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EUROPEAN COMMISSION

Brussels, 24.3.2010
SEC(2010) 325
PART 3

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}

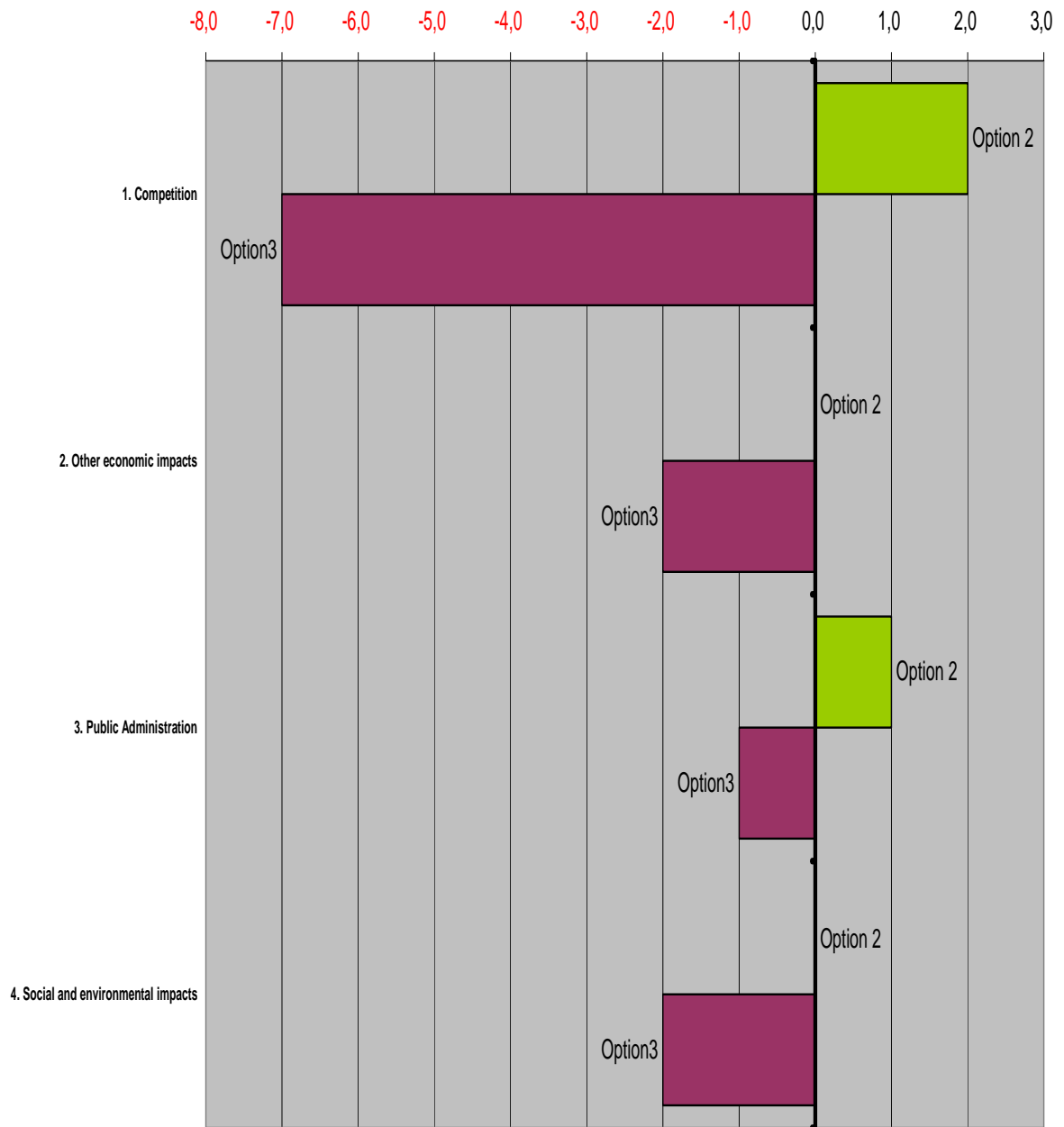
ANNEX II

COMPARATIVE ANALYSIS OF INDIVIDUAL IMPACTS

Impact of exemption n°1 - Summary

Criterion	Impact option 2	Impact option 3
1. <i>Competition</i>	2,0	-7,0
2. <i>Other economic impacts</i>	0,0	-2,0
3. <i>Public Administration</i>	1,0	-1,0
4. <i>Social and environmental impacts</i>	0,0	-2,0

