

# THE BIG UNPACKING

## WITH FiDA, YOUR DATA WILL ESCAPE FROM YOUR PRIVATE LIFE!

### WHAT DATA WOULD BE AFFECTED?

Personal and family information

Bank accounts

Assets

Savings, retirement

Loans

Auto Insurance: premiums, claims...

Home Insurance: premiums, claims...

Life Insurance

### WHAT IS THE FiDA PROJECT?

The Financial Data Access (FiDA) regulation project aims to extend access to the financial and insurance data of European citizens. In practice, insurers would be required to share their clients' data with third parties, under conditions yet to be defined.



La Macif,  
c'est vous.

WHAT DO THE  
FRENCH THINK  
ABOUT FiDA?

FiDA survey



### WHAT ARE THE POTENTIAL RISKS IN DAILY LIFE?

#### Disclosure of personal and financial information

This data could become a commodity to be exploited.



#### Bait pricing with "low-cost" offers

Very attractive at first but potentially hiding insufficient coverage.



#### Aggressive solicitation

Receiving unsolicited proposals for unsuitable insurance products.



#### Increased risk of data breaches

Cyberattacks, phishing, and leaks of confidential data.



#### Less solidarity

The widespread access to insurance contract details could lead to over-selection of "good profiles". Young drivers or residents of high-risk areas could be excluded or forced to pay exorbitant premiums, potentially resulting in lack of insurance coverage.



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