European Committee for Standardization

Webinar 'Insurance Standardization Project in the context of the EU Regulation on Financial Data Access'

CEN/TC 445 – 21 April 2026

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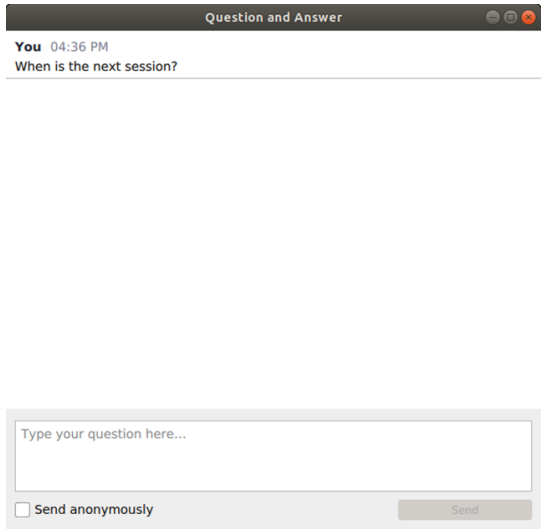
By default, you are muted.

To submit your questions, please use the Q&A panel



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This session is being recorded

SPEAKERS

- Dr Manuel Reimer - CEN/TC 445 Chair
- Gundars Ostrovskis - Team Leader on Data Policy, Digital Finance, EU Commission DG FISMA
- Dr Michael Kamfor - CEN/TC 445 Technical Project Manager

AGENDA

- Welcome and Motivation
- Status of proposed Regulation on a Framework for Financial Data Access
- Draft European Standard: EN 18356-1 Customer Data Access and Portability in the Insurance Industry – Part 1: Semantic interface and data model
- Draft Technical Specification: CEN/TS 18356-2 Customer Data Access and Portability in the Insurance Industry – Part 2: Implementation of EN as Open API Specification
- Invitation to join the CEN Enquiry and timeline for publication of EN and TS
- Discussion

Which standards for insurance data access?

- There is no European or global standard for data access in the insurance sector.
- Some countries or markets already have existing standards that were developed specifically for digital processes between insurers and insurance intermediaries and can now be used for FIDA data access.
- But many European countries do not yet have corresponding standards.
- Parallel standardisation would be necessary in these countries.
- Does this effort make sense?
- What about EU-wide use cases?
- First steps towards a digital single market in insurance?

EU Commission demands Insurance FIDA standard

- Commission policy to strengthen data access in financial services
- Standards to support implementation of GDPR Article 20 and FIDA proposal
- Priority should be given to insurance as this is an area where there is significant need for standardisation relative to other financial services

➢ Action 12 in the 2024 Annual Union Work Programme for European Standardisation: "Customer data in the insurance sector"
https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:C_202401364

- Standardisation demands to be fulfilled by European Standardisation Organisations

CEN – European Standardisation Organisation

Austria
Denmark
Greece
Latvia
Poland
Slovenia
Belgium
Estonia
Hungary
Lithuania
Portugal
Spain
Bulgaria
Finland
Luxembourg
Republic of North Macedonia
Sweden
Croatia
Iceland
Malta
Romania
Switzerland
Cyprus
France
Ireland
Netherlands
Serbia
Turkey
Czech Republic
Germany
Italy
Norway
Slovakia
United Kingdom

Standardisation in CEN

200 000
Experts

497
Technical Committees

1 903
Working Groups

23 901
Standards

614
Technical Specifications

636
Technical Reports

CEN/TC 445

Digital Information Interchange in the Insurance Industry

- Founded 2016
- Chair Dr Manuel Reimer
- Secretariat DIN (Germany)
- Experts of Insurer Associations, Intermediary Associations, Market-specific Standards Organisations of the Insurance Sector
- Liaison BIPAR – European Association of Insurance Intermediaries
  Insurance Europe – European Association of Insurers
- Website https://tc445.info

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

Active Participants

- Austria
- Belgium
- Finland
- France
- Germany
- Latvia
- Lithuania
- Norway
- Sweden
- BIPAR
- Insurance Europe

Commenting Participants

- Cyprus
- Ireland
- Netherlands
- United Kingdom

13 Countries

2 Liaison organisations

50 Experts

Scope

European standards for data access and portability in the insurance sector

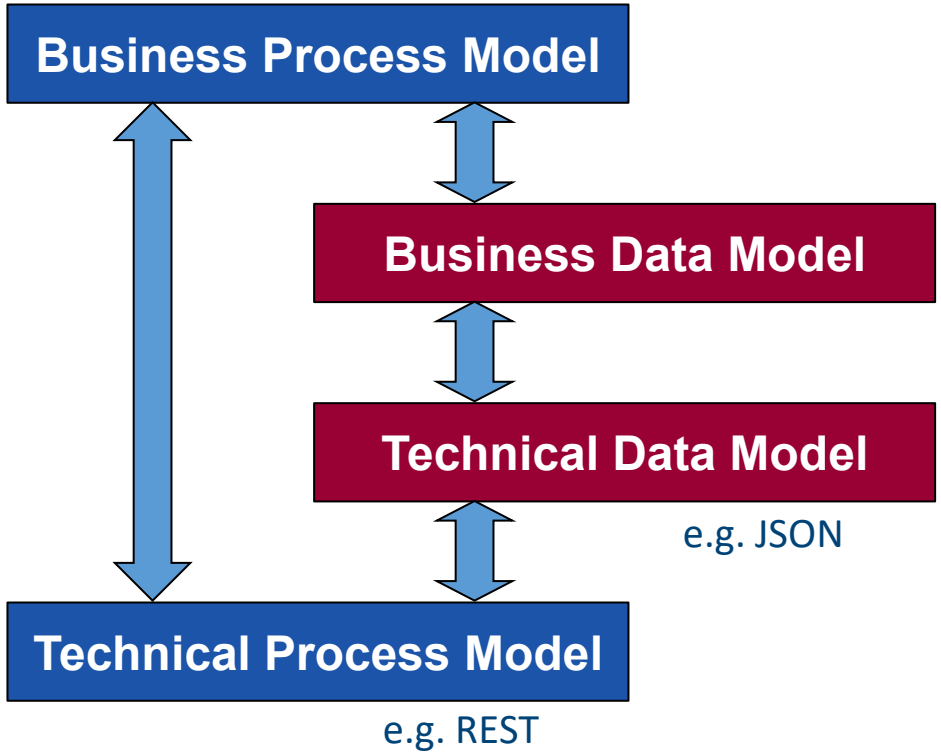
- **Supporting B2C:**
  Customer (natural or legal person) access to customer data stored by a data holder – EU FIDA Regulation Article 4
- **Supporting B2B:**
  Data user access with customer permission to customer data stored by a data holder – EU FIDA Regulation Article 5
- **Insurance products** and data in scope of the FIDA Regulation Article 2 (1)
- **Customer data** in scope of the FIDA Regulation Article 3 (3)
- **GDPR Article 20:** Supporting also ‘data portability’ within the scope of the FIDA Regulation Article 2 and 3

Data Model Guidelines

European standards for data access and portability in the insurance sector

- All data shall be included in the standard that the **customer provided to the data holder** for the insurance products which are in the scope of FIDA, the so-called "raw data" stored by the data holder.
- All data shall be included in the standard that the **data holder shares with the customer**. This means data shown on the insurance policy or data included in status reports for policies or claims sent by the data holder to the customer.
- **Not included** in the standard shall be all data stored by the data holder that is not shown to the customer, so-called **"derived data"** for scoring the customer or risk object, premium calculation, commission data, reinsurance data, etc.

Levels of Process and Data Standardisation



Business Level

=

Semantics

Technical Level

=

Syntax

=

Implementation

Standardisation Deliverables (1)

- **European Standard EN 18356-1**

  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 18356-2**
  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
  - For a future technology another TS could be developed

Application of the European Standard (1)

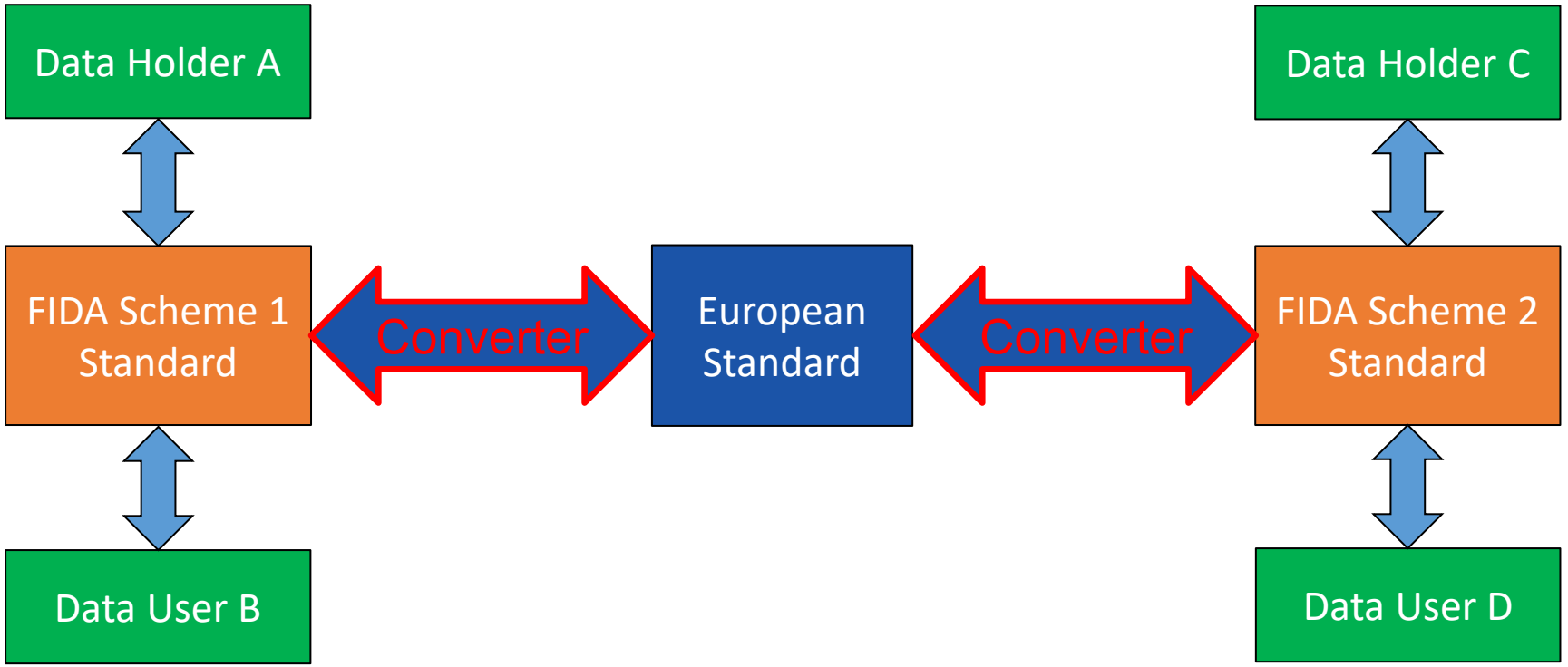
- The European Standard as a basis for market-specific FIDA Schemes
  - Especially for markets without an insurance-specific standard
  - EN and TS are based on the experience with well-established standards in some European countries
  - EN and TS contain data elements used in multiple markets
- Adaption 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

