supervision

Simplification and burden reduction are key for effective regulation and supervision. For EIOPA, simplification is not a standalone exercise, but a mindset applied across its work. Rules that are overly complex are difficult to implement consistently. They can also impose costs without delivering commensurate benefits for consumers, firms or supervisors. EIOPA will therefore continue to promote clear and proportionate regulation, striving to engage early in the regulatory cycle with sound, data-driven technical advice. This includes ensuring that the specific characteristics of the insurance and pensions sectors are well understood and properly reflected in EU policymaking.

Data is the foundation of modern supervision, and the ambition for this period goes beyond collecting and exchanging it. The aim is to generate better supervisory intelligence. EIOPA will work towards common European data infrastructures that give supervisors secure access to shared information and advanced analytics, making better use of the data already collected while reducing reporting burdens.

Technology will be central to this effort. EIOPA will make greater use of supervisory technology (SupTech), including AI, to improve risk detection, monitoring and evidence-based decision-making. This will enhance a data-driven culture in supervision and support effective oversight of markets. EIOPA will also continue to support the digital transformation of both itself and NCAs through joint tools, common standards and capacity building. At the same time, it will monitor the digital transformation of the insurance and pensions sectors, assessing both its risks and its opportunities.

Governance and resources

Beyond strategies and policies, EIOPA's success depends on its organisational strength. Delivering on these priorities requires a well-governed organisation that attracts and retains skilled talent, fosters diversity and inclusion, and upholds high professional standards. EIOPA will continue to invest in its staff and in a culture of agility and innovation, while ensuring cost-effective governance, sound internal controls and responsible operations, including its environmental commitments. Consistent with the European Commission's Large Scale Review for stronger, more agile, and better equipped EU institutions, EIOPA will continue implementing joint initiatives for sharing services and increasing Authorities' efficiency, including with the ESAs and AMLA. Rooted in its founding values, EIOPA will continue to work as a united supervisory community with its members, staff and stakeholders, for the benefit of citizens and businesses alike.

Looking ahead

The Commission's mandate runs until late 2029. As preparations for the next institutional cycle will gradually begin, the 2027 mid-term review of the SIU will serve as an important stocktaking exercise, helping to identify both achievements and areas requiring further attention. EIOPA will contribute actively to that moment, bringing evidence from its supervisory experience, a clear assessment of outstanding challenges and proposals to support the Commission in advancing its agenda.

SECTION II: MULTI-ANNUAL WORK PROGRAMMING

1. MULTI-ANNUAL WORK PROGRAMME 2027-2029

The [EIOPA strategy towards 2030](#) sets the Authority's medium-term Multi-Annual Strategic Objectives and Strategic Priorities.

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.

KEY PERFORMANCE INDICATORS 2027-2029

SAA	INDICATOR	DATA SOURCE	BASELINE 2025	TARGET	CATEGORY ¹
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 new names included and information requests	Database statistics	N/A, 2025 was the first year, no assessment of increase is possible.	2027-2029: Gradual yearly increase of names included and information requests. [Information request KPI to be re-assessed]	Result
1.1	Percentage of technical assistance provided vs requested	OVS work	100%	2027-2029: 100% of requested	Impact
1.1	Number of internal model comparative studies published during the year.	Studies published	N/A, 2025 was the first year, no assessment is possible.	2027-2029: 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	8	2027-2029: 7	Impact
1.2	Number of internal model country visits performed during the year	Country visits	N/A, 2025 was the first year, no assessment is possible.	2027-2029: at least 1 country visit per year to one of the remaining countries	Activity
1.1	Percentage of supervisory actions taken by NCAs following observations and feedback from EIOPA's Oversight teams	EIOPA registers relevant national initiatives.	80%	2027-2029: 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	47	2027-2029: 40	Result
1.3	Assessment of EIOPA's coordinating role in international organisations (i.e. IAIS) in ensuring strong EU position	Stakeholder satisfaction survey	KPI met via the survey of BoS members	2027: >7/10	Result

¹ 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 with 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 their 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 in the EU or global society that are, at least partly, expected to be influenced by the agency's interventions.

SAA	INDICATOR	DATA SOURCE	BASELINE 2025	TARGET	CATEGORY ¹
2.1	Citations of EIOPA's Financial Stability products in research journals and publications from other public institutions in the field of financial stability	Google Scholar, RePEc: Research Papers in Economics, website of other public institutions such as IMF, ECB, NCAs, etc.	KPI met	2027-2029: 15	Impact
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	KPI met	2027-2029: 0	Result
2.2	Usage of NatCat dashboard on EIOPA's website	Website statistics	The average change in number of views is 16% increase per year.	2027-2029: Stable	Result
3.1	Percentage of products including concrete proportionality proposals/provisions or due explanation why they do not	AWP deliverables monitoring	KPI met	2027-2029: 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	We estimate the proportion at 85% (an average of 80% for PEPP and 90% for IORP II)	2027-2029: >70%	Impact
3.2	Level of stakeholder satisfaction with trainings and events stemming from the Digital Strategy initiatives	Stakeholder satisfaction surveys	8.6/10	2027-2029: >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	98.21 % by number or 99.53% by market share on 10 working days after the NCA deadline	2027-2029: 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	95.8% on asset value and 97.3% on market share	2027-2029: List of assets (using assets value): ratio of good quality higher than 93.5%	Result

SAA	INDICATOR	DATA SOURCE	BASELINE 2025	TARGET	CATEGORY ¹
				Overall quality (using market share): ratio good quality data higher than 93.5%	
3.3	Timely publication of the RFR	Publications in EIOPA's website	12	2027-2029: Twelve publications a year – meeting the deadline of publication within three working days of the beginning of the month.	Output
3.3	Number of visits to the website containing EIOPA's insurance and pensions statistics and risk dashboard.	Website statistics	An increase of 6% year on year ²	2027-2029: 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%	2027-2029: 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 99.03 % (excl. DG REFORM: 99.90 %) for the 2025 budget.	2027-2029: 99%	Output
Other	Staff recruitment process	Monitoring of recruitment process	43.6 calendar days ³	2027-2029: 3 months from deadline of application for a vacancy notice to decision taken by the Appointing Authority	Activity

² 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 2026 and adjust the KPIs if necessary.

³ The recruitment campaign for the Executive Director is excluded.

2. HUMAN AND FINANCIAL RESOURCES OUTLOOK

2.1 OVERVIEW OF THE PAST AND CURRENT SITUATION

Budget expenditure 2025

The 2025 budget by title and chapter, and the financing decision together with the Annual Work Programme 2025 were adopted by the BoS on 18 December 2024. A first budget amendment was approved on 1 October 2025 to remove funds foreseen for the implementation of the Retail Investment Strategy due to delays in the legislative process, to revise the estimated employer's pension contribution cost, to increase fee-based revenue for oversight activities under the Digital Operational Resilience Act (DORA), to include additional revenue stemming from a new service level agreement with the Directorate General for Structural Reform Support (DG REFORM, now SG Reform) and to inscribe bank interest earned. On 17 December 2025, a second budget amendment was approved to adjust the final amount for the EU Pensions Scheme, which was slightly lower than the approved budget.

The table below provides a summary of the main areas of expenditure in 2025:

EIOPA BUDGET 2025: EXECUTION RESULTS	Initial adopted budget 2025	Amending budgets	Budget transfers	Final budget 2025	Initial vs Final - Var %	Committed	Committed %	Paid	Paid %	Carry-forward to 2026	Carry-forward to 2026 %
Title I - Staff Expenditure	29,205,770 €	79,602 €	- 1,549,771 €	27,735,600 €	-5.03%	27,729,313 €	99.98%	27,633,213 €	99.63%	96,100 €	0.35%
Title II - Administrative Expenditure	3,908,339 €	179,947 €	363,859 €	4,452,144 €	13.91%	4,443,225 €	99.80%	3,669,555 €	82.42%	773,669 €	17.38%
Title III - Operational Expenditure	7,809,063 €	620,000 €	1,185,913 €	8,374,976 €	7.25%	7,998,452 €	95.50%	5,797,237 €	69.22%	2,201,215 €	26.28%
TOTAL	40,923,172 €	- 360,451 €	0 €	40,562,721 €	-0.88%	40,170,990 €	99.03%	37,100,006 €	91.46%	3,070,985 €	7.57%

In 2025, EIOPA prioritised the allocation of its operational expenditure with a focus on improved and secure collaboration between the Authority, its NCAs, and other valued stakeholders, in addition to exploring how it can leverage new technology to increase effectiveness and efficiency across its entire portfolio of work. Key activities during 2025 were:

- new XBRL taxonomy releases to reflect updated legal requirements;
- the ongoing evolution of EIOPA's systems and tools to securely receive, store and process data;
- the successful go-live of the system for the exchange of information when assessing fitness and propriety requirements (Art 31a), a joint project with ESMA and EBA;
- the migration of EIOPA's legally mandated registers to a new platform (also benefiting security considerations);
- the preparation of a new Extranet service for collaboration with external stakeholders;
- projects to embed the use of AI across EIOPA's work, including in support of the NCAs' supervisory activity;
- security initiatives to meet the requirements of the Cybersecurity Regulation.

Human resources 2025

Staff population		In EU Budget 2025	Filled end 2025
Officials	AD	0	n/a

Staff population		In EU Budget 2025	Filled end 2025
TA MFF	AST	0	n/a
	AST/SC	0	n/a
	AD	126 ⁴	126
	AST	13 ⁵	13
	AST/SC	0	0
AD RIS		(1) ⁶	0
DORA AD		6	6
DORA AST		2	0
Total⁷		148	145
CA GF IV		24	14
CA GF IV DORA		2	0
CA GF IV RIS		(1) ⁸	0
CA GF III		18	25 ⁹
CA GF II		0	1
CA GF I		0	0
Total CA (FTE)		45	40
SNE MFF (FTE)		29	17
Total SNE		29	17
TOTAL		222	202
Structural service providers ¹⁰		2.5	2.5
External staff for occasional replacement ¹¹		2	0
Fixed Term CA posts linked to DGREFORM Service Level Agreement ¹²		5	5

2.2 WORKLOAD OUTLOOK FOR 2027-2029

The paragraphs below set out trends that are expected to affect EIOPA in 2027-2029, which provide a context which informs EIOPA's priority setting. These workload trends factor in upcoming new tasks, as well as the expected evolution of existing tasks (up, stable, down). As noted, the coming years will be marked by intense legislative, regulatory and implementation efforts affecting the insurance and pensions sectors. By 2030, a substantial number of EU initiatives are expected to advance through the legislative process, requiring further regulatory development, supervisory guidance and implementation efforts. This is driven by the application

⁴ Including approved modification -1 AST 7 to +1 AD 7.

⁵ Including approved modification -1 AST7 to +1 AD 7.

