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EUROPEAN COMMISSION



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COMMISSION STAFF WORKING DOCUMENT

IMPACT ASSESSMENT

Accompanying document to the

COMMISSION REGULATION (EU) No ../..

on the application of Article 101(3) of the Treaty on the Functioning of the European Union to certain categories of agreements, decisions and concerted practices in the insurance sector

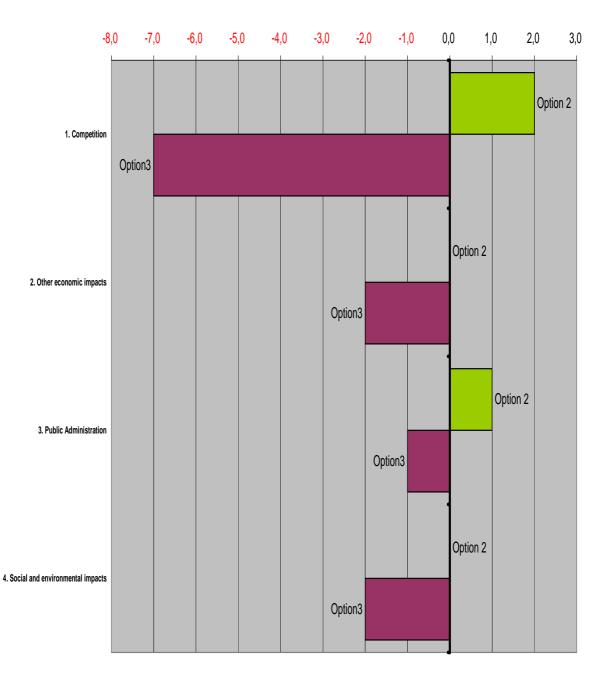
> {C(2010) 1746 final} {SEC(2010) 326}

ANNEX II

COMPARATIVE ANALYSIS OF INDIVIDUAL IMPACTS

Impact of exemption n°1 - Summary

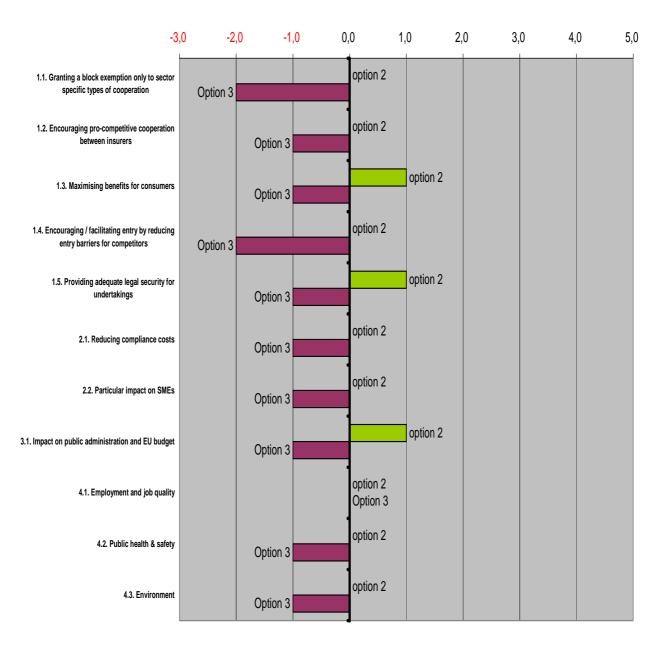
impact of exemption in a Summary		
	Impact	Impact
Criterion	option 2	option 3
1. Competition	2,0	-7,0
2. Other economic impacts	0,0	-2,0
3. Public Administration	1,0	-1,0
4. Social and environmental impacts	0,0	-2,0



Exemption n°1 - Joint calculations, tables and studies - Summary

Criterion	Impact option 2	lmpact option 3
1.1. Granting a block exemption only to sector specific types of cooperation	0,0	-2 ,0
1.2. Encouraging pro-competitive cooperation between insurers	0,0	-1 ,0
1.3. Maximising benefits for consumers	1,0	-1 ,0
1.4. Encouraging / facilitating entry by reducing entry barriers for competitors	0,0	-2 ,0
1.5. Providing adequate legal security for undertakings	1,0	-1 ,0
2.1. Reducing compliance costs	0,0	-1 ,0
2.2. Particular impact on SMEs	0,0	-1 ,0
3.1. Impact on public administration and EU budget	1,0	-1 ,0
4.1. Employment and job quality	0,0	0,0
4.2. Public health & safety	0,0	-1 ,0
4.3. Environment	0,0	-1 ,0