Application of the European Standard (2)

- The European Standard as a basis for cross-border FIDA Schemes
  - Especially for FIDA Schemes with European-wide use cases
  - And for FIDA Schemes 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 use cases
  - Select or define specific code lists for the coded data elements

Application of the European Standard (3)

- Interoperability between FIDA Schemes
  - Existing insurance standards can be mapped to the European Standards
  - Mapping facilitates interoperability for cross-scheme and cross-border use cases



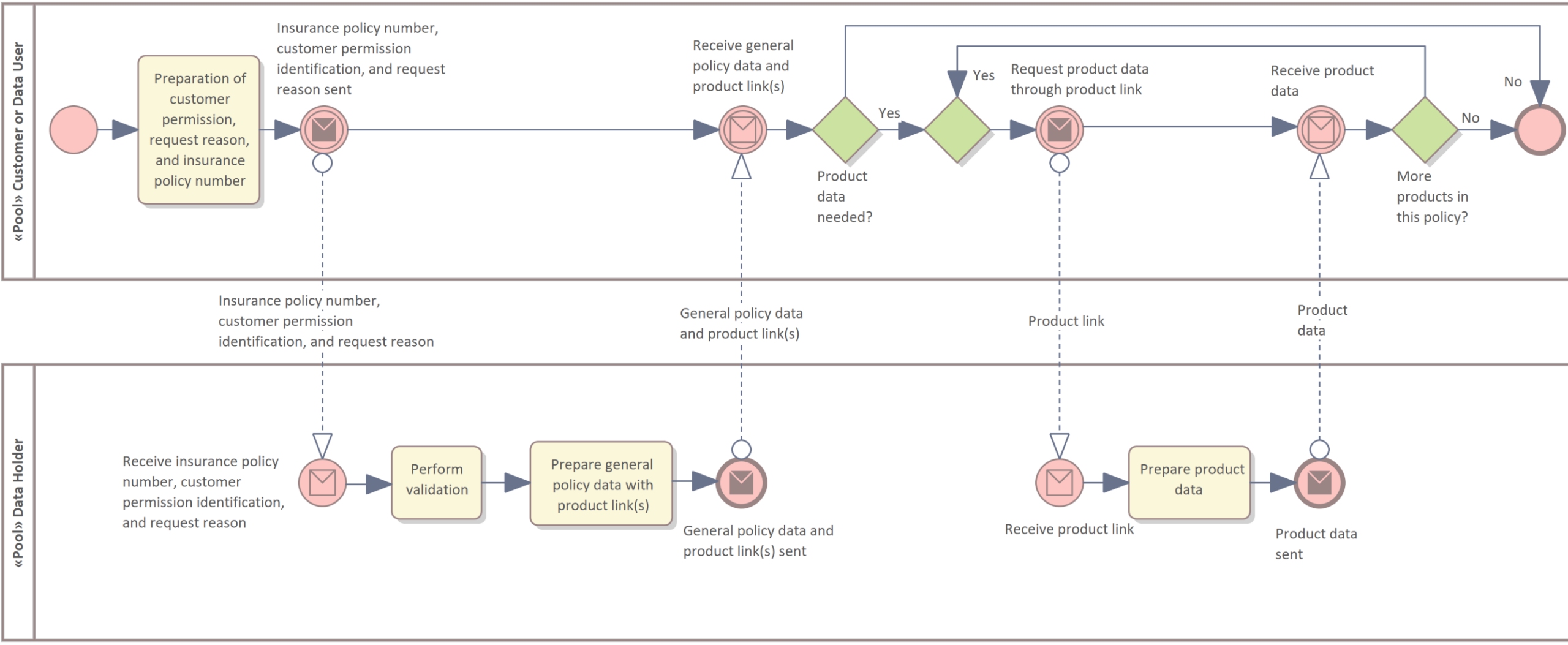
EN – Application Programming Interfaces (API)

- API 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
- API 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

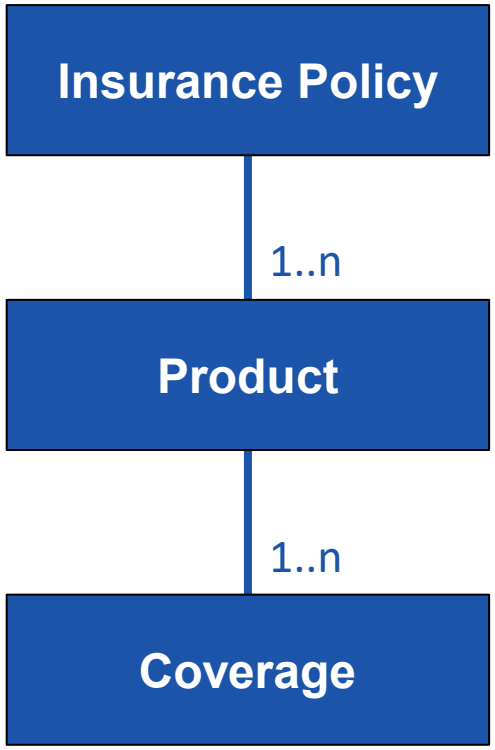
EN – Concept of the FIDA APIs

- The APIs should be as simple as possible.
- Simple means: An API data model that is as simple as possible.
- ➢ Approach: Not one large API, but several simpler APIs, cut according to the insurance lines.
- ➢ And an entry API for the general data of the insurance policy.
- Specific APIs for each insurance line are more concrete for the requirements of this line what facilitates the implementation.
- Specific APIs for each insurance line are simpler for change management.
  A change specific only for the motor insurance API does not effect the APIs for the other insurance lines.

EN – Semantic Process Model of the APIs

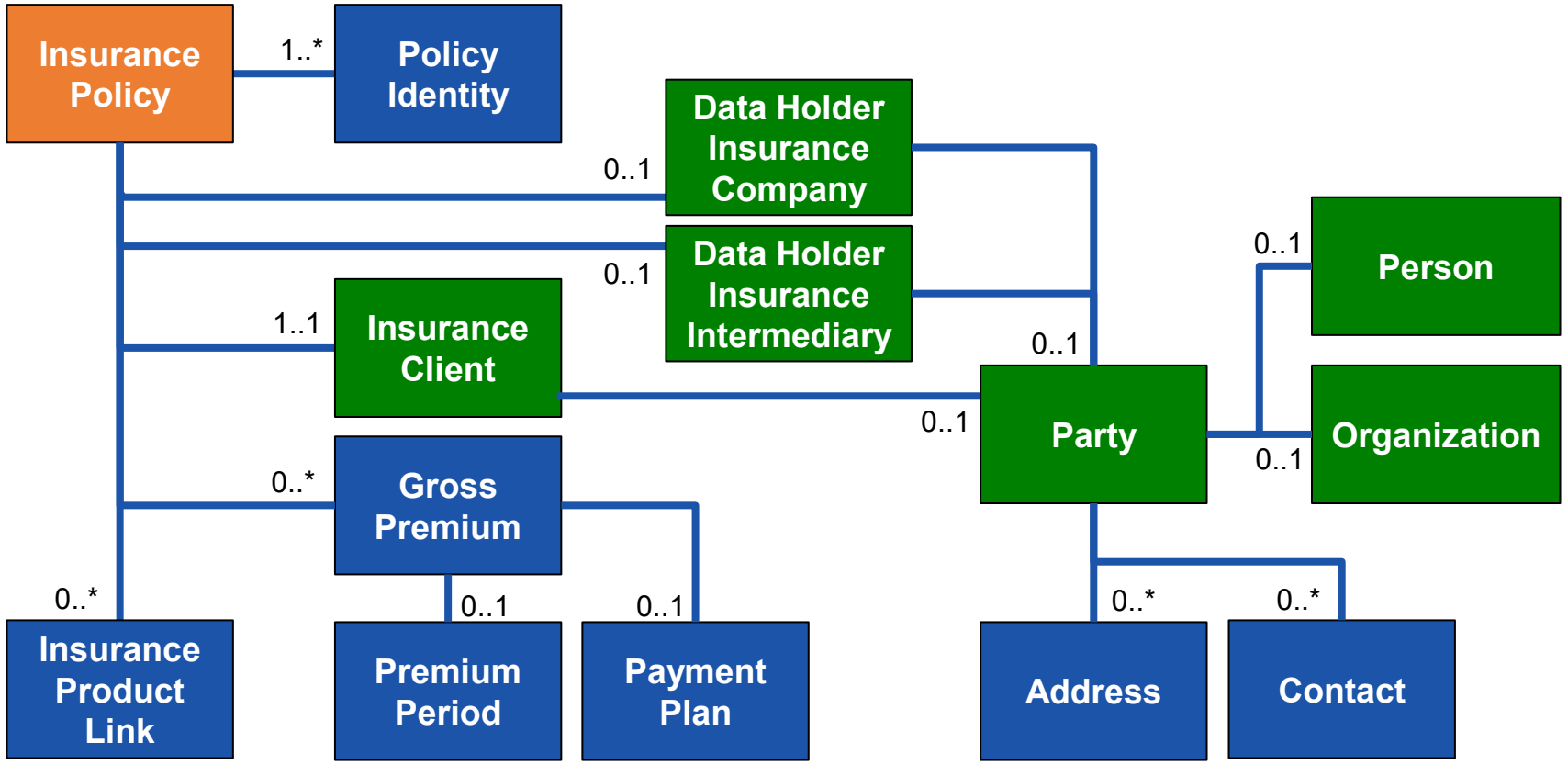


EN – Structure of the Insurance Data Model



- General data of the insurance policy
- Product-specific data depending on insurance line
- Coverage-specific data depending on insurance line

