

Discussion paper on (re)insurance value chain and new business models arising from digitalisation

CONSULTATION

START DATE:

10 Jun 2020

END DATE:

07 Sep 2020

Closed

Technology continues to evolve, bringing new opportunities, social change and new expectations for consumers. In response, insurance undertakings and intermediaries continue to develop and revise their business models, often in increased co-operation with third parties (e.g. BigTech companies and start-ups), bringing both beneficial innovation and a new set of emerging risks that have to be taken into account.

In this context, a possible fragmentation of the insurance value chain could occur, including, most pertinently, a potential for a reduced regulatory and supervisory 'grip' on the relevant activities in the value chain, or ways in which the 'lengthening' of the value chain 'stresses' existing regulatory and supervisory oversight.

The goal of the public consultation is to get a better picture on possible fragmentation of the European Union's insurance value chain and supervisory challenges related to that in order to plan for next steps.

The deadline for submission of feedback in EU Survey Tool is 7 September 2020.

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