

The European Union – an introduction

Esko Kivisaari, 10 April 2019

The European Union – an introduction 10 April 2019 | 16.00-19.30 EEST

PURPOSE The purpose of this event will be to educate participants in the (voluntary) work of the AAE, how the European Union, and its different institutions, operates. The seminar will include an overview of core EU legislation of relevance to the financial sector, the road from initiative to legislation and how the interaction between the AAE and the EU institutions works. This seminar is crucial to current and future chairpersons and vice-chairs of the AAE committees and working groups. It is also relevant to all members of our committees and helps them to familiarise with EU regulation.

Program

16:00-16:30 Registration and welcome tea/coffee

16:30-16:35 Introduction Speaker: Esko Kivisaari Esko will further introduce and overview the seminar programme.

16:35-17:05 European Union and its core legislation Speaker: Esko Kivisaari Esko will present an overview of the most important EU legislation.

17:05-17:35 Institutions of the European Union Speaker: Ad Kok Ad will present an overview of the EU institutions and the main AAE contacts within these institutions.

17:35-18:05 The EU road from initiative to legislation Speaker: Falco Valkenburg Falco will present the standard decision-making procedure used in the European Union, the so-called “Ordinary Legislative Procedure”. The essential characteristic of this procedure is that both the Council of Ministers as well as the European Parliament have a deciding vote in the legislative process, and both institutions may amend a proposal.

18:05-18:30 Tea/Coffee break

18:30-19:00 How and when to talk to EU decision makers? Speaker: Esko Kivisaari and Falco Valkenburg Esko and Falco will explain how and when to interact with the EU decision makers. Not only in Brussels or Strassbourg but also in their constituencies.

19:00-19:25 Questions and discussions

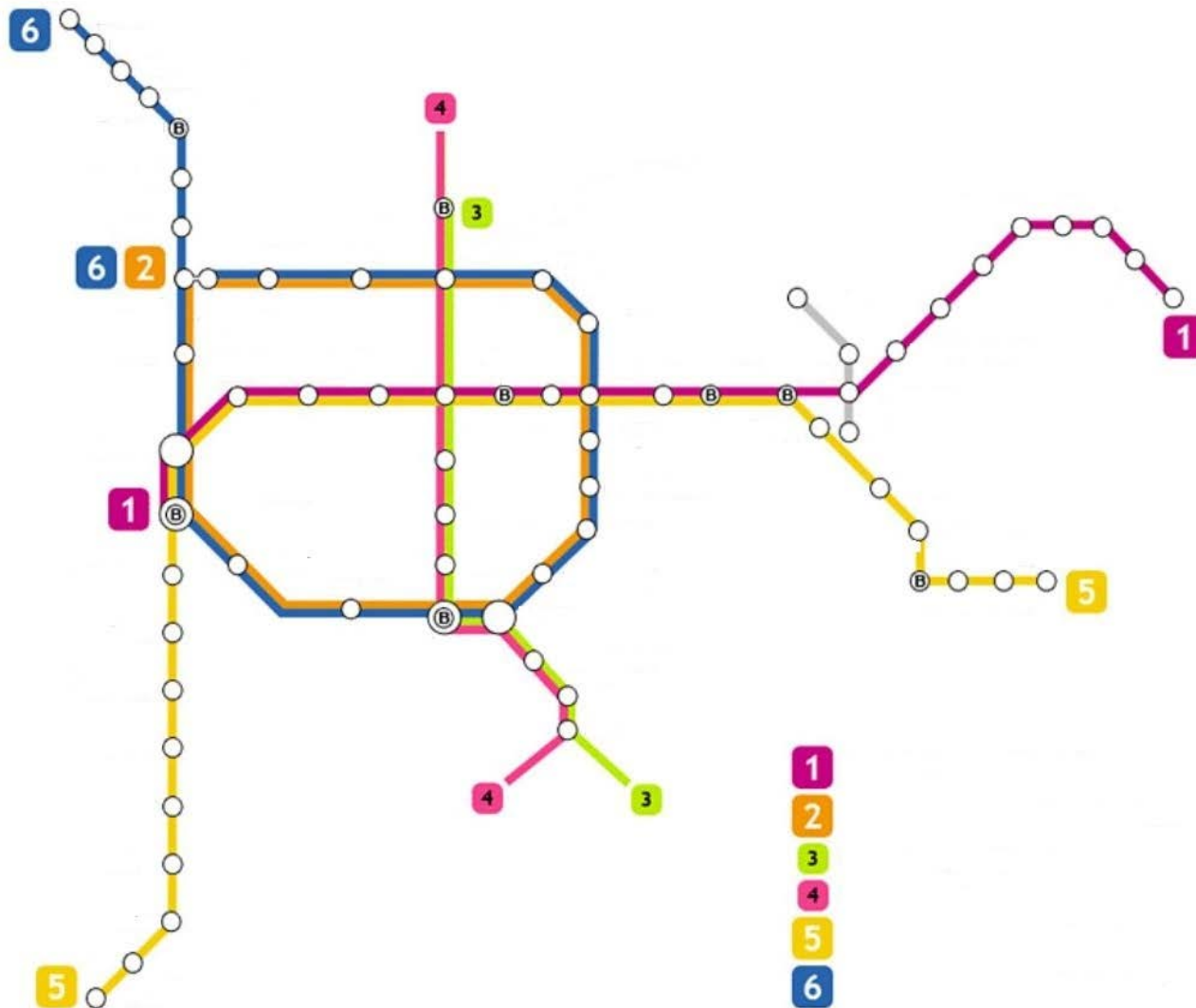
19:25-19:30 Conclusions of the day Speaker: Esko Kivisaari



