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SEC(2010)840

COMMISSION STAFF WORKING DOCUMENT

IMPACT ASSESSMENT

PART IV

Accompanying document to the

WHITE PAPER

on Insurance Guarantee Schemes

{COM(2010) 370}

{SEC(2010) 841}

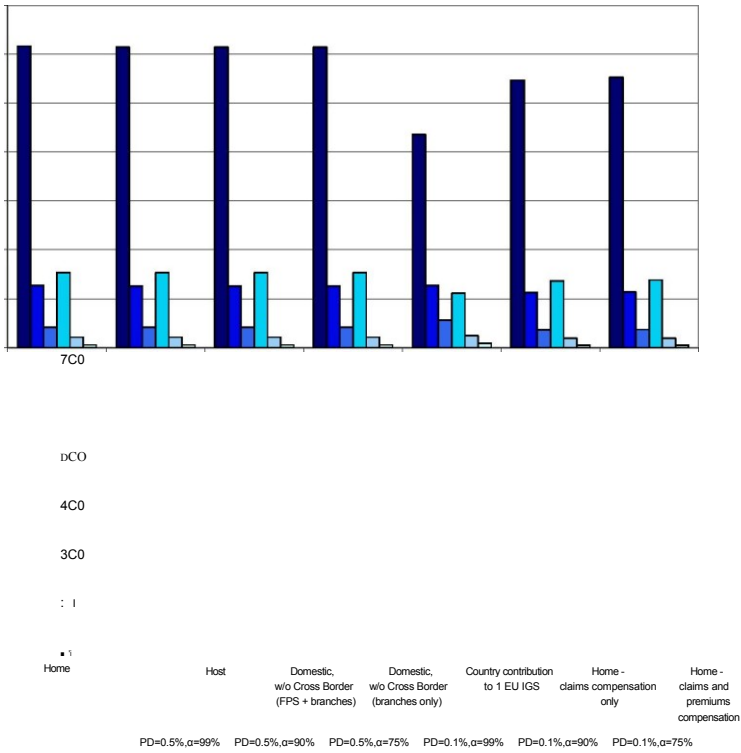
A6 Comparison of different policy options by country

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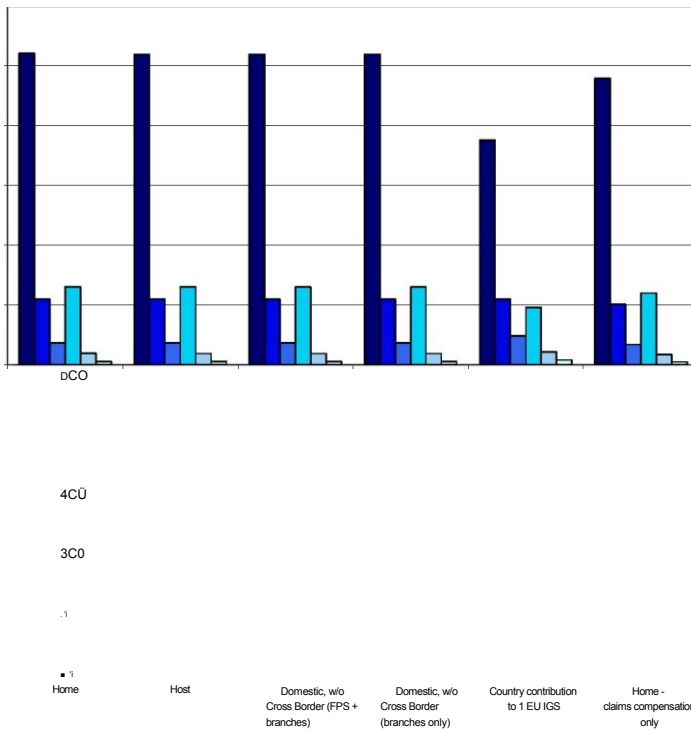
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A6.1 Austria

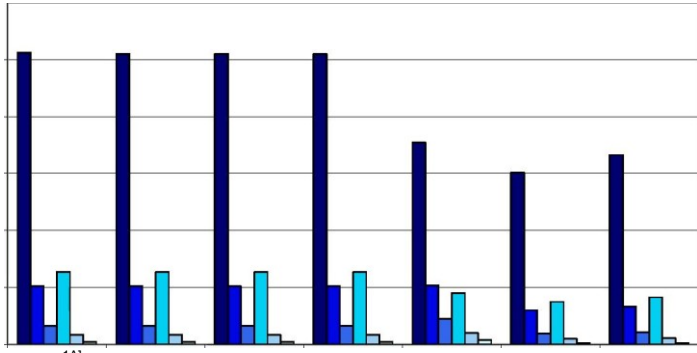
Austria - Total Insurance



Austria - Life Insurance



Austria - Non-Life Insurance



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Home

Host

Domestic,
w/o Cross Border
(FPS + branches)