⁶ The RIS mandate is still under deliberation by the legislator and may only materialise in 2026.

⁷ Headcounts.

⁸ The RIS mandate is still under deliberation by the legislator and may only materialise in 2026.

⁹ Including one offer letter.

¹⁰ Service providers are contracted by a private company and carry out specialised outsourced tasks of horizontal/support nature.

¹¹ For instance, replacement due to maternity leave or long-term sick leave.

¹² 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).

of the revised Solvency II framework and IRRD, the continued efforts regarding the implementation of DORA, the AI Act as well as AML, and the likely start of regulatory and implementation work on files still under legislative assessment or negotiation, including RIS, IORP II, PEPP and SFDR.

The resulting increase in mandates and tasks for EIOPA, unmatched by additional appropriate funding and staffing puts at risk the effective implementation of key initiatives in the internal market, including supervision under Solvency II, the operationalisation of the insurance recovery and resolution mandates, and EIOPA’s contribution to improve access to supplementary pensions through PEPP and IORPs.

The trends set out below are used to inform EIOPA’s prioritisation of tasks and deliverables for the coming year(s). Based on these, EIOPA also decides on relevant reprioritisation of deliverables. Prioritisation and sequencing of its activities in the coming years are necessary but cannot solve structural capacity issues. The additional challenge resides also in attracting and retaining specialised expertise.

STRENGTHENING SINGLE MARKET INTEGRATION	
New tasks:	
• DORA review: In 2027 EIOPA will be required to provide input to the Commission concerning the application of DORA (DORA review clause), reflecting also on simplification and burden reduction. By 17 January 2028, the Commission will be required — after consulting the ESAs and the ESRB — to carry out the main review of the application of DORA and submit a report to the European Parliament and the Council, accompanied where appropriate by a legislative proposal (Article 58(1) DORA). EIOPA will therefore start contributing to the review process before 2028, working jointly with EBA and ESMA through the Joint Committee, drawing on supervisory experience accumulated since DORA became applicable on 17 January 2025.	
Evolution of existing tasks:	
UP	• Monitoring and supervision of new IDD requirements to be introduced by the RIS. In 2027, as part of conduct oversight, supervisory activities focused on the implementation of the RIS will experience a significant uptake.¹³ In particular, in 2029, EIOPA will dedicate significant resources to update and expand its work on value for money benchmarks and start assessing whether national methodologies comply with the requirements laid down in the legislative texts. Beyond the application date of RIS in summer 2029, considering the RIS introduces a number of new supervisory tasks – such as the calculation of benchmarks, the monitoring of the implementation of benchmarks, operating collaboration platforms, implementing cross-border reporting for intermediaries, etc. – it is expected that conduct oversight work will experience a significant uptake. • Supervisory convergence in prudential topics: EIOPA will increasingly focus on supervisory convergence tools on risks or emerging topics as well as reviewing NCAs’ supervision quality and effectiveness to ensure common supervisory culture and high-quality supervision.

¹³ 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

	Questions on the implementation of the revised Solvency II regulation will be addressed by EIOPA in its Q&A process. EIOPA will enhance prudential and conduct oversight activity on climate-change related risks and focus on the supervisory implementation of the assessment of climate risks in ORSA. The integration of other sustainability risks in regular supervisory activities, including biodiversity and social risks and opportunities, will gain further relevance and will require the development of support materials for supervisors and work on supervisory convergence. • Internal models: 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 technical assistance from NCAs. The application of the revised Solvency II framework will lead to developments in the use of internal models, e.g. major model changes, which may lead to requests for changes to internal models requiring enhanced supervisory convergence. • International cooperation: Relevant international market developments require increasing international supervisory coordination. The EU's building of new partnerships and the EU enlargement underline the importance for EIOPA to support broader EU external policy objectives, which are expected to play an increasingly important role in the coming years. As a result, EIOPA expects an increasing resource allocation in international relations, in following key areas: equivalence assessments and supervisory dialogues with third countries. EIOPA's engagement at international level also directly benefits coordination efforts which would otherwise be conducted by individual NCAs.
STABLE	• 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, to bilateral visits and to the establishment and operation of collaboration platforms on both prudential and conduct issues. EIOPA will continue strengthening its supervisory role, by following up on identified issues in national supervisory authorities with all available tools, including peer reviews and sharing of best practices. • Financial conglomerates: EIOPA anticipates continued involvement in cross-sectoral financial conglomerate-related topics. • Supervisory convergence in conduct topics: Digitalisation of the insurance sector will enable more cross-border business. EIOPA expects its work on addressing conduct risks to focus on distribution-related issues, by working in supervisory unity with NCAs for effective risk-based supervision of intermediaries, including digital distribution and the use of AI by consumers as part of the customer journey. • Oversight of CTPPs: EIOPA, together with EBA, ESMA and Competent Authorities, will have started to enforce the oversight of critical third-party providers from 2026 onward. EIOPA will continue monitoring, conducting general investigations and onsite inspections in Joint Examination Teams as part of a Joint Oversight Venture gathering the three ESAs. • Improving access to supplementary pensions: Building on the oversight of pension activities, supervisory convergence activities will aim at enhancing pension systems and supervision. EIOPA continues contributing to improve access to supplementary pensions, including through its work on pension tracking systems, pension dashboards and auto-enrolment. EIOPA will build further on its DC toolkit to advise Member States on the developments in

	their markets, including through country visits or dedicated support projects. Depending on the outcome of the PEPP negotiations, EIOPA expects a slightly increased uptake in providers offering PEPP. EIOPA will monitor the PEPP market and carry out work at European and national level to monitor costs, charges and returns of long-term savings products and schemes. EIOPA will follow up on the Commission's review of the IORP II Directive and PEPP Regulation, developing guidance and standards where applicable to contribute supervisory convergence and implementation. • International Capital Standards: Following the initial (self-) assessments of implementation of the International Capital Standards (ICS) by jurisdictions, EIOPA will continue contributing to the discussion at international level with the IAIS.
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ENHANCING MARKET AND SOCIETAL RESILIENCE AGAINST RISKS	
New tasks:	
• Insurance recovery and resolution: With the application of the IRRD from January 2027, the implementation of the permanent tasks requires among others setting up and participating in the Resolution Committee, participating in resolution colleges, assisting in joint decisions and mediating to settle disagreements between authorities or assessing pre-emptive recovery and resolution plans. • Climate resilience: The Integrated Framework for Climate Resilience should be finalised by the end of 2026. They may include a potential mandate for EIOPA to set up a NatCat observatory or other tasks related to adaptation and resilience. EIOPA will support its implementation, including in relation to potential mandates to EIOPA.	
Evolution of existing tasks:	
UP	• Crisis prevention and management: enhancing crisis prevention and preparedness with Members and across ESAs will require increasing attention in the coming years, reflecting geopolitical and economic risks threatening operational resilience of financial entities. As a result, EIOPA expects to run a crisis preparedness exercise in 2027. • Monitoring of the market and of the capital and liquidity position of insurers and IORPs. Subject to the evolution of geopolitical and economic 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: i. stress testing: conduct EU-wide exercises on insurers and IORPs which requires specific competences and resources; potential inclusion of forward-looking climate scenarios or the impacts of protection gaps in upcoming stress tests; ii. macroprudential policy in insurance sector, in the context of increased focus on the NBFIs sector globally, requires enhanced support; iii. 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.

STABLE	• Centre of excellence for catastrophe modeling and data: 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. • 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. EIOPA will continue its efforts to raise awareness for natural catastrophe protection gaps and seek to support measures for climate adaptation. EIOPA will continue pursuing its behavioural economics-related work and consumer research to explore the drivers behind protection gaps and support NCAs in addressing demand-side aspects of protection gaps. • IRRD: With regard to insurance guarantee schemes, EIOPA will follow up on any potential work on ensuring a minimum harmonisation of Insurance Guarantee schemes (IGS) throughout Europe after the 2026 Call for Advice delivered to the European Commission.
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SIMPLER, BOLDER, FASTER: BETTER REGULATION SUPPORTING SUPERVISION

New tasks:

- **Retail Investment Strategy (RIS), including amendments to the Insurance Distribution Directive (IDD) and PRIIPs Regulation:** In 2027, work will begin on delivering a substantial number of policy mandates under the Retail Investment Strategy (RIS) in a variety of areas such as consumer disclosures e.g. PRIIPs Key Information Document (KID), value for money, inducements, marketing communications, sales processes and cross-border reporting of distribution activities. Deliverables will range from work on draft technical standards, technical advice to the Commission and developing Guidelines to support supervisory convergence. Work on these different policy mandates will continue until beginning of 2029, with the RIS currently due to enter into application for market participants in the summer of 2029. With regard to the Retail Investment Strategy, EIOPA will focus on finalising the numerous policy implementation mandates with different deadlines such as technical advice to the COM, draft RTS and Guidelines, paired with consumer testing exercises by beginning of 2029. In 2027, preparatory work will need to be carried out to implement the monitoring and supervision of new IDD requirements to be introduced by the RIS.¹⁴
- **Solvency II:** The revised Solvency II Directive and Delegated Regulation introduced a number of (additional) tasks for EIOPA, among which the regular review of the SCR standard formula, the regular review of the calibration of the standard parameters of the non-life catastrophe risk sub-module, the regular report on investment and capital management following the Solvency II review, the report on

¹⁴ 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

composite insurers and reporting on supervisory convergence on the use of proportionality measures and on the application of criteria for identifying small and non-complex undertakings.

Evolution of existing tasks:

UP	• Data: As a 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. Contributions to data-driven supervision and the ability to leverage SupTech opportunities are also driving up resource needs. In particular, given recent regulatory developments on better data sharing and integrated reporting, 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, responding to requirements stemming from the “Better Data Sharing” Regulation. These require constant improvement of technical aspects of reporting, maintenance of business intelligence tools and infrastructure for data access and sharing initiatives, in addition to assessments of all related legal, governance and operational aspects. • 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 and tokenisation. In the case of the adoption of the FIDA Regulation, EIOPA may need to launch both one-off policy work related to mandates under FIDA, and ongoing supervisory convergence and oversight work related to data sharing and standardisation activities under FIDA. • Cross-sectoral cooperation is expected to increase in following areas: 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 three ESAs will also increase.
STABLE	• Technology-enabled data-driven supervision for NCAs and EIOPA: EIOPA will continue to facilitate SupTech projects to ensure an effective balance between foundational work to develop capabilities and undertaking specific projects with higher resource impacts. This includes both the use of SupTech by EIOPA itself and NCAs, and where possible developing tools in a shared way. The development of new tools using innovative technologies, including AI, and sharing of experiences are a cornerstone of SupTech innovation and thereby smarter, more efficient supervision. • Implementation of AI in the industry and supervision by NCAs: With the Artificial Intelligence (AI) Act generally becoming applicable in 2026 (compliance obligations for high-risk AI systems applicable towards end 2027), EIOPA will aim to ensure convergent supervisory responses from national authorities in implementing supervision under the AI Act. EIOPA will continue to focus on supervisory treatment of the AI transformation in the market and convergent application of sectoral rules to the use of AI.