European Union and Its Core Legislation

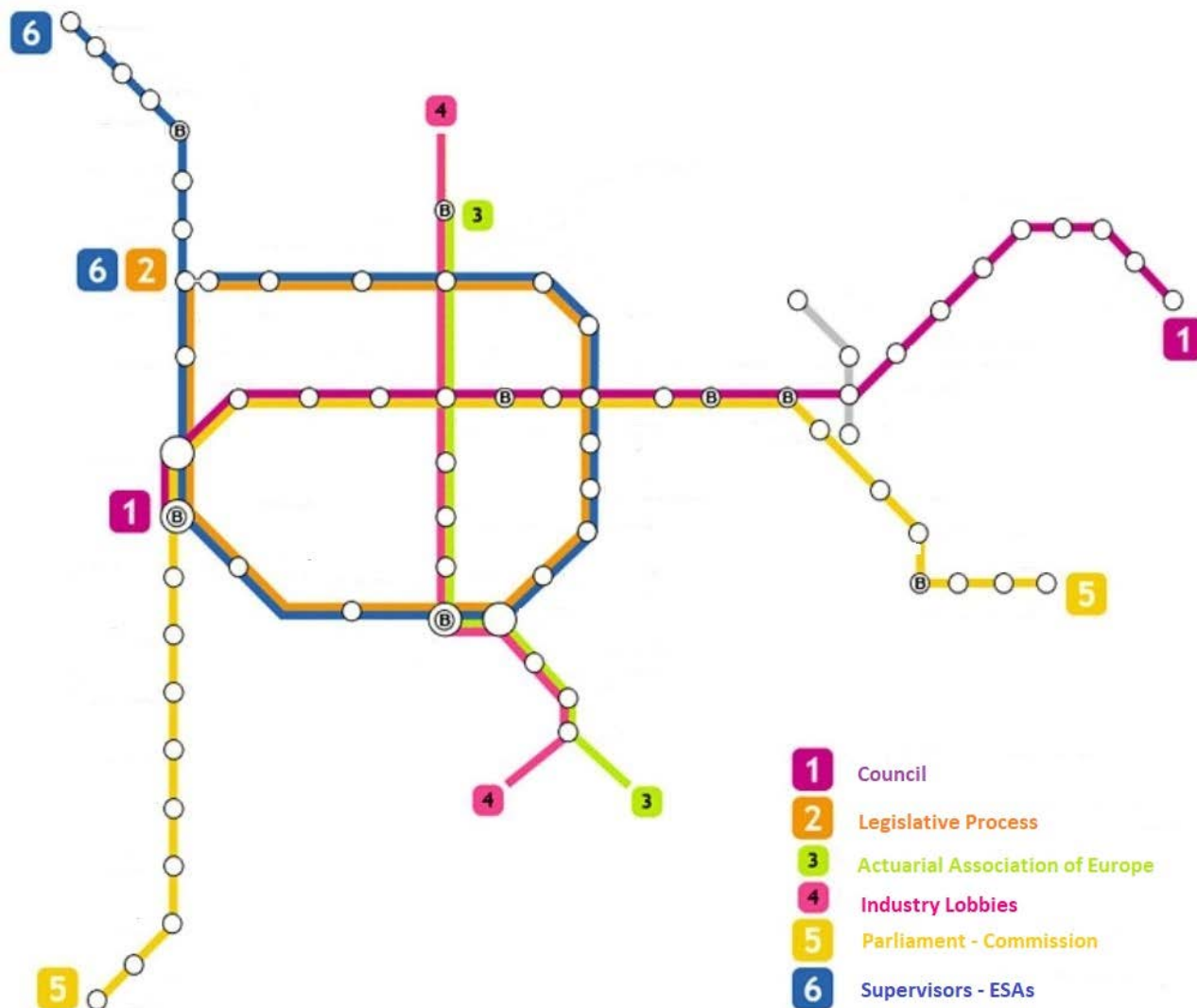


Getting lost
in Brussels?



The whole problem
with the world is
that fools and
fanatics are always
so certain of
themselves, and
wiser people so
full of doubts.

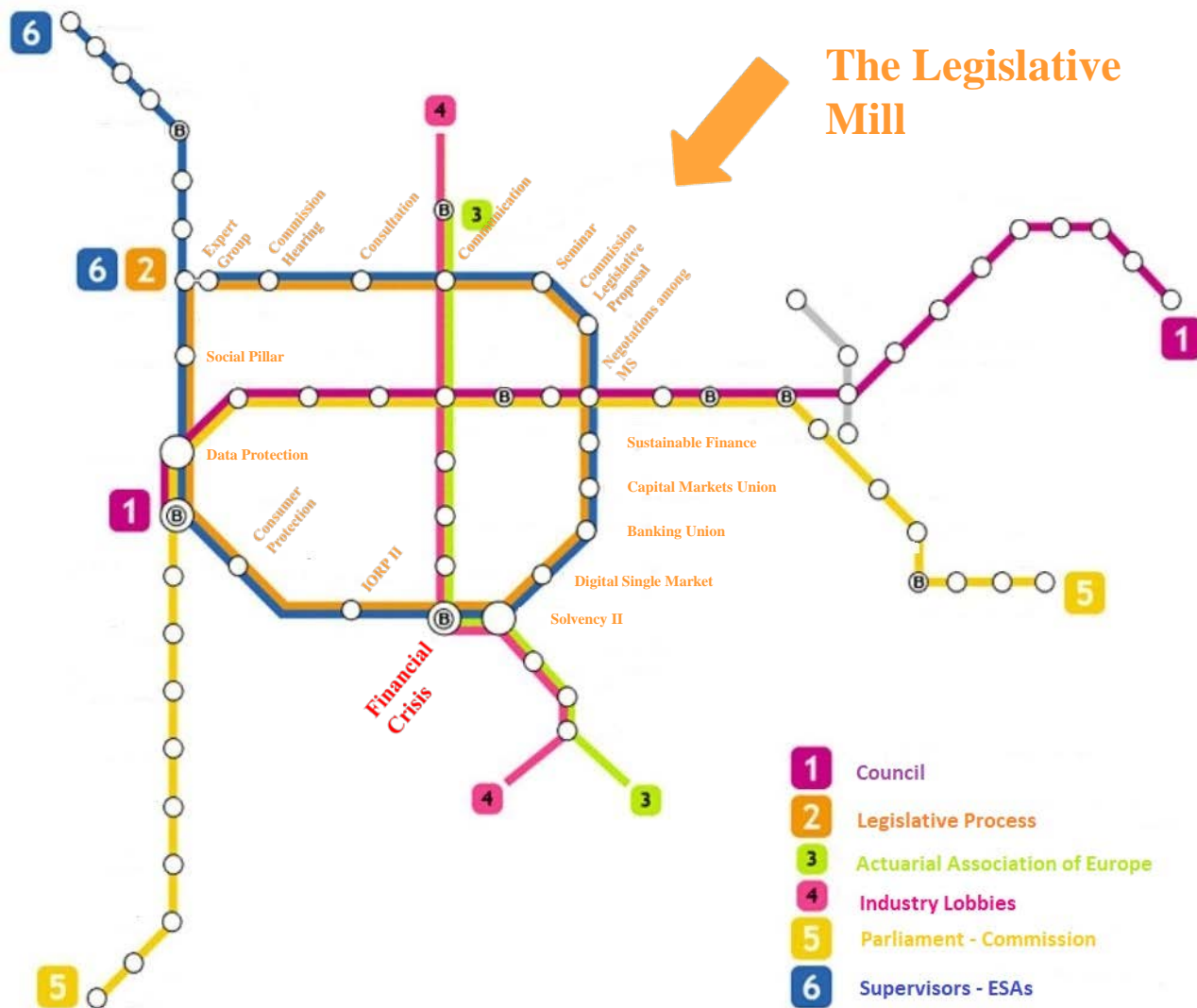
Bertrand Russell



Politics is the art of
looking for trouble,
finding it
everywhere,
diagnosing it
incorrectly and
applying the
wrong remedies.
Groucho Marx

EU – an efficient producer of legislation?