Domestic,
w/o Cross Border
(branches only)

Country contribution
to 1 EU IGS

Home -
claims compensation
only

Home -
claims and
premiums
compensation

PD=0.5%, α =99%

PD=0.5%, α =90%

PD=0.5%, α =75%

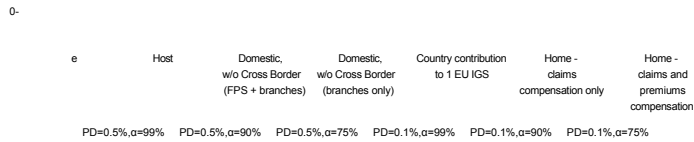
PD=0.1%, α =99%

PD=0.1%, α =90%

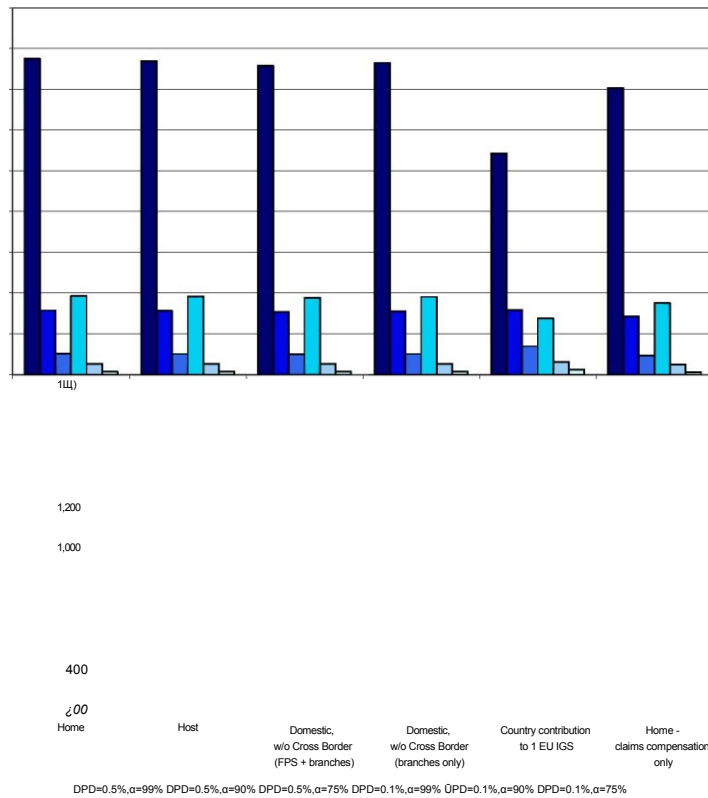
PD=0.1%, α =75%

A6.2 Belgium

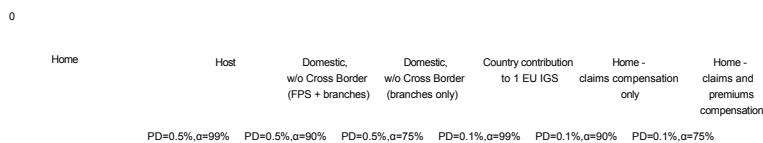
Belgium - Total Insurance



Belgium - Life Insurance



Belgium - Non-Life Insurance

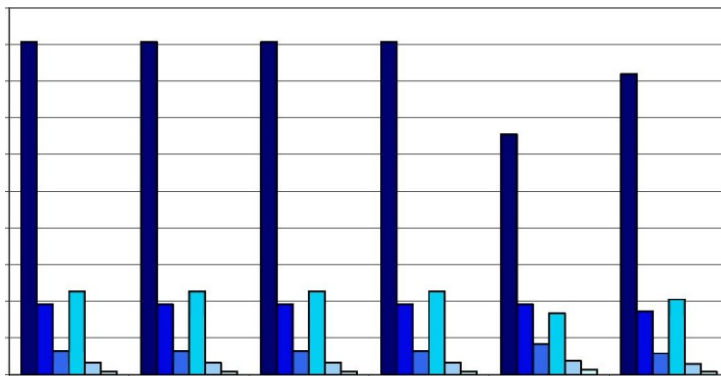


A6.3 Bulgaria

Bulgaria - Total Insurance

Home	Host	Domestic, w/o Cross Border (FPS + branches)	Domestic, w/o Cross Border (branches only)	Country contribution to 1 EU IGS	Home - claims compensation only	Home - claims and premiums compensation
PD=0.5%, α =99%	PD=0.5%, α =90%	PD=0.5%, α =75%	PD=0.1%, α =99%	PD=0.1%, α =90%	PD=0.1%, α =75%	

