

**CEN/TC 445 Standardisation Project for the proposed  
EU Regulation on Financial Data Access (FIDA):**

**European Standards for the Customer Data  
Access and Portability in the Insurance Sector**

# Objectives (1)

## European standards for data access and portability in the insurance sector

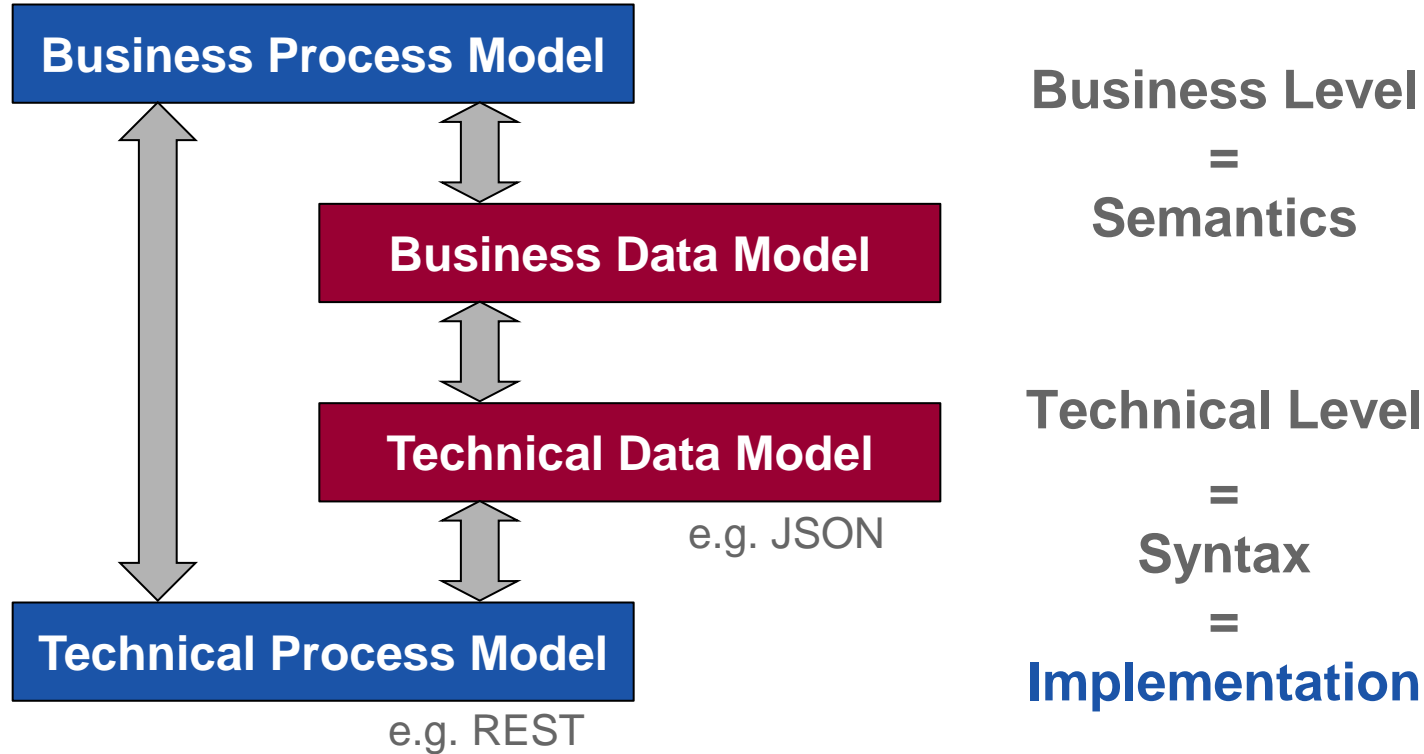
- Supporting B2C:  
Customer (natural or legal person) access to customer data stored by a data holder – EU FIDA Regulation Article 4
- Supporting B2B:  
Data user access with customer permission to customer data stored by a data holder – EU FIDA Regulation Article 5

## Objectives (2)

### European standards for data access and portability in the insurance sector

- Scope: insurance products and data in scope of the FIDA Regulation Article 2 (1) which includes in the current draft:
  - insurance-based investment products
  - pension rights in occupational pension schemes
  - pension rights on the provision of pan-European personal pension products
  - non-life insurance products, with the exception of sickness and health insurance products
- Scope: customer data in scope of the FIDA Regulation Article 3 (3)
- Supporting also ‘data portability’ regarding GDPR Article 20 within the scope of the FIDA Regulation Article 2 and 3

# Levels of Process and Data Standardisation



# Standardisation Deliverables (1)

- **European Standard (EN)** for the specification of the interface for the data access on business level:
  - Semantic definition of the interface for the data access of a customer or a data user to the customer data maintained by a data holder
  - Data model for the structure of the customer data
  - Semantic definition for each single data element of the customer data with name and description
  - Standard on the semantic level with a syntax-neutral specification independent from a specific implementation technology

