

EIOPA ha publicado el documento de consulta acerca del borrador del asesoramiento técnico a la Comisión Europea sobre los posibles actos delegados en relación con la Directiva de Distribución de Seguros (IDD).

Esta consulta pública parte de un requerimiento de la Comisión Europea sobre el proyecto de asesoramiento técnico realizado por EIOPA, con tres objetivos, principales:

1. garantizar que, durante todo el ciclo de vida de los seguros, estos cumplan con las necesidades de los consumidores y, por lo tanto, prevenir o mitigar potenciales ventas abusivas,
2. garantizar que los diferentes pagos a terceros, como comisiones, no tengan un impacto negativo en la calidad de los servicios al cliente,
3. garantizar que aseguradoras e intermediarios vendan a los clientes individuales productos adecuados (para ventas asesoradas) o apropiados (para ventas no asesoradas).

EIOPA tiene la intención de remitir su asesoramiento técnico a la Comisión Europea en febrero de 2017.

El período de consulta finaliza el 3 de octubre de 2016.

ENLACE: <https://eiopa.europa.eu/Pages/Consultations/EIOPA-CP-16-006-Consultation-Paper-on-Technical-Advice-on-possible-delegated-acts-concerning-the-Insurance-Distribution-Directive.aspx>

EIOPA published today a Consultation Paper on its draft technical advice to the European Commission on possible delegated acts concerning the Insurance Distribution Directive (IDD).

This public consultation follows the request of the European Commission for technical advice of 24 February 2016. EIOPA's draft technical advice pursues three high-level objectives:

- First, to ensure that, throughout the product lifecycle, insurance products meet the needs of consumers and, thus, prevent or mitigate mis-selling.
- Second, to ensure that different third party payments such as commissions, do not have a detrimental impact on the quality of services to the customer.
- Third, to ensure that insurers and intermediaries sell to individual customers, products that are suitable (for advised sales) or appropriate (for non-advised sales).

Gabriel Bernardino, Chairman of EIOPA, said: *"The Insurance Distribution Directive is a significant milestone to strengthen consumer protection in Europe. This work goes hand in hand with the fact that EIOPA places consumer protection at the very centre of its strategic objectives. It is now important to specify the new requirements underlying the IDD, to ensure a consistent*

application across Member States and, as a result, achieve a common level of consumer protection across the European Union. EIOPA actively seeks a discussion with all market participants on how these goals can best be accomplished."

In the consultation paper, EIOPA invites all interested parties to provide their feedback on the policy proposals with regard to the following areas:

- **Product oversight and governance** arrangements requiring manufacturers of all insurance products to establish processes for company-internal approval of each insurance product before it is distributed to customers. This work is based on EIOPA's Preparatory Guidelines on Product Oversight & Governance.
- Organisational arrangements to prevent and manage **conflicts of interests** which may arise between distributors and their customers (e.g. inappropriate sales incentives) in the course of distribution of insurance-based investment products (IBIPs).
- Specification of the circumstances under which, **inducements**, namely, **third party payments** such as commissions paid by manufacturers to distributors in connection with the distribution of IBIPs, have a detrimental impact on the quality of service provided to the customer. For example, EIOPA has proposed a list of inducements which are considered to have a high risk of leading to a detrimental impact on the quality of the service to the customer.
- Specification of the information which distributors should obtain from their customers to be in a position to assess the **suitability or appropriateness** of IBIPs for the customer and **reporting** on the service provided to the customer.

EIOPA intends to submit its technical advice to the European Commission in February 2017.

The consultation period will end on 3 October 2016.