The growth of core-business tasks described above has spillover effects on all horizontal support areas. Furthermore, 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, in addition to core areas.

- **New technologies:** EIOPA as an organisation will need to be prepared in order to implement activities stemming from data sharing, cyber security, use of cloud and AI.
- **AMLA in Frankfurt:** The establishment of AMLA in Frankfurt presents both cooperation opportunities and challenges. EIOPA will be supporting the setup of AMLA and jointly implementing initiatives for sharing services and increasing the Authorities' efficiency, which should lead to efficiency gains and cost savings for the agencies.
- **EIOPA premises:** EIOPA will move to its new premises around April 2028, for which the preparations will already intensify in 2027.

2.3 RESOURCE PROGRAMMING FOR 2027-2029

The financial and human resources impacts highlight where new tasks cannot be sourced from redeployment of budgetary or human resources.

Financial and human resources

The Board of Supervisors adopts the EIOPA budget as a part of the SPD after its approval 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 following financial and human resources are being noted.

DORA

With regard to Regulation 2022/2554 on a digital operational resilience for the financial sector act (DORA, applicable from 17 January 2025), EIOPA started receiving fees revenue required to assume its new tasks and powers in relation to the Oversight mandate of CTPPs included in it from 2026 onwards. In 2027, 10 FTEs would be in place for DORA oversight activities in each ESA.

Within the 2025–2027 staffing envelope (30 posts in total), the European Supervisory Authorities (ESAs) successfully established in 2025 the DORA oversight framework, completed the designation of Critical ICT Third-Party Providers (CTPPs), established the Joint Examination Teams (JETs) and planned the first examination activities for 2026. The ESAs followed a risk-based and proportionate approach in the oversight activity planning and optimised the allocation of staff within the JETs. However, the ESAs have identified structural staff resource insufficiencies as outlined below.

1. Complexity of the CTPPs designated

In November 2025, the ESAs have designated 19 CTPPs, which provide ICT services in various technology domains, such as cloud computing, data centres, telecom, managed services (incl. cybersecurity), data management, software, consulting and projects. These are all large and complex companies that require adequate staffing of the oversight team to effectively conduct examination activities, such as ongoing monitoring, requests for information, general investigations, onsite inspections and follow-up activities.

Based on the currently available staff resources from the ESAs and CAs, the effort allocated to each CTPP represents for 2026 an **average of 4.4 FTEs per CTPP** (details in the next item), which is limited, considering the size and complexity of these companies.

2. Contributions from CAs

The ESAs had planned to perform in 2026 ongoing monitoring (including a discovery phase for each CTPP), a thematic review of contractual arrangements and, for selected CTPPs, deep-dives/onsite inspections. The scope and duration of these activities was kept to a minimum level that would allow the ESAs to bring value to the entire ecosystem (including FEs and their clients, CAs, CTPPs) by contributing to the enhancement of its digital operational resilience. The CAs' contribution to these activities does not cover the minimum need of the ESAs, with a gap of 6 FTEs being identified, as illustrated in the table below.

Examination activity	Total staff need (FTEs)	ESA contribution* (FTEs)	CA contribution (FTEs)	Resource gap (FTEs)
Ongoing monitoring	28	8	18	2
Thematic review	28	8	18	2
Deep dive/ onsite inspection	28	8	18	2
Total	84	24	54	6

***Excluding Director, Heads of Units, assistant and data analyst.**

Furthermore, the ESAs observed that the CA contributions are more volatile than initially expected, due to some CAs having very limited staffing (as low as 0.25 FTEs), which prevents them from working on tasks requiring sustained commitments.

3. Complex governance

After the first 9 months of oversight activities, which included the designation of CTPPs, establishment of the JETs, preparation of the first fee collection, engagement with CTPPs and oversight activities planning for 2026, the ESAs observed the complexity of the operation of the DORA oversight governance and the horizontal activities. Only in 2025 the ESAs held seventeen meetings of the Joint Oversight Network, four meetings of the Oversight Forum, and launched multiple written procedures. The activities will continue at the same level of intensity in 2026. To operate the governance and perform all horizontal activities (see the table below) in the upcoming years, the ESAs have estimated a required effort of **8 – 11 FTEs**. This effort comes in addition to the effort for examination activities, cannot benefit from contribution from CAs and could be a drain in the examination work staff.

Horizontal oversight activity	Total staff need (FTEs)
Governance (secretariat JON, OF), planning (JETs, costs, activities) and activity coordination	1.5
Maintenance of methodologies and procedures	0.5
CTPP designation*	3 - 5
TPP Opt-in procedures (per TPP)	0.5 - 1

Third country cooperation (MoU negotiations and follow-up tasks, participation international bodies)	1
Preparation of reports under DORA (annual oversight activities and benchmarking)	0.5
IT tools (business support and operational tasks)	0.5 - 1
Other tasks	0.5
TOTAL:	8 - 11

* CTPP designation process in 2025 consumed 7 FTEs, many of which have been taken from redeployed staff who will no longer be available. The ESAs consider bringing synergies and efficiencies, but the designation would still consume large amount of staff resources.

Additional resource need (conclusion)

To ensure adequate staffing for examination activities over the 19 designated CTPPs and to cover partially the identified need of 14-17 FTEs to perform minimum level of examination and horizontal activities, and to operate the DORA oversight governance, the ESAs have estimated that a minimum increase in resources of 9 FTEs for the 2027–2029 period is essential. The ESAs will do their best to cover the remaining gap (e.g. 5-8 FTEs) based on synergies and efficiency gains. EIOPA will contribute to closing this gap with three additional FTEs (converting 3 SNE posts).

Retail Investment Strategy (RIS)

A provisional political agreement was reached by the co-legislators on the RIS package in December 2025, with a final vote expected in November 2026 and a publication in the Official Journal expected by December 2026. On 30 July, EIOPA received the formal request for technical advice on the possible content of delegated acts under the Insurance Distribution Directive (IDD) in the context of the Retail Investment Strategy.

Following requested delivery of the advice by 1 October 2027, resources will need to be re-directed following the completion of the initial phase of policy work to the ongoing implementation and maintenance of supervisory tools.

The Commission’s legislative proposal stated that resource needs corresponding to the envisaged tasks could not be fully covered by reallocation of existing staff or already planned operational expenditure. EIOPA has been granted resources for the implementation (3 posts in total: 2 posts from 2027 onwards and 1 additional post from 2028 onwards), but these do not cover the full extent of the permanent tasks that are to be implemented. Additionally, after assessing the workload and reallocating tasks, EIOPA has previously estimated that 3 more FTEs were needed beyond the current LFS allocation.

SG REFORM

EIOPA has signed several service level agreements (SLA) on Technical Support Instruments with the Commission-SG REFORM 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 MS.

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.

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 granted EIOPA 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 to execute these permanent tasks.

However, EIOPA estimates that the resource implications of developing the requested instruments under both legislative frameworks, as well as carrying out the associated permanent tasks, cannot be covered by the 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 FTEs for 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, human resources and risk management, assurance and accountability.

One significant area that will impact EIOPA is the change of premises. This change will especially impact facilities, IT and security activities. Although the physical move is scheduled to start on 1 April 2028, the preparatory works will be ongoing during the year 2027 and beginning of 2028.

INSTITUTIONAL RELATIONS, STRATEGY AND COMMUNICATIONS	FINANCE AND CORPORATE SERVICES
- 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.	- Administration of EIOPA’s finance systems. - Budget and finance including delivery of the EIOPA draft estimate of revenues and expenditures. - Procurement management and reporting, and EIOPA Procurement Plan. - DORA Oversight fees management (cooperation with EBA, ESMA and NCAs). - Management of assets and inventory. - Management of treasury operations. - Management of recovery processes (annual contributions, EU subsidy and NCAs). - Management of EIOPA accounts. - VAT recovery management.

• Support EIOPA's governance bodies (including BoS/MB, Joint Committee, ESAs Board of Appeal) and internal management meetings. • Conduct internal and external communication activities. • Engagement and outreach with the public, incl. public inquiries and presentations. • Speechwriting. • Crisis communication. • Manage media relations and conduct media analysis. • Manage digital communication, incl. social media, website and intranet. • Organise the EIOPA conference and Europafest.	• Travel management support. • Facility management. • Move to the new premises. • Office management and reception services. • Event management and meeting support. • Implementation of EIOPA's environmental management system and processes.
LEGAL AND COMPLIANCE	HUMAN RESOURCES
• 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. • Management and facilitation external and internal whistleblowing channels. • Cases of breach of union law assessment. • Mediation facilitation. • Ethics management.	• 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 and SECURITY	PLANNING, REPORTING AND CONTROL
• IT solutions supporting efficient and effective processes. • IT workplace and helpdesk services. • Manage EIOPA's portfolio of change initiatives. • Document management including governance, digital records, classification & retention and registration of physical files. • Physical, IT, cyber- and information security management. • Business continuity management.	• 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. EIOPA is also considering how sequencing and implementation planning can support efficient and proportionate legislative development and implementation of key EU files affecting insurance and pensions. The renewed EIOPA strategy allows for 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. In pursuit of further simplification and efficiency, EIOPA undertook in 2026 a comprehensive review of its working group structure. The exercise was conducted to align the organisational framework with EIOPA's strategic activity areas as outlined in the EIOPA 2030 Strategy, while ensuring optimal use of resources for both National Competent Authorities (NCAs) and EIOPA as a whole. 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 very technical profiles, and staff exchanges with NCAs and other EU institutions

are being implemented to acquire certain competences, foster convergence of supervisory practice and strengthen EIOPA's network within the European System of Financial Supervision.

Key roles continuity planning is being gradually embedded into the talent management approach, with a focus on identifying critical roles and mitigating the risk of knowledge loss linked to staff turnover or retirement. Learning and development offerings are increasingly tailored to competency gaps identified through the Competency Framework, combining technical upskilling with leadership and soft-skills development to support internal mobility and career progression. Furthermore, the hybrid working model introduced a different balance between physical presence and remote working and retained the attractiveness of EIOPA as an employer.