# Standardisation Deliverables (2)

- **CEN Technical Specification (TS)** for the technical specification of the application programming interface (API) in the Open API Technology:
  - Open API Technology published by the Open API Initiative, an open-source collaboration project of the Linux Foundation
  - State-of-the-art technology for cloud-based micro-service systems: REST/JSON
  - TS delivers Open API specifications (in YAML format) as digital attachments for an instantaneous implementation with tools that can automatically generate code, documentation and test cases
  - Facilitating a uniform implementation of the EN across a FIDA Scheme, based on a common technology
  - For a future technology another TS could be developed

# Scope: Application Programming Interfaces

## ■ APIs for B2C – Customer data access

- Request of the customer to the data holder for an actual transfer of the customer data
- Response of the data holder with the transfer of the requested customer data to the requesting customer

## ■ APIs for B2B – Data user data access

- Request of a data user to a data holder for an actual transfer of customer data for a specific purpose under a permission of the customer
- Response of the data holder with the transfer of the requested customer data to the requesting data user

# Scope: Specifications for customer data (1)

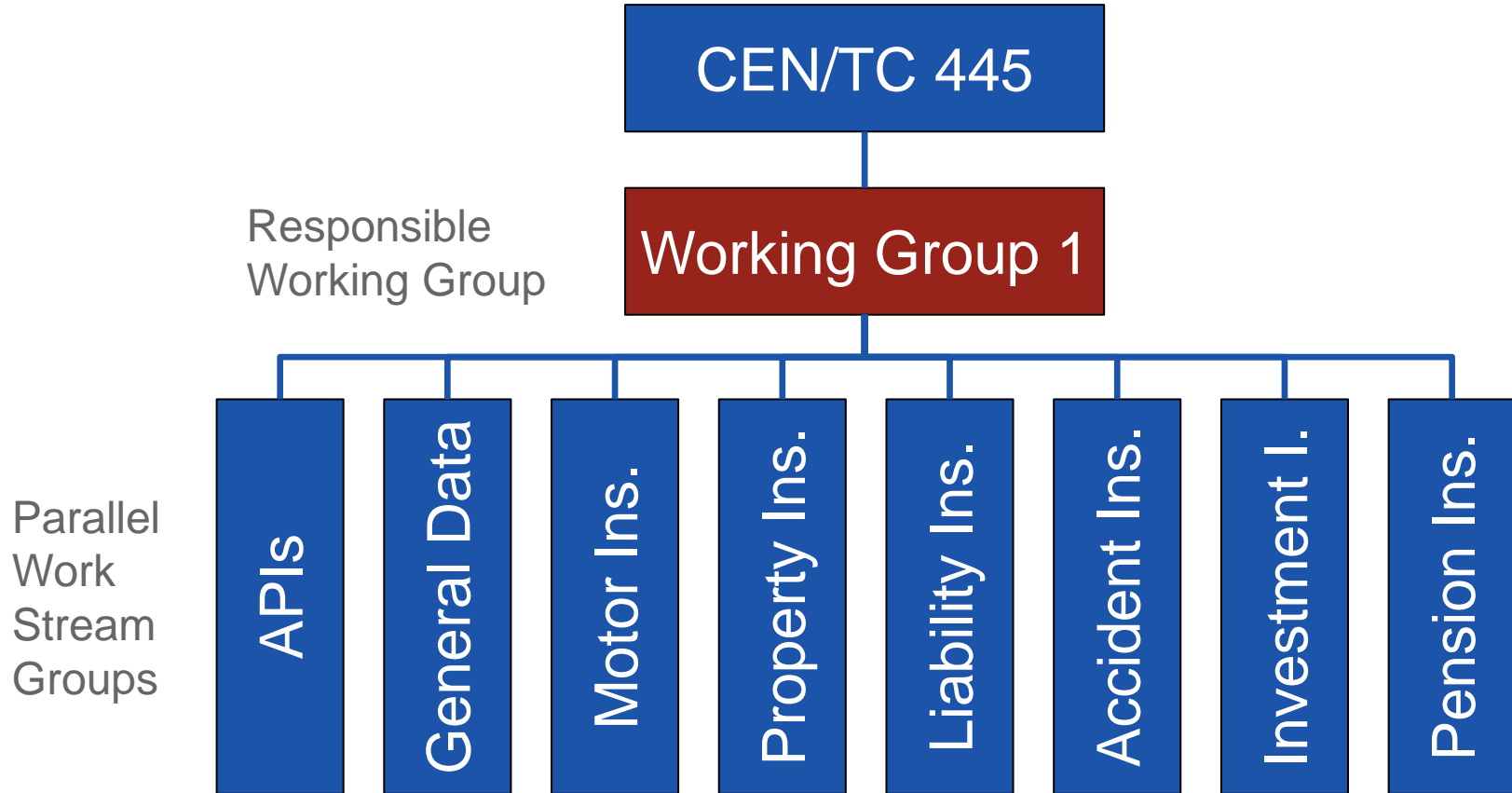
- General data of the policy holder (including name, address, contact details, payment means, tax identification, etc.)
- General data of natural persons (birth date, profession, etc.)
- General data of legal persons (legal form, business sector, etc.)
- General data of the insurance policy (policy number, insurance product and coverages, sums insured, premium amounts, etc.)
- Data collected for the purposes of a demands and needs assessment
- Data collected for the purposes of an appropriateness and suitability assessment
- Data depending on class of business (see next page)