Bulgaria - Life Insurance



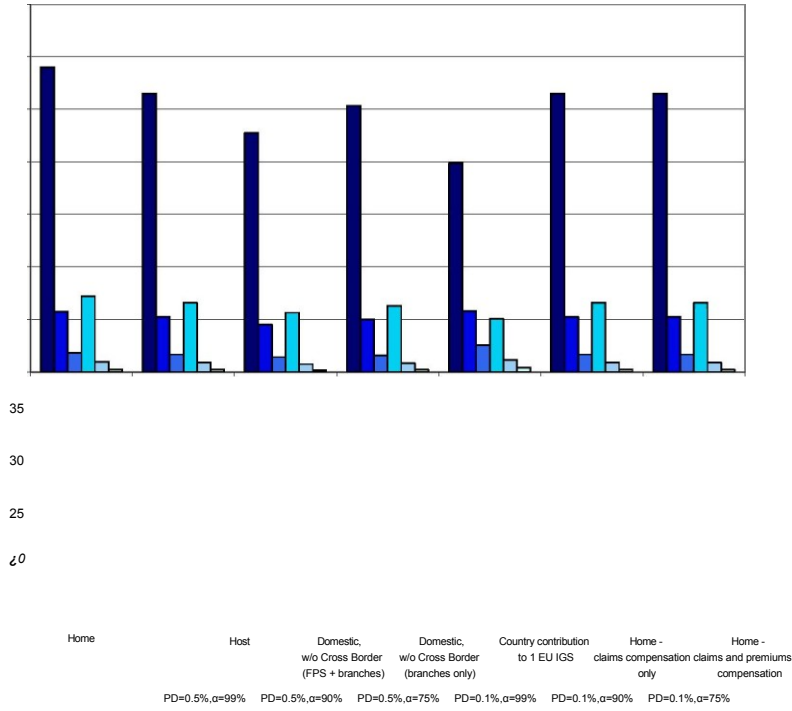
1	Home	Host	Domestic, w/o Cross Border (FPS + branches)	Domestic, w/o Cross Border (branches only)	Country contribution to 1 EU IGS	Home - claims compensation only
	DPD=0.5%, α =99%	DPD=0.5%, α =90%	DPD=0.5%, α =75%	DPD=0.1%, α =99%	OPD=0.1%, α =90%	DPD=0.1%, α =75%

Bulgaria - Non-Life Insurance

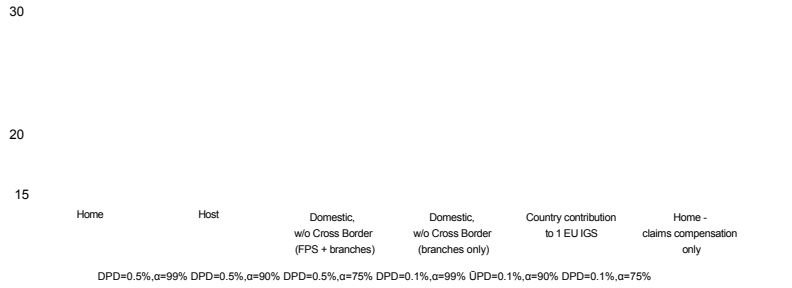
Home	Host	Domestic, w/o Cross Border (FPS + branches)	Domestic, w/o Cross Border (branches only)	Country contribution to 1 EU IGS	Home - claims compensation only	Home - claims and premiums compensation
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A6.4 Cyprus