Business process review and service optimisation, including environmental considerations– The automation and streamlining of business processes continue to provide significant opportunities to improve productivity, service quality, transparency and oversight. EIOPA has embarked on an ongoing effort to review its processes, identify opportunities to eliminate redundant steps and leverage new technologies. These initiatives optimise services while at the same time reducing the level of staff effort required to perform routine tasks. Building on this work, the current focus is increasingly on identifying and prioritising those business processes with the greatest potential for modernisation and improvement. Concentrating resources on high-impact processes is expected to deliver the greatest organisational benefits by maximising efficiency gains and productivity improvements. 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. 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, with joint procurement procedures increasingly used as the default approach wherever the needs of the participating institutions can be aligned. This shift not only generates cost savings but also strengthens EIOPA's negotiating position with external providers and reduces the administrative burden associated with running parallel tendering processes. 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. Further work on shared services will continue with AMLA's establishment in Frankfurt, where close cooperation is being pursued between the corporate support departments of EIOPA and AMLA.

Data & IT and SupTech strategies 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. EIOPA will further look to enable more agile and effective SupTech solutions that can also scale for Members as well as EIOPA. 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. The DPM Alliance Memorandum of Understanding ensures its future evolution. In light of its strategy, EIOPA is aiming to advance common EU standards and infrastructures. EIOPA is also committed to seek efficiency gains and potential burden reduction through effective data sharing within the regulatory community based on sound legal, governance and operational foundations.
- 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 improve the data quality of Solvency II reporting and has rebuilt its register of undertakings. 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. During 2026/2027 the platform will need to be adapted to the Solvency II review. This represents an opportunity to simplify where possible.
- 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 provides 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 use 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 broker service and shared governance structures lead to very significant efficiency gains.
- ESAs have joined forces on joint procurement for strategic initiatives such as cloud operations, 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.

2.6 REPRIORITISATIONS

The workload trends as well as financial and human resources developments outlined above contribute to informing a focused (re)prioritisation for the 2027 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 ongoing EU Commission's regulatory simplification and burden reduction initiative, the AWP 2027 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.

In this exercise EIOPA 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 or other de-prioritisation measures, synergies and efficiency improvements.

Negative priorities

- **Single Rulebooks:** updates to Single Rulebooks by which access is given to key regulatory texts, guidelines and Q&As on regulation will be sequenced, to allow more focus on preparing the regulatory framework (IORP II, IDD, RIS).
- **Regular reports:** Existing regular mandatory reports on the application of the Solvency II and IDD frameworks continue to be deprioritised in light of changes to the frameworks or prioritisation of other deliverables. This includes reprioritisation of reports on IDD sanctions and postponement of (annual) reporting on capital-add ons and exemptions and limitations on reporting under Solvency II.
- **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. EIOPA does not foresee any new SG REFORM work in 2027, and participation in new projects may, for example, need to be prioritised to address important barriers to the SIU at Member States' level.
- **Digital innovation:** Efforts to identify risks and opportunities and promote convergent supervision with regard to the use of distributed ledger technology (DLT) and the investment in crypto assets will be redirected to AI implementation and supervision, whilst nonetheless keeping an eye on new or emerging technologies, such as quantum computing and tokenisation.
- **Methodological improvements for assessing financial stability risks:** Subject to the evolution of geopolitical and economic risks, 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) 2027

PRIORITIES

In light of the renewed EIOPA strategy towards 2030, EIOPA will pursue following main priorities as part of its annual activities in 2027:

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 Deepen Global Engagement
	Consistent use of supervisory convergence tools to support a common supervisory framework in prudential and conduct activity. EIOPA will follow a risk-based, data-driven (when possible), identification of areas to be prioritised for supervisory convergence, including digitalisation which will be a key driver of change in supervision. Monitor the implementation of customer-centric business models and address all risks through the product lifecycle. EIOPA will further look into claims handling and distribution-related risks. Improving access to supplementary pensions. Building on the oversight of pension activities, supervisory convergence activities will aim at enhancing pension systems and supervision. EIOPA will build further on its DC toolkit to advise Member States on the developments in their markets, including through country visits or dedicated support projects aiming to promote best practices in	Ensure high-quality and effective cross-border supervision and use of adequate and timely supervisory tools, at NCAs and EIOPA level. Focus will be on operating supervisory platforms to support the supervision of insurance services provided on a cross-border basis via freedom of service/establishment. In addition, on the conduct side, further focus will be put on the supervision of intermediaries and digital distribution channels. Oversee digital operational resilience. The oversight of Critical Third-Party Providers, jointly with the other ESAs, will enter its second year allowing EIOPA to take stock of the practices and lessons from the oversight activity thus far. Identification of relevant issues arising in application of internal models. EIOPA will leverage its expertise and knowledge to provide technical assistance to NCAs in addressing issues related to internal models used by insurers, including internal model changes in the aftermath of the revision of Solvency II requirements	International Capital Standards. Following the initial (self-) assessments of implementation of the ICS by jurisdictions, EIOPA will continue contributing to the discussion at international level. Prepare and monitor equivalence decisions. EIOPA will continue monitoring the requests for equivalence, including in light of the adoption of ICS standards. Engage in supervisory dialogues with third countries, also in light of EU enlargement, developments in the EU industry and markets and further partnership initiatives.

	the supervision of IORPs and in the diversification of assets based on the prudent person principle across Member States. Retail Investment Strategy. EIOPA will work to ensure the timely and effective execution of the first phase of policy mandates for the implementation of the Retail Investment Strategy and prepare for ongoing implementation and maintenance of ongoing supervisory tools such as value for money benchmarks.		
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. Given the increased digitalisation and geopolitical tensions, EIOPA will develop tools to assess non-conventional risks such as cyber, building on the implementation of the pan-European systemic cyber incident coordination framework for relevant authorities (EU-SCICF). Implementation of the IRRD. As part of its activities to enhance crisis prevention and preparedness, EIOPA will focus on the sequenced implementation of the IRRD. This will include executing its permanent tasks under the IRRD, such as the operation of the Resolution Committee, participation in resolution colleges as well as assessing pre-emptive recovery and resolution plans.	2.2 Contribute to Societal Resilience Promote the identification and increased awareness of protection gaps in insurance and pensions as well as potential solutions to address risks arising from protection gaps. EIOPA will continue analysing the drivers of insurance gaps for natural catastrophes. 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 as well as fairness to customers throughout the product lifecycle. Promote convergent and effective risk-based supervision of sustainability risks and claims. EIOPA will strengthen its focus on converging risk-based supervision and monitor the implementation of sustainability-related requirements. EIOPA will promote the use of innovative technologies and methodologies for catastrophe risk	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. Enhance the transparency and visibility of the insurance and IORPs sectors. EIOPA will expand the coverage of its public statistics as well as introduce communications tools such as factsheets to inform stakeholders of key descriptive statistics and information relating to Insurance and IORPs. Contribute to the finalisation of the revised SFDR framework and support its practical implementation.

SIMPLER, BOLDER, FASTER: BETTER REGULATION AND SUPERVISION		Contribute to a European Network of National Insurance Guarantee Schemes (IGS). EIOPA will continue working on IGS as needed, following the technical information and advice to the Commission on the appropriateness of minimum common standards for IGS within the Union delivered in 2026.	assessment and facilitate the sharing of data, knowledge, and best practices among its members.	
	3.1 Enhance Regulatory Effectiveness Through Technical Advice and Simplification		3.2 Leverage SupTech and Digital Innovation	3.3 Strengthen Data Governance, Management and Sharing
	Follow up on reviews of the IORPII Directive and PEPP Regulation. EIOPA will contribute further with technical advice where relevant. Efforts will aim to identify areas to prioritise relevant instruments and activities to support supervisory convergence. Sequence and streamline regulatory activities to manage the implementation of regulation. Taking also into account the objective of the simplification and burden reduction, EIOPA will continue reviewing areas for potential simplification of regulation.	Foster the use of innovative and digital solutions, including AI, for supervision and risk monitoring. Building on its experience with promoting SupTech solutions, EIOPA will focus on identifying further digital innovations to support agile risk identification, monitoring and supervision, and ways to scale these up for the use of NCAs as well as EIOPA, and other opportunities for working together on shared solutions. Supporting the effective and risk-based implementation of AI in undertakings. Efforts will include continuous support for the convergent implementation of the AI Act, including by participation under the Commission's AI Board. EIOPA will focus also on supervisory convergence and risk identification, building on its AI Opinion and reflecting technological trends towards systems with greater autonomy. It will also focus on the potential impact of AI and digitalised customer journeys on market structures and insurance distribution.	Further expand on data sharing initiatives within the regulatory community, incl. on governance and (shared) technical infrastructures. Building on analysis and early implementation efforts in the area of data management and data sharing, EIOPA will further expand its initiatives to put into practice better data sharing, contributing to synergies within the regulatory community.	

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 emerging 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 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).	Continuous
1-108	Maintain quantitative and qualitative tools for NCAs to support internal models supervision and comparison between internal models.	Continuous
1-109	Participate in colleges of supervisors for internal model-specific issues.	Continuous
1-110	Produce the annual internal model dashboard.	Q1
1-111	Conduct regular comparative studies and technical analysis of specific issues on different risks regarding internal models.	Contingent on demand

1-112	Analyse existing NatCat models, gather best supervisory practices and challenges and develop educational material for supervisors.	Continuous
1-113	Organise supervisory workshops or events or exchanges of information.	Continuous
1-114	Deliver annual report on oversight activities.	Q2
1-115	Implement a new risk-based methodology to identify priorities to be addressed through supervisory convergence tool (e.g. Opinion, Supervisory statement, peer review).	Q4
1-116	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
1-117	Targeted amendment of EIOPA Supervisory Handbooks on Solvency II to reflect the regulatory changes introduced by the review of Solvency II (step-by-step approach).	Q4
1-118	Implement the public disclosure policy of EIOPA Supervisory handbook (publication of some chapters following the implementation plan).	Q4
1-119	Support a convergent implementation of the new framework on proportionality under Solvency II (e.g. through EIOPA handbook), including the approval of non-Small Non-Complex Undertakings and Groups.	Q4
1-120	Preparation of the data collection/flow from NCAs to disclose by Member State, the number of small and non-complex undertakings or groups and the use of simplification and other proportionality measures (according to Article 52, paragraph 2, (f) Solvency II Directive).	Q4
1-121	Survey among NCAs on the use of national-specific reporting templates.	Q4
1-122	Finalisation of the Annexes to EIOPA Opinion on the use of risk mitigation techniques on the supervision of asset-intensive reinsurance.	Q2
1-123	Follow-up on the implementation by NCAs of some EIOPA supervisory convergence tools (i.e. Opinion or Supervisory statements under Article 29 of EIOPA Regulation, or Supervisory Handbook).	tbc
1-124	Manage questions and answers on the implementation of the insurance and pensions supervision and regulatory framework.	Continuous
1-125	Finalise the peer review on supervision of (re)insurance undertakings' assessment of sustainability risks.	Q4
1-126	Finalise the follow-up on the peer review on supervisory practices relating to some aspects of the prudent person principle (PPP) in insurance.	Q1