## Scope: Specifications for customer data (2)

- Data depending on class of business:
  - Motor insurance (details about vehicle, usage, drivers)
  - Property insurance (details about building, household or other objects)
  - Liability insurance (details about insured persons and their activities)
  - Accident insurance (details about insured persons and their activities)
  - Insurance-based investment products and pension insurance (details about insured persons, savings, investments, pension rights)
- Final scope depending on the scope of the final FIDA Regulation

# Project Organisation (1)



## Project Organisation (2)

- Dedicated Working Group (WG) for the development of the standards
- In the WG parallel Work Stream Groups specify APIs and sector-specific data elements
- Insurance experts of the European stakeholders define the requirements
- Standardisation experts with experience in the insurance sector have the following tasks:
  - Moderation of the meetings of the WG and the Work Stream Groups
  - Defining the necessary APIs and data elements
  - Drafting the standards documents (EN and TS with technical attachments)
  - Active contribution to comments resolution
  - Revision of the draft documents according to the comments resolution

# Basis for the European Standard (1)

- Existing standards in specific countries or markets
  - Essential functions for FIDA in national insurance standards
- UN/CEFACT – Global Trade Facilitation and E-Business
  - The United Nations Centre for Trade Facilitation and Electronic Business (UN/CEFACT) is a subsidiary, intergovernmental body of the United Nations Economic Commission for Europe (UNECE)
  - UN/CEFACT serves globally within the United Nations Economic and Social Council for trade facilitation recommendations and electronic business standards
  - It has global membership and its members are experts from intergovernmental organisations, individual countries' authorities and from the business community

<https://unece.org/trade/uncefact>

# Basis for the European Standard (2)

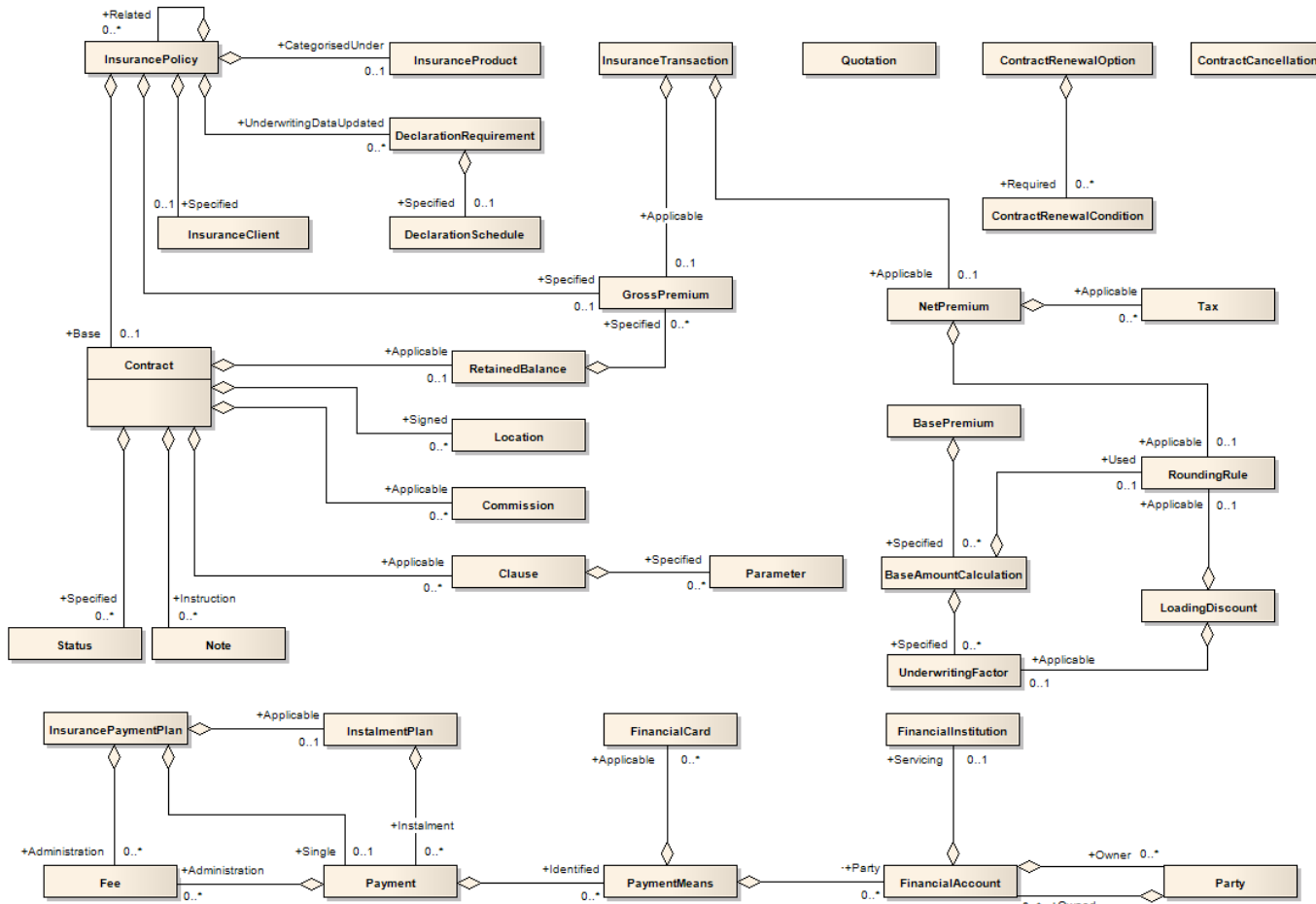
## Insurance Domain Data Model on the Basis of the UN/CEFACT Core Components Library (CCL)

