

Setting the scene on cybercrime: trends and new challenges

5 July 2019

✘ The level of digitalisation in our societies is increasing every day and so, unfortunately, is cybercrime. This situation requires law enforcement and prosecution practitioners to constantly adapt their expertise, tools and practices to effectively and efficiently respond to this change. Today, Europol and Eurojust published a [joint report](#) identifying and categorising the current developments and common challenges in combating cybercrime, which fall into five different areas:

1. **Loss of data:** electronic data is the key to successful investigations in all the cybercrime areas, but the possibilities to obtain such data have been significantly limited.
2. **Loss of location:** recent trends have led to a situation in which law enforcement may no longer establish the physical location of the perpetrator, the criminal infrastructure or electronic evidence.
3. **Challenges associated with national legal frameworks:** the differences in domestic legal frameworks in EU Member States often prove to be serious impediments to international cybercrime investigations.
4. **Obstacles to international cooperation:** in an international context, no common legal framework exists for the expedited sharing of evidence (as does exist for the preservation of evidence). There is also a clear need for a better mechanism for cross-border communication and the swift exchange of information.
5. **Challenges of public-private partnerships:** cooperation with the private sector is vital for combating cybercrime, yet no standardised rules of engagement are in place, and investigations can thus be hampered.

Borderless crime calls for international measures

All these challenges are of special relevance to combat cybercrime, but affect other crime areas as well.

The very nature of cyberspace means that cybercrime is borderless. Consequently, international measures are required to address the current challenges. Significant progress has been made since the publication of the last report in 2017. Key components of this progress include enhanced cooperation between all parties involved and providing platforms and networks dedicated to sharing knowledge and best practice, such as the [European Judicial Cybercrime Network](#) (EJCN) and the [Joint Cybercrime Action Taskforce](#) (J-CAT).

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[EASO publishes two new country guidance notes on Iraq and Afghanistan](#)

EASO has published the [‘Country Guidance: Iraq’](#) and the updated [‘Country Guidance: Afghanistan’](#). The documents reflect the common assessment of EU Member States of the situation in two of the main countries of origin for applicants applying in the EU. They are based on recently published [EASO Country of Origin Information Reports](#) and provide a detailed analysis in terms of international protection needs and qualification in accordance with the applicable EU asylum legislation.

✘ The [‘Country Guidance: Iraq’](#) is the third country guidance document, produced since the pilot development was completed in June 2018. It adds to the series of tools for policy-makers and decision-makers, with a country-specific analysis regarding the main actors of persecution or serious harm in Iraq, refugee status and subsidiary protection needs of some of the relevant profiles of applicants from Iraq, actors of protection, and the possibility of internal protection alternative in particular parts of the country. Exclusion from international protection is also addressed.

✘ The [‘Country Guidance: Afghanistan’](#) updates and replaces the pilot country guidance document, published in June 2018.

This update focuses on the sections concerning indiscriminate violence in a situation of an armed conflict (Article 15(c) QD), and internal protection alternative. Some additional changes have been made with reference to the available up-to-date country of origin information, in particular with regard to the profiles of applicants of Hazara ethnicity. Minor changes have also been introduced in parts of the horizontal framework of the common analysis. These changes do not generally impact the assessment of the situation in Afghanistan as per the previous version of the guidance from June 2018.

The [‘Country Guidance: Iraq’](#) and the [‘Country Guidance: Afghanistan’](#) are non-binding. Their aim is to assist in the examination of applications for international protection, and, ultimately, to foster convergence in the decision practices of Member States. It is Member States’ responsibility to examine each application for international protection individually, objectively and impartially, on the basis of the individual circumstances of the applicant and the situation in the country of origin at the moment of the decision.

For more information concerning this important area of activities, see <https://www.easo.europa.eu/country-guidance>.

Crisis point: Well-being of young people still defined by the economic crisis

Across the EU, 14% of young adults are at risk of depression, and 4% of young people aged 15-24 suffer from chronic depression. Young women are more likely to find themselves not in employment, education or training, and are significantly more likely to suffer depressive symptoms than young men. Child and youth homelessness have increased dramatically in several Member States over the past decade, and almost three out of ten children in the EU were at risk of poverty in 2016. Despite these difficulties, Eurofound's research shows that a significant proportion of young people in Europe struggle to access vital health and public services.

Eurofound's latest report uses both European Quality of Life Survey (EQLS) data, and existing data from national and European level to analyse the social and health situation of young people across the EU. It also applies new calculations and analysis to existing research to focus in on the situation of young people. The report was compiled in the context of the decline of Europe's youth – the EU population aged 12-24 declined by 10 million between 2011 and 2016 – and the rising demographic challenges posed by Europe's ageing population.