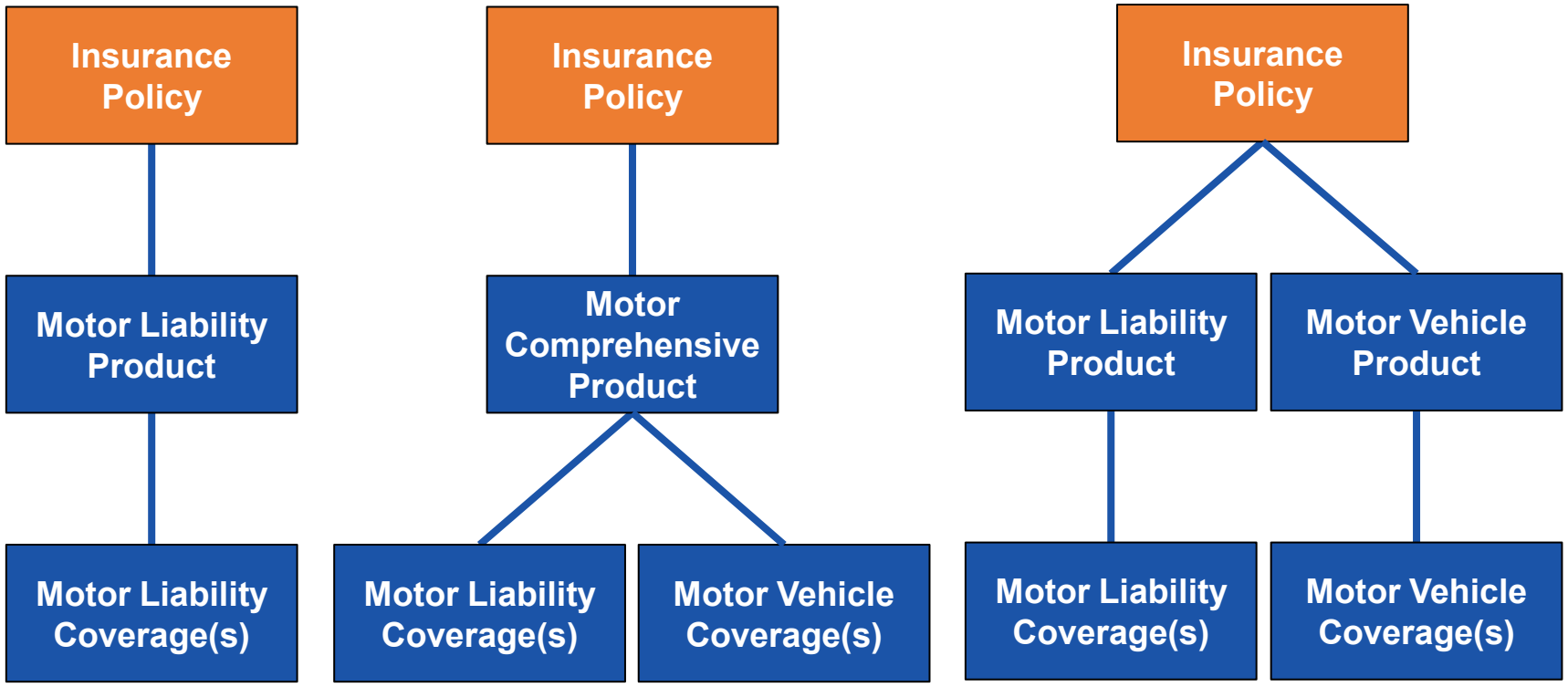
EN – Data Model for Insurance Policy and Parties



EN – Data Model for Insurance Policy and Parties

- Data model for insurance policy – 110 data elements:
  - General data: policy identity, status, contract period, issue country, language, clauses, renewal term, ...
  - Premium: gross premium, premium period, payment method, instalment plan, ...
  - List of products: line of insurance and link to the API for each product
- Data model for insurance client and data holder – 104 data elements:
  - Insurance client: details of natural person or legal person (organization), address, contact, communication, ...
  - Data holder: identification of insurance company or insurance intermediary (broker or managing general agent)

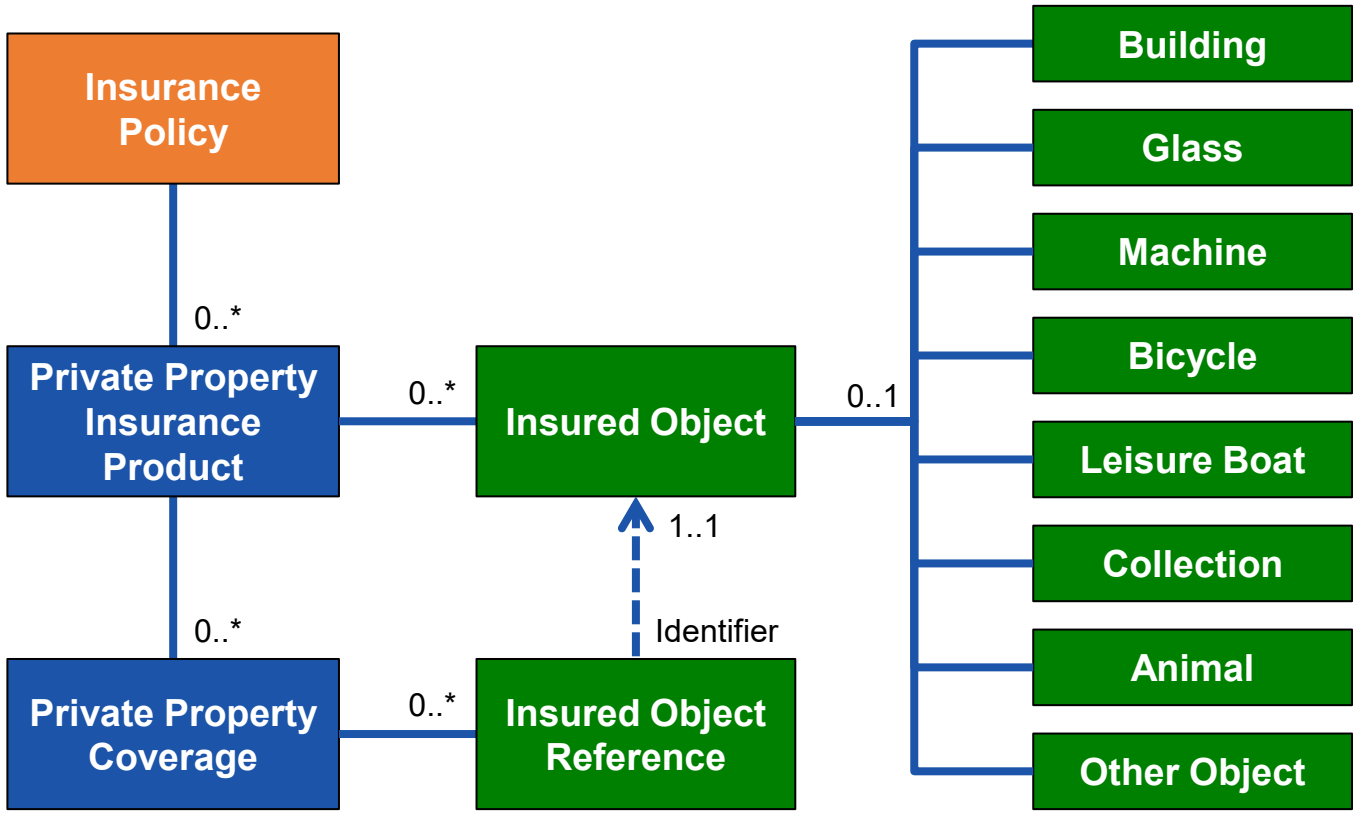
EN – Motor Insurance Data Model



EN – Motor Insurance Data Model

- Data model for motor insurance product – 226 data elements:
  - Product data: product type, status, insurance period, insurer or managing general agent, standard conditions, clauses, ...
  - Coverage data: coverage type, options, sums insured, driver limitations, geographic limits, claims free record, ...
  - Premium: net premium, tax, gross premium, loadings, discounts, ...
- Data model for insured parties and vehicles – 219 data elements:
  - Insured parties: details of natural person or legal person (organization), drivers, licences, ...
  - Vehicle: vehicle type (car, truck, trailer, bus, motor cycle, mobile home), make and model, VIN, plate number, vehicle details, engine, ownership, usage, storage, ...
  - Vehicle fleets: information on vehicle groups, ...

