Opinion of the European Insurance and Occupational Pensions Authority on the decision of the European Parliament in the discharge procedure in respect of the implementation of the budget for the financial year 2023 (2024/2030(DEC))

The Board of Supervisors of the European Insurance and Occupational Pensions Authority (EIOPA) has adopted the following Opinion.

1. Introduction

The European Parliament has granted on 7 May 2025 discharge in respect of the implementation of the budget of the European Insurance and Occupational Pensions Authority (EIOPA) for the financial year 2023[1]. In accordance with article 64(11) of the EIOPA Regulation[2], the Authority shall provide a reasoned opinion on the position of the European Parliament and on any other observations made by the European Parliament in the discharge procedure.

The current Opinion provides EIOPA's views on the Parliament's decision and observations. It also highlights the measures taken by EIOPA to address the recommendations made by the European Parliament acting as Discharge Authority in respect of the implementation of the budget for the financial year 2023 in accordance with Article 106 of the EIOPA Financial Regulation[3].

2. Discharge 2023: European Parliament's observations and measures taken by EIOPA

The below table lists the observations from the European Parliament and the measures taken by EIOPA to address these observations.

[1] Texts adopted - Wednesday, 7 May 2025

[2] Regulation (EU) No 1094/2010 of the European Parliament and of the Council of 24 November 2010 establishing a European Supervisory Authority (European Insurance and Occupational Pensions Authority), amending Decision No 716/2009/EC and repealing Commission Decision 2009/79/EC (OJ L 331, 15.12.2010, p. 48).

[3] Financial Regulation of the European Insurance and Occupational Pensions Authority (2019), available on EIOPA's webpage (eiopa-mb-19-057-financial-regulation.pdf (europa.eu))

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Ref[4]	Observation of the Discharge Authority	Response and measures taken by EIOPA
	Budgetary and Financial Management	
27	Observes that the founding regulations for the three European supervisory authorities (EBA, EIOPA and ESMA - with the exception of activities financed by supervisory fees) set out that, initially, the contributions they receive from national competent authorities should account for 60 % of their budgets, with the remaining 40 % coming from the Union budget; notes that this arrangement reflects the mix of regulatory tasks, which are suitable for EU funding and supervisory convergence tasks, which are appropriate for contributions from national competent authorities, in the mandates of the three authorities; **highlights that, due to the absence of a clear delineation between the activities funded by the two sources in the founding regulations, these authorities do not differentiate between the costs covered by the Union budget subsidy and those covered by national contributions.**	EIOPA takes note of the observation and notes that the amount of the national contributions to its budget is not determined based on individual tasks or mandates carried out exclusively for the Member States, but it is given by the overall 40/60 cost-sharing arrangement that applies evenly for all general mandates conferred by the legislator onto the agency. The 40/60 funding arrangement does not reflect the mix of regulatory tasks and supervisory convergence tasks, as there are many other mandates assigned to EIOPA and also as the share of regulatory tasks versus supervisory convergence tasks may vary and actually varied over years. Rather, EIOPA considers that the lack of delineation in the founding regulation between the activities related to the Union subsidy versus the national contributions has to be interpreted as the legislation not intending to distinguish (and separately account) on this basis EIOPA's revenue streams relating to its activities that are not fee funded. The European Commission's initial proposal for ESA's founding regulation outlining the main underlying assumptions for their financial model in Annex 2 of 2009/0142 (COD)[1] supports this further: *'…It is proposed that the Community budget funds 40% of the costs and Member States fund 60%. The reasons for this proposal are the following:* *• a well-balanced and mixed financing is the best way to ensure that the Authorities act (and are perceived to be doing so) independently from Member States and from the Community institutions. If one particular source of funding were to be overly dominant, this could cast a shadow on the credibility of the decisions made by the Authorities and thus undermine the new framework proposed to safeguard financial stability;* *• given that national supervisors will continue, in this new framework, to carry-out the bulk of supervisory activities on the ground, it seems appropriate to reflect this in a slightly higher contribution from Member States. In doing so, we would also allow for a smooth evolution from the present situation where the level 3 committees are almost exclusively funded by Member States;*
28	**Calls on EBA, EIOPA and ESMA to develop this capacity to identify and separately account for the costs of activities generating each of their own revenue streams in order to improve their decision-making and the quality of information they provide to stakeholders as regards the deficits or surpluses that such activities produce;**	

[4] Ref: this is the reference to the specific observation from the " European Parliament decision of 7 May 2025 on discharge in respect of the implementation of the budget of the European Insurance and Occupational Pensions Authority for the financial year 2023 (2024/2030(DEC))"

Ref[4]	Observation of the Discharge Authority	Response and measures taken by EIOPA
		• however, it is of the essence that a significant part of the funding comes from the Community budget. Indeed, the new Authorities will serve objectives which have a clear Community dimension: preserving financial stability in the Internal Market as well as sustainable growth in the EU. Moreover, one of the Authorities' core tasks and powers is to ensure a consistent, efficient and effective application of Community rules in the sector. This justifies, at least, a 40% funding from the Community budget (as most of these entities are normally fully funded through the Community budget). Furthermore, one can doubt whether all Member States will be able to cope with the sharp increase in their contributions that would be required under the new framework, which will be much more costly than the present level 3 arrangements. *• the need for Community funding is also particularly important to ensure that the Authorities are truly independent from Member States. The choice has been made, in order to limit as much as possible interferences in the technical work of supervisors, to limit the Commission's participation to the minimum in the supervisory boards (with one non-voting member) and the management boards (with one voting member) of the Authorities. If there were to be in addition an excessive reliance on Member States' contributions, the credibility of the Authorities' independence would be seriously put at risk. A significant Community contribution is needed to compensate for the limited role which is being given to the Commission in the decision-making bodies of the Authorities;* *• this approach is the most conducive to a stable funding, with no over reliance on one source or on contributions from big Member States who could threaten the continued operation of the Authorities by putting an end to their financial contributions. Finally, this approach is also fairer than a full or very large funding from Member States: national supervisors use a variety of funding models at national level - some from general taxation, some from levies on the industry. Were the Authority to be predominantly funded by Member States there would be a risk of an unlevel playing field across the EU.'* For these reasons a differentiation between the costs covered by the Union budget subsidy and those covered by national contributions for non-fee funded activities does not seem reasonable. Considering the above, EIOPA has implemented an activity-based budgeting (ABB) approach and is in the process of implementing the corresponding activity-based costing (ABC) methodology. The ABB and ABC systems allow to allocate and track expenses based on EIOPA's strategic activity areas (SAAs) and related annual operational objectives (AOOs).