Impact of exemption n°1 - Joint calculations, tables and studies

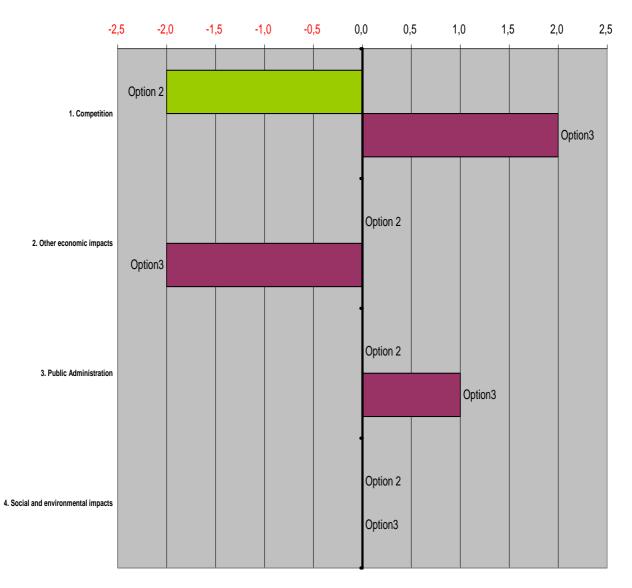


Exemption n°1 - Joint calculations, tables and studies

Exemption n°2 - Standard policy conditions

Criterion	Impact option 2	Impact option 3
1. Competition	-2,0	2,0
2. Other economic impacts	0,0	-2,0
3. Public Administration	0,0	1,0
4. Social and environmental impacts	0,0	0,0

Exemption n°2 - Standard policy conditions - Summary



Criterion	Impact option 2	Impact option 3
1.1. Granting a block exemption only to sector specific types of cooperation	-2,0	2,0
1.2. Encouraging pro-competitive cooperation between insurers	0,0	-1 ,0
1.3. Maximising benefits for consumers	0,0	2,0
1.4. Encouraging / facilitating entry by reducing entry barriers for competitors	0,0	0,0
1.5. Providing adequate legal security for undertakings	0,0	-1 ,0
2.1. Reducing compliance costs	0,0	-1 ,0
2.2. Particular impact on SMEs	0,0	-1 ,0
3.1. Impact on public administration and EU budget	0,0	1,0
4.1. Employment and job quality	0,0	0,0
4.2. Public health & safety	0,0	0,0
4.3. Environment	0,0	0,0

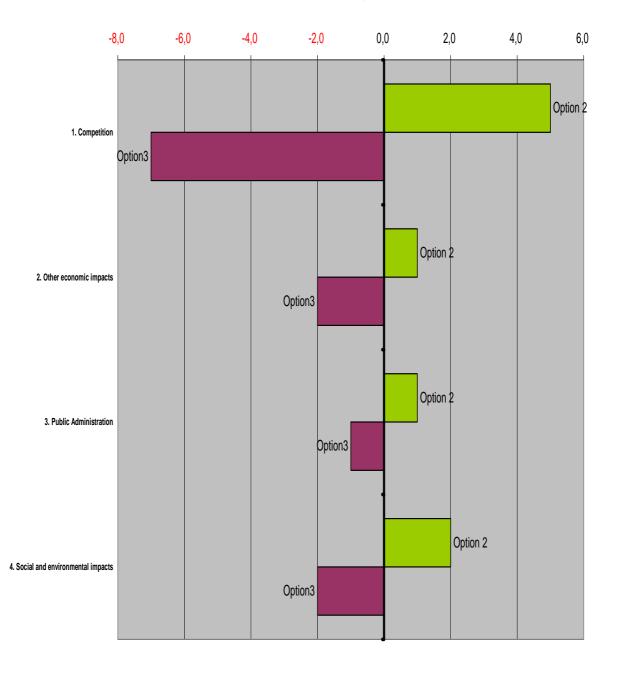
Exemption n°2 - Standard policy conditions

-2,5 -2,0 -1,5 -1,0 -0,5 0,0 0,5 1,0 1,5 2,0 2,5 option 2 1.1. Granting a block exemption only to sector specific types of cooperation option 3 option 2 1.2. Encouraging pro-competitive cooperation between insurers option 3 option 2 1.3. Maximising benefits for consumers option 3 option 2 1.4. Encouraging / facilitating entry by reducing entry barriers for competitors option 3 1.5. Providing adequate legal security for option 2 undertakings option 3 option 2 2.1. Reducing compliance costs option 3 option 2 2.2. Particular impact on SMEs option 3 option 2 3.1. Impact on public administration and EU budget option 3 option 2 4.1. Employment and job quality option 3 option 2 4.2. Public health & safety option 3 option 2 4.3. Environment option 3