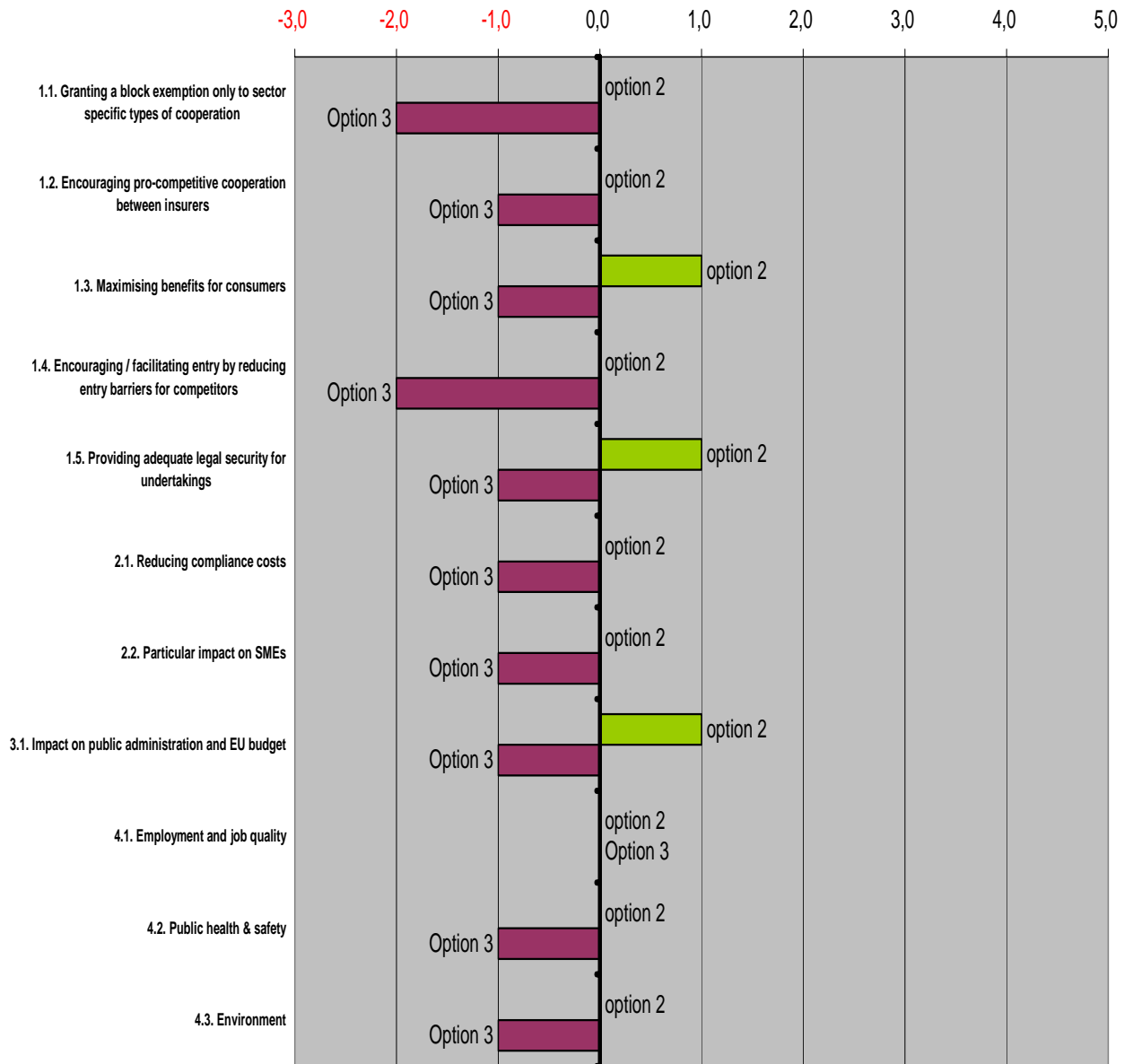
Exemption n°1 - Joint calculations, tables and studies - Summary