1-127	Monitor previous peer reviews: monitoring of the implementation by NCAs of EIOPA recommendations.	Continuous
1-128	Monitor and foster supervisory independence of NCAs, including ESAs assessment exercise on elements of the joint criteria on supervisory independence.	Q4 (second assessment exercise)
1-129	Develop a framework, guidance and possibly Supervisory Handbook chapter on claims handling.	Q4
1-130	Support a convergent implementation of the supervision of distribution aspects – including for digital distribution – and the prioritisation of intermediaries to be monitored (Intermediaries Risk Assessment Framework (I-RAF)).	Q2 -2028
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	Advice to COM on the revision to article 31 of the Financial Conglomerate Directive introduced by the revised Solvency II Directive.	Contingent on demand
1-135	Finalise targeted updates, including consumer testing work under the Retail Investment Strategy (PRIIPs).	Q3/Q4 (subject to final adoption by the co-legislators of the RIS)
1-136	Develop technical advice, regulatory technical standards, guidelines (along with consumer testing) and new IT tools under the Retail Investment Strategy (IDD).	Q3/Q4 (subject to final adoption by the co-legislators of the RIS)

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	Contribute to the review process by Commission of the application of DORA.	Q3
1-203	Assess and develop supervisory convergence tools relating to DORA.	Continuous
1-204	Review outsourcing requirements and supervisory expectations on supervision of outsourcing (non-ICT related).	Q3
1-205	Manage the cyber-incidents report system and prepare the annual report on major ICT-related incidents.	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 internal model applications, such as new models or model changes.	Contingent upon demand
1-208	Launch and coordinate collaboration platforms.	Continuous

1-210	Lessons-learned exercises.	Contingent on demand
1-211	Perform structured follow-up on recommendations to NCAs stemming from peer reviews and EIOPA's oversight activities.	Continuous
1-212	Support and advise NCAs on specific supervisory issues, including on internal models	Continuous
1-213	Maintain up-to-date registers of NCA actions and national regulations regarding PEPPs.	Continuous
1-214	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
1-215	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
1-216	Register and monitor PEPPs provided or distributed in the European Union.	Continuous
1-217	Finalise and follow up on the second coordinated mystery shopping exercise on digital distribution and begin follow up activities.	Q2
1-218	Carry out a lessons-learned exercise from the (two) mystery shopping coordinated exercises and provide initial considerations on a topic for a possible third mystery shopping exercise.	Q1 2028
1-219	Carry out an assessment of current EIOPA's product intervention powers and prepare, should the need arise, draft decisions in the case of product interventions on insurance-based investment products.	Contingent on demand
1-220	Develop a methodology for union-wide supervisory benchmarks for profit participation products	Q3
1-221	Carry out analyses and support NCAs in addressing issues with business models which can lead to poor consumer outcomes.	Q4
1-222	Deliver the annual report on national sanctions imposed under the PRIIPs Regulation.	Q4
1-223	Respond to the IAS request for information and evidence.	Continuous

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 (incl. UK, Japan, China).	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	Discuss and maintain MoUs with third country supervisors.	Contingent on demand
1-315	Produce the list of Internationally Active Insurance Groups.	Continuous
1-316	Organise and participate in international conferences.	Continuous
1-317	Analyse the structure of the market of intermediaries relying on third country governance arrangements to determine possible approaches to address risks and enhance opportunities for the Single Market.	Q4

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.	Contingent on demand

2-103	Carry out a crisis preparedness exercise, including facilitation and coordination with NCAs.	Q2
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	Operate 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	Plan the 2028 insurance stress test exercise (including methodological and procedural enhancements).	Q4
2-122	Targeted quantitative assessment of the impact of the revised Solvency II regime.	Q4
2-123	Publish studies on emerging risks.	Contingent on demand
2-124	Deliver the Financial Stability Report (first half covering all sectors and risks, second half focused on key topics).	Q2, Q4
2-125	Methodological review of the risk dashboards in consideration of the evolution of the risk profile of Insurers/IORPs and need for simplification.	Q3
2-126	Update the IORP Risk Dashboard.	Q1,2,3,4
2-127	Update the Insurance Risk Dashboard.	Q1,2,3,4
2-128	Run the EIOPA research platform and cooperate with academia.	Contingent on demand
2-129	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
2-130	Update the consumer trends methodology.	Q2-2028
2-131	Update the retail risks indicators methodology.	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
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2-201	Support the implementation of the Integrated Framework for Climate Resilience and Risk Management.	Contingent demand	on
2-202	Finalise in-depth review of the Natural Catastrophe insurance protection gap dashboard.	Q4	
2-203	Further develop the interface for open-source modelling of catastrophe risks.	Continuous	
2-204	Analyse EU (re)insurance-based solutions for Natural Catastrophe protection gaps.	Contingent demand	on
2-205	Assess role of catastrophe bonds and other financial market solutions in addressing protection gaps.	Q4	
2-206	Finalise a study on flood risk for (re)insurers direct property holdings in light of climate change.	Q2	
2-207	Promote open-source sharing of data and update the EIOPA Catastrophe Data Hub.	Continuous	
2-208	EIOPA Sustainable Finance Conference.	Q2	
2-209	Develop a pilot risk and prevention awareness tool.	Contingent demand	on
2-210	Develop factsheets on prevention and insurance.	TBC	
2-211	Finalise the work on a common coverage framework to enhance consumers' understanding of NatCat coverage and exclusions.	Q4	
2-212	Pending on the findings from the thematic review and the 2026 consumer trends work, carry out any demand-side activity relating to other protection gaps (health, cyber).	Q4	
2-213	Promote innovation for impact underwriting.	Tbc	
2-214	Pending findings from 2026 work, propose an approach on how to broadly identify and analyse business models which may lead to consumer detriment.	Q4	
2-215	Define activities to be carried out in 2028/29 to monitor the follow-up to the thematic review on the fair treatment of consumers with certain medical conditions.	Q2	
2-216	Conduct possible consumer testing exercises when required.	Contingent demand	on

2-217	Collect information on national financial education and literacy initiatives and maintenance of the related interactive webpage on website.	Continuous
2-218	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
2-219	Monitor the development of supplementary pensions to address the pensions gaps and, where relevant, provide technical support	Continuous
2-220	Develop framework for addressing discriminatory outcomes from use of data and/or advanced data analytics, and development new analytic tools.	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, including on climate change risks.	Continuous
2-303	Produce indicators for European Systemic Risk Board.	Continuous
2-304	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
2-305	Joint Risks and Vulnerabilities assessments (presented at the Council's Economic and Financial Committee's Financial Stability Table).	Q2/ Q4

2-306	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
2-307	Provide technical input to the Level 1 review of the SFDR.	Contingent on demand
2-308	Work on the review of Sustainable Finance Disclosure Regulation (SFDR) Level 2 (Joint Committee).	Contingent on demand

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	Membership of the EU Platform on Sustainable Finance on taxonomy-related issues.	Continuous
3-102	Contribute to EFRAG's work to develop sustainability reporting standards including implementation and/or sectoral guidance.	Continuous
3-103	Study on the standardisation and modelling of adaptation measures.	2028
3-104	Contribute to EFRAG's financial reporting activity regarding the developments/amendments of IFRS accounting Standards.	Continuous
3-105	Produce reports on investment and capital management following the review of Solvency II.	Continuous

3-106	Produce a report on composite insurers.	January 2028
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	Update the Solvency II Rulebook on website following SII review.	Q2
3-111	As part of the ongoing efforts for simplification, further investigate the possibility to replace the derivative quantitative reporting templates under Solvency II using EMIR derivative reporting (create a Proof-Of-Concept).	Q4
3-112	Update the draft ITS on ECAI mapping for CRR and Solvency II.	Tbc
3-113	Review of Guidelines on the functioning of the colleges of supervisors.	Q4
3-114	Technical support to Commission proposal on IORP II Review.	Contingent on demand
3-116	Develop targeted measures on simplification and burden reduction under the IDD in preparation for a future review of the IDD.	Contingent on demand
3-118	Follow up on the review of the PEPP Regulation including preparatory work to support NCAs in the supervision and registration of PEPPs.	Continuous
3-119	Conduct regulatory work to contribute to the establishment of the Savings and Investments Union.	Contingent on demand
3-120	Provide ongoing input into European Financial Reporting and Sustainability reporting and deliver comment letters on International Accounting Standards Board exposure drafts and/or discussion papers.	Continuous
3-121	Conduct work to fulfil mandates set out in EMIR.	Continuous
3-122	Conduct 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	Support development of innovation, AI, SupTech at NCAs and EIOPA. Continue to drive forward SupTech and use of AI in EIOPA and with NCAs, including sharing of tools and code, and development of appropriate technical infrastructure for shared solutions as relevant.	Q4
3-204	Facilitate consumer-centric innovation in the market, including through use of AI. Collect experiences in the supervision of the use of frontier technologies by supervised entities and in the NCAs.	Continuous
3-205	Promote the use of satellite data to supervise catastrophic events.	Continuous
3-206	Pursue thematic work on digital touch points between consumers and insurance and pensions sectors.	Contingent on demand
3-207	Monitor digital market innovations, the risks stemming from them and the possible regulatory barriers impacting innovation.	Continuous
3-208	Monitor the use of technology in the insurance sector and the risks and opportunities of its use for supervised entities, consumers and other market participants.	Continuous
3-209	Further improve methodological tools for the assessment and reporting of risks in the insurance and pensions sectors in relation to Artificial Intelligence and Machine Learning Techniques.	tbc
3-210	Assess the outcomes of the Consultative Expert Group on Data Use in Insurance and prepare policy and supervisory recommendations, where relevant- considering potential mandates as part of the Regulation on a Framework for FIDA.	Continuous

3-211	Promote convergent supervision under the AI Act, including by monitoring the use of AI by insurance market in view of continuing market change and by support NCAs in their supervision.	Continuous
3-212	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
3-213	Contribute to the EU-Digital Finance Academy.	Continuous (till 2027)
3-214	Techsprint on natural catastrophes: post-extreme event innovative solutions for supervisors.	Q4
3-215	Further clarify the regulatory framework on the use of AI by insurance market and support NCAs in its supervision.	Q4

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 demand	on
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 on fitness and propriety.	Continuous	
3-312	Facilitate the cross-border notification process through 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, IORPs Prudential Provisions, PEPP, Single Electronic Register for Passporting Intermediaries.	Continuous	
3-318	Ensure Functioning Database of Pension Plans and Products.	Continuous	
3-319	Enhance content and availability/user-friendliness of insurance and IORP Statistics.	Continuous	
3-320	Publish Quarterly IORP, insurance (group and solo) insurance statistics.	Quarterly	
3-321	Update statistical database on the insurance and IORP sectors, including updating the technical infrastructure when required.	Quarterly	
3-322	Publish annual Financial Stability Indicators.	Q3	
3-323	Publish annual IORP, insurance (group and solo) statistics.	Q3	
3-324	Publish Annual Insurance Sector Overview Report.	Q3	

