



Bundesministerium
der Justiz und
für Verbraucherschutz

Adjusting policy to rapidly changing technologies

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Technology: past and present





Q1: Do new technologies and business models raise new challenges?

- **Challenge 1. Ensuring an adequate yet sufficiently rapid response to new technologies with the aim of achieving effective consumer protection:**
 - Law-making procedures will never be able to keep pace with technological innovation cycles
 - Basic rules that are open enough to accommodate future innovation are therefore required. These should be based on guidelines



Q1: Do new technologies and business models raise new challenges?

- **Challenge 2. Using technology itself to protect consumers:**
 - **Harnessing artificial intelligence to make life easier for consumers (examples: legal tech solutions for enforcement, applications to identify scams and abuse)**
 - **Greater emphasis on consumer research**



Q2: Do existing consumer protection policies address such risks adequately? If not, how should they be adapted?

- **Examples of consumer policy response in Germany and Europe:**
 - **General Data Protection Regulation: new EU-wide rules on transparency, consent and the marketplace principle**
 - **EU Directives on sales of goods and digital content with new rights for consumers**
 - **New Deal for Consumers with transparency obligations for platforms**



Q2: Do existing consumer protection policies address such risks adequately? If not, how should they be adapted?

- Consumer policy needs innovative solutions, including for novel AI applications and algorithmic decision-making
- Initial proposals of the incoming European Commission announced for Q1 2020.



Q3: What expertise will be required for governments to protect consumers against risks?

- The expertise of all relevant disciplines:
 - The Germany government's Data Ethics Commission brings together 16 experts from the fields of ethics, law, consumer and data protection to discuss issues such as our response to AI
 - The Discussion Forum of the Federal Ministry of Justice and Consumer Protection on Corporate Digital Responsibility serves as a platform for companies to develop standards for responsible action in the digital world



Q4: How should consumer authorities co-operate with data protection and competition authorities to address digital challenges?

- Combining the forces of data protection, consumer protection and anti-trust law is crucial, as is cooperation
- Sharing information between public authorities requires both a solid legal base and oversight. Limitations do apply and need to be respected.
- No such thing as a one-size-fits-all solution: Not possible to unify administrative bodies in all legal systems.



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Thank you for listening!

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