<https://www.insuranceerm.com/guides/solvency-ii-timeline.html>



A black cat crossing
 your path signifies
 that the animal is
 going somewhere
Groucho Marx

From minimum to maximum harmonisation

Minimum harmonisation is a term used in European Union law.

If a piece of law (usually a directive, but also a regulation on occasion), is described as minimum harmonisation, that means that it sets a threshold which national legislation must meet. However, national law may exceed the terms of the legislation if desired.

It is usually easier to reach agreement on legislation drafted on this basis, as it allows existing national legislation on issues such as consumer protection or the environment to remain in place. Therefore, most European legislation has been implemented on this basis. In more recent years, however, the burden of EC law has led to calls for deregulation, and accusations that some member states still indulge in protectionism when implementing directives into national law through gold-plating. Therefore, a growing minority of EU law contains maximum harmonisation provisions.

Maximum harmonisation thing

Maximum harmonisation is a term used in European Union law.

If a piece of law (usually a directive, but also a regulation on occasion) is described as maximum harmonisation, that means that national law may not exceed the terms of the legislation. In practice, this prohibits gold-plating of European legislation when it is transposed into national law

It is quite common for a directive or recommendation to consist of a mixture of maximum harmonisation and minimum harmonisation clauses.

Regulations, Directives and other acts

A "**regulation**" is a binding legislative act. It must be applied in its entirety across the EU. An example - COMMISSION DELEGATED REGULATION (EU) ... supplementing ... Solvency II

A "**directive**" is a legislative act that sets out a goal that all EU countries must achieve. However, it is up to the individual countries to devise their own laws on how to reach these goals. An example – Solvency II directive

...

A "**decision**" is binding on those to whom it is addressed (e.g. an EU country or an individual company) and is directly applicable. For example, the Commission issued a decision on the EU participating in the work of various counter-terrorism organisations.

A "**recommendation**" is not binding. When the Commission issued a recommendation that EU countries' law authorities improve their use of videoconferencing to help judicial services work better across borders, this did not have any legal consequences

...

An "**opinion**" is an instrument that allows the institutions to make a statement in a non-binding fashion, in other words without imposing any legal obligation on those to whom it is addressed. An opinion is not binding. It can be issued by the main EU institutions (Commission, Council, Parliament), the Committee of the Regions and the European Economic and Social Committee. While laws are being made, the committees give opinions from their specific regional or economic and social viewpoint.

It is more fun to talk with someone who doesn't use long, difficult words but rather short, easy words, like 'What about lunch?

A.A. Milne

Lamfalussy process

- The Lamfalussy process is an approach to the development of financial service industry regulations used by the European Union. Originally developed in March 2001, the process is named after the chair of the EU advisory committee that created it, Alexandre Lamfalussy. It is composed of four "levels," each focusing on a specific stage of the implementation of legislation.
- The Lamfalussy Process is intended to provide several benefits over traditional lawmaking, including more-consistent interpretation, convergence in national supervisory practices, and a general boost in the quality of legislation on financial services.
- Nevertheless, the Lamfalussy Process has provoked controversy as it allows some element of bypassing accountable oversight by the Council of the European Union and the elected European Parliament, thereby embodying a further move away from representative democracy towards technocracy.
- The creation of the European System of Financial Supervision (ESMA, EIOPA and EBA), which took over from the Advisory Committees on 1 January 2011, has resulted in some changes regarding how the four level legislative procedure operates, with the EU Authorities being given a greater role and more powers.

Levels of the Lamfalussy thing

Level 1: Framework Acts: The Council of the European Union (Council) and the European Parliament (Parliament) adopt the framework acts in the so-called co-decision procedure.

Level 2: Delegated Acts and Implementing Acts: Detailed provisions to specify the content and the procedures set forth in the framework acts are proposed by the EIOPA (ESA) and adopted by the European Commission (Commission).

Level 3: Guidelines and Recommendations by EIOPA: EIOPA issues guidelines and recommendations to national authorities and market participants to ensure the uniform application of the level 1 and level 2 acts.

Level 4: Supervision of the Member States: EIOPA supervises the implementation of the European acts by the member states.

Levels of Lamfalussy

LEVEL 1

LEVEL 2

LEVEL 3

LEVEL 4

Delegated acts (Art. 290 TFEU)
(Specification of procedures set forth in framework acts)

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Implementing acts (Art. 291 TFEU)
(Specification of procedures set forth in framework acts)

Implementing acts by the Commission

- Commission requests ESMA's technical advice

Implementing technical standards
(Art. 15 ESMA-Reg.)

- ESMA leading the process

ESMA guidelines and recommendations

Supervision of the member states by ESMA
(Art. 17 ESMA-Reg.)

The Four Levels of the Lamfalussy Process

Level 1: Framework Acts

Level one comprises the framework acts enacted as directive or regulation by the Parliament and Council under the co-decision procedure. The co-decision procedure (Art. 294 of the Treaty on the Functioning of the European Union (TFEU)) is the ordinary legislative procedure of the European Union since the Lisbon Treaty. Framework acts often contain detailed provisions and extensive annexes and thereby anticipate the delegated and implementing acts on levels 2 and 3 of the Lamfalussy process.

Level 2: Delegated Acts and Implementing Acts

The framework acts are further specified by delegated acts and implementing acts. The framework acts authorize the Commission to adopt regulations, directives and resolutions. EIOPA conducted several consultation procedures for delegated and implementing acts relating to the S II. Market participants had the opportunity to comment on the drafts and respond to specific questions of EIOPA.

Level 2: Delegated Acts

Delegated Acts (Art. 290 TFEU) The Commission requests technical advice from EIOPA which serves as a basis for subsequent drafts by the Commission. Because of the comprehensive expertise of EIOPA, the technical advice has a significant influence on the delegated act of the Commission. After the adoption by the Commission, the delegated act enters into force, provided that the Parliament or the Council did not raise any objections within three months after its adoption.

Regulatory Technical Standards (Art. 290 TFEU, Art. 10-14 EIOPA-Regulation)

EIOPA develops drafts of regulatory technical standards and submits them to the Commission. The Commission adopts the provisions by regulation or resolution. The Commission may refuse its endorsement of the regulatory technical standards only in exceptional cases, i.e., EIOPA plays a lead role in this process.