- Re-use of generic core components of UN/CEFACT CCL
- Insurance-specific core components to the UN/CEFACT CCL
- Insurance Domain Data Model includes:
  - P&C insurance (private and commercial lines)
  - Motor insurance (private and commercial lines)
  - Policy, person, risk object, coverage data
  - Incident, loss and claim data
- Developed by CEN/WS eEG7, the predecessor group of CEN/TC 445

<http://www.eeg7.org/Repository/SMILe-Core-Component-Library/index.htm>

eEG7 SMILe Data Model - Core Components for Insurance Policies and Transactions

This diagram illustrates the core components (ACC) and their relationships (ASCC) to model the central concepts of insurance which include insurance policies and insurance transactions (e.g. quotation, renewal, cancellation) as well as core components to capture premium and payment information.



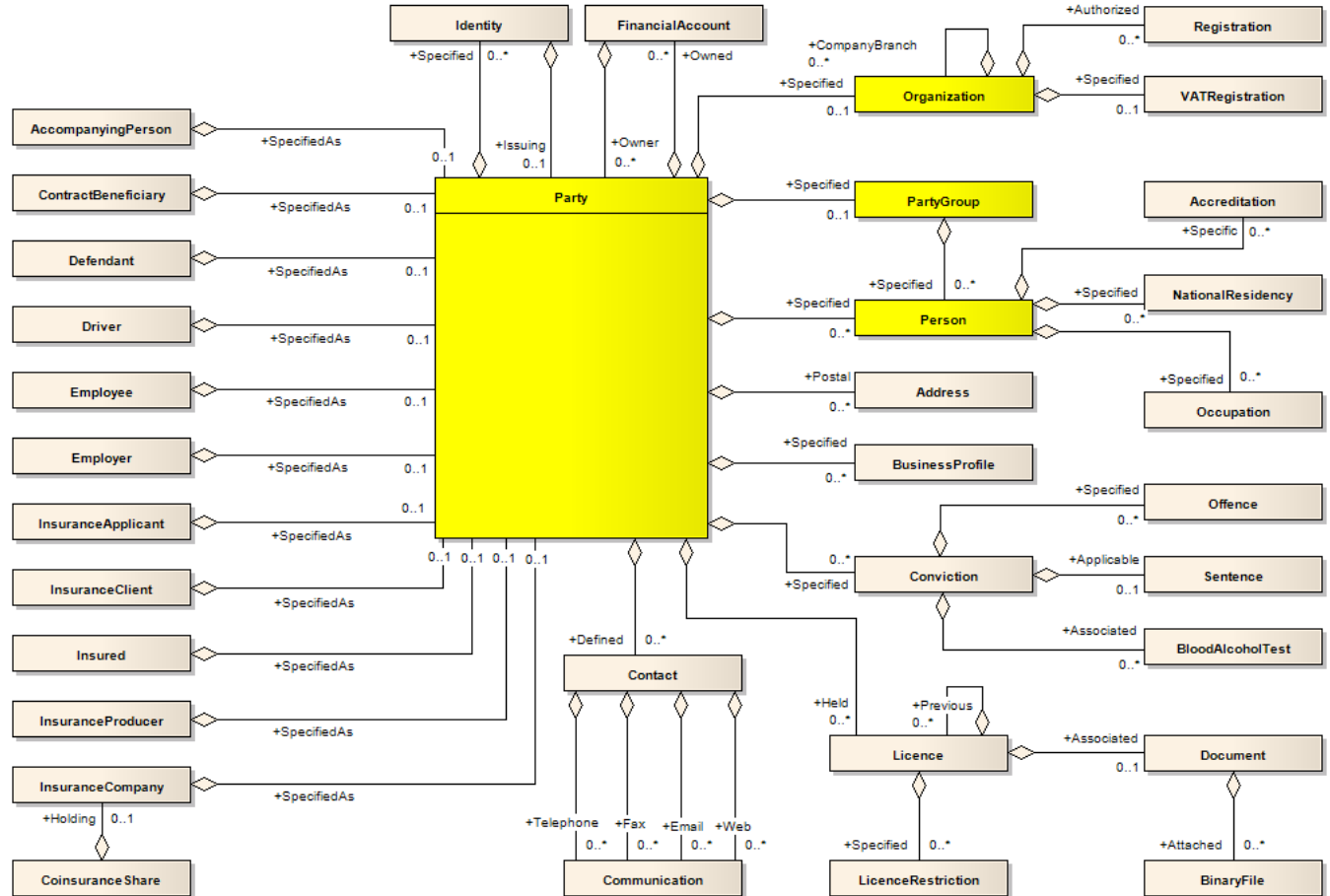
Policy  
Contract  
Transaction  
Premium

