



08 July 2022

STAFF VACANCY
Ref. 202213CAFGIV
External Call

The European Insurance and Occupational Pensions Authority (EIOPA) is an independent European Union Authority established on 1 January 2011 by Regulation (EU) No. 1094/2010 of the European Parliament and of the Council of 24 November 2010.

EIOPA is at the heart of insurance and occupational pensions in the EU. Our mission, among other things, is to contribute to a sound, effective and consistent level of regulation and supervision of insurance and occupational pensions sectors in Europe, and to promote transparency, simplicity and fairness in the market for consumer financial products or services across the internal market for the benefit of EU citizens. Through our activities we help protect insurance policyholders, pension scheme members, customers and consumers and other beneficiaries. We furthermore play a key role in supporting the stability of the financial system, transparency of financial markets and products, and we contribute to strengthening coordination among financial supervisors at the international level.

EIOPA is part of the European System of Financial Supervision (ESFS) which includes the European Banking Authority (EBA), the European Securities and Markets Authority (ESMA) and the European Systemic Risk Board (ESRB).

Further information on EIOPA is available on EIOPA's website: <https://www.eiopa.europa.eu/>

EIOPA is committed to fostering an inclusive and dynamic working environment.

For its offices in Frankfurt am Main, Germany, EIOPA is inviting applications for a position as

Expert on Consumer Protection

Job description

Major purpose

The successful candidate will be a member of EIOPA's Consumer Protection Department.

As a member of the Conduct of Business Oversight Unit, the Expert on Consumer Protection will be expected to provide advice on financial

innovations and market developments related to insurance from a consumer protection angle, with a particular focus on behavioural economics aspects. In particular, for the scope of this position, the Expert is expected to contribute to a one-year project working with selected national competent authorities (NCAs) aimed at developing key risk indicators to develop conduct risk assessment framework(s) to analyse and prioritize amongst retail conduct risks and at carrying out mystery shopping exercises. The Expert is also expected to contribute to another project involving the procurement and management of a behaviour-based market study in the context of IORP II implementation.

The successful candidate will assist and/or be mainly responsible for various deliverables under these projects, including managing contractors carrying out relevant studies on emerging trends (ESG and digital) and their impact on consumers and providing inputs to a number of deliverables to ensure consumer behaviours and behavioural economic aspects are taken into account in the supervision of conduct related requirements.

The performance of these tasks may often require the ability to apply economic and statistical principles and concepts, conduct independent research on topics relating to conduct supervision and financial inclusion, and analyse large quantitative and qualitative datasets provided by different sources.

Main responsibilities

- As part of the Unit, driving forward EIOPA's work with NCAs in the development of relevant tools (e.g. mystery shopping methodologies) at the national level and the usage of a broad set of conduct supervision tools:
 - Developing terms of references to hire contractors to carry out mystery shopping exercises;
 - Contribute into defining the key elements to carry out mystery shopping exercises (e.g. personas, scenarios, etc.);
 - Supporting NCAs in using a different set of conduct tools and integrate behavioral economics aspects into their supervisory activities; and
 - Delivering high quality reports on key behavioral economics aspects relating to the insurance sector such as consumers' attitudes towards insurance products, consumers' trust in the insurance sector, demand-side barriers to product's uptake.
- Within own areas of expertise, contributing technical advice to internal stakeholders and national supervisory authorities;
- Liaising with internal and external stakeholders (EIOPA staff members, EIOPA Working Groups and Committees, national supervisory authorities, and industry);

- Managing contractors carrying out relevant studies on conduct tools;
- Any other tasks as required.