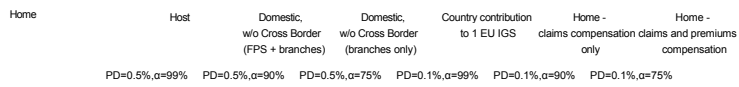
Cyprus - Total Insurance



Cyprus - Life Insurance

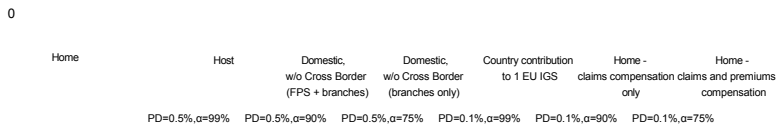


Cyprus - Non-Life Insurance

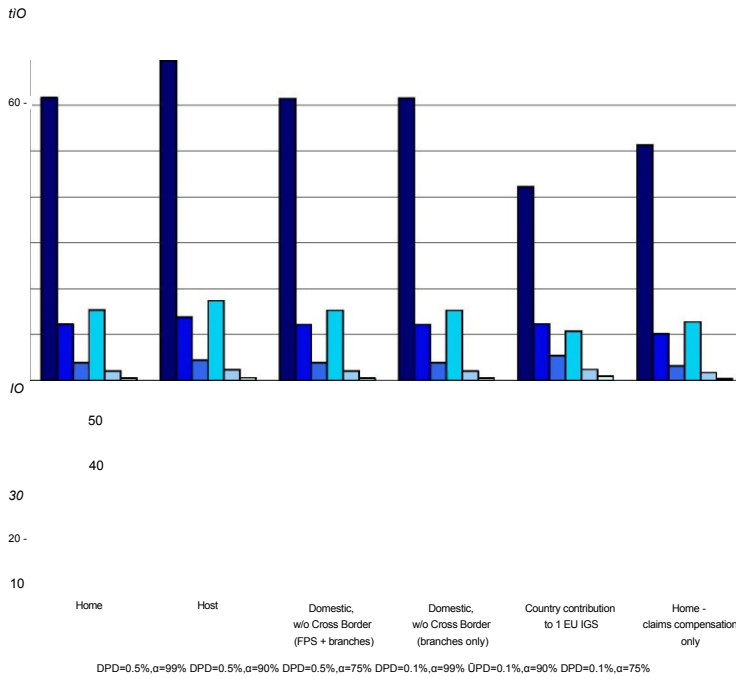


A6.5 Czech Republic

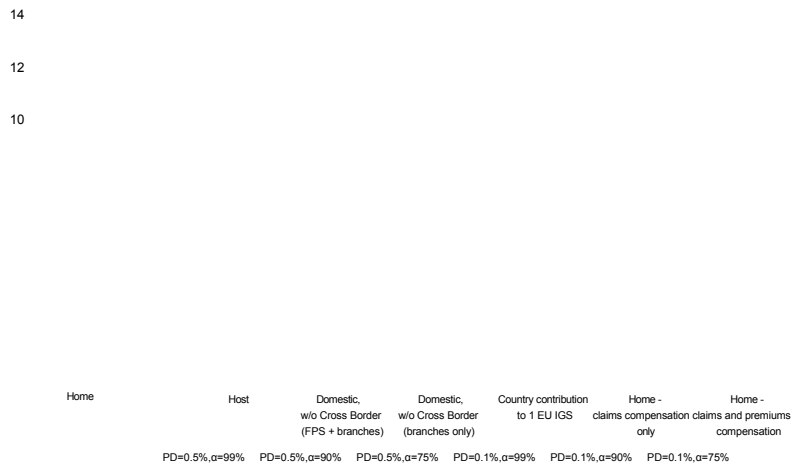
Czech Republic - Total Insurance



Czech Republic - Life Insurance