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

Criterion	Impact option 2	Impact 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

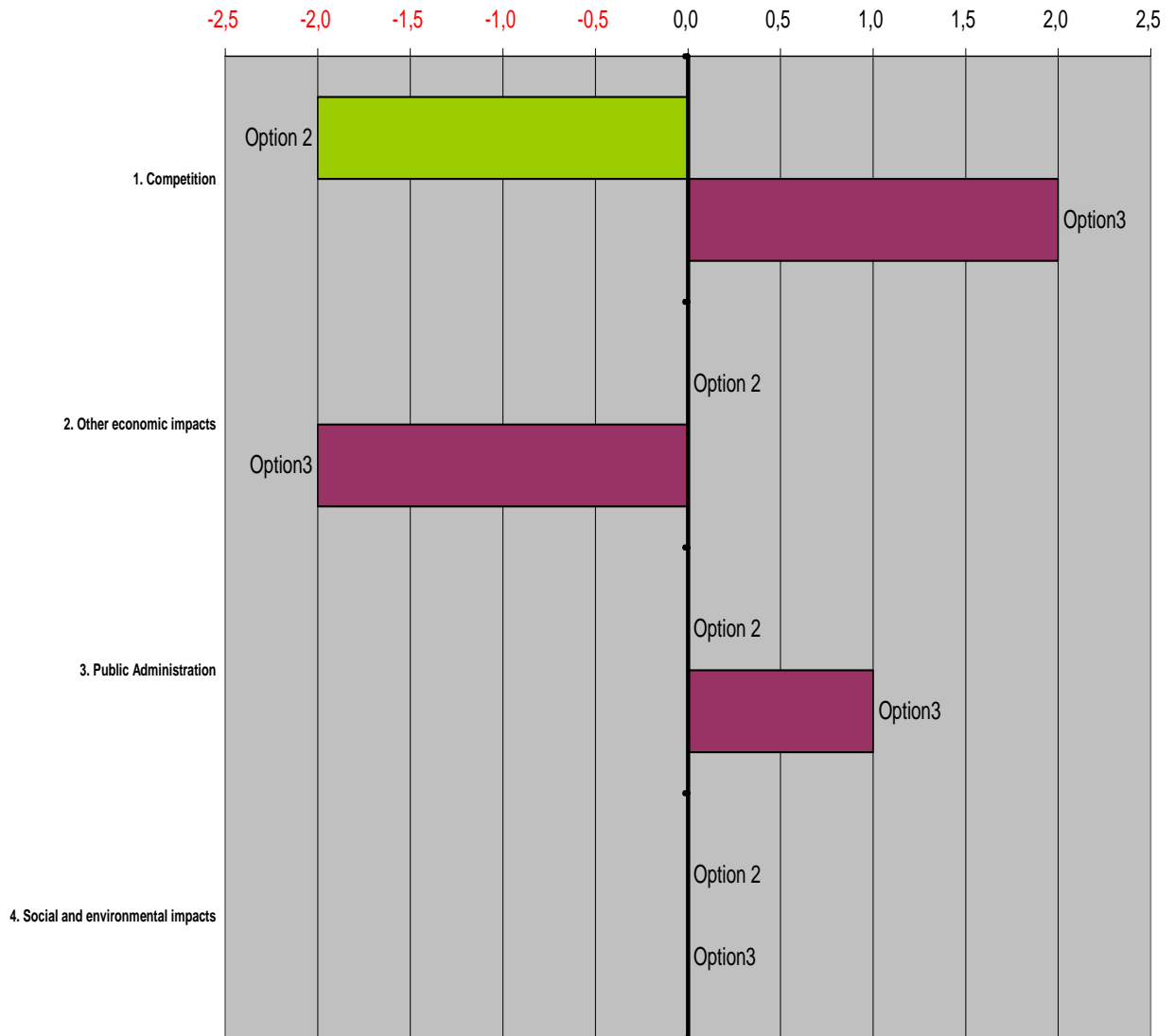
Exemption n°1 - Joint calculations, tables and studies



