

# EIOPA establishes Consultative Expert Group on Digital Ethics in Insurance

□The European Insurance and Occupational Pensions Authority (EIOPA) established today its Consultative Expert Group on Digital Ethics in Insurance.

As a follow-up of its recent thematic review on the use of [Big Data Analytics \(BDA\) in motor and health insurance](#), EIOPA established a Consultative Expert Group to assist the Authority in the development of digital responsibility principles in insurance.

The thematic review concluded that there are many opportunities arising from BDA and digitalisation more broadly, but also some risks that need to be further addressed. For this reason, the digital responsibility principles will address the use of new business models, technologies and data sources in insurance from the perspective of fairness and taking into account ethical considerations. While they are expected to cover different areas of the insurance value chain, specific focus will be given to pricing and underwriting, given their specific importance in the insurance sector.

The Consultative Expert Group may also act as a sounding board for EIOPA in other related policy initiatives in the area of InsurTech, for instance by supporting EIOPA in promoting a sound governance framework around the use of BDA tools such as Artificial Intelligence and Machine Learning.

EIOPA's [call for expression of interest of July 2019](#) resulted in an extraordinary group of high-level experts with a diverse set of experiences and expertise.

EIOPA is pleased to confirm the composition of its Consultative Expert Group on Digital Ethics in Insurance. For further details, please refer to the table below.

The group will meet for the first time on Tuesday, 8 October.

Andreas Hufenstuh	PricewaterhouseCoopers
Antti Talonen	Tampere University
Chris Holland	Loughborough University
Chris K. Madsen	Aegon
Christian Hugo Hoffmann	Syntherion
Cristina Bellido Andujar	CaixaBank
Daniel John	HUK-COBURG
David Wassong	Generali
Desislav Danov	FinTech Guardian
Edoardo Carlucci	Better Finance
Esko Kivisaari	Actuarial Association of Europe
Fernando Acevedo Frías	Independent consultant

Florian Pons	Institute des Actuaire
Gemma Garriga	Allianz
Gert Meyers	KU Leuven
Jasper De Meyer	BEUC
Jaya Handa	Liberty
Jens-Daniel Florian	Marsh
João Torres Barreiro	Willis Towers Watson
Lars Gatschke	Verbraucherzentrale Bundesverband e.V.
Liisa Halme	If P & C Insurance
Liz McFall	University of Edinburgh
Lutz Wilhelmy	Swiss Re
Malika Labi	Europ Assistance
Marcello Zacchetti	Cattolica Assicurazioni
Marcin Detyniecki	AXA
Martin Mullins	University of Limerick
Mirko Kraft	Coburg University of Applied Sciences and Arts
Olivier Jérusalmy	Finance Watch
Owen Morris	Aviva
Paolo Stefano Giudici	University of Pavia
Pedro Écija Serrano	Grant Thornton
Petra Žárská	Spoločnosť Ochrany Spotrebiteľov S.O.S
Philippe Cotelle	Airbus
Piotr Czublun	CZUBLUN TRĘBICKI Law Office
Raymon Badloe	Achmea
Reza Khorshidi	AIG
Rui Ferreira	Zurich Insurance Group
Thomas Brenøe	Insurance & Pension Denmark
Virginia Antonini	Reale Mutua Assicurazioni