



European Committee for Standardization

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

Draft Technical Specification: Implementation of EN as Open API Specification

21 April 2026

Dr. Michael Kamfor, CEN/TC 445 Technical Project Manager, BIPRO e.V.

# AGENDA: CEN Technical Specification (TS)

---



1. From EN semantics to OpenAPI deliverables
2. Examples: illustrating the model and the payload
3. Live-demonstration

## *Why OpenAPI?*

1. OpenAPI is an open, vendor-neutral standard published by the OpenAPI Initiative, supported by the Linux Foundation.
2. It uses today's common API stack: REST services with JSON payloads, described in YAML. (For a future technology, another TS could be developed.)
3. The specifications are both human-readable and machine-readable, making them easy to understand and process.
4. Tooling can generate code, documentation and test artefacts, which speeds up implementation.
5. Result: a more uniform and interoperable implementation of the EN across a FIDA scheme.

## *What does the Technical Specification deliver?*

1. Implementation-ready OpenAPI specifications provided as digital attachments in YAML format
2. Covers the full access flow from general policy data to product-specific data
3. Defines API requests, responses and data models in a machine-readable format
4. Practical benefit: a common, ready-to-use technical basis for consistent implementation across organisations
5. Supporting artefacts: example JSON payloads and diagrams to illustrate the data model

# Examples: Understanding the Model

---



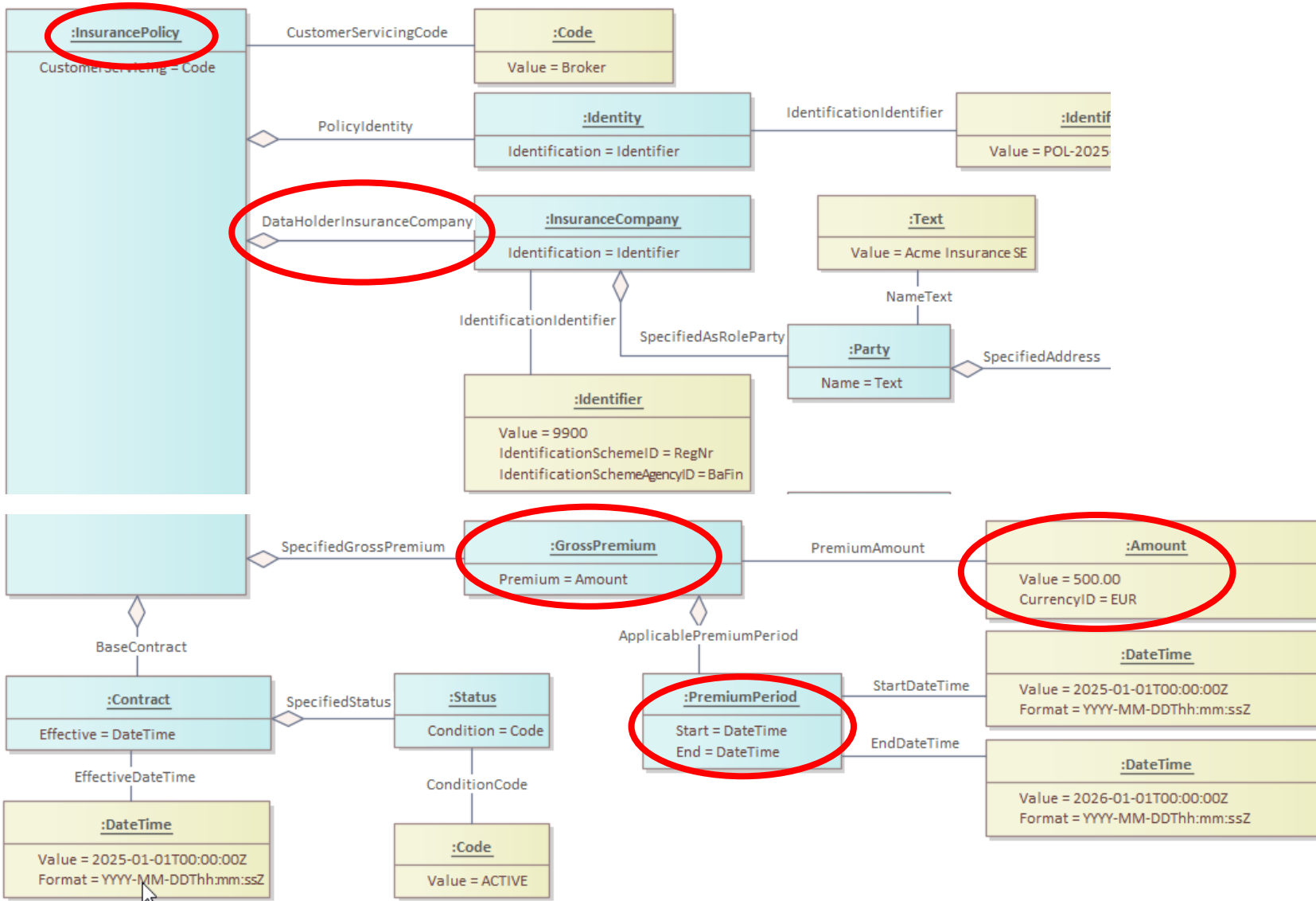
*How do the examples help?*

1. The EN defines the general semantic model, and the OpenAPI specifications implement it
2. Examples illustrate specific use cases of the general model
3. Each example is a valid subset of the overall response structure
4. Two complementary views are provided for each example:
  1. Object Diagram: visual view of the data model
  2. JSON Payload: technical view of the API response
5. Examples provided for each insurance line in the scope of FIDA

## *General Insurance Policy Data*

1. OpenAPI YAML in Swagger Editor: API definition and data model for general policy data
2. Object Diagram: example instance of the general data response with two product links, illustrating structure and dependencies
3. JSON Response: the same example shown as the technical API response

# Live Demo



# Thank you

[www.cencenelec.eu](http://www.cencenelec.eu)

Follow us:



Dr. Michael Kamfor

CEN/TC 445 Technical Project Manager  
BIPRO e.V.

Tel: +49 2132 75901-62

Mail: [kamfor@bipro.net](mailto:kamfor@bipro.net)