



## Meeting of the Financial Services User Group Agenda

**12-13 February 2013**

<b>Time:</b>	<b>12 February 2013</b> <b>13 February 2013</b>	<b>11.30-18.00</b> <b>9.30-16.30</b>
<b>Place:</b>	<b>European Commission</b> <b>Internal Market and Services DG, Room T Stoll</b> <b>Rue de Spa 2, 1000 Brussels</b>	

### Tuesday, 12 February

**11.30 World Bank Report on the Treatment of the Insolvency of Natural Persons** – presentation and discussion by Professor Iain Ramsay, member of the Working Group on the Treatment of the Insolvency of Natural Persons and of the Report drafting committee

<http://web.worldbank.org/WBSITE/EXTERNAL/TOPICS/EXTLAWJUSTICE/EXTGILD/0,,m enuPK:64874173~pagePK:4789692~piPK:4789698~theSitePK:5807555,00.html>

**13.00 Lunch**

**14.00 Study on remuneration structures of financial services intermediaries and conflicts of interest** – kick-off meeting with iff (institut für finanzdienstleistungen)

**15.00 Adoption of the agenda and approval of the minutes of the last meeting (3-4 December 2012)** – Tour de table

- Members' activities of FSUG interest, including participation in events on behalf of FSUG
- Update on identified consumers' risks or detriments as early warnings which could potentially be reported to the Commission and ESAs

**16.00 8th Consumer Scoreboard** – presentation by Ms Anna Jassem-Staniecka (Health and Consumers DG/B1)

[http://ec.europa.eu/consumers/consumer\\_research/editions/docs/8th\\_edition\\_scoreboard\\_en.pdf](http://ec.europa.eu/consumers/consumer_research/editions/docs/8th_edition_scoreboard_en.pdf)

**16.45 How can the FSUG make better use of the results of the personal bankruptcy and pension studies?**

- Publication and dissemination of the final reports and the FSUG position papers accompanying the studies

**17.15 Administrative points:**

- Update on the organization of the FSUG external meeting in Bucharest
- Evaluation of the FSUG activity in 2012 in view of the meeting of the FSUG Chair and Vice-chair with heads of units in charge of the FSUG

**19.30 *Dinner offered by the Commission at THON EU hotel***

**Wednesday, 13 February**

**9.45 Discussion and selection of the topic for the 2013 FSUG research studie(s)**

**10.30 Discussion on the FSUG response to the on-going consultations:**

- Informal questionnaire on private long term investment funds
- Draft Implementing Technical Standards on reporting of national provisions of prudential nature relevant to the field of occupational pension schemes by EIOPA

**11.00 Brief update on the negotiations of the European Commission proposal on PRIPs – by Mr Timothy Shakesby (Internal Market and Services DG/G4)**

[http://ec.europa.eu/internal\\_market/finservices-retail/docs/investment\\_products/20120703-proposal\\_en.pdf](http://ec.europa.eu/internal_market/finservices-retail/docs/investment_products/20120703-proposal_en.pdf)

**11.15 FSUG letter concerning the Commission proposal for Insurance Mediation Directive to the European Parliament – brief discussion**

**11.30 Update on the EU initiative on credit rating agencies – presentation by Mr Philippe Caluwaerts (Internal Market and Services DG/G4)**

**12.15 European Commission study on overindebtedness of European households – presentation by Mr Francesco Gaetano (Health and Consumers DG/B4)**

**13.00 *Lunch***

**14.00 “Who owns the EU Economy? Evolution of the ownership of EU-listed companies between 1970 and 2012” – kick-off meeting with Observatoire de l'Epargne Européenne**

**15.00 Study on the position of savers in private pension products – discussion on the final report**

**15.45 Feedback from the meeting of the FSUG chair and vice-chair with the heads of units in charge of the FSUG Secretariat**

**16.00 Conclusions**