## eEG7 SMILE Data Model - Core Components for Parties



This diagram illustrates the core components (ACC) and their relationships (ASCC) to model parties and party roles in the context of insurance policies and claims. A party might be a person, an organization or a group of persons.

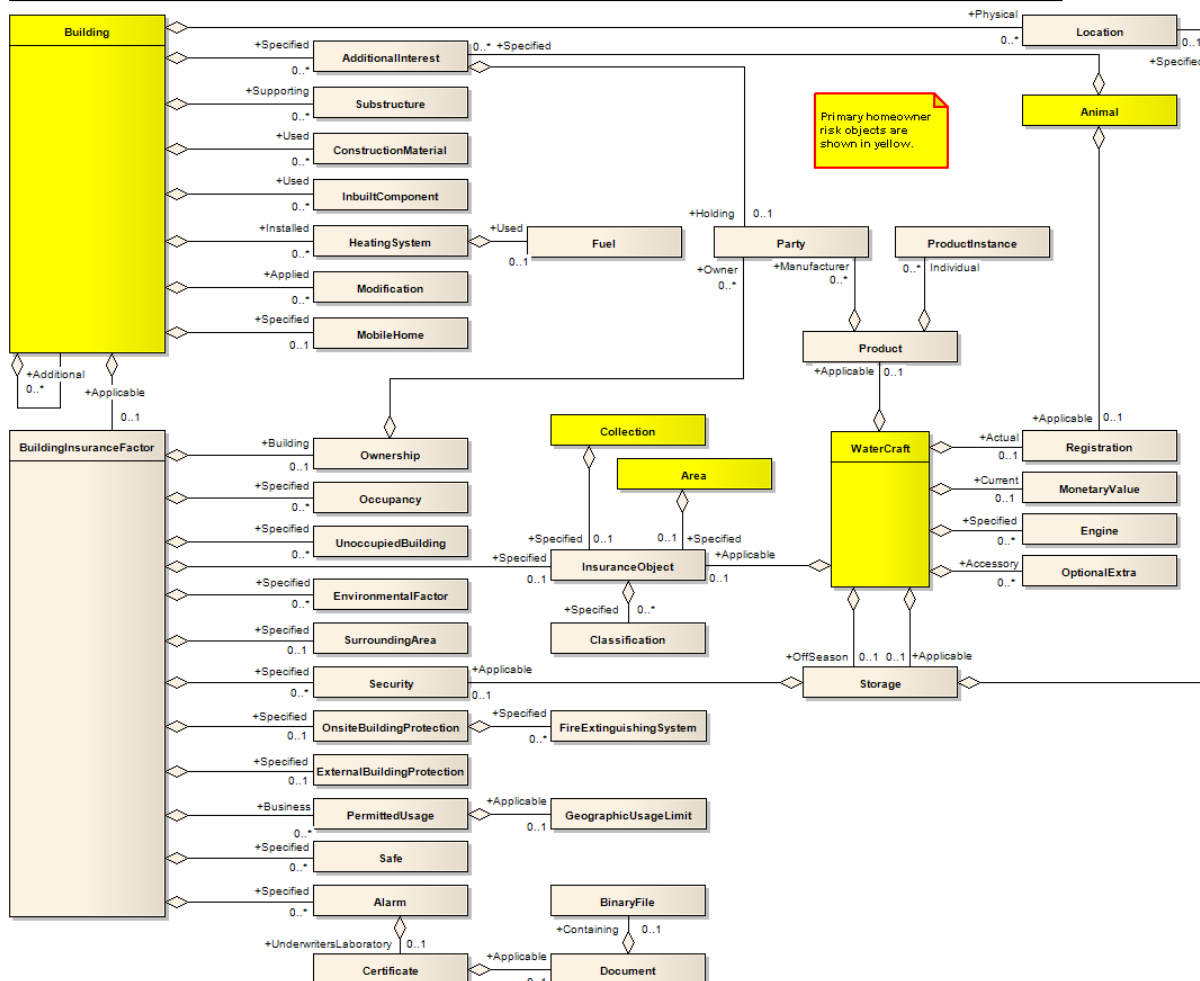
Party  
Person  
Organisation  
Party Group





This diagram illustrates the core components (ACC) and their relationships (ASCC) to model risk objects in the context of homeowner insurance. A risk object might be a building, an area, a collection, an animal or a water craft. All core components shown may be required for the rating of a specific risk object.