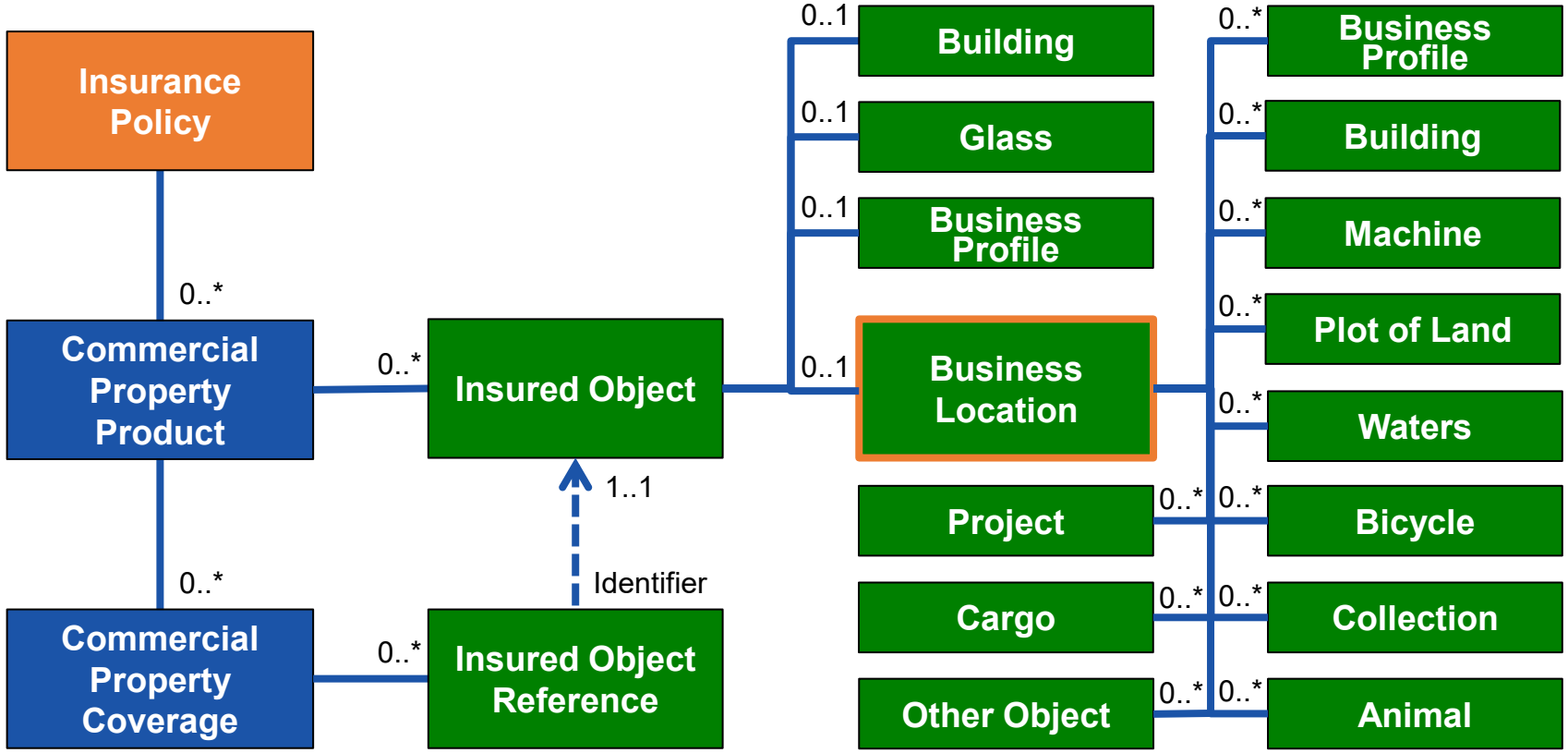
EN – Private Property Insurance Data Model



EN – Private Property Insurance Data Model

- Data model for private property insurance product – 199 data elements:
  - Product data: product type, status, insurance period, insurer or managing general agent, standard conditions, clauses, ...
  - Coverage data: coverage type, options, sums insured, claims free record, ...
  - Premium: net premium, tax, gross premium, loadings, discounts, ...
- Data model for insured objects – 344 data elements:
  - Building: location, type, dimension, construction, occupancy, ...
  - Animal, bicycle, photovoltaic system, leisure boat, collection, other object: object-specific details, ...

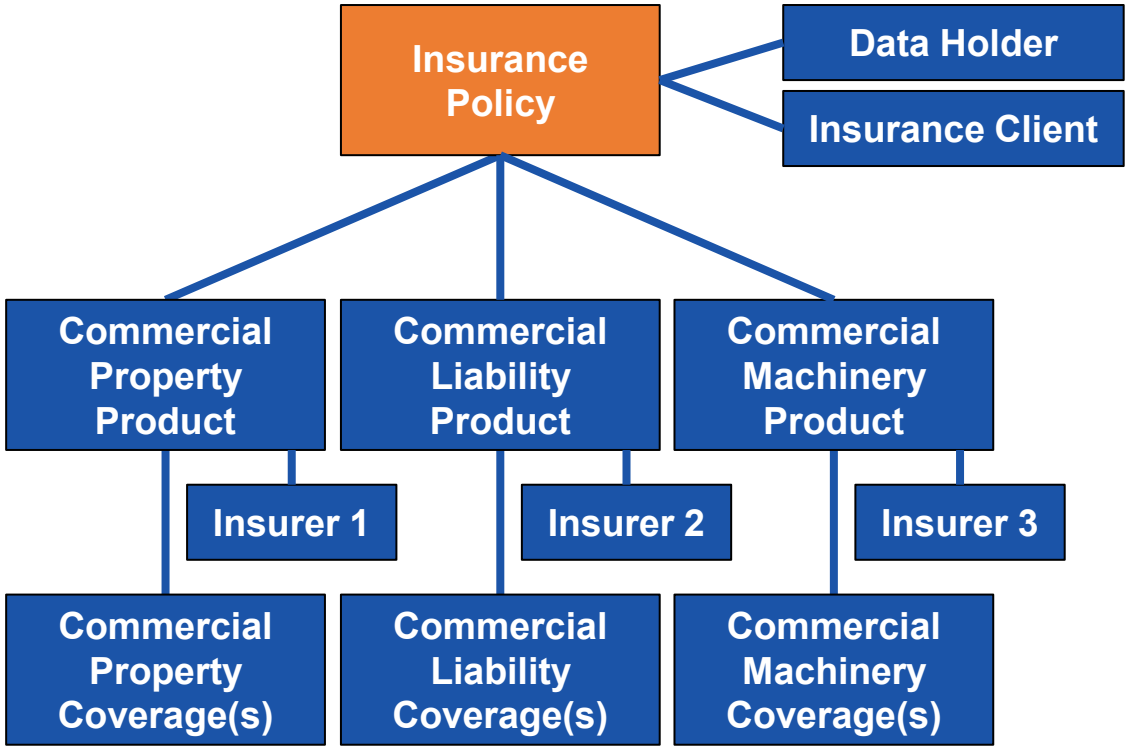
EN – Commercial Property Insurance Data Model



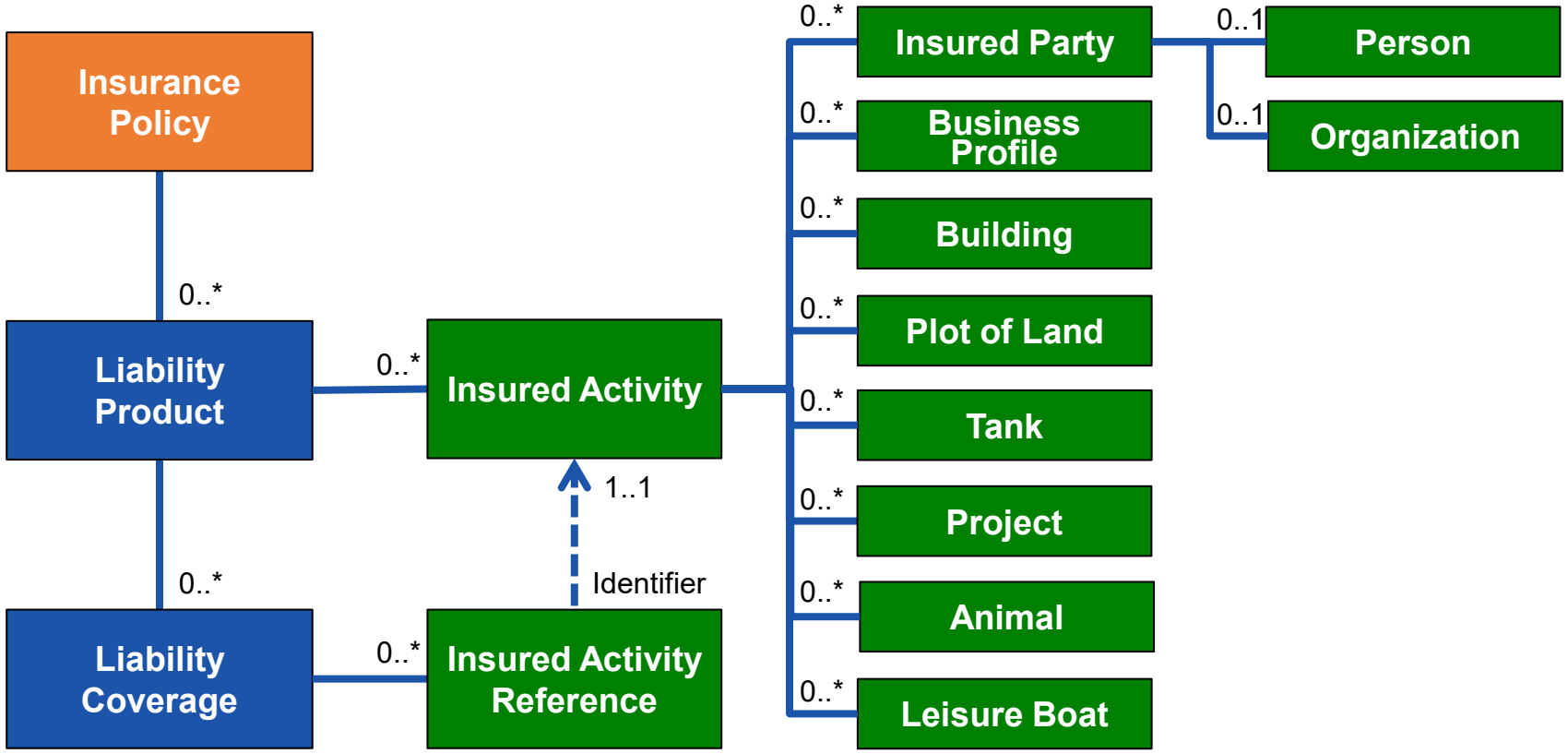
EN – Commercial Property Insurance Data Model

- Data model for commercial property insurance product – 203 data elements:
  - Product data: product type, status, insurance period, insurer or managing general agent, coinsurance, standard conditions, clauses, declaration requirements, ...
  - Coverage data: coverage type, options, sums insured, times insured, PML, ...
  - Premium: net premium, tax, gross premium, loadings, discounts, ...
- Data model for insured objects – 499 data elements:
  - Business location: location, business profile, insured objects, ...
  - Building: location, type, dimension, construction, business profile, protection, ...
  - Plot of land, waters, machine, cargo, animal, bicycle, collection, other object: object-specific details, ...