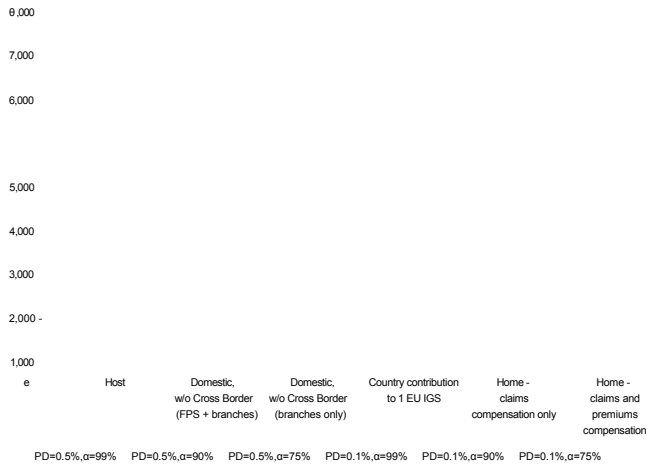


Czech Republic - Non-Life Insurance

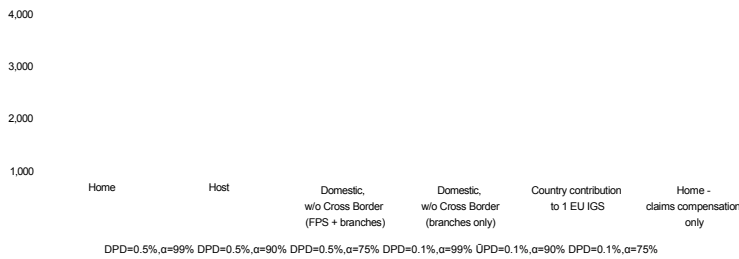
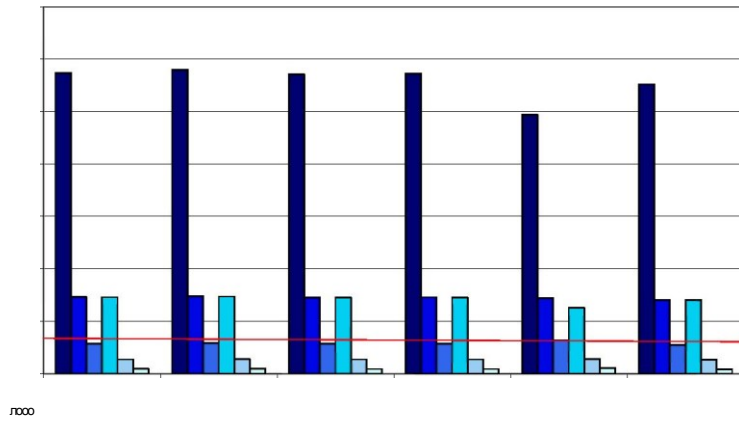


A6.6 Germany

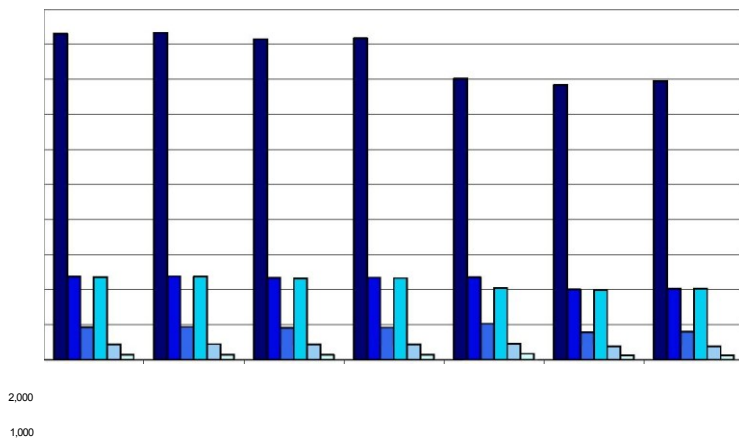
Germany - Total Insurance



Germany - Life Insurance



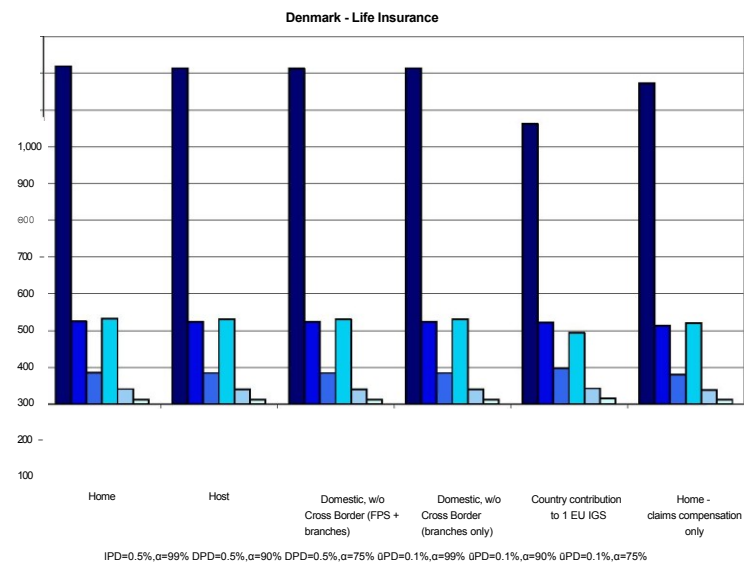