Property:  
Building  
Area  
Collection  
Water Craft  
Animal



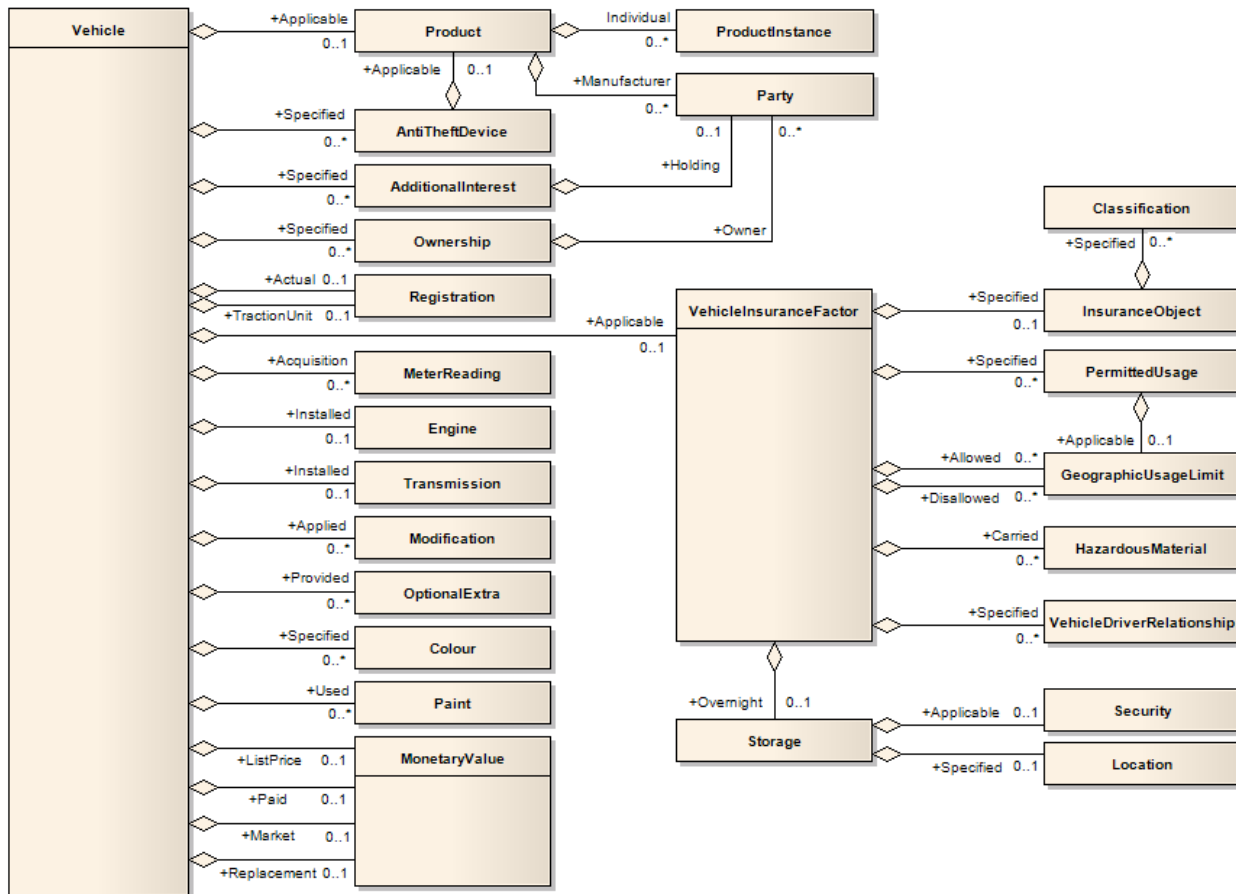


## eEG7 SMILe Data Model - Core Components for Risk Objects in the Line of Business "Motor Insurance"

This diagram illustrates the core components (ACC) and their relationships (ASCC) to model risk objects in the context of motor insurance. A risk object is a vehicle which might be a car, a truck, a trailer, a bus, a motor cycle or a mobile home. All core components shown may be required for the rating of a specific risk object.