Level 2: Implementing Acts

The implementing acts are procedural provisions implementing technical details of the application of the provisions of the S II. Similar to the procedure for delegated acts, there are implementing acts by the Commission after requesting EIOPA's technical advice (Art. 291 TFEU) and implementing technical standards of EIOPA endorsed by the Commission (Art. 15 EIOPA-Regulation)

Level 3: Guidelines and Recommendations by EIOPA

EIOPA is empowered to issue guidelines and recommendations (Art. 288 TFEU, Art. 16 EIOPA-Regulation) in order to establish consistent, efficient and effective supervisory practices in the member states to achieve a uniform interpretation of the capital markets legislation.

Guidelines and recommendations are non-binding, but a comply-or-explain-mechanism was implemented, i.e., each competent national authority has to declare within two months after its publication whether it will comply with such guideline or recommendation or explain the reasons for its non-application. Although guidelines and recommendations are non-binding, they have a significant influence on the national authorities and market participants.

Level 4: Supervision of Implementation by the Member States

Market supervision remains the responsibility of each member state. However, EIOPA has assumed a coordinating function for the national authorities (watch-the-watcher model) to ensure the uniform application of the S II and all delegated and implementing acts. In this context, EIOPA monitors the implementation and enforcement of the relevant provisions in the member states. To facilitate the monitoring, the member states have extensive reporting obligations towards EIOPA

Relevant EU legislation for actuaries

Solvency II – IORP II, and other banking and financial services law, and accounting

- https://ec.europa.eu/info/law/law-topic/eu-banking-and-financial-services-law_en

Social Pillar

- <https://ec.europa.eu/social/main.jsp?catId=1&langId=en>

Sustainable Finance

- https://ec.europa.eu/info/business-economy-euro/banking-and-finance/sustainable-finance_en

Consumer Protection in Financial Services

- https://europa.eu/youreurope/citizens/consumers/financial-products-and-services/index_en.htm

Data protection and fundamental rights

- https://ec.europa.eu/info/policies/justice-and-fundamental-rights_en

European institutions

The EU has an institutional framework aimed at promoting and defending its values, objectives and interests, the interests of its citizens and those of its member countries. This framework also contributes to ensuring the coherence, effectiveness and continuity of EU policies and actions.

According to Article 13 of the Treaty on European Union, the institutional framework comprises 7 institutions:

the European Parliament;

the European Council;

the Council of the European Union (simply called ‘the Council’);

the European Commission;

the Court of Justice of the European Union;

the European Central Bank;

the Court of Auditors.

Each institution acts within the limits of its remit, granted in the Treaties in line with the procedures, conditions and purposes laid down therein.

The European Parliament, the Council and the Commission are assisted by the European Economic and Social Committee and the Committee of the Regions performing advisory functions.

European Parliament - 751 Members represent the

EU's 500 million citizens elected for a 5 year term

The EP's main functions are as follows:

legislative power: the EP is now a co-legislator. For most legal acts, the legislative power is shared with the Council, through the ordinary legislative procedure.

budgetary power: the EP shares budgetary powers with the Council in voting on the annual budget, rendering it enforceable through the President of Parliament's signature, and overseeing its implementation

power of control over the EU's institutions, in particular the Commission. The EP can give or withhold approval for the designation of Commissioners and has the power to dismiss the Commission as a body by passing a motion of censure. It also exercises a power of control over the EU's activities through written and oral questions, put to the Commission and the Council. It sets up temporary committees and committees of inquiry, whose remit is not necessarily confined to the activities of EU institutions but can extend to action taken by EU countries in implementing EU policies.



Only two things are infinite, the universe and human stupidity, and I'm not sure about the former.

Albert Einstein

The Lisbon Treaty has strengthened the EP's role by placing it on an equal footing with the Council of Ministers

- extended the ordinary legislative procedure (ordinary legislative procedure) to 40 new fields including agriculture, energy security, immigration, justice and home affairs, health and structural funds;
- reinforced the EP's role in the adoption of the EU budget. The EP is responsible for the adoption of the entire budget together with the Council;
- enabled MEPs to give their consent on a wide range of international agreements negotiated by the EU such as international trade agreements;
- introduced new rights to be informed on the activities of the European Council, the rotating Council presidency and the EU's external action;
- given the EP the right to propose changes to the Treaty;
- improved EP's power of scrutiny by electing the President of the European Commission, and by approving European Commission's members by a vote of consent.

EP Groups



**European Peoples'
Party**
"Conservatives"



**Alliance of Liberals and
Democrats for Europe**
"Center, not always so
liberal, parties"



Group of the Progressive Alliance of
Socialists & Democrats
in the European Parliament

"Social democrats, often
not socialists"



**European Conservatives and
Reformists**

"Populists, sometimes extreme center"



The Greens | EFA
in the European Parliament

"Greens of fairly
different
colours"

Council of the European Union

The Council of the European Union ('Council') is one of the EU's main decision-making bodies. Its meetings are attended by ministers from the 28 EU countries, and it is the institution where these countries adopt laws and coordinate policies. The Council's headquarters are in Brussels, but some of its meetings are held in Luxembourg. Sessions of the Council (except for Foreign Affairs Council) are convened by the rotating presidency, which sets the agenda.

The Council meets in 10 configurations, bringing together the relevant ministers from EU countries: General Affairs; Foreign Affairs; Economic and Financial Affairs; Justice and Internal Affairs; Employment, Social Policy, Health and Consumer Affairs; Competitiveness; Transport, Telecommunications and Energy; Agriculture and Fisheries; Environment; Education, Youth and Culture. The 'General Affairs' Council coordinates the work of the different Council formations, with the Commission's help. Decisions are prepared by the Committee of Permanent Representatives of the EU countries (Coreper), assisted by working groups of national government officials.



Council of the European Union - continued

The Council, with the European Parliament, acts in a legislative and budgetary capacity. It is also the lead institution for decision-making on the common foreign and security policy (CFSP), and on the coordination of economic policies (intergovernmental approach), as well as being the holder of executive power, which it generally delegates to the Commission.

In most cases, the Council's decisions, based on proposals from the Commission, are taken jointly with the European Parliament under the ordinary legislative procedure. Depending on the subject, the Council takes decisions by simple majority, qualified majority or unanimity, although qualified majority is more widely used (agriculture, single market, environment, transport, employment, health, etc.).

Getting confused?

Together with the European Parliament, the Council is the **main decision-making body** of the EU.

Not to be confused with:

European Council - quarterly summits, where EU leaders meet to set the broad direction of EU policy making

Council of Europe - not an EU body at all.

European Commission

Established in 1957, the European Commission now comprises 28 Commissioners including its President. It acts in the EU's general interest with complete independence from national governments and is accountable to the European Parliament.

It has the right of initiative to propose laws in a wide range of policy areas. In the fields of justice and home affairs, it shares a right of initiative with EU countries. Like the European Parliament and the Council, EU citizens may also call on the Commission to propose laws by means of the European Citizens' Initiative.