REQUIREMENTS

Eligibility Criteria

- Thorough knowledge of one of the languages of the Communities and a satisfactory knowledge of another language of the Communities;
- Be a national of a Member State of the European Union, Norway, Iceland or Liechtenstein;
- Be entitled to his or her full rights as a citizen;¹
- Have fulfilled any obligations imposed by the applicable laws on military service;
- Be physically fit to perform the duties linked to the post.²

Essential skills and knowledge

- Qualification:
 - a) a level of education which corresponds to completed university studies, preferably in Economics, Actuarial Studies, Political Science, Law, or a related field attested by a diploma, when the normal period of university education is four years or more; or
 - b) a level of education which corresponds to completed university studies, preferably in Economics, Actuarial Studies, Political Science, Law, or a related field attested by a diploma and appropriate professional experience of at least one year, when the normal period of university education is at least three years;
- At least three years of proven full-time relevant professional experience, acquired after the qualification required under a) or b) above;
- Proven experience of drafting reports for decision making bodies;
- Proven experience and knowledge of financial innovation, and/or conduct supervision;
- Proven experience in managing contractors;
- Knowledge of EU financial services law, in particular familiarity with EU Directives in the insurance sectors.

¹ Prior to the appointment, the successful candidate will be asked to provide a Police certificate confirming the absence of any criminal record.

² Before being engaged, a candidate shall be medically examined by one of the institution's medical officers in order that the institution may be satisfied that he fulfils the requirements of Article 12(2)(d) of the Conditions of Employment of Other Servants of the European Communities.

- Very good command of oral and written English;
- Working knowledge of MS Office, in particular Word, Excel and PowerPoint.

Desirable skills and knowledge

- Work experience in conducting market research and/or mystery shopping;
- Work experience in conduct supervision;
- Work experience in insurance distribution;
- Work experience in providing advice and assistance to national supervisory authorities;
- Experience and knowledge in the field of insurance either from the industry or financial supervision;
- Work experience in analysing quantitative datasets and applying economic and statistical principles and concepts;
- Work experience in behavioural economics, particularly in the area of consumer behaviours and consumer attitudes towards financial services;
- Proven work experience in a multicultural environment;
- Knowledge of a third EU language.

For the above position, the following behavioural competencies have to be fulfilled:

- Flexibility in terms of openness to taking over other tasks within EIOPA in view of the dynamic and evolving institutional environment;
- Excellent team player sharing relevant information and supporting team members without taking over responsibility for their work, being able to work in different teams with different levels of stakeholders in a multicultural environment;
- Being able to have and expressing a critical view towards own performance and open to learn from experience;
- Analytical Capacity: able to distinguish between critical and irrelevant items of information: locate, analyse and synthesise information from a wide range of sources in a complex environment; use a disciplined approach to data governance; display a positive attitude in the face of ambiguity; identify critical connections and patterns in information/data; recognise causes and consequences of actions and events that are not readily apparent; makes sound judgements based on rigorous, independent thinking;

- Curiosity: able to demonstrate a deep and persistent desire to locate, analyse and synthesise information from a variety of sources, people and media: ask probing questions that cut through formally presented information/situations to peel back layers of explanation and expose foundational issues; promote open discourse and engage through challenging dialogue: challenge the status quo and exercise professional skepticism; use questions strategically, as a tool to advance insight, understanding and deepen awareness;
- Influencing: able to demonstrate the ability and willingness to assert ideas and opinions without causing offence; adapt and work effectively with a variety of diverse situations, individuals or groups; nurture and build open, effective partnerships with others to achieve results; listen critically with an open, unbiased mind; demonstrate resilience in difficult situations: push through resistance and continue to work with others in a constructive manner; identify and respond constructively to underlying attitudes or behavioural patterns;
- Communication: able to express ideas logically, simply, confidently and with impact, both orally and in writing; demonstrate command of the message; confidently handle challenging conversations; listen to, and probe, to understand others' views, ideas and ways of working; frame clear communication messages in line with audience experience, background and expectations, in an engaging manner; stand ground when needed; adopt appropriate influencing styles;
- Judgement: able to base decisions on sound logic and rationale; make sound judgements based on rigorous, independent thinking; compare and verify related data from different sources before making a decision; ensure that strong logic and a compelling business case support decisions, balancing sound analysis with decisiveness; involve the right stakeholders in making decisions;

Place of employment

Frankfurt am Main, Germany

Function group and range of grades

Contract Agent, Function Group IV

Monthly basic salary

CA FG IV Grade 13/Step 1: 3,555.98 EUR

CA FG IV Grade 14/Step 1: 4,023.40 EUR

CA FG IV Grade 16/Step 1: 5,150.62 EUR

plus specific allowances where applicable*

Indicative start date

1 September 2022 (upon budget availability)

Contract type and duration

Successful candidates may be offered an employment fixed-term contract for 15 months as a Contract Agent.