EN – Insurance Bundle with more than one Insurer



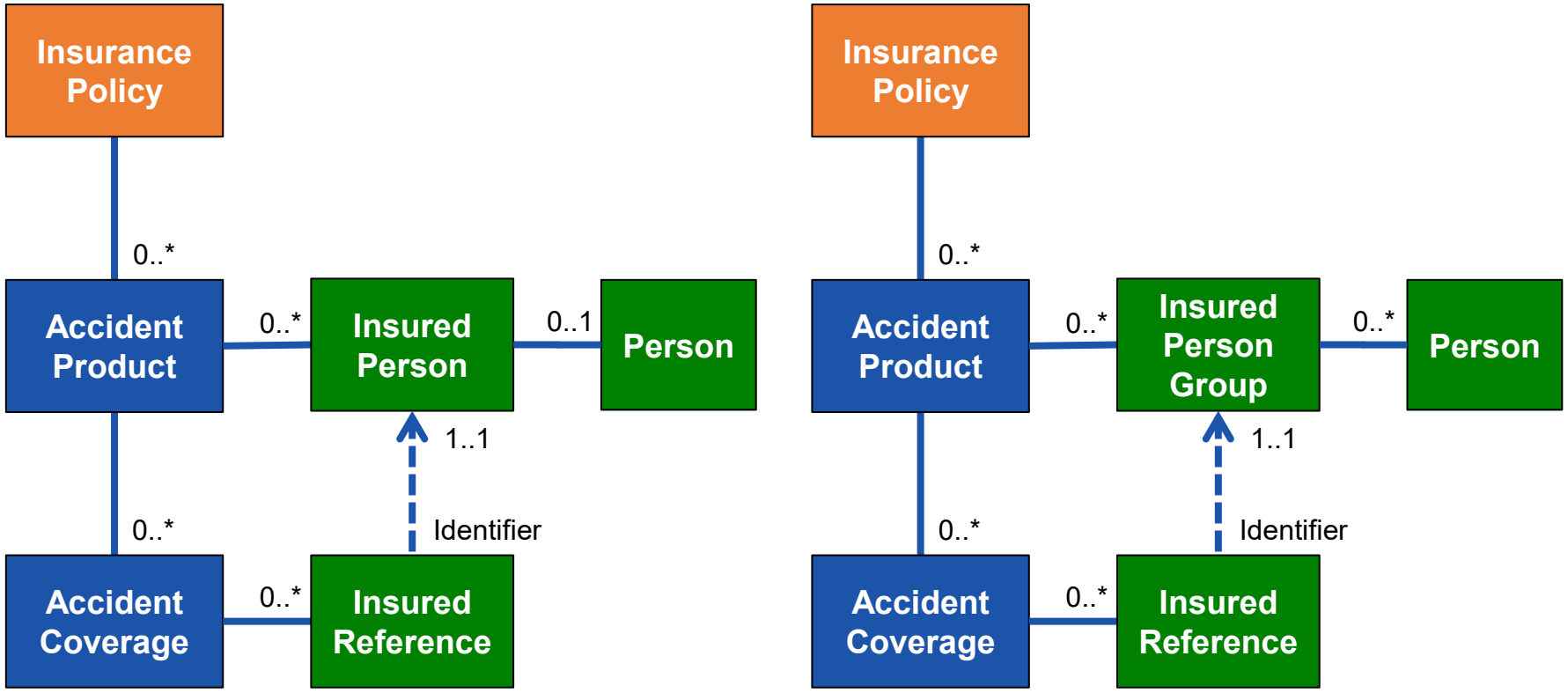
EN – Private/Commercial Liability Insurance Data Model



EN – Private/Commercial Liability Insurance Data Model

- Data model for private and commercial liability insurance product – 206 data elements:
  - Product data: product type, status, insurance period, insurer or managing general agent, coinsurance, standard conditions, clauses, declaration requirements, ...
  - Coverage data: coverage type, options, sums insured, ...
  - Premium: net premium, tax, gross premium, loadings, discounts, ...
- Data model for insured parties, activities and objects – 194 data elem.:
  - Insured parties: details of natural person or legal person (organization), ...
  - Insured activity: type, calculation unit, risk amount, risk measure, risk quantity, business profile, location, hazards, cyber security, ...
  - Building, plot of land, tank, project, animal, leisure boat: object-specific details, ...

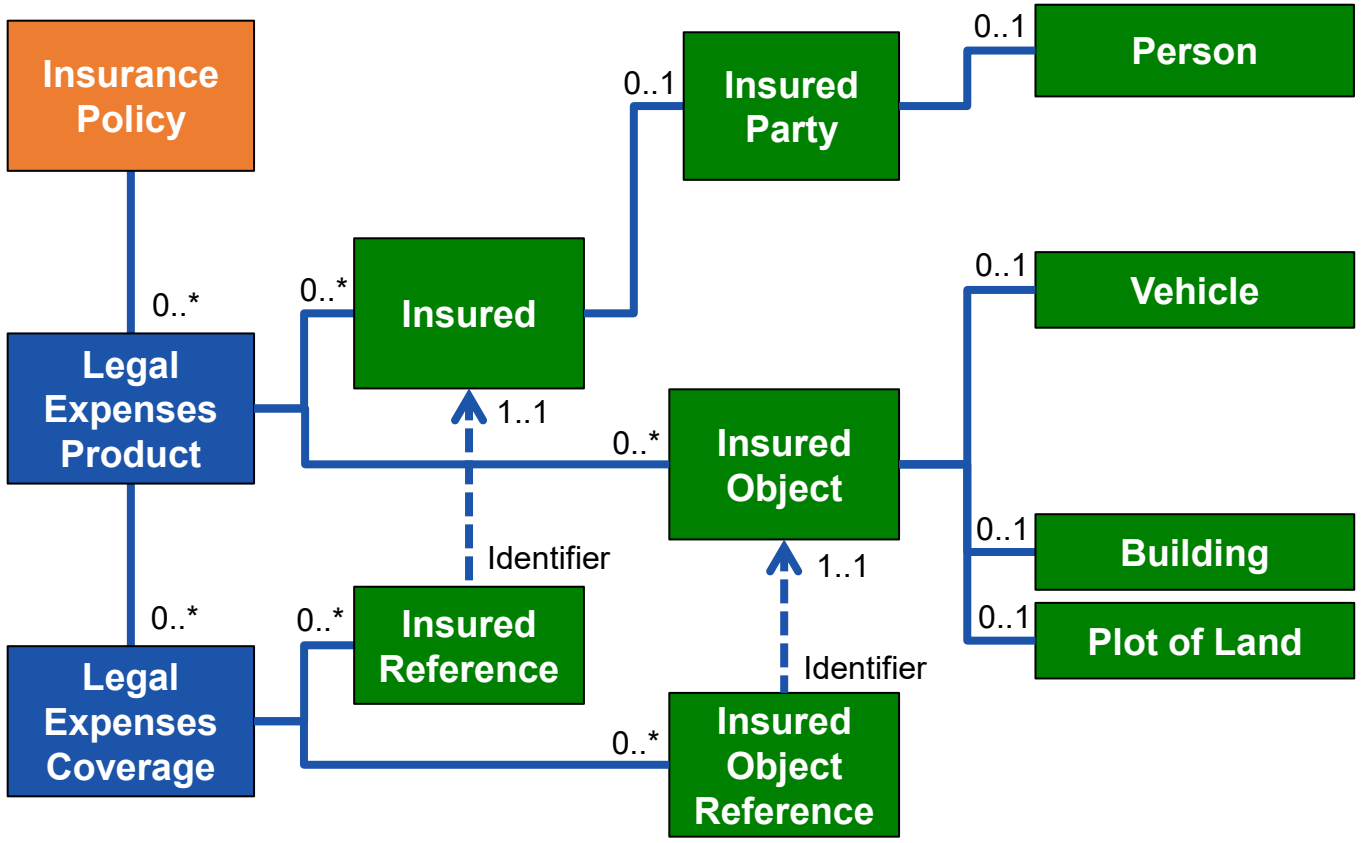
EN – Personal Accident Insurance Data Model



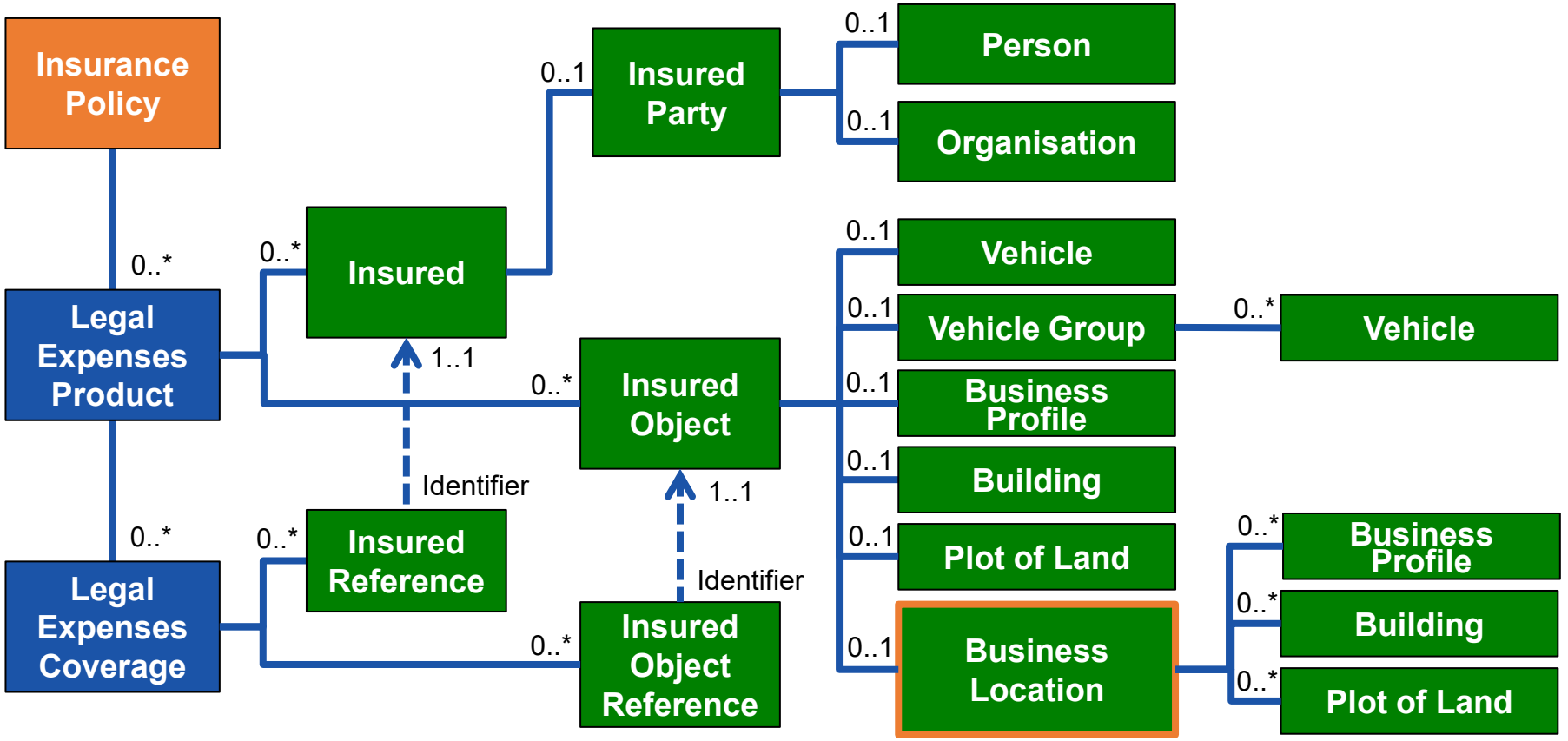
EN – Personal Accident Insurance Data Model