The Commission has the right to adopt non-legislative acts, in particular delegated and implementing acts, and has important powers to ensure fair conditions of competition between EU businesses.

The Commission oversees the implementation of EU law. It executes the EU's budget and manages funding programmes. It also exercises coordinating, executive and management functions, as laid down in the Treaties. It represents the EU around the world in areas not covered by the common foreign and security policy, for example in trade policy and humanitarian aid.

The Commission comprises Directorates-General (departments) and Services which are mainly located in Brussels and Luxembourg.

There are worse things in life than death.
Have you ever spent an evening with an insurance salesman?
Woody Allen

Expert Group on Banking, Payments and Insurance

The Expert Group on Banking, Payments and Insurance (EGBPI) is a consultative entity composed of experts appointed by EU countries that provides advice and expertise in the preparation of draft delegated acts in the area of banking, payments and insurance for the Commission and its services. Different formations, insurance formation being the most relevant for us

https://ec.europa.eu/info/business-economy-euro/banking-and-finance/financial-reforms-and-their-progress/regulatory-process-financial-services/expert-groups-comitology-and-other-committees/expert-group-banking-payments-and-insurance_en#mandate

COREPER

COREPER, from French Comité des représentants permanents, is the Committee of Permanent Representatives in the European Union, made up of the head or deputy head of mission from the EU member states in Brussels.

Its defined role is to prepare the agenda for the ministerial Council of the European Union meetings; it may also take some procedural decisions. It oversees and coordinates the work of some 250 committees and working parties made up of civil servants from the member states who work on issues at the technical level to be discussed later by COREPER and the Council. It is chaired by the Presidency of the Council of the European Union.

There are in fact two committees:

- COREPER I consists of deputy heads of mission and deals largely with social and economic issues;
- COREPER II consists of heads of mission (Ambassador Extraordinary and Plenipotentiary) and deals largely with political, financial and foreign policy issues.

European Central Bank - ECB

The European Central Bank (ECB) is the central bank of the euro area and an EU institution located in Frankfurt am Main, Germany. Together with the euro area national central banks, it forms the Eurosystem, which conducts monetary policy in the euro area. Its primary objective is to maintain price stability, i.e. to safeguard the value of the euro. In addition, the ECB, in cooperation with the national supervisors, carries out banking supervision in the euro area and in other participating Member States within the Single Supervisory Mechanism (SSM).



European System of Financial Supervision

European System of Financial Supervision

The European System of Financial Supervision (ESFS) is a network centered around three European Supervisory Authorities (ESAs), the European Systemic Risk Board and national supervisors. Its main task is to ensure consistent and appropriate financial supervision throughout the EU.

The ESFS covers both macro-prudential and micro-prudential supervision.

Macro-prudential supervision

Macro-prudential supervision involves oversight of the financial system as a whole. Its main aim is to prevent or mitigate risks to the financial system

If you've heard
this story
before, don't
stop me,
because I'd like
to hear it again.
Groucho Marx

European Systemic Risk Board

The European Systemic Risk Board (ESRB) is responsible for macro-prudential supervision of the financial system in the EU.

Although not part of the ECB, the ESRB is based at the ECB's offices in Frankfurt am Main, Germany, and the ECB ensures its Secretariat.

The main tasks of the ESRB are:

- collecting and analysing relevant information to identify systemic risks

- issuing warnings where systemic risks are deemed to be significant

- issuing recommendations for action in response to the risks identified

- monitoring the follow-up of warnings and recommendations
- cooperating and coordinating with ESAs and international fora

Micro-prudential supervision

Micro-prudential supervision refers to the supervision of individual institutions, such as banks, insurance companies or pension funds.

European Supervisory Authorities, ESAs:

European Banking Authority (EBA)

European Insurance and Occupational Pensions Authority (EIOPA)

European Securities and Markets Authority (ESMA)

The ESAs work primarily on harmonising financial supervision in the EU by developing the single rulebook, a set of prudential standards for individual financial institutions. The ESAs help to ensure the consistent application of the rulebook to create a level playing field. They are also mandated to assess risks and vulnerabilities in the financial sector.

The Joint Committee of the ESAs ensures cross-sectoral consistency in the development and application of the single rulebook

EIOPA

EIOPA's main goals are:

Better protecting consumers, rebuilding trust in the financial system.

Ensuring a high, effective and consistent level of regulation and supervision taking account of the varying interests of all Member States and the different nature of financial institutions.

Greater harmonisation and coherent application of rules for financial institutions & markets across the European Union.

Strengthening oversight of cross-border groups.

Promote coordinated European Union supervisory response.

EIOPA's core responsibilities are to support the stability of the financial system, transparency of markets and financial products as well as the protection of policyholders, pension scheme members and beneficiaries. EIOPA is commissioned to monitor and identify trends, potential risks and vulnerabilities stemming from the micro-prudential level, across borders and across sectors.

EIOPA continued

To account for the specific conditions in national markets and nature of financial institutions, the **European System of Financial Supervision** is an integrated network of national and European supervisory authorities, that provides the necessary links between the macro and micro prudential levels, leaving day-to-day supervision to the national level.

EIOPA is governed by its Board of Supervisors, which integrates the relevant national authorities in the field of insurance and occupational pensions in each Member State. The European Union's national supervisory authorities are a source of expertise and information about insurance and occupational pensions matters.

EIOPA is an independent advisory body to the European Commission, the European Parliament and the Council of the European Union. It is one of the EU Agencies carrying out specific legal, technical or scientific tasks and giving evidence-based advice to help shape informed policies and laws at the EU and national level.

Those are my principles, and if you don't like them... well, I
have others
Groucho Marx

These were my slides, and if you don't like them... well, I have
others...