Reserve list

Possibility of reserve list with validity until 31 December 2022.

*** Summary of Conditions of Employment**

1. Successful external candidates will be classified in Grade 13/Step 1, grade 14/Step 1 or Grade 16/Step1.

Function Group /Grade ³	Monthly basic salary ⁴	Monthly net salary, excluding allowances	Monthly net salary, including specific allowances ⁵
FG IV/GRADE 13/Step 1	3,710.50 EUR	3,134.11 EUR	4,525.66 EUR
FG IV/GRADE 14/Step 1	4,198.24 EUR	3,388.70 EUR	4,993.10 EUR
FG IV/GRADE 16/Step 1	5,374.44 EUR	4,233.37 EUR	6,088.28 EUR

1. Salaries are subject to a Union tax deducted at source and are exempt from national taxation.
2. Depending on the individual family situation and the place of origin, the successful jobholder may be entitled to: expatriation allowance (16% of the basic salary), household allowance, dependent child allowance, education allowance, pre-school allowance, installation allowance, reimbursement of removal costs, initial temporary daily subsistence allowance, and other benefits.
3. Annual leave entitlement of two days per calendar month plus additional days for grade, distance from the place of origin and in addition on average 15 EIOPA holidays per year.

³ [Implementing rules concerning the use and engagement of contract agents](#)

⁴ The basic salary weighted by the current correction coefficient for Germany (100.10%)

⁵ An estimation of net salary, including the deduction for tax and social security and adding the allowances (this estimation has been calculated with expatriation allowance, household allowance and with one dependent child allowance). Allowances depend in any case on the personal situation of the candidate.

4. EU Pension Scheme (after 10 years of service).
5. EU Joint Sickness and Insurance Scheme (JSIS), accident and occupational disease insurance coverage, unemployment and invalidity allowance and travel insurance.
6. General and relevant technical training plus professional development opportunities.

Application process

The recruitment process will include a remote panel interview and a written test. In addition, there may be a pre-screening exercise, presentation to be delivered by the candidate and a bilateral interview.

Applicants are required to act with the highest standards of integrity through the whole selection procedure.

Applications should be submitted in **English language** including:

(1) **Curriculum Vitae** clearly indicating (among all):

-Qualifications (please list exact dates of your academic qualifications gained)

-Responsibilities, experience and skills gained in previous positions (please list exact dates of your work experience gained)

-Nationality/Citizenship

-Language skills

and

(2) **Motivation Letter** of no more than one page, explaining why you are interested in the post and what would be your added value you would bring to EIOPA if selected.

Applications submitted without Curriculum Vitae or Motivation Letter are not considered.

Applicants will be assessed on the basis of the eligibility and selection criteria specified in the vacancy notice and these must be met by the closing date of the vacancy notice.

Only information included in the Curriculum Vitae or in the Motivation Letter are assessed.

Applications should be submitted to recruitment@eiopa.europa.eu, specifying in the subject the reference number above. Deadline for application is **23:59 CET on 08 August 2022.**

The successful candidate will be required to make an annual declaration in respect of any interests which might be considered prejudicial to his/her independence. Before recruiting a member of staff, EIOPA's Executive Director will examine whether the successful candidate has any personal interest which may impair his/her independence or any other conflict of interest. To that end, the successful candidate, using a specific form, shall inform the Executive Director via the Ethics Officer of any actual or potential conflict of interest.

For more information on the selection process of contract agents and on the contractual and working conditions, please, refer to:

- [Candidates Manual](#)
- [Implementing rules concerning the use and engagement of contract agents](#)
- [Staff Regulations and Conditions of Employment of Other Servants of the European Communities](#)