- Data model for personal accident insurance product – 193 data elements:
  - Product data: product type, status, insurance period, insurer or managing general agent, coinsurance, standard conditions, clauses, ...
  - Coverage data: coverage type, options, sums insured, ...
  - Premium: net premium, tax, gross premium, loadings, discounts, ...
- Data model for insured parties – 28 data elements:
  - Insured persons: details of natural person, ...
  - Insured person groups: type of group, group of named or unnamed persons, ...

EN – Private Legal Expenses Insurance Data Model



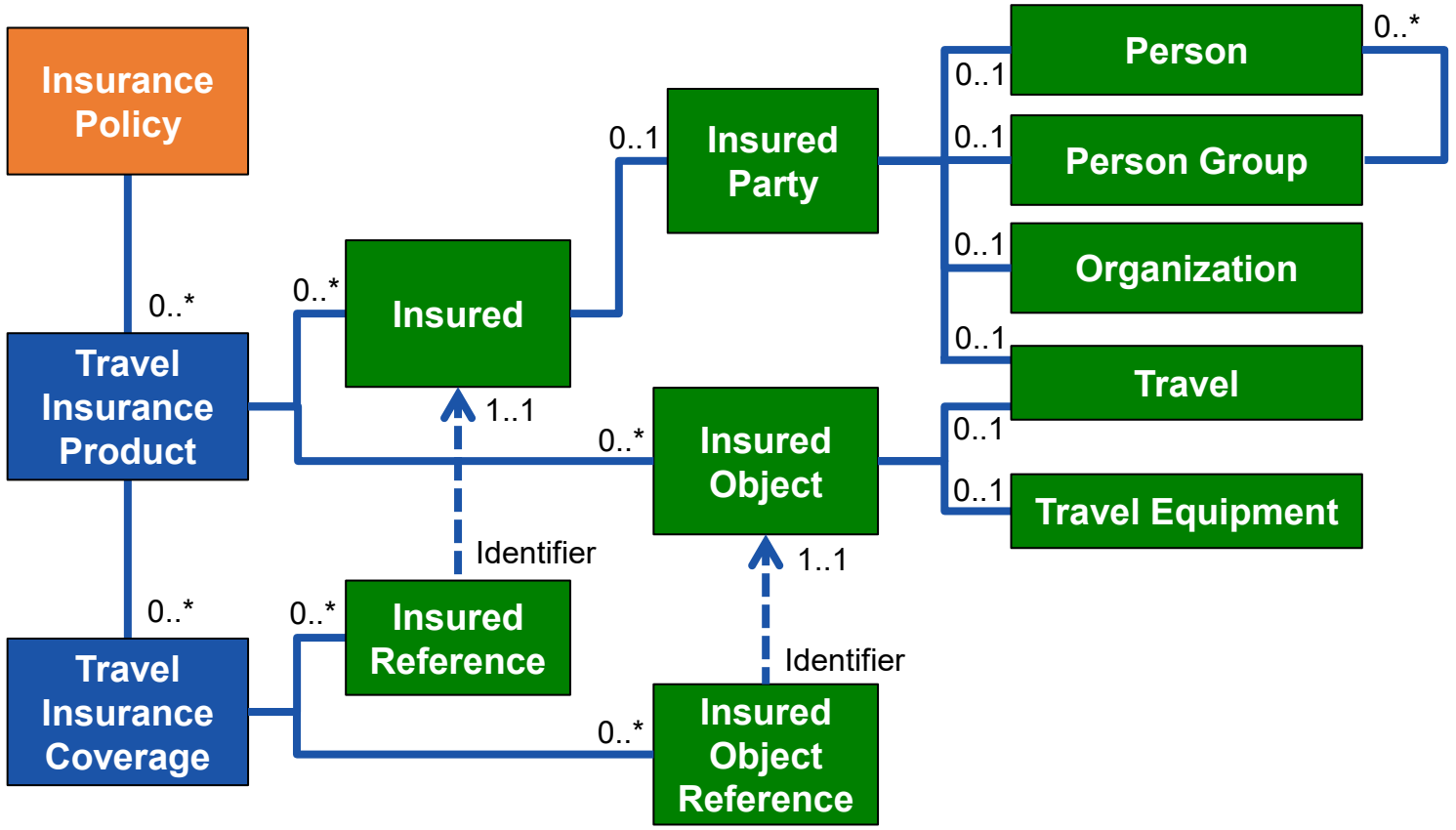
EN – Commercial Legal Expenses Insurance Data Model



EN – Legal Expenses Insurance Data Model

- Data model for private and commercial legal expenses insurance product – 175 data elements:
  - Product data: product type, status, insurance period, insurer or managing general agent, coinsurance, standard conditions, clauses, ...
  - Coverage data: coverage type, options, sums insured, ...
  - Premium: net premium, tax, gross premium, loadings, discounts, ...
- Data model for insured parties and objects – 122 data elements:
  - Insured parties: details of natural person or legal person (organization), ...
  - Insured objects: vehicle, vehicle group, business profile, business location, building, plot of land: object-specific details, ...

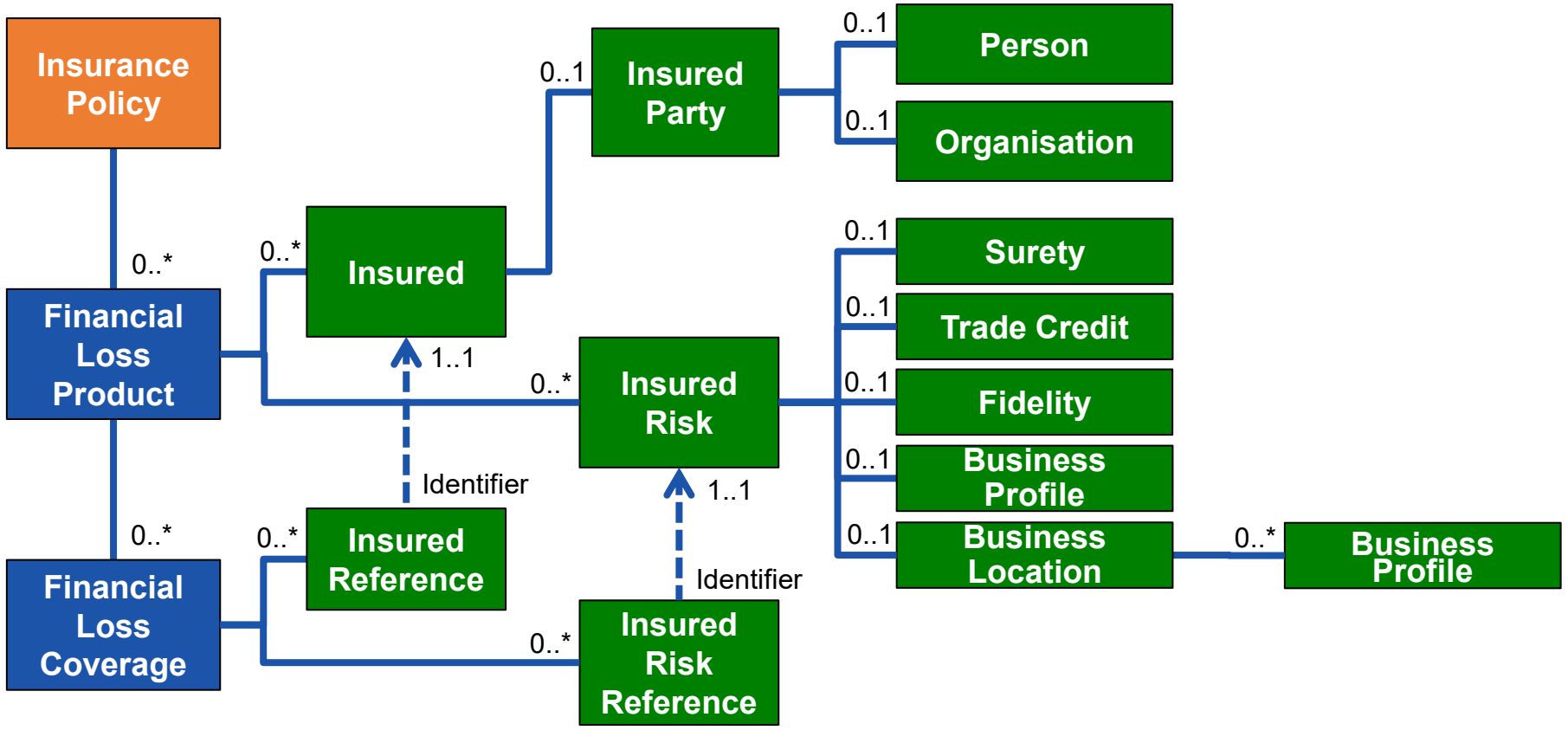
EN – Travel Insurance Data Model



EN – Travel Insurance Data Model

- Data model for private and commercial travel insurance product – 181 data elements:
  - Product data: product type, status, insurance period, insurer or managing general agent, coinsurance, standard conditions, clauses, ...
  - Coverage data: coverage type, options, sums insured, geographic area, ...
  - Premium: net premium, tax, gross premium, loadings, discounts, ...
- Data model for insured parties, objects, and travels – 76 data elements:
  - Insured parties: details of natural person, legal person (organization), or named or unnamed person group, ...
  - Insured objects: travel equipment, ...
  - Insured travel: type, activity, risk factor, means of transport, ...