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

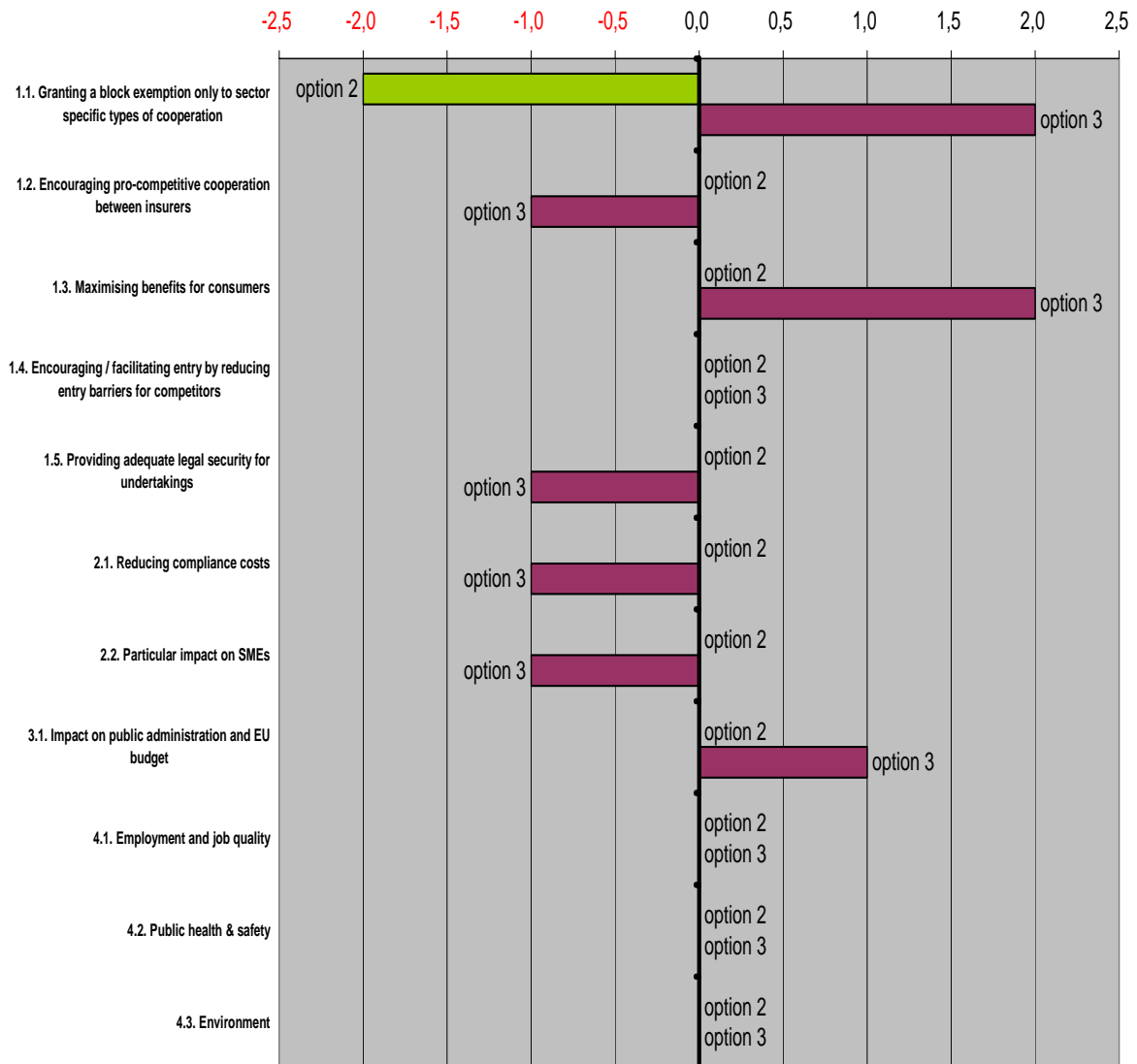
Exemption n°2 - Standard policy conditions - Summary