Ad continues

And then Falco

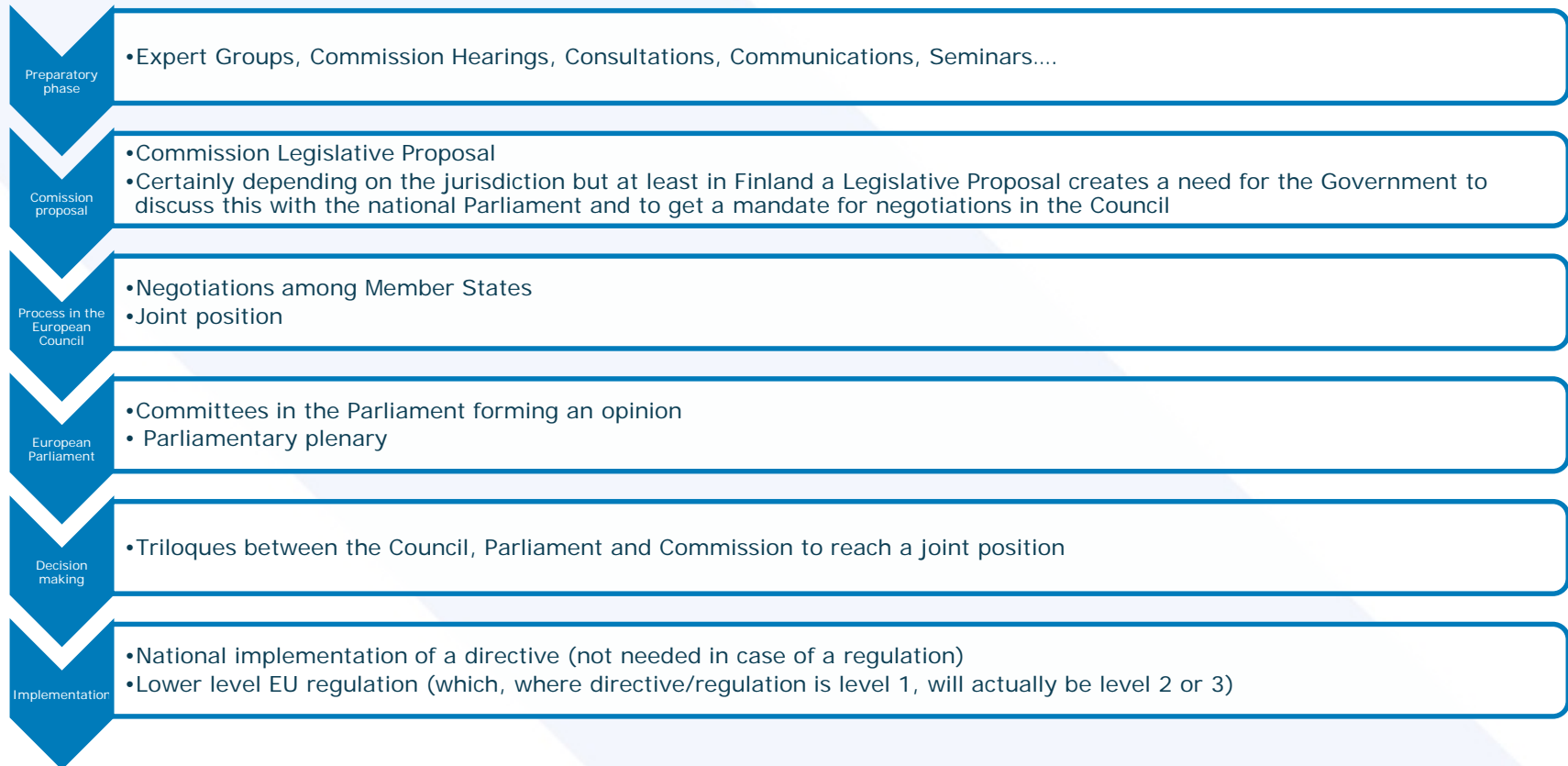


Creation of Regulation and How to Play a Role in it

Any man who
can drive safely
while kissing a
pretty girl is
simply not
giving the kiss
the attention it
deserves.

Albert Einstein

EU-legislation process in stages



Where can you play a role?

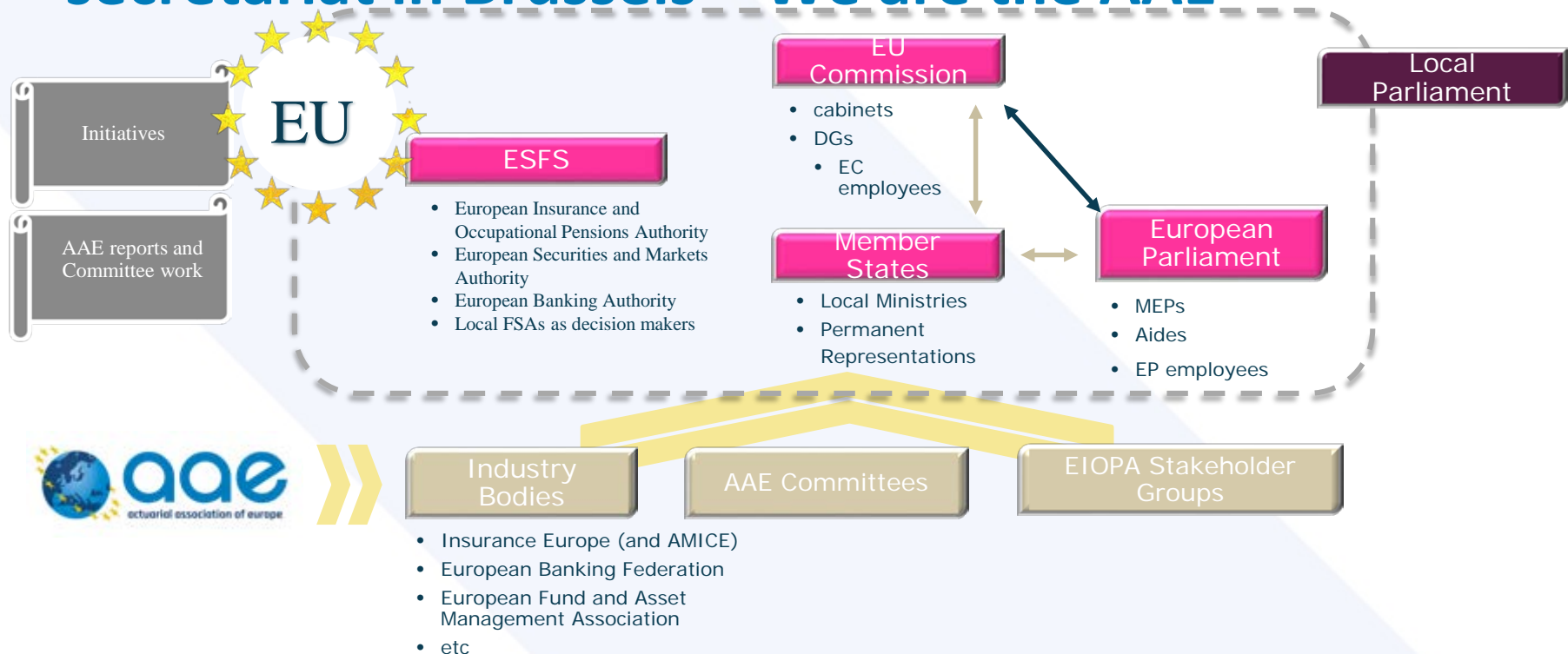
Preparatory phase – Commission employees and leadership, relevant Members of the EP, Think tanks, informal bodies, national representatives – EXPERTISE IS MORE VALUABLE THAN FORMAL POWER

Formal process – Commission, European Parliament, European Council, local ministries, local parliament