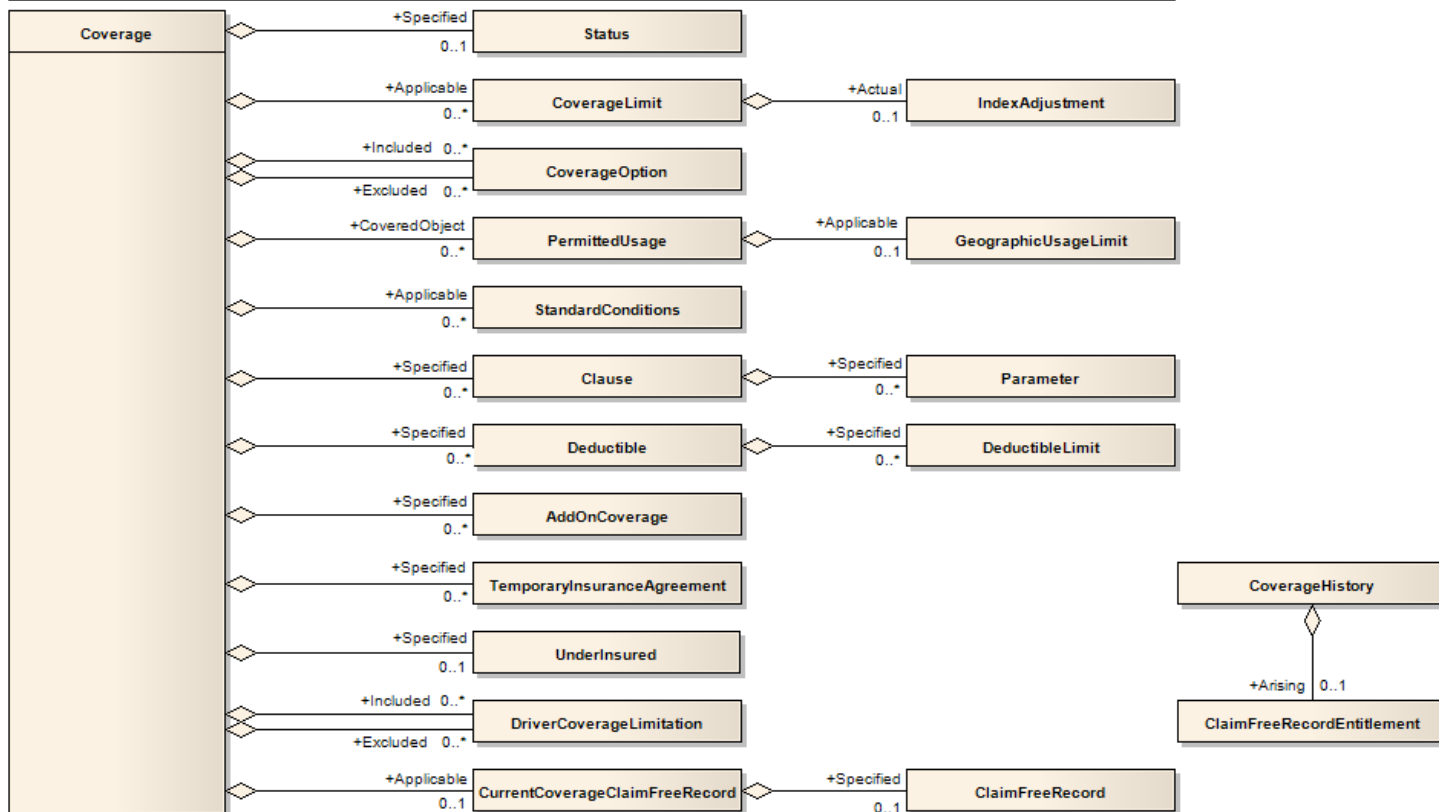
# Vehicle





## eEG7 SMILe Data Model - Core Components for Coverage

This diagram illustrates the core components (ACC) and their relationships (ASCC) for the area of insurance coverages. The model captures the requirements for private property and casualty insurance as well as private and commercial motor insurance.



## Coverage

# Flexibility of the European Standard (1)

- **The European Standard as a basis for market-specific FIDA Schemes**
  - Should contain data elements used in multiple markets
  - Should not contain data elements that are only used in one market
- **Adaption to a specific FIDA Scheme**
  - Optionally select a subset of the required data elements from the European standard
  - Extend the standard with market-specific data elements
  - Select or define market-specific code lists for the coded data elements

## Flexibility of the European Standard (2)

- The data type 'Code' of the UN/CEFACT Core Component Library (CCL)
  - Code code value
  - CodeName textual equivalent of the code value
  - CodeList code list from which the code value is taken
  - CodeListName name of the code list
  - CodeListVersion version of the code list
  - CodeListAgency code of the maintenance agency of the code list
  - CodeListAgencyName name of the maintenance agency of the code list
- Select or define market-specific code lists for the coded data elements
  - Using the flexibility of the data type 'Code' of the UN/CEFACT CCL