Exemption n°2 - Standard policy conditions

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

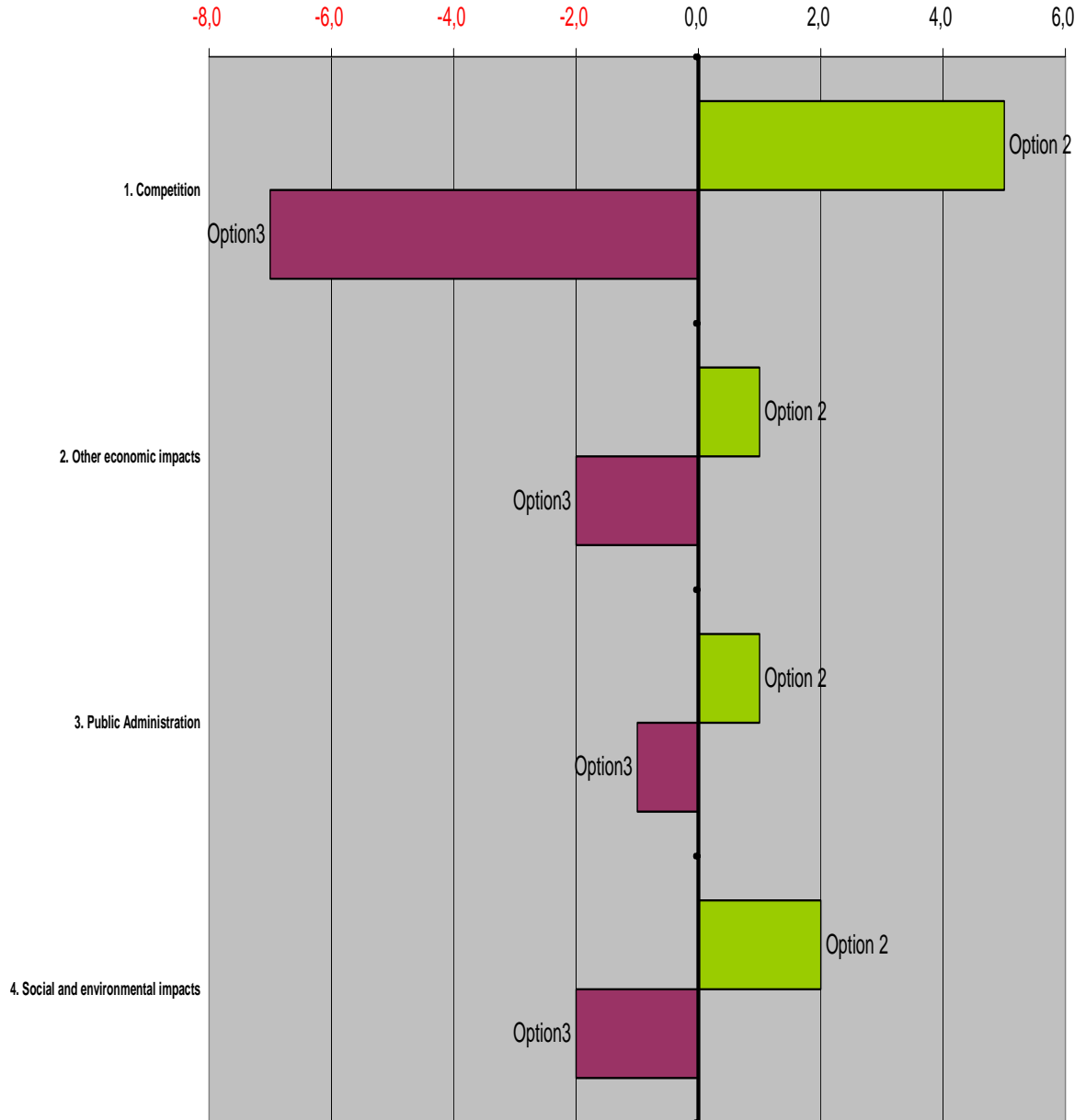
Exemption n°2 - Standard policy conditions