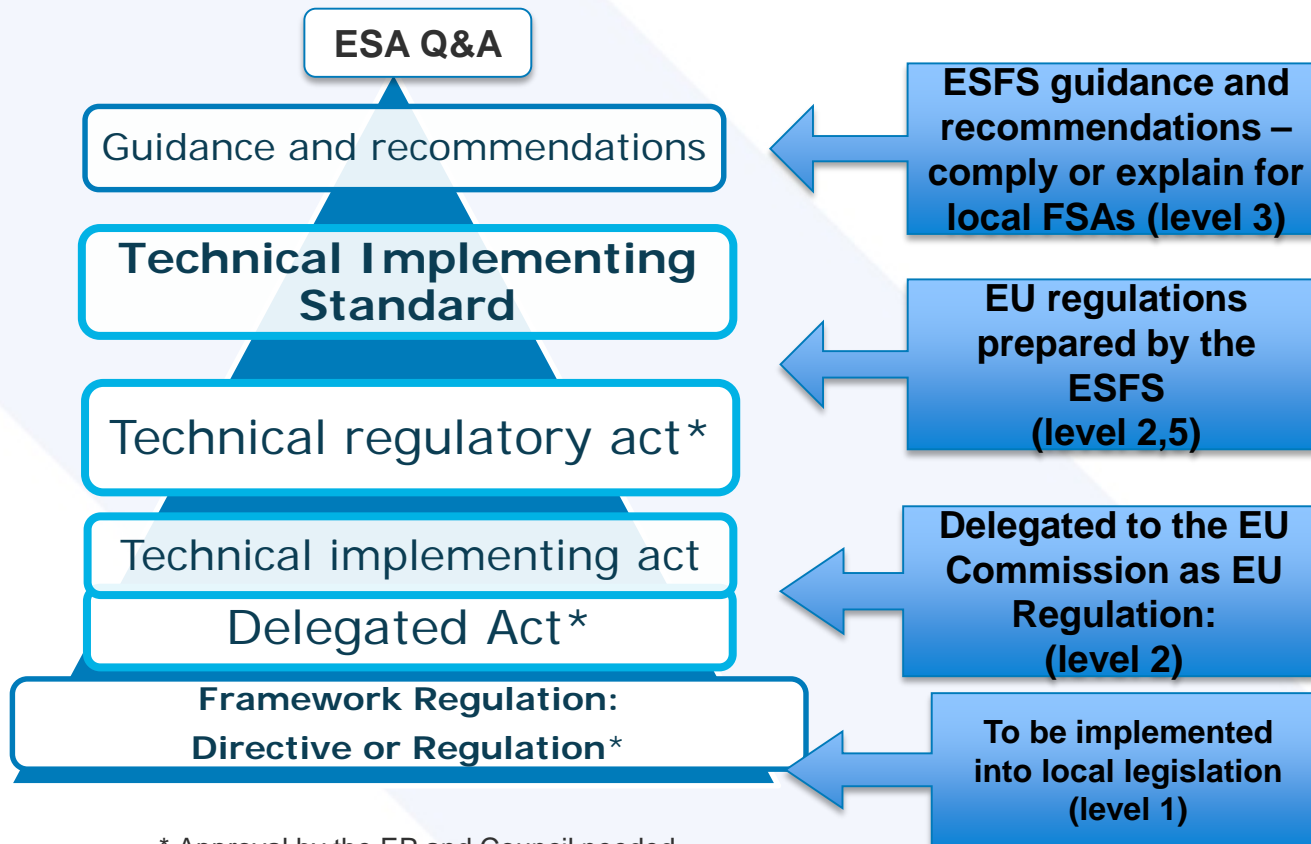
Implementation phase – European Supervisory Authorities (and local FSAs as decision makers)

Local implementation – MS ministries, MS Parliament, MS FSA

AAE influence in the EU – AAE is not the secretariat in Brussels – We are the AAE



Case in point: Multilevel regulation in the financial sector



* Approval by the EP and Council needed

What is going on in the EU in 2019?

EP Election (and
new Commission)

Commission Action
plan
Council Strategic
Plan

Finnish Presidency
after Romania

Presidency
Action Plan

EP handling of Commission initiatives

Initiative from the Commission

Groups decide among themselves which group will be the rapporteur of an initiative.

Groups decide their rapporteurs (or their shadows, when the group is not the rapporteur) of initiatives (The rapporteur/shadow will represent the group in negotiations concerning the initiative).

The rapporteur is responsible for the handling of the initiative on behalf of the whole EP (**The Shadow** takes care that the concerns of his/her group are taken into account).

What happens with the initiative in EP Committees?

Background	Public (available on EP web site)
Discussions among rapporteurs and the shadows = shadow meetings (continuing through the whole process)	
The Rapporteur writes the draft report	Preliminary discussion in the respective EP committee
	Publication of the Draft Report
	Discussion in the Committee, one to two weeks, open for amendments
	All MEPs are allowed to propose amendments
The Rapporteur tries to find a coalition to achieve support from the committee to his/her report	Discussion of the amendments in the Committee
The Rapporteur and the Shadows (plus coordinators and advisers) prepare the voting list of their group) <ul style="list-style-type: none"> Enhanced role of the coordinators 	Vote of the Committee
	<ul style="list-style-type: none"> Initiative approved: proceeds to the plenary or trilogues Initiative not approved: restart of the process, the same rapporteurs (shadows) or new ones

Where can we play a role?

Discussion phase:

Important to be involved at the start when rapporteurs and shadows are known. Shadow meetings important as the stage is set there (but difficult to know the actual dates of these meetings):

- Identification of key players and messages to them (Both Rapporteurs and Shadows)
- Rapporteurs and Shadows are key players in Committee meetings

Changes to the Commission Proposal:

Amendments ("amsses")

At least a week before, in final article form

- Any MEP can table an ams

Before the Committee vote there can be wishes for the MEPs on what ams the MEP is hoped to vote for/against

Example of an ams

Amendment 5

Proposal for a directive Recital 17 a (new)

Text proposed by the Commission

Amendment

(17a) In order to ensure the accessibility of the services falling within the scope of this Directive, products used in the provision of the service concerned should likewise comply with the accessibility requirements laid down by this Directive, in accordance with Annex I hereto and the transitional measures contained herein.

Or: ~~en~~

Justification

It was not clear in the Commission proposal that, for instance, the obligation pursuant to this Directive is not only for ATM manufacturers to make all their new ATMs accessible. It is also for a bank to make its ATMs accessible as from the entry into force of this Directive.

Proposal for a directive Recital 23

Text proposed by the Commission

(23) In some situations, common accessibility requirements of the built environment would facilitate the free movement of the related services and of persons with disabilities. Therefore, this Directive enables Member States to include the built environment used in the provision of the services under the scope of this Directive, ensuring compliance with the accessibility requirements set in Annex X.