# European Standard for Cross-Border Use Cases

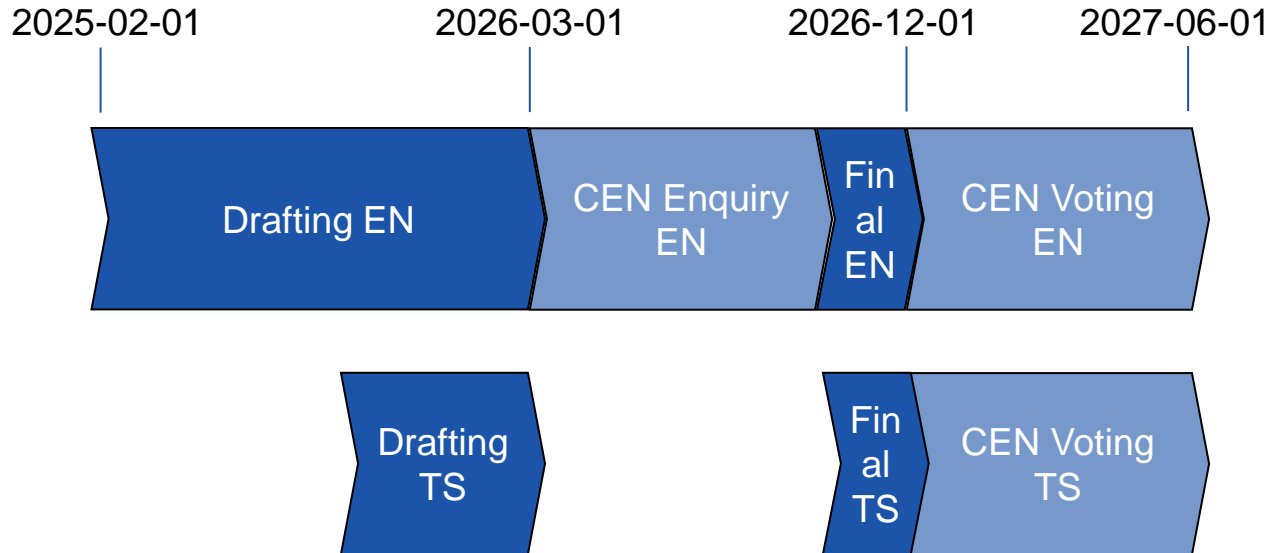
- **The European Standard as a basis for cross-border FIDA Schemes**
  - Use cases for a European FIDA Scheme
  - Use cases for a FIDA Scheme supporting a cross-border market
- **Adaption to a specific cross-border FIDA Scheme**
  - Optionally select a subset of the required data elements from the European Standard
  - Extend the standard with specific data elements for the specific use case

# Interoperability with the European Standard

- Existing insurance standards in several countries and markets
  - Existing standards for data interchange between insurers and intermediaries
  - An existing standard can be the basis for a FIDA Scheme in this specific market
- Interoperability with the European Standard
  - By participating in the development of the European Standard a mapping can be developed in parallel at the national level between the existing standard and the European Standard
  - Mapping will facilitate interoperability for cross-border use cases

# Planning of the Standards Development

European standards for data access and portability in the insurance sector



# Invitation to join the Project (1)

## European standards for data access and portability in the insurance sector

- **Active participation** of experts from stakeholders of the insurance sector, especially experts responsible for the data access standard in market-specific FIDA Schemes:
  - Incorporating the requirements of the respective market into the project
  - Attending the weekly online meetings of Work Stream Groups
  - Participation in the consensus building discussions
  - Time required: about 1 day per week, including a 3-4 hour meeting
  - Duration: 01 February 2025 to 28 February 2026



# Invitation to join the Project (2)

## European standards for data access and portability in the insurance sector

- **Commenting participation** of experts from stakeholders of the insurance sector:
  - Review of the draft results of Work Stream Groups
  - Commenting on the draft results
  - Attending the monthly online meetings of the Working Group
  - Time required: about 2-3 days per month, including a 3-4 hour meeting
  - Duration: 01 February 2025 to 28 February 2026

# Invitation to join the Project (3)

## European standards for data access and portability in the insurance sector

- **Active or commenting participation** of experts from stakeholders of the insurance sector:
  - Participation by delegation from the 34 National Standardisation Bodies
  - Link to the list of the National Standardisation Bodies  
<https://standards.cencenelec.eu/dyn/www/f?p=CEN:5>
  - Contact your National Standardisation Body for participation in CEN/TC 445 and its Working Group 1

# Next Plenary Meetings of CEN/TC 445



- **Online – Monday, 02 September 2024, 15:00 - 17:00 CET**
- **Online – Thursday, 21 November 2024, 10:00 - 16:00 CET**
- Participation by delegation from the 34 National Standardisation Bodies
- Contact your National Standardisation Body for participation

## More information

Website: [tc445.info](https://tc445.info)

Presentations on <https://tc445.info/>

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