The report highlights widespread feelings of marginalisation among young people in Europe due to the economic crisis. Presenting in-depth case studies of support services in five Member States, it notes the significant spike in child and youth homelessness in several countries since the crisis – including in economically advanced Member States typically characterised by welfare states and higher levels of social spending. For example, in Sweden there was a 60% increase in children in emergency accommodation between 2011 and 2017, in the Netherlands there was a 60% increase in the number of children classified as homeless between 2013 and 2018; and in Ireland, France and Denmark around one in three registered homeless are children.

The issue of youth mental health receives particular focus in the report. There are high at risk of depression rates among young adults in several Member States, notably Sweden (41% at risk), Estonia (27%) and Malta (22%) – the EU average is 14%. The report also emphasises that gender is an important factor in depression: young women were more likely to suffer from depressive symptoms in most Member States, with significant gender gaps recorded in Denmark, Germany, Ireland and Sweden.

Risk of depression (18-24 years, 2016) and reported chronic depression (15-24 years, 2014), by country (%)

Sweden, Estonia and Malta record the highest at-risk of depression rates among young adults in the EU. 'At risk of depression' is based on WHO-5 index of self-reported well-being over the past two weeks.

Despite these clear challenges young people face financial, cultural and societal barriers in accessing services. There is also the question of the adequacy of services in dealing with demand. With regards to accessing health services, there is evidence that, in addition to dealing with perceived stigma and confidentiality issues, young people also struggle with the affordability of services. Eurofound data shows that 20% of young people cite cost as being prohibitive in the EU; this climbs to 72% in Cyprus, 61% in Malta and 56% in Greece. Young adults in Greece were also the most likely to indicate cost as being prohibitive in accessing psychological or psychiatric services.

The report offers several policy pointers, including explicitly mainstreaming youth in the European Pillar of Social Rights and related initiatives, and supporting the provision of more youth-specific comparative data on access to social and health services. Young people are, comparatively, a dwindling demographic in Europe and many are not getting the support they need. It is often said that youth are the future, but they are also the present, and it is imperative to deliver adequate and responsive services for and with young people.

Image: Yulia Grigoreva/Shutterstock. Young women are significantly more likely to suffer from depressive symptoms than young men.

[EIOPA calls for candidates to join Consultative Expert Group on Digital Ethics in insurance](#)

Today, the European Insurance and Occupational Pensions Authority (EIOPA) issued a [call for candidates](#) to join a Consultative Expert Group on Digital Ethics in insurance.

EIOPA recently published the key finding of its thematic review on the use of [Big Data Analytics \(BDA\) in motor and health insurance](#), which revealed a strong trend towards data-driven business models across the insurance value chain. EIOPA's thematic review showed how traditional data sources are increasingly combined – not replaced – with new sources, and that BDA tools such as Artificial Intelligence (AI) or Machine Learning (ML) are already actively used by 31% of the firms that participated in the survey.

The thematic review concluded that there are many opportunities arising from digitalisation, both for the insurance industry as well as for consumers. However, there are also risks that need to be further addressed. Some of these risks are not new, but their significance is amplified in the context of BDA. This is particularly the case regarding ethical issues with the

fairness of the use of data and regarding the accuracy and explainability of certain BDA tools such as AI or ML in insurance.

The complex nature of some of these new technological developments and their potential deep societal impact coupled with the specificities of the insurance sector justifies the creation of a multidisciplinary Consultative Expert Group supporting EIOPA in the development of digital responsibility principles in insurance.

Taking into account the fairness and ethical perspective these principles will address the use of new business models, technologies and data sources in insurance. While they may cover different areas of the insurance value chain, specific focus will be given to pricing and underwriting, the specificities of the insurance sector. Special consideration shall also be given to the impact on certain groups of vulnerable consumers.

The members of the Consultative Expert Group are expected to be highly knowledgeable professionals with extensive practical experience in the areas of BDA (including AI and ML), data science, actuarial science, computer science, insurance law, digital ethics, data protection and/or consumer protection and working for the insurance industry, academia, consumer associations or other relevant stakeholders' organisations.

Further details about the call for expression of interest can be obtained via [EIOPA's Website](#).

Information on how EIOPA is processing personal data can be found in the [dedicated privacy statement](#).

The deadline for application is Tuesday, 31 July 2019 at 23:59 CET.