Always based on a
Commission proposal

Amendment

deleted

An example, with no relevance in this case to actuaries

EBF AM N°	ARTICLE	EUROPEAN COMMISSION'S PROPOSAL ON EUROPEAN ACCESSIBILITY ACT	EBF'S SUGGESTION FOR AMENDMENT
	Article 3.3	3. The following self-service terminals: Automatic Teller Machines, ticketing machines and check-in machines shall comply with the requirements set out in Section II of Annex I.	3. An appropriate share of the following self-service terminals: Automatic Teller Machines, ticketing machines and check-in machines shall comply with the requirements set out in Section II of Annex I.
JUSTIFICATION			
This amendment gives further consideration to the applications (apps) and websites developed in certain Member States which can detect the location of ATMs (by writing the name of the street and the city) and give information on the location of offered services (Disabled Access, withdrawal system for Blind disabled people, etc.). Those systems help to identify the ATMs accessible to disabled people.			

In case of Commission initiatives, the Committee will vote on changes to the Commission document.

- Changes proposed by the rapporteur will be equally noted with the amendments of other MEPs.

"Own Initiative report (INI-report):

Amendments will be with respect to the draft of the rapporteur.

Monthly schedule of the Parliament

	01						02						03					
	52	1	2	3	4	5*	5*	6	7	8	9		9	10	11	12	13	
①		2	9	16	23	30		6	13	20	27			6	13	20	27	
②		3	10	17	(24)	31		7	14	21	28			7	14	(21)	28	
③		4	11	18	25		1	8	15	22			1	8	15	22	29	
④		5	12	19	26		2	9	16	23			2	9	16	23	30	
⑤		6	13	20	27		3	10	17	24			3	10	17	24	31	
⑥		7	14	21	28		4	11	18	25			4	11	18	25		
⑦	1	8	15	22	29		5	12	19	26			5	12	19	26		
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①		3	10	17	24		1	8	15	22	29			5	12	19	26	
②		4	11	18	(25)		2	9	16	23	(30)			6	13	20	(27)	
③		5	12	19	26		3	10	17	24	31			7	14	21	28	
④		6	13	20	27		4	11	18	25			1	8	15	22	29	
⑤		7	14	21	28		5	12	19	26			2	9	16	23	30	
⑥	1	8	15	22	29		6	13	20	27			3	10	17	24		
⑦	2	9	16	23	30		7	14	21	28			4	11	18	25		
	07						08						09					
	26	27	28	29	30	31	31	32	33	34	35		35	36	37	38	39	
①		3	10	17	24	31		7	14	21	28			4	11	18	25	
②		4	11	18	25		1	8	15	22	29			(5)	12	19	26	
③		5	12	19	26		2	9	16	23	30			6	13	20	27	
④		6	13	20	27		3	10	17	24	31			7	14	21	28	
⑤		7	14	21	28		4	11	18	25			1	8	15	22	29	
⑥	1	8	15	22	29		5	12	19	26			2	9	16	23	30	
⑦	2	9	16	23	30		6	13	20	27			3	10	17	24		
	10						11						12					
	39	40	41	42	43	44	44	45	46	47	48		48	49	50	51	52	
①		2	9	16	23	30		6	13	20	27			4	11	18	25	
②		3	(10)	17	24	31		7	14	(21)	28			5	12	19	26	
③		4	11	18	25		1	8	15	22	29			6	13	20	27	
④		5	12	19	26		2	9	16	23	30			7	14	21	28	
⑤		6	13	20	27		3	10	17	24			1	8	15	22	29	
⑥		7	14	21	28		4	11	18	25			2	9	16	23	30	
⑦	1	8	15	22	29		5	12	19	26			3	10	17	24	31	

Green week = MEPs at 'home', nothing going on in Brussels/Strasbourg.

Blue(ish) days/weeks = Always before a plenary meetings – groups working on general political approaches, voting tactics etc.

Yellow days/weeks = Committee meetings, busy days of regulation preparations MEPs hardly accessible

Red weeks = plenary (Strasbourg) or mini-plenary (Brussels). Usually too late for anything, possibly minor influence on voting preferences

On best weeks, the MEPs active in Brussels from Monday evening until Thursday evening – and often very receptive to their own country nationals.

How to make your point?

1. Act on time! At least one week in advance (MEPs not always available and busy when they are, messages go through the aide to the MEP, then back to the MEP, all this taking days)
2. Concentrate on the topic, check the details (especially with the amsses)



Preferably in English – after all, MEPs and their aides discuss things in English with their colleagues (and with English the terminology is correct and there is no need for constant translation)



Aides are often available for a cup of coffee (normally ~30min) when you are in Brussels. Good cafés near the Parliament are for example Karsmakers and ToutBon.



You are best valued in the MEP offices if you are a good and trusted source of information. If you can be approached informally and easily you are of help to MEPs and their aides. Make yourself and the AAE a contact that is easy to reach. Most aides come with the background in social sciences, with limited financial and legal capabilities – remember to speak their language and solve their problems.

Useful links:

European Parliament Think Tank: This research unit of the Parliament produces good background reports on topical dossiers
<http://www.europarl.europa.eu/thinktank/en/home.html>

IATE dictionary: Specialised into EU vocabulary and terminology:
<https://iate.europa.eu/home>

Legislative Observatory:
Easiest way to find the proceedings of a certain dossier. In the search field you can write, e.g., the name of the MEP and a word from the name of the legislative initiative of report.
<http://www.europarl.europa.eu/oeil/search/search.do?searchTab=y>

Find MEPs:

<http://www.europarl.europa.eu/meps/en/search.html>

- Aides can be found on the "assistants" page. "Accredited assistants" → Brussels, "local assistants" → home country.
- Contact info usually easiest to find from the home page (google) of the MEP.

EP Committee Pages (committees) contain all information about committee meetings and schedules.

- Start by choosing the committee you are interested in. <http://www.europarl.europa.eu/committees/en/parliamentary-committees.html>
- EPTV/Multimedia Library offers livestreams or recordings of committee meetings (and also plenaries)
<http://www.europarl.europa.eu/ep-live/en/committees/>



Interinstitutional negotiations for the adoption of EU legislation

Negotiations between the institutions on legislative proposals generally take the form of tripartite meetings ('trilogues') between Parliament, the Council and the Commission.

For a given file, each institution designates its negotiators and defines its negotiating mandate.

Trilogues may be organised at any stage of the legislative procedure (first, second or third reading).

Any provisional agreement reached in trilogues is informal and has therefore to be approved by the formal procedures applicable within each of the two institutions. In Parliament, the text of the provisional agreement has to be approved by a vote in committee after which it is confirmed in plenary.

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