EN – Financial Loss Insurance Data Model

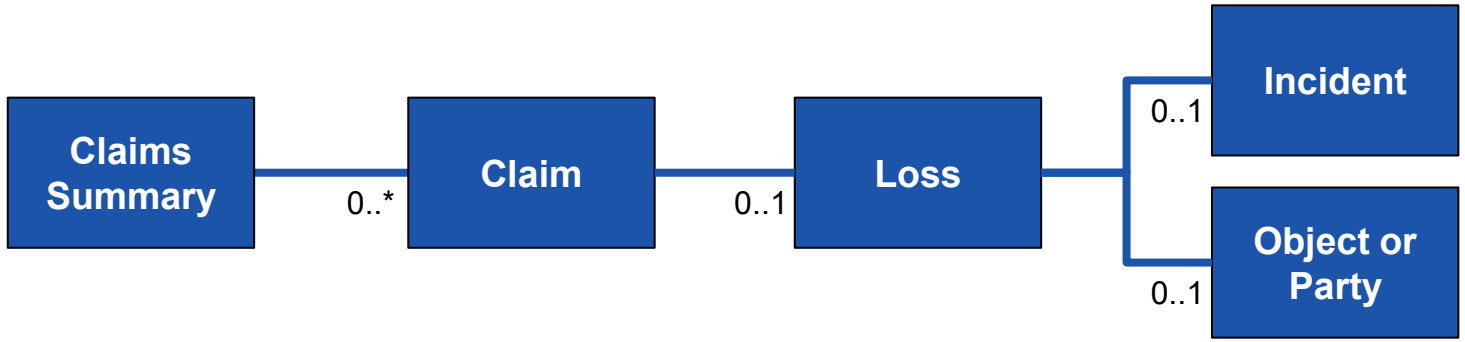


EN – Financial Loss Insurance Data Model

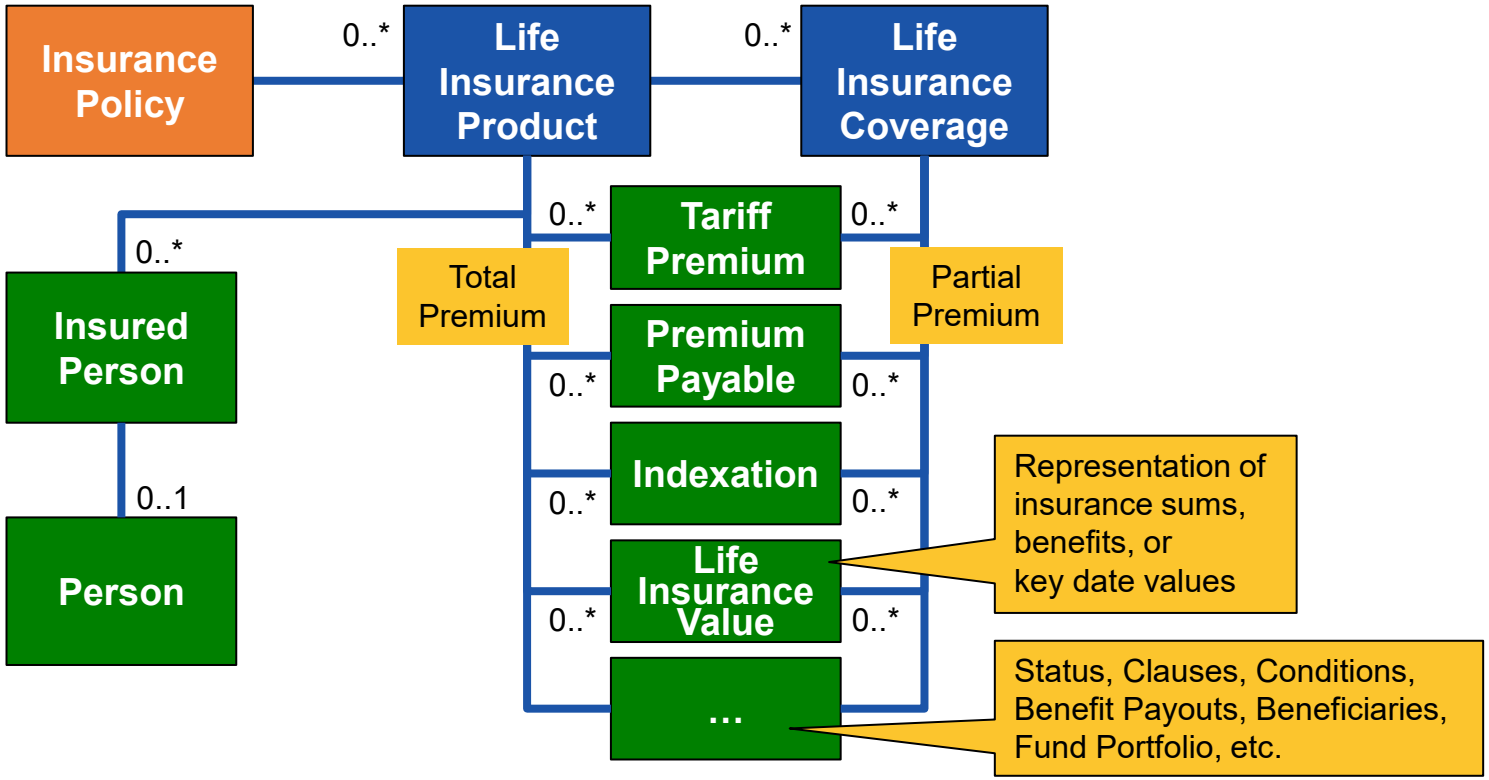
- Data model for private and commercial financial loss insurance product (trade credit, fidelity, surety) – 197 data elements:
  - Product data: product type, status, insurance period, insurer or managing general agent, coinsurance, standard conditions, clauses, declaration requirements, ...
  - Coverage data: coverage type, options, sums insured, geographic area, ...
  - Premium: net premium, tax, gross premium, loadings, discounts, ...
- Data model for insured parties and risks – 132 data elements:
  - Insured parties: details of natural person or legal person (organization), ...
  - Insured objects: business profile, business location, property, cyber security: object-specific details, ...
  - Insured risks: trade credit, fidelity, surety: risk-specific details, ...

EN – Data Model for Claims in all Insurance Lines

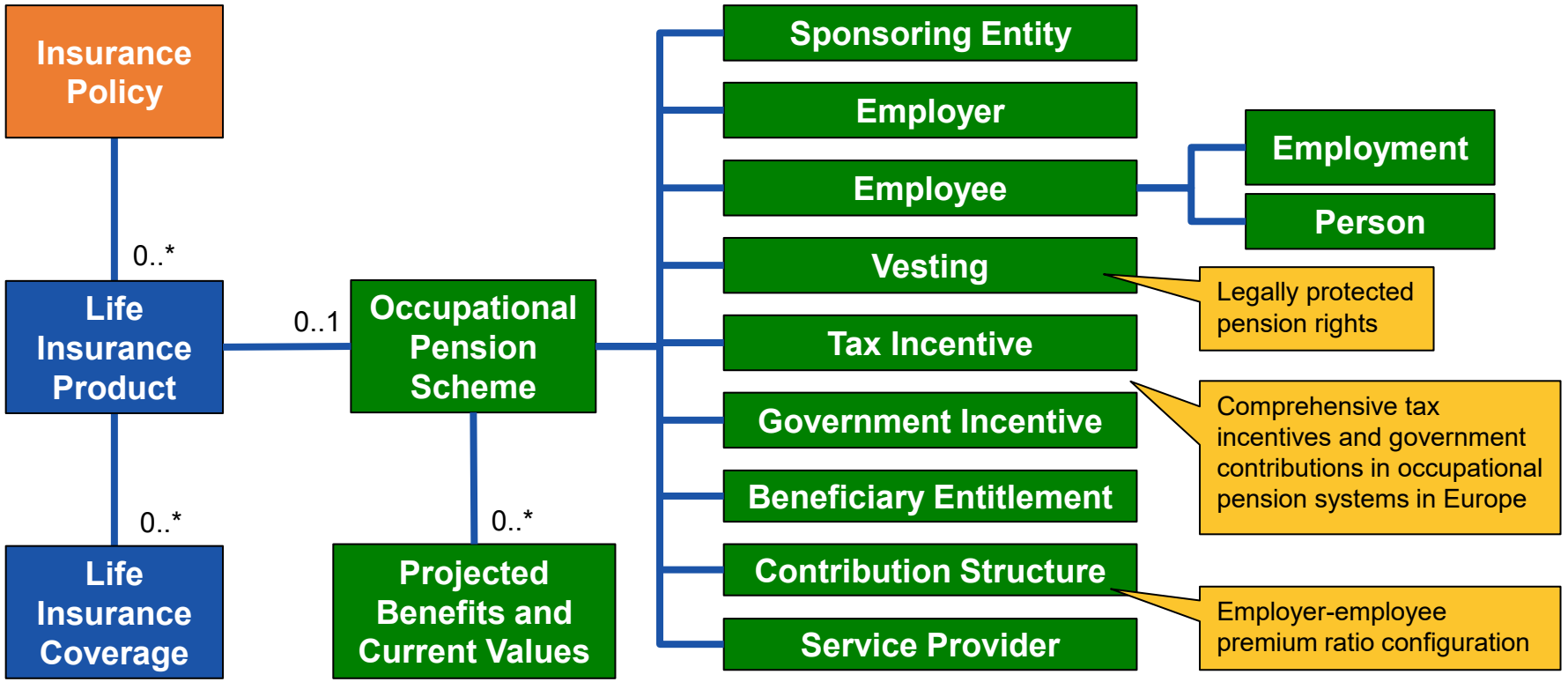
- Data model for claims – up to 84 data elements depending on insurance line:
  - Summary data: number of claims and total claim amount in certain periods
  - Claim data: claim number, status, dates, settlement, amount, claim handler party, ...
  - Loss data: type, dates, description, cause, ...
  - Incident data: type, date, description, location, affected vehicle, object, or party, ...