3-325	Produce internal regular reports and indicators for EIOPA's business areas.	Continuous
3-326	Advancing the use of shared EU data infrastructures.	Continuous
3-327	Analyse CIU data collection (follow the review of AIFM and UCITS Directives) and opportunities for EIOPA.	Continuous
3-328	Define data quality measures, perform checks and follow up on identified issues.	Continuous
3-329	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
3-330	Data sharing within the regulatory community: prepare and carry out regular and ad-hoc data and information exchanges with NCAs, other institutions and third parties.	Continuous
3-331	Contribute to the work of the DPM Alliance.	Continuous
3-332	Deliver on the mandates and requirements from the "Better Data Sharing" Regulation.	Continuous
3-333	Data sharing with NCAs: Produce and provide data on cross-border business for NCAs.	Continuous
3-334	Data sharing with NCAs: Produce and provide the reinsurance report for NCAs.	Continuous
3-335	Data sharing with NCAs: Produce and provide data for information exchange in colleges for group supervisors.	Continuous
3-336	Submit data to IAIS on behalf of EIOPA Members.	Continuous
3-337	Internal data provision: Contribute to the tasks of EIOPA by providing data and data expertise to all areas of EIOPA.	Continuous
3-338	Ensure up-to-date data governance and strategic alignment of data activities.	Continuous

ANNEXES

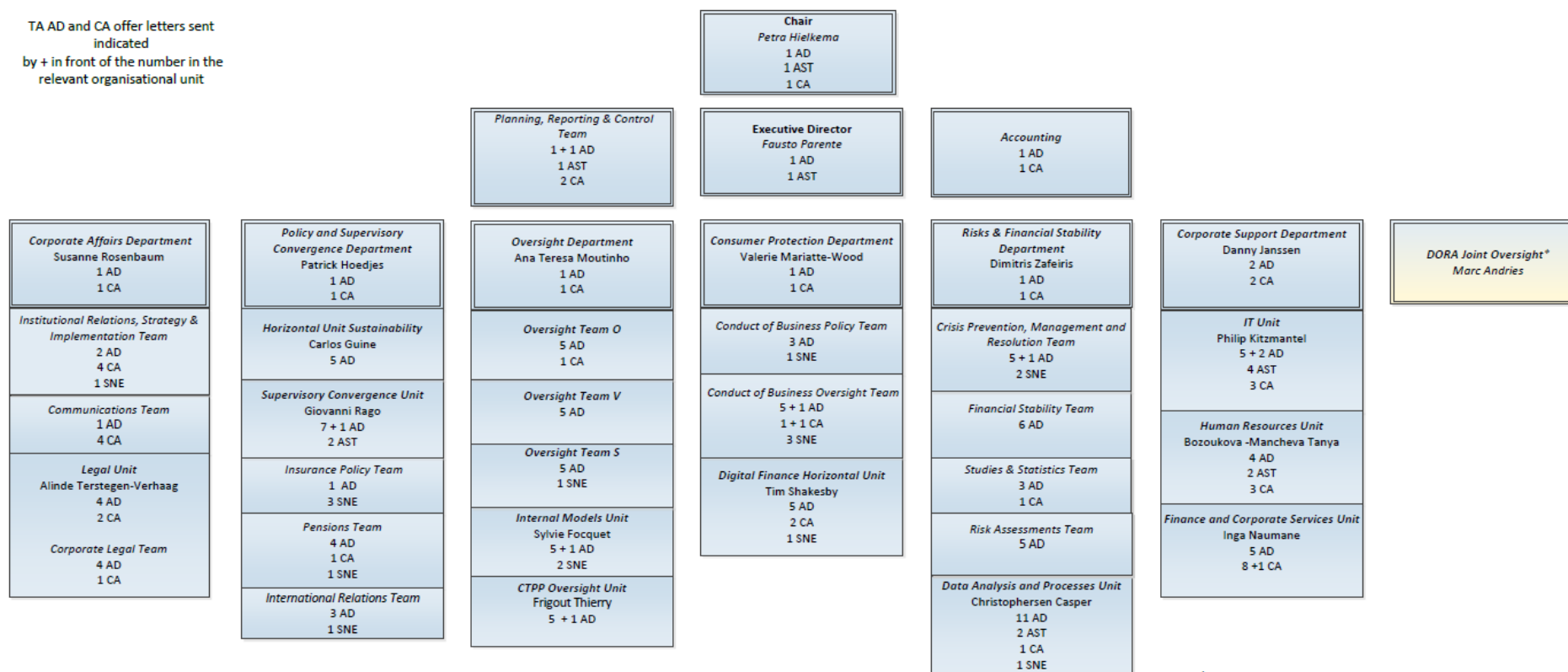
I. CALENDAR OF DATA REQUESTS (PLACEHOLDER)

To be added after the final approval of the document.

II. ORGANISATIONAL CHART – DECEMBER 2025

Status: December 2025

TA AD and CA 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 2027-2029 ¹⁵	2025			2026			2027			2028			2029		
	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
Strategic Activity Area 1 Strengthening Single Market integration	<i>Please consult the Single Programming Document 2025-2027 published on EIOPA's website to view the resource allocation for the year 2025. The strategic activity areas shown here are only applicable from 2026 onwards.</i>			66.0	31.9	17,953,398	70.6	29.2	19,604,316	70.5	28.1	19,959,123	70.7	28.4	20,182,915
Strategic Activity Area 2 Enhancing market and societal resilience against risks				35.7	19.2	10,556,490	39.2	18.6	11,512,933	39.2	18.6	11,444,198	39.4	18.8	11,819,820
Simpler, bolder, faster: better regulation and supervision				45.4	26.8	14,182,192	41.2	26.2	13,983,929	41.3	26.2	14,540,497	40.9	23.9	14,663,030
Total				147	78	42,692,080	151	74	45,101,178	151	73	45,943,818	151	71	46,665,765

Staff funding	2025		2026		2027		2028		2029	
	TA	CA/SNE	TA	CA/SNE	TA	CA/SNE	TA	CA/SNE	TA	CA/SNE
Fee funded	2.3	0.8	9.7	3.0	14.5	5.2	14.5	5.2	14.6	5.3
EU/NCA funded	144.7	77.2	137.3	75.0	136.5	68.8	136.5	67.8	136.4	65.7

¹⁵ The FTE and budget figures for 2027 onwards are indicative and may be revised once the planning for the respective year has been finalised (i.e. at the end of the year N-1). Figures include posts and funding foreseen under service level agreements with DG REFORM. Please refer to annex XI for further details. The allocation of FTE to the strategic action areas will be revised by November 2026, also to reflect the inclusion of the RIS related regulatory deliverables in SAA1.1 (moved from SAA 3.1).

Total	147	78	147	78	151	74	151	73	151	71
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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, 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	2026	2027
	Revenues estimated by the agency	Budget Forecast
EU contribution	14 771 189	15 153 993
Other Revenue	27 426 626	29 653 108
Additional EU funding	494 265	294 077
TOTAL REVENUES	42 692 080	45 101 178

General revenues

REVENUES	General revenues						
	2025 ¹⁶	Budget 2026 ¹⁷	2027		VAR 2027/2026 (%)	Envisaged 2028	Envisaged 2029
			Agency request	Budget forecast			
1 REVENUE FROM FEES AND CHARGES¹⁸	524 184	2 546 172	3 001 160	3 957 798	55.44%	4 136 784	4 174 850
2 EU CONTRIBUTION	14 586 822	14 771 189	15 040 993	15 153 993	2.59%	15 457 073	15 766 214

¹⁶ Budget 2025 refers to EIOPA's final executed budget 2025.

¹⁷ Budget 2026 refers to EIOPA's adopted budget for 2026.

¹⁸ Stemming from Digital Operation Resilience Act (DORA) Regulation (EU) 2022/2554 adopted 14 December 2022.

REVENUES	General revenues						
	2025 ¹⁶	Budget 2026 ¹⁷	2027		VAR 2027/2026 (%)	Envisaged 2028	Envisaged 2029
			Agency request	Budget forecast			
- Of which assigned revenues deriving from previous years' surpluses	54 090	37 796	34 406	34 406	-8.97%		
3 THIRD COUNTRIES CONTRIBUTION (incl. EEA/EFTA and candidate countries)¹⁹	730 794	747 161	762 582	771 631	3.28%	787 173	802 544
- Of which EEA/EFTA (excl. Switzerland)	730 794	747 161	762 582	771 631	3.28%	787 173	802 544
- Of which assigned revenues deriving from previous years' surpluses	2 436	1 703	1 550	1 550	-8.98%		
- Of which candidate countries							
4 OTHER CONTRIBUTIONS²⁰	23 604 655	24 133 293	24 631 406	24 923 679	3.28%	25 425 696	25 922 157
- Of which assigned revenues deriving from previous years' surpluses	78 698	54 992	50 058	50 058	-8.97%		
5 ADMINISTRATIVE OPERATIONS	179 947						
- Of which interest generated by funds paid by the Commission by way of the EU contribution (FFR Art. 61)							

¹⁹ EFTA pension contributions: 2025: EUR 73 730; 2026: EUR 81 792, 2027: EUR 89 019, 2028: EUR 90 909; 2029: EUR 92 354

²⁰ NCA pension contributions: 2025: EUR 2 381 486; 2026: EUR 2 641 878, 2027: EUR 2 875 301, 2028 : EUR 2 936 350; 2029: EUR 2 983 026

REVENUES	General revenues						
	2025 ¹⁶	Budget 2026 ¹⁷	2027		VAR 2027/2026 (%)	Envisaged 2028	Envisaged 2029
			Agency request	Budget forecast			
6 REVENUES FROM SERVICES RENDERED AGAINST PAYMENT							
7 CORRECTION OF BUDGETARY IMBALANCES							
TOTAL	39 626 402	42 197 815	43 436 141	44 807 101	6.18%	45 806 726	46 665 765

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

	Additional EU funding: grant, contribution and service-level agreements						
	Executed 2025	Estimated by EIOPA 2026	2027		VAR (%)	Envisaged 2028	Envisaged 2029
			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)	936 319	494 265	294 077	294 077	-40.50%	137 092	0

TOTAL	936 319²¹	494 265²²	294 077²³	294 077²⁴	-40.50%	137 092²⁵	0
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Table 2: Expenditure

Expenditures overview

Expenditure	2026		2027	
	Commitment appropriations	Payment appropriations	Commitment appropriations	Payment appropriations
Title 1 - Staff expenditure	31 119 080	31 119 080	32 295 000	32 295 000
Title 2 - Administrative expenditure	4 280 000	4 280 000	5 074 000	5 074 000
Title 3 - Operational expenditure	7 293 000	7 293 000	7 732 178	7 732 178
TOTAL EXPENDITURE	42 692 080	42 692 080	45 101 178	45 101 178

Commitment appropriations

²¹ 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).