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

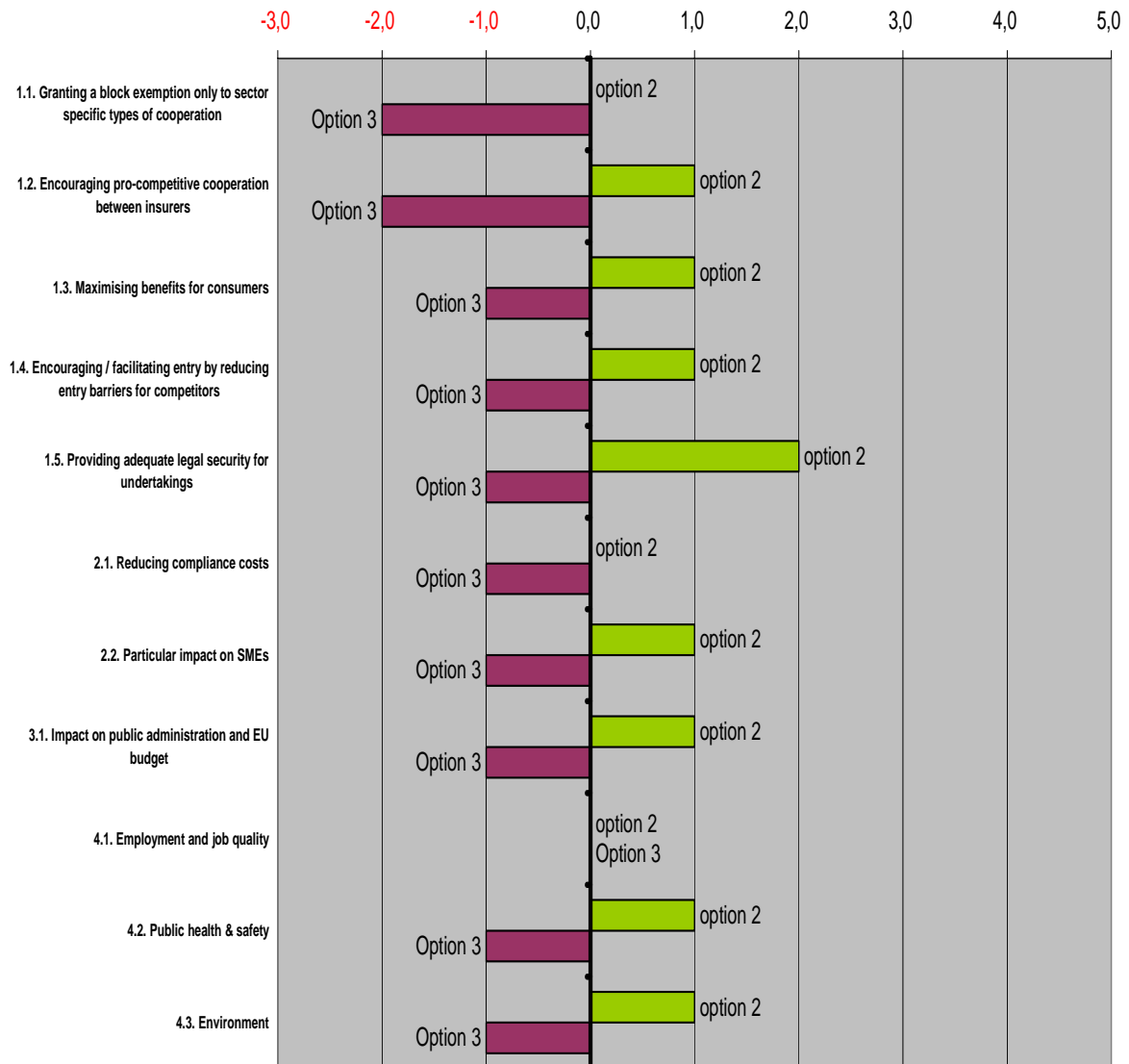
Exemption n°3 - Pools - Summary



Exemption n°3 - Pools

Criterion	Impact option 2	Impact option 3
1.1. Granting a block exemption only to sector specific types of cooperation	0,0	-2,0
1.2. Encouraging pro-competitive cooperation between insurers	1,0	-2,0
1.3. Maximising benefits for consumers	1,0	-1,0
1.4. Encouraging / facilitating entry by reducing entry barriers for competitors	1,0	-1,0
1.5. Providing adequate legal security for 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 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