EN – IBIP & Pension Insurance Data Model



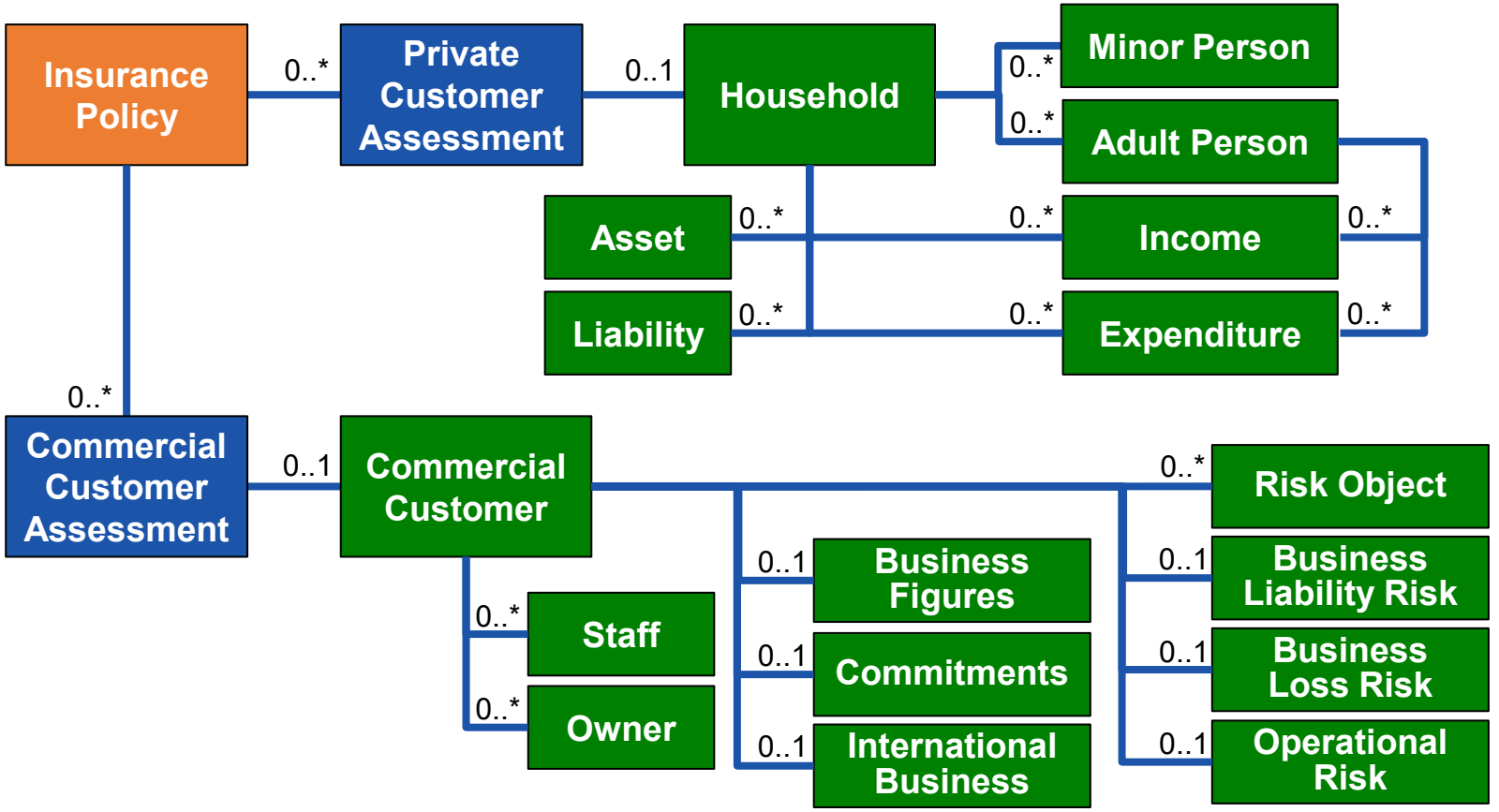
EN – Occupational Pension Scheme Data Model



EN – IBIP & Pension Insurance Data Model

- Data model for insurance-based investment product or private or occupational pension insurance product – 418 data elements:
  - Product data: product type, status, insurance period, insurer or managing general agent, coinsurance, standard conditions, clauses, ...
  - Coverage data: coverage type, endowment life, pension, index participation, surplus appropriation, beneficiary, ...
  - Premium: tariff premium, premium payable, deposit, deferment, loadings, discounts
  - Benefits and assets: life insurance value, annuity factor, indexation, calculation basis, fund portfolio, benefit payout, ...
  - Insured person: details of natural person, ...
  - Occupational pension scheme: employer, employee, contribution structure, tax incentive, government incentive, service provider, ...

EN – Customer Assessment Data Model (IDD, MiFID II)



EN – Customer Assessment Data Model (IDD, MiFID II)

- Data model for private customer assessment – 82 data elements:
  - General data: type and date of assessment
  - Household data: persons, real estates, vehicles, animals, projects, needs, incomes, expenditures, assets, liabilities, ...
  - Person data: Adults, minors, incomes and expenditures of each person, ...
- Data model for commercial customer assessment – 147 data elements:
  - General data: type and date of assessment
  - Customer data: general info, business type, staff, owners, essential employees, pension provisions, business figures, commitments, liability risks, real estates, risk objects, loss risks, operational risks, investments, ...

Digital Attachments

European standards for data access and portability in the insurance sector

- **EN 18356-1 with digital attachments**
  - Data model diagrams
  - Data model tables with detailed descriptions of each data element
  - Data model in HTML format for viewing
  - Export of the data models in XMI format for import in data model tools

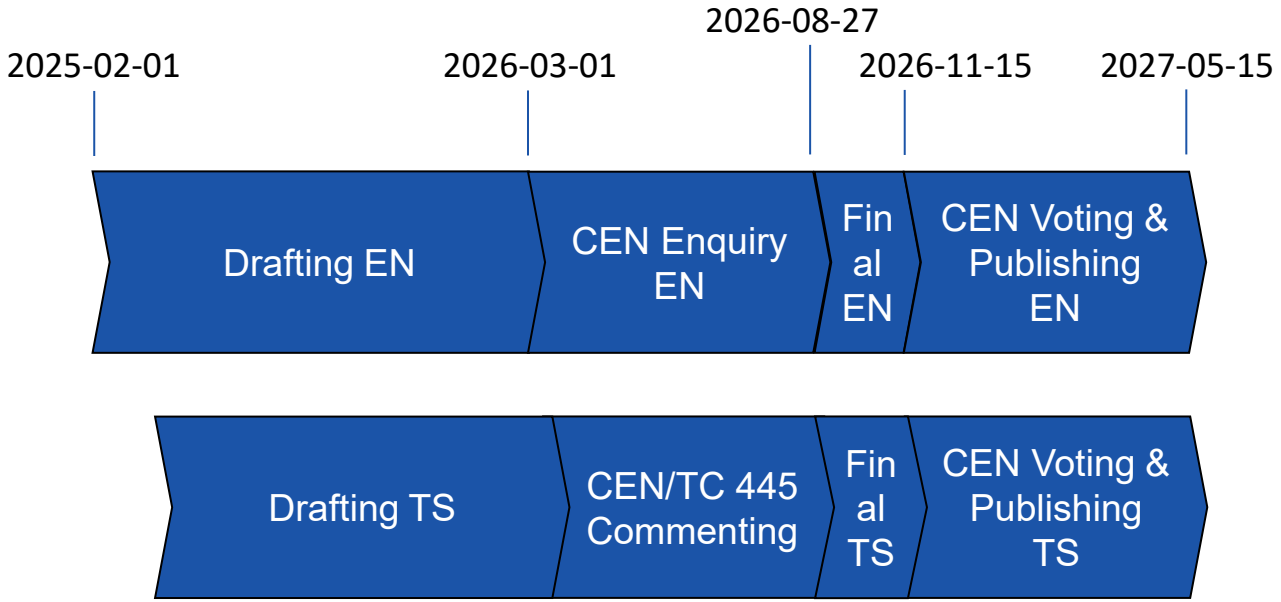
CEN TS 18356-2

European standards for data access and portability in the insurance sector

- **Presentation Dr. Michael Kamfor**

Status of the Standards Development

European standards for data access and portability in the insurance sector



EN 18356-1

TS 18356-2

Join EN Enquiry and TS Commenting Phase

European standards for data access and portability in the insurance sector

- **EN 18356-1**
  Interested stakeholders are invited to comment the EN 18356-1 draft during the official CEN Enquiry Phase from early June to late August 2026.
- **CEN/TS 18356-2**
  Interested stakeholders are invited to comment the CEN/TS 18356-2 draft during a CEN/TC 445 Commenting Phase from now to early August 2026.
- **Participation**
  - Participation through the 34 National Standardisation Bodies
  - **Contact your National Standardisation Body**

EU Commission demands further FIDA standards

- Action 28 in the 2026 Annual Union Work Programme for European Standardisation: "Customer data in the financial sector"
  https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:C_202601695

- Action 28 contains further FIDA standardisation demands:

  - European standards shall support each Article 2(1) customer-data category of the FIDA Regulation. The list of data categories includes:
    (a) credit agreements and accounts (excluding payment accounts);
    (b) savings, investments, crypto-assets, real estate and derived benefits; and
    (f) firm creditworthiness data.

  - European standards shall support Article 8(4) with digital permission processes for the financial data access permission dashboards of the FIDA Regulation.

CEN will develop further FIDA standards

- CEN/TC 445 will discuss to extend its scope from insurance to all financial sectors.
- CEN Board will finally decide about the scope extension.
- **Participation as regular CEN/TC 445 member**
  - Further standardisation for the insurance sector
  - Standardisation for further financial sectors (to be decided)
  - Participation through the 34 National Standardisation Bodies
  - **Contact your National Standardisation Body**

Contacts

More information

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Chair CEN/TC 445

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