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		Since EIOPA's current SAAs and individual AOOs comprise activities which are to the benefit of both the Union and Member States, EIOPA's ABB/ABC methodology does clearly differentiate and separate costs for specific activities outside the regular conjointly Union- and NCA-funded budget. These include oversight activities under the Digital Operational Resilience Act (DORA), which are fully funded through fees levied from Critical Third-Party Providers (CTPPs), as well as specific project activities under dedicated Service Level Agreements (SLAs), such as those concluded with DG REFORM.
Staffing policy, gender equality, inclusion, conflict of interest and fraud prevention		
108	Notes that, in 2023, the staff turnover rate was more than 5 % in 18 out of 33 agencies (namely Cedefop, CEPOL, EBA, EFCA, EIGE, EIOPA, EIT, ELA, EUDA, ETF, EUAA, eu-LISA, Eurofound, Eurojust, Europol, EUSPA) and that three of them exceeded the 10 % rate (namely BEREC Office, CdT, Eurojust); **commends the agencies that have taken targeted measures to prevent high staff turnover rates**; **highlights the importance for all agencies to implement measures with a view to improving talent management and retention**; counts on EUAN to be a forum for its member agencies with regard to exchanging good practices and, where possible, joining forces in this regard; calls on the Commission to actively support agencies in recruiting the necessary expertise to fulfil their mandates, encouraging closer cooperation with universities and other relevant institutions;	In 2023, EIOPA experienced a staff turnover rate exceeding 5%, i.e. 6%, a development which has been acknowledged and actively addressed. As in previous years targeted measures have been implemented in 2024 and 2025 to improve talent management, strengthen staff engagement, and enhance retention. In 2024, a comprehensive staff engagement survey was conducted to better understand the needs and expectations of staff. Based on the feedback received, actions have been taken in several key areas: enhancing the understanding of EIOPA's strategy; improving overall efficiency; strengthening information flows and internal communication across the organisation; increasing learning and development opportunities; improving feedback on staff development; raising awareness of existing opportunities within the organisation and implementing a 360 degrees feedback exercise for managers. These efforts have been further advanced through continued focus on staff well-being and work-life balance, including the continuous implementation of the hybrid teleworking regime. EIOPA remains an active participant in the EU Agencies Network (EUAN), where good practices are exchanged and potential synergies with other agencies are explored.

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115	Notes that gender distribution has improved in 2023 compared to 2022 at the level of senior and middle management[5] and amongst the management board members[6]; notes that the gender balance reported for staff overall[7] did not change; **encourages ACER, BEREC Office, Cedefop, ECDC, ECHA, EFSA, EIOPA, EMCDDA, EMSA, ENISA, ERA, eu-LISA, ELA, Europol, EUAA, EUSPA and Frontex to support women in applying for management positions;** reiterates its calls on the Commission and Member States to observe gender balance when nominating and appointing members of the management or administrative boards; recalls the ambition of the agencies to align with the Commission to reach a gender balance of 50 % at all levels of its management by the end of 2025; calls on the agencies to keep taking these aspects into consideration with regard to all future recruitment of staff and to work towards the further improvement of gender balance at senior management level;	EIOPA is strongly committed to promoting gender equality across all levels of the organisation, with a particular focus on achieving balanced representation in management positions. A range of targeted measures have been put in place to ensure equal opportunities during recruitment and career progression processes. These include using gender-neutral vacancy language, gender-balanced selection panels, raising panel members awareness on unconscious bias. Detailed gender statistics are reported to enhance accountability. The efforts of EIOPA show a positive trend by reaching a more gender-balanced of the management positions in 2025: 8 female managers compared to 9 male, including the senior management represented 1 to 1. To support long-term progress, EIOPA also invests in gender-sensitive career development and leadership initiatives. Central to this is the Female Talent Development Programme, launched in 2022 and organised annually, which has supported four cohorts to date. While the programme initially focused on empowering female staff, the 2024 and 2025 cohorts have also included male participants, reflecting a broader institutional commitment to building inclusive leadership and fostering shared responsibility for gender equality. The programme supports career advancement through targeted training, mentoring, and peer exchange. This is complemented by leadership courses, internal mobility initiatives, networking and mutual support. Unconscious bias training is provided to all staff to promote a shared understanding and inclusive workplace culture. Together, these efforts form a comprehensive strategy to embed gender equality into the organisational culture and support equal participation and advancement at all levels.

[signed]
For the Board of Supervisors
Petra Hielkema
Chairperson

[5] With 64 % men and 36 % women (67 % and 33 %, respectively in 2022); with 54 % men and 46 % women (54 % and 46 %, respectively in 2022).
[6] With 58 % men and 42 % women (60 % and 40 %, respectively in 2022).
[7] With 54 % men and 46 % women (54 % and 46 %, respectively in 2022).