²² Includes REFORM/2024/001 (EUR 271,540) and REFORM/SLA2025/003 (EUR 222,725).

²³ Includes REFORM/2024/001 (EUR 91,440) and REFORM/SLA2025/003 (EUR 202,637).

²⁴ Includes REFORM/2024/001 (EUR 91,440) and REFORM/SLA2025/003 (EUR 202,637).

²⁵ Includes REFORM/SLA2025/003 (EUR 137,092).

EXPENDITURE	Budget 2025	Budget 2026	Draft Budget 2027		VAR 2027/2026 (%)	Envisaged 2028	Envisaged 2029
			Agency request	Budget forecast			
Title 1 - Staff expenditure	27 735 600	31 119 080	31 666 218	32 295 000	3.78%	32 818 000	33 536 000
Salaries & allowances	23 506 692	26 368 080	26 727 718	27 103 000	2.79%	27 563 000	28 063 000
- Of which establishment plan posts	19 310 072	21 358 080	21 607 718	22 120 000	3.57%	22 590 000	23 040 000
- Of which external personnel	4 196 620	5 010 000	5 120 000	4 983 000	-0.54%	4 973 000	5 023 000
Expenditure relating to Staff recruitment	237 971	270 000	275 000	260 000	-3.70%	264 000	268 000
Employer's pension contributions	2 579 070	3 080 000	3 240 000	3 520 000	14.29%	3 580 000	3 630 000
Mission expenses							
Socio-medical infrastructure	1 144 867	1 160 000	1 177 000	1 209 000	4.22%	1 225 000	1 253 000
Training	240 000	210 000	215 000	171 000	-18.57%	153 000	288 000
External Services							
Receptions, events and representation	2 000	5 000	5 000	5 000	0.00%	5 000	5 000
Social welfare							
Other Staff related expenditure	25 000	26 000	26 500	27 000	3.85%	28 000	29 000

EXPENDITURE	Budget 2025	Budget 2026	Draft Budget 2027		VAR 2027/2026 (%)	Envisaged 2028	Envisaged 2029
			Agency request	Budget forecast			
Title 2 - Administrative expenditure	4 452 144	4 280 000	4 738 000	5 074 000	18.55%	5 092 000	3 967 000
Rental of buildings and associated costs	3 551 374	3 660 000	4 110 000	4 193 000	14.56%	4 215 000	2 985 000
Information, communication technology and data processing	799 598	489 000	494 000	763 000	56.03%	529 000	809 000
Movable property and associated costs	2 500	3 000	3 000	3 000	0.00%	220 000	53 000
Current administrative expenditure	98 672	128 000	131 000	115 000	-10.16%	128 000	120 000
Postage / Telecommunications							
Meeting expenses							
Running costs in connection with operational activities							
Information and publishing							
Studies							
Other infrastructure and operating expenditure							
Title 3 - Operational expenditure	8 374 976	7 293 000	7 326 000	7 732 178	6.02%	8 033 818	9 162 765
TOTAL	40 562 721	42 692 080	43 730 218	45 101 178	5.64%	45 943 818	46 665 765

Table 3: Budget outturn and cancellation of appropriations

BUTGET OUTTURN	2022	2023	2024	2025
Revenue actually received (+)	35 015 758	36 975 649	37 553 357	40 703 793
Payments made (-)	-32 082 159	-34 687 594	-35 208 365	-37 189 867
Carry-over of appropriations (-)	-2 831 153	-2 381 293	-2 547 534	-3 598 547
Cancellation of appropriations carried over (+)	241 176	136 659	41 228	73 324
Adjustment for carry over of assigned revenue appropriations from previous year (+)	175 478	94 879	259 468	102 556
Exchange rate differences (+/-)	- 12 392	- 3 076	- 3 664	- 5 246
Adjustment for negative balance from previous year (-)	-	-	-	-
Total	506 708	135 224	94 491	86 014

V. PROCUREMENT PLAN

To be added in Autumn 2026.

VI. HUMAN RESOURCES – QUANTITATIVE

Statutory staff occupying an establishment plan post

Type	2025			2026	2027	2028	2029
	Authorised	Filled ²⁶	Occupancy rate %	Authorised	Envisaged	Envisaged	Envisaged
Administrators (AD)	126 ²⁷	126 ²⁸	100%	125	125	125	125
Administrators (AD) DORA	6	6	100%	6	9 ²⁹	9	9
Administrator (AD) RIS	(1) ³⁰	0	0%	1	1	1	1
Assistants (AST)	13	13	100%	13	13	13	13
Assistants (AST) DORA	2	0	0%	2	2	2	2
Assistant (AST) RIS	0	0	0%	0	1	1	1
Assistants/Secretaries (AST/SC)	0	0	0%	0	0	0	0

²⁶ The 2025 figures are based on headcount as on 31 December.

²⁷ Including 1 AD DGREFORM

²⁸ Including 8 offer letters.

²⁹ From 2027 onward, 3 additional AD positions for DORA in exchange for 3 less SNE positions.

³⁰ The RIS mandate is still under deliberation by the legislator and may only materialise in 2026.

Total	148	145	97.97%	147	151	151	151
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Statutory staff and SNE not occupying an establishment plan post

Type	2025			2026	2027	2028	2029
	Planned	Engaged	Engagement rate %	Planned	Envisaged	Envisaged	Envisaged
Contract staff	42	40 ³¹	95,24%	42	42	42	42
Contract staff DORA	2	0	0%	2	2	2	2
Contract staff RIS	(1) ³²	0	0%	1	1	1	1
SNE	29	17	58,62%	29	26 ³³	26	26
Total	74	57	77.03%	74	71	71	71

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

Type	2025	2026	2027	2028	2029
	Engaged	Planned	Envisaged	Envisaged	Envisaged
Contract staff DGREFORM ³⁴	5 ³⁵	4	3	2	0
SNE	0	0	0	0	0

³¹ Including 1 offer letter

³² The RIS mandate is still under deliberation by the legislator and may only materialise in 2026

³³ From 2027 onward, 3 additional AD positions for DORA in exchange for 3 less SNE positions.

³⁴ DGREFORM SLA: REFORM/AA2022/003 (for 2025 1 CA for 12 months), REFORM/AA2023/002 (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), and REFORM/SLA2025/003 (1 CA for 4 months in 2025, 2 CA for 2026, 2027, and 8 months in 2028).

³⁵ Including 1 offer letter

Total	5	4	3	2	0
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External service providers³⁶

Type	2025	2026	2027	2028	2029
	Engaged	Envisaged	Envisaged	Envisaged	Envisaged
Structural service providers	2.5	2.5	2.5	2.5	2.5
Interim workers	0	1.25	2	2	2
Total	2.5	3.75	4.5	4.5	4.5

Establishment plan evolution 2025-2029

Function group and grade	Establishment plan in voted EU Budget 2025		Filled by 31.12.2025		Modifications envisaged in establishment plan 2025 in application of flexibility rule		Establishment plan in voted EU Budget 2026		Modifications envisaged in establishment plan 2026 in application of flexibility rule		Establishment plan 2027		Proposed Establishment Plan 2028		Proposed Establishment Plan 2029	
	officials	TA	officials	TA	officials	TA	officials	TA	Officials	TA	officials	TA	officials	TA	Officials	TA
AD 16		0		0				1				1		1		1
AD 15		2		2				1				1		1		1
AD 14		3		0				1				1		1		1
AD 13		4		2				3				4		5		5

³⁶ The 2025 figures indicate the average FTE throughout the year.

Function group and grade	Establishment plan in voted EU Budget 2025		Filled by 31.12.2025		Modifications envisaged in establishment plan 2025 in application of flexibility rule		Establishment plan in voted EU Budget 2026		Modifications envisaged in establishment plan 2026 in application of flexibility rule		Establishment plan 2027		Proposed Establishment Plan 2028		Proposed Establishment Plan 2029	
	officials	TA	officials	TA	officials	TA	officials	TA	Officials	TA	officials	TA	officials	TA	Officials	TA
AD 12		8		4				6				6		8		9
AD 11		11		3				10				10		11		13
AD 10		16		11				17				17		19		20
AD 9		21		15				20				23		25		27
AD 8		22		15				23				25		25		23
AD 7 ³⁷		21		34		+1		25				21		18		16
AD 6		12		25				15				14		10		8
AD6 DGREFORM		1		1				0				0		0		0
AD6 RIS		(1) ³⁸		0				1				1		1		1
AD 5		4		16				3				2		1		1

³⁷ Revised Establishment Plan AD posts: 2024 (+1), 2025 (+1), based on the approved Establishment Plan modification of 1 AST (AST7 into 1 AD (AD7)).

³⁸ The RIS mandate is still under deliberation by the legislator and may only materialise in 2026.

Function group and grade	Establishment plan in voted EU Budget 2025		Filled by 31.12.2025		Modifications envisaged in establishment plan 2025 in application of flexibility rule		Establishment plan in voted EU Budget 2026		Modifications envisaged in establishment plan 2026 in application of flexibility rule		Establishment plan 2027		Proposed Establishment Plan 2028		Proposed Establishment Plan 2029	
	officials	TA	officials	TA	officials	TA	officials	TA	Officials	TA	officials	TA	officials	TA	Officials	TA
AD5 DORA		6		4				6				9		9		9
Total AD		132		132		+1		132				135		135		135
AST 11		0		0												
AST 10		0		0												
AST 9		1		0				1				1		2		3
AST 8		2		0				2				2		2		2
AST 7 ³⁹		2		0		-1		3				3		3		3
AST 6		4		3				4				4		3		3
AST 5		4		5				2				1		2		1

³⁹ 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 2025		Filled by 31.12.2025		Modifications envisaged in establishment plan 2025 in application of flexibility rule		Establishment plan in voted EU Budget 2026		Modifications envisaged in establishment plan 2026 in application of flexibility rule		Establishment plan 2027		Proposed Establishment Plan 2028		Proposed Establishment Plan 2029	
	officials	TA	officials	TA	officials	TA	officials	TA	Officials	TA	officials	TA	officials	TA	Officials	TA
AST 5 DORA		2		0				2				2		2		2
AST5 RIS		0		0				0				1		1		1
AST 4		1		4				1				2		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		16		13		-1		15				16		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

Function group and grade	Establishment plan in voted EU Budget 2025		Filled by 31.12.2025		Modifications envisaged in establishment plan 2025 in application of flexibility rule		Establishment plan in voted EU Budget 2026		Modifications envisaged in establishment plan 2026 in application of flexibility rule		Establishment plan 2027		Proposed Establishment Plan 2028		Proposed Establishment Plan 2029	
	officials	TA	officials	TA	officials	TA	officials	TA	Officials	TA	officials	TA	officials	TA	Officials	TA
AST/SC1		0		0				0				0		0		0
Total AST/SC		0		0				0				0		0		0
TOTAL		148		145				147				151		148		148

Contract staff plan⁴⁰

Function group	2025		2026	2027	2028	2029
	Planned	Engaged	Planned	Envisaged	Envisaged	Envisaged
IV	24	14	24	24	24	24
IV DORA	2	0	2	2	2	2
IV RIS	(1) ⁴¹	0	1	1	1	1
III	18	25	17	17	17	

⁴⁰ The 2025 figures are based on headcount as on 31 December without DGREFORM 5 CAs engaged.