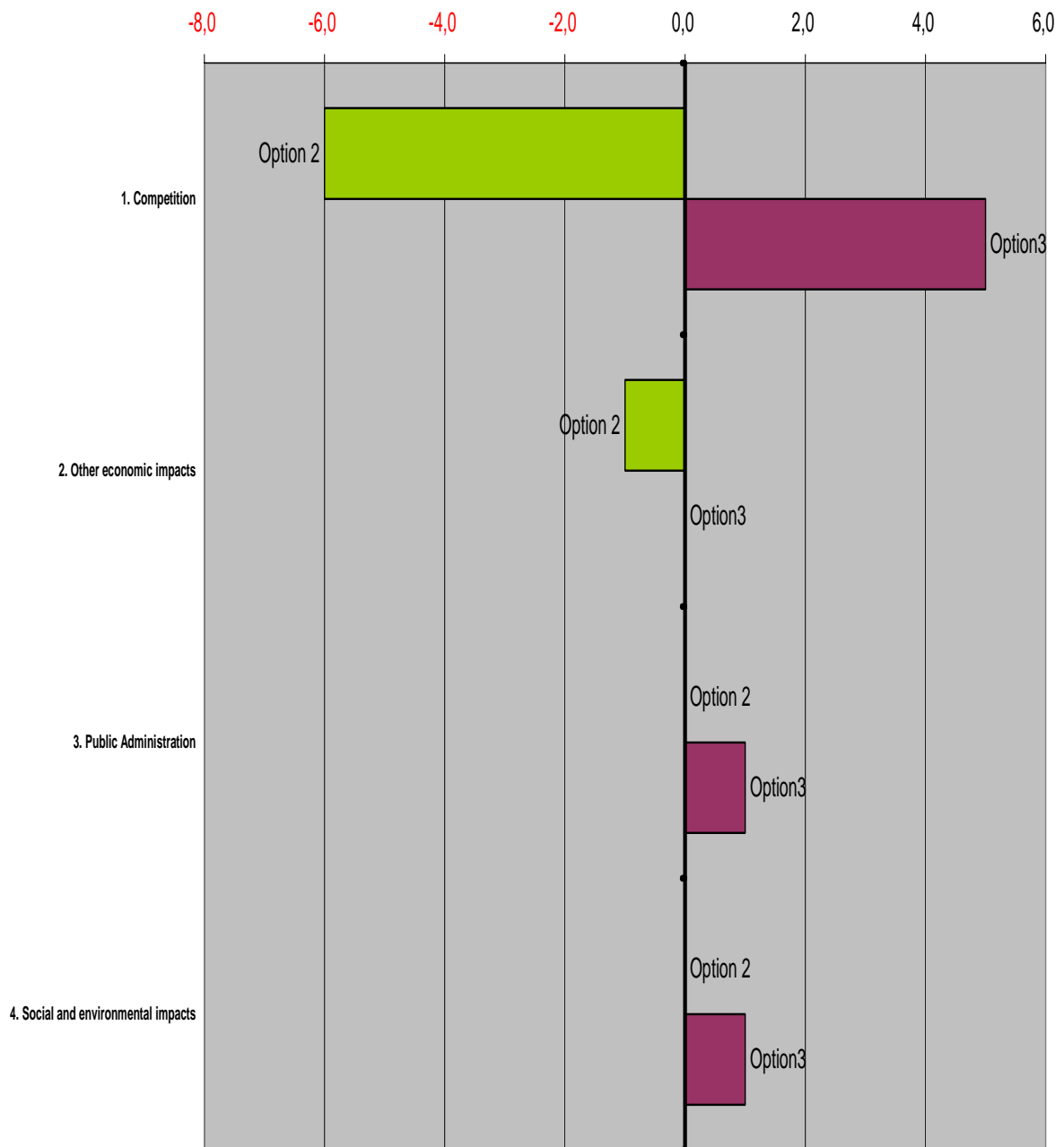
Exemption n°3 - Pools



Impact of exemption n°4 - Summary

Criterion	Impact option 2	Impact 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



Impact of exemption n°4 - Security devices

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	-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

Exemption n°4 - Security devices