Exemption n°2 - Standard policy conditions

Exemption n°3 - Pools

Criterion	Impact option 2	Impact option 3
Competition	5,0	-7,0
Other economic impacts	1,0	-2,0
Public Administration	1,0	-1,0
Social and environmental impacts	2,0	-2,0



Exemption n°3 - Pools - Summary

Exemption n°3 - Pools

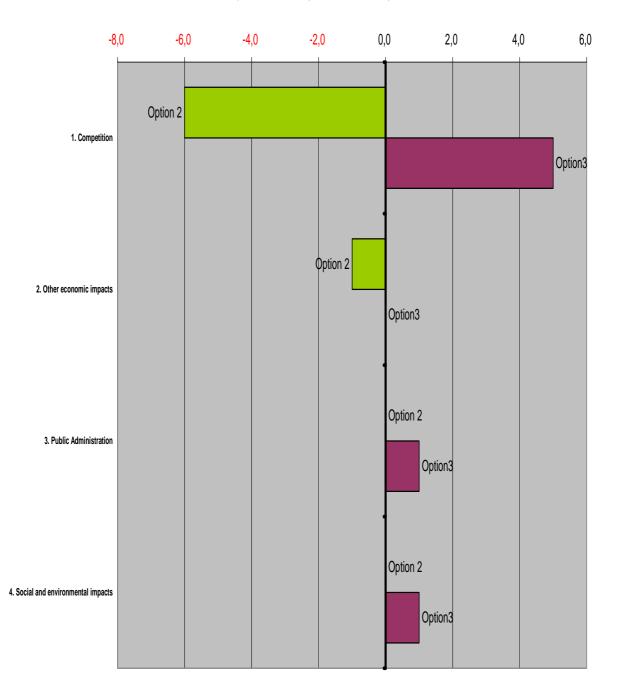
Criterion	Impact option 2	Impact option 3
1.1. Granting a block exemption only to sector	0,0	-2,0
specific types of cooperation	0,0	-2,0
1.2. Encouraging pro-competitive cooperation	1,0	-2,0
between insurers	1,0	-2,0
1.3. Maximising benefits for consumers	1,0	-1 ,0
1.4. Encouraging / facilitating entry by reducing	1,0	-1.0
entry barriers for competitors	1,0	1,0
1.5. Providing adequate legal security for	2,0	-1.0
undertakings	2,0	1,0
2.1. Reducing compliance costs	0,0	-1 ,0
2.2. Particular impact on SMEs	1,0	-1,0
3.1. Impact on public administration and EU	1,0	-1.0
budget	1,0	-1,0
4.1. Employment and job quality	0,0	0,0
4.2. Public health & safety	1,0	-1 ,0
4.3. Environment	1,0	-1 ,0

-3	,0 -2,0	-1	, <mark>0</mark> (),0	1,0	2,0	3,0	4,0	5,0
1.1. Granting a block exemption only to sector specific types of cooperation	Option 3			option 2					
1.2. Encouraging pro-competitive cooperation between insurers	Option 3				option 2				
1.3. Maximising benefits for consumers		Option 3			option 2				
1.4. Encouraging / facilitating entry by reducing entry barriers for competitors		Option 3			option 2				
1.5. Providing adequate legal security for undertakings		Option 3				option	2		
2.1. Reducing compliance costs		Option 3		option 2					
2.2. Particular impact on SMEs		Option 3			option 2				
3.1. Impact on public administration and EU budget		Option 3			option 2				
4.1. Employment and job quality				option 2 Option 3					
4.2. Public health & safety		Option 3			option 2				
4.3. Environment		Option 3			option 2				

Exemption n°3 - Pools

Impact of exemption n°4 - Summary

	Impact	Impact
Criterion	option 2	option 3
Competition	-6,0	5,0
Other economic impacts	-1,0	0,0
Public Administration	0,0	1,0
Social and environmental impacts	0,0	1,0



Exemption n°4 - Security devices - Summary

Criterion	Impact	Im pact
	option 2	option 3
1.1. Granting a block exemption only to sector specific types of cooperation	-2,0	2,0
1.2. Encouraging pro-competitive cooperation between insurers	-1,0	1,0
1.3. Maximising benefits for consumers	0,0	1,0
1.4. Encouraging / facilitating entry by reducing entry barriers for competitors	-3,0	2,0
1.5. Providing adequate legal security for undertakings	0,0	-1 ,0
2.1. Reducing compliance costs	0,0	-1 ,0
2.2. Particular impact on SMEs	-1,0	1,0
3.1. Impact on public administration and EU budget	0,0	1,0
4.1. Employment and job quality	0,0	1,0
4.2. Public health & safety	0,0	0,0
4.3. Environment	0,0	0,0

Impact of exemption n°4 - Security devices

Exemption n°4 - Security devices

