



PEIA Data-Sharing Principles

1. Purpose

The Pet and Equine Insurance Association (PEIA) is committed to ensuring transparency, accountability, and regulatory compliance in all data-sharing practices. These principles outline the framework for responsible data management among insurers, veterinarians, regulatory bodies, and other stakeholders while ensuring compliance with GDPR and industry regulations.

2. Scope

These principles apply to all data collected, processed, and shared by PEIA, including but not limited to:

- Membership and industry data
- Financial and claims-related information
- Regulatory compliance reporting
- Industry research and benchmarking

All data-sharing activities must align with PEIA's mission to improve transparency, industry collaboration, and pet and equine insurance sustainability.

3. Key principles

Lawful and fair processing

- All data processing and sharing must comply with UK GDPR and the Data Protection Act 2018.
- Data will only be shared for legitimate industry purposes, such as fraud prevention, regulatory compliance, and market research.

Transparency and accountability

- PEIA will maintain clear policies on what data is shared, with whom, and for what purpose.
- Stakeholders will be informed and consulted before significant changes to data-sharing practices.
- All data-sharing activities will be documented and reviewed to ensure compliance.

Data minimisation and security

- Only the minimum amount of data necessary for a legitimate purpose will be shared.
- Appropriate encryption, access controls, and security measures will be in place to protect shared data.
- Regular data audits and compliance checks will be conducted.

Stakeholder access and use of data



- Access to data will be restricted to authorised individuals within insurers, veterinary bodies, and regulatory agencies.
- Data recipients must agree to PEIA's data use policies before granting access.
- Any data misuse will result in immediate revocation of access and potential legal action.

Review and amendment

- These terms of reference may be updated as necessary to reflect the evolving needs of PEIA. A majority of the steering group members must approve any amendments.

4. Data-sharing agreements

To ensure compliance and accountability, PEIA will require formal data-sharing agreements (DSAs) with stakeholders that:

- Define the purpose, scope, and limitations of data use.
- Establish clear confidentiality and security obligations.
- Ensure compliance with GDPR and other relevant regulations.
- Outline sanctions for non-compliance.

PEIA will develop template DSAs for different categories of stakeholders, including insurers, veterinary organisations, and regulators.

5. Sharing data with industry bodies and regulators

To maintain regulatory compliance and industry credibility, PEIA may share aggregated, non-identifiable data with:

- Financial Conduct Authority (FCA) and Gib. FSC – Regulatory compliance and consumer protection reporting.
- Competition and Markets Authority (CMA) – Market competition analysis in veterinary and insurance sectors.
- Association of British Insurers (ABI) – Industry trends and best practices.
- British Insurance Brokers' Association (BIBA) – Broker engagement and market research.
- Managing General Agents' Association (MGAA) – MGA participation and regulatory discussions.

Data-sharing with these bodies will be conducted under strict confidentiality agreements and will never include personally identifiable information (PII) unless legally required.

6. Review and amendment

These data-sharing principles will be reviewed annually to ensure they remain aligned with legal requirements, industry best practices, and stakeholder needs.

Any proposed amendments must be approved by the PEIA board and communicated to all stakeholders.

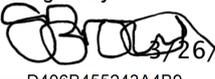


7. Approval and adoption

This document was reviewed and adopted by **PEIA** on

Signed by:

Sharon Brown (PEIA Chair)

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David Coupe (PEIA Director)

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Claudia Rodriguez (Signatory)

Suzy Middleton (Signatory)

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Justin Clarke (Signatory)

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Terms of reference for the PEIA steering group

1. Membership, roles, and responsibilities

Membership of the steering group

The steering group will consist of key stakeholders with expertise in insurance, governance, finance, and industry regulation. Members are expected to contribute their experience and insights to ensure a stable and effective foundation for PEIA.

Roles and responsibilities

Role	Responsibilities
Chairperson	Provides leadership, facilitates meetings, and ensures decisions align with strategic goals.
Governance lead	Develops governance framework, oversees compliance and regulatory engagement.
Financial oversight lead	Works with CEO and accountants, ensures financial policies are in place.

Other steering group members may take on additional advisory roles as required.

2. Decision-making process

The steering group will make strategic decisions by consensus, ensuring all perspectives are considered before taking significant actions. If a consensus cannot be reached, decisions will be made by majority vote. All decisions will be documented and recorded, with clear action points assigned.

3. Timeline for operations and transition to an elected board

The steering group is a temporary governance body responsible for ensuring a smooth transition to an elected board.

Phase	Key activities	Estimated completion date
Phase 1: Establishment	Define governance framework, incorporate PEIA, appoint CEO.	March 2025
Phase 2: Membership and finance setup	Develop a membership model and establish a funding strategy.	April 2025
Phase 3: Transition planning	Set election process for the first elected board.	July 2025
Phase 4: Elected board handover	Transfer governance to the elected board.	September 2025

Once the elected board is in place, the steering group will dissolve, fulfilling its role.



4. Governance and reporting

The steering group will meet monthly or as required.

Meeting minutes will be documented and shared with relevant stakeholders.

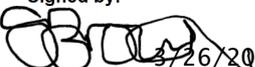
A final report will be produced before transitioning to an elected board, summarising key decisions and next steps.

5. Approval and adoption

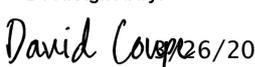
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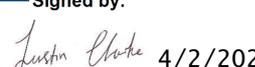
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