⁴¹ The RIS mandate is still under deliberation by the legislator and may only materialise in 2026.

II	0	1	1	1	1	
I	0	0	0	0	0	
Total	45	40	45	45	45	

SNE plan⁴²

	2025		2026	2027	2028	2029
	Planned	Engaged	Planned	Envisaged	Envisaged	Envisaged
SNE	29	17	29	26	26	26
Total	29	17	29	26	26	26

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				

Interagency mobility from and to the agency 2025⁴³

Type	Entries	From agencies	Exits	To agencies
------	---------	---------------	-------	-------------

⁴² The 2025 figures are based on headcount as on 31 December.

⁴³ The figures reflect the number of staff joining or existing the agency during 2025.

Temporary staff	2	ENISA, EC	8	EU-OSHA, ESMA, AMLA, EUROPOL, ACER
Contract staff	2	EEAS, ETF	2	AMLA, SRB
Total	4		10	

VII. HUMAN RESOURCES – QUALITATIVE

Recruitment implementing rules in place

Subject	Model decision	Yes	No	If no, which other implementing rules are in place
Engagement of CA	Model decision C(2019)3016	Yes		
Engagement of TA	Model decision C(2015)1509	Yes		
Middle management	Model decision C(2018)2542	Yes		
Type of posts	Model decision C(2018)8800	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		
Reclassification of CA	Model Decision C(2015)9561	Yes		

Recruitment policy

Recruitment at EIOPA is based on the Staff Regulations (SR) and Conditions of Employment of Other Servants of the European Communities⁴⁴ 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;

⁴⁴ [Staff Regulations and Conditions of Employment of Other Servants of the European Communities](#)

- support geographical balance through open and merit-based recruitment, broad publication of vacancies, regular monitoring of staff and applicant nationality data, outreach activities in underrepresented member states to raise awareness of career opportunities and attract candidates, engagement with universities and relevant academic programmes, participation in career fairs and external events, and use of communication tools such as EIOPA's website, LinkedIn and other platforms.

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. 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 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	3.68	2.8
AD7	3.7	0	4.1	4.4	4.42	4.16	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	6.20	4.0
AD10	2.0	6.0	0	0	7.0	5	4.0
AD11	0	0	2	0	0	2	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/ 2024	Staff reclassified in 2025	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	2			
	14	6	2	4,17	3-5
	13	2			
III	12	1			
	11	4			
	10	8			
	9	11	3	5,14	4-6
	8	3	1	3,25	3-5
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 2025

Gender	Staff category	Official		Temporary		Contract		Total	
		Number	%	Number	%	Number	%	Number	%
Female	AD - FG IV	0	0	50	36.5	11	25.6	61	33.9
	AST - AST/SC - FG I/II/III	0	0	9	6.6	21	48.8	30	16.7
	Total	0	0	59	43.1	32	74.4	91	50.6
Male	AD - FG IV	0	0	74	54.0	7	16.3	81	45
	AST - AST/SC - FG I/II/III	0	0	4	2.9	4	9.3	8	4.4
	Total	0	0	78	56.9	11	25.6	89	49.4
Grand total		0	0	137	76.1	43	23.9	180	100

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 the following years, including in year 2025 with joint male and female representation.

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		2025	
	Number	%	Number	%
Female	4	28.6	8	44
Male	10	71.4	10	56

Geographical balance among temporary and contract staff 2025

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	3.5			5	2.8
Belgium	8	5.6	1	2.6	9	5.0
Bulgaria	8	5.6	3	7.9	11	6.1
Croatia	2	1.4	1	2.6	3	1.7
Cyprus	1	0.7	1	2.6	2	1.1
Czech Republic	2	1.4			2	1.1
Denmark						
Estonia			2	5.3	2	1.1
Finland	1	0.7			1	0.6
France	10	7	2	5.3	12	6.7
Germany	16	11.3	8	21.1	24	13.3
Greece	6	4.2	3	7.9	9	5.0

Hungary	3	2.1	1	2.6	4	2.2
Ireland	3	2.1			3	1.7
Italy	26	18.3	1	2.6	27	15
Latvia	3	2.1	1	2.6	4	2.2
Lithuania			1	2.6	1	0.6
Luxembourg						
Malta			1	2.6	1	0.6
Netherlands	12	8.5			12	6.7
Norway	1	0.7			1	0.6
Poland	2	1.4	1	2.6	3	1.7
Portugal	7	4.9	2	5.3	9	5.0
Romania	9	6.3	4	10.5	13	7.2
Slovak Republic	1	0.7	2	5.3	3	1.7
Slovenia	1	0.7	1	2.6	2	1.1
Spain	13	9.2	1	2.6	14	7.8
Sweden						
United Kingdom	2	1.4	1	2.6	3	1.7
Total	142	78.9	38	21.1	180	100

Evolution of most represented nationalities among temporary and contract staff

Most represented nationality	2020		2025	
	Number	%	Number	%
Italy	19	12.9	27	15.0
Germany	21	14.3	24	13.3
Spain	13	8.8	14	7.8
Romania	10	6.8	13	7.2
Netherlands	6	4.1	12	6.7

France	11	7.5	12	6.7
Bulgaria	9	6.1	11	6.1
Total	89	60.5	113	62.8

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 is committed to continuously improving its environmental performance and reducing the impact of its operations on the environment. In line with recommendations from the European Court of Auditors applicable to all EU institutions and bodies, the Authority has implemented the European Union's Eco-Management and Audit Scheme (EMAS).

With the support of external experts, EIOPA established environmental aspects register identifying its most significant environmental impacts and developed an action plan that is regularly updated. In November 2022, EIOPA completed the implementation and validation of its Environmental Management System and obtained ISO 14001:2015 certification. The authority subsequently received EMAS accreditation from the competent Hessen authorities in February 2023, which was successfully renewed in 2024 and 2025.

Following the operational changes introduced during the COVID-19 pandemic, EIOPA reassessed its long-term environmental objectives and further strengthened its efforts to reduce the environmental footprint of its activities. Compared with the 2019 baseline year, the Authority set a target to reduce greenhouse gas emissions generated by business travel by 45% in 2024 onwards. This objective supports EIOPA's broader commitment to improving environmental performance through sustainable working practices and the effective use of digital collaboration tools.

As EIOPA occupies leased office premises, rather than owning and operating its own building, opportunities to implement building-related environmental improvements are limited. Nevertheless, the Westhafen Tower in Frankfurt, where EIOPA's offices are located, meets high sustainability standards and holds a LEED Gold (Leadership in Energy and Environmental Design Gold) certification. EIOPA maintains a close dialogue with the building management to identify and support further environmental improvements, including enhancements to building automation systems for light, blinds, heating and cooling, as well as operational management processes. Recent initiatives have included expanding waste separation facilities to improve recycling rates and installing electric vehicles charging stations for in the buildings underground parking area.

Within its own sphere of influence, EIOPA continues to implement measures aimed at reducing the environmental impact of its administrative activities. Examples include the following:

- a) Optimising office space utilisation through desk sharing arrangements, enabling accommodation of a growing workforce without the need for additional office space;
- b) Continue the digitalisation of internal processes, including wider use of electronic signature;
- c) Encourage sustainable travel by requiring rail travel as the preferred option for journeys of 550 km or less (one way) where feasible;
- d) Upgrade meeting rooms and audio-visual infrastructure to reduce the need for travel through increased use of videoconferencing;
- e) Prioritise locally sourced catering, services and offering a broad selection of vegetarian, plant based and organic options at on-site events

- f) Integrate sustainability considerations into public procurement processes and provide dedicated training to staff involved in procurement activities;
- g) Replace capsule based coffee machines with bean-to-cup coffee makers using coffee beans sourced from certified sustainable production;
- h) Installed water dispensers connected to tap water to eliminate of the need of bottled water delivery and reduce transport related emissions;
- i) Reduce the purchase of conference and printing materials and prioritised products from recyclable or environmentally preferable 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):
- Of which office space	- 4,664 square meters of office and meeting space;
- Of which non-office space	- 46 square meters of basement storage;
	- 47 parking spaces.
Annual rent (in EUR)	2026 onwards (projected): € 2,307,060.72 (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, 2.0% as of October 2024, 2.0% as of September 2025 and 2.0% as of April 2026 respectively. The currently applicable basic rental fee therefore has risen by 27.37% to EUR 37.32/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.

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)⁴⁵ 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 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.

⁴⁵ <https://www.coso.org/Pages/aboutus.aspx>

Anti-fraud

EIOPA's Anti-Fraud Strategy 2025 to 2027 is 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 an 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). EIOPA keeps the EU institutions informed about its anti-fraud efforts through structured and transparent reporting. Strategic progress on implementation and key outcomes is reported annually through the Consolidated Annual Activity Report. EIOPA will comply with the specific obligations stemming from Article 86 of the Financial Regulation. EIOPA will report to the European Commission without delay on cases of presumed fraud and other financial irregularities.

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

General information					Financial and human resource impact				
Date of signature	Total amount	Duration	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	Service level agreement REFORM/SLA2023/002: Increasing	Funds	88,945			
					TA				

			General for Structural Reform Support	supervisory capacity to prevent and mitigate greenwashing risks within financial markets	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 – Reform and Investment Task Force (SG REFORM)	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 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.

Relevant international developments require increasing international supervisory coordination. The EU's building of new partnerships and the EU enlargement process underline the importance for EIOPA to support broader EU external policy objectives, by for instance having an even closer cooperation with the EU accession countries.

In parallel, EIOPA will also engage with international organisations such as the IAIS and the FSB and third-country supervisors in key areas of common interest where cooperation is essential (e.g. private investments). Considering economy-wide movements and interconnections among sectors, EIOPA will also continue engaging in analysis on the non-banking sector, including in close cooperation and cross-sectoral analysis between the 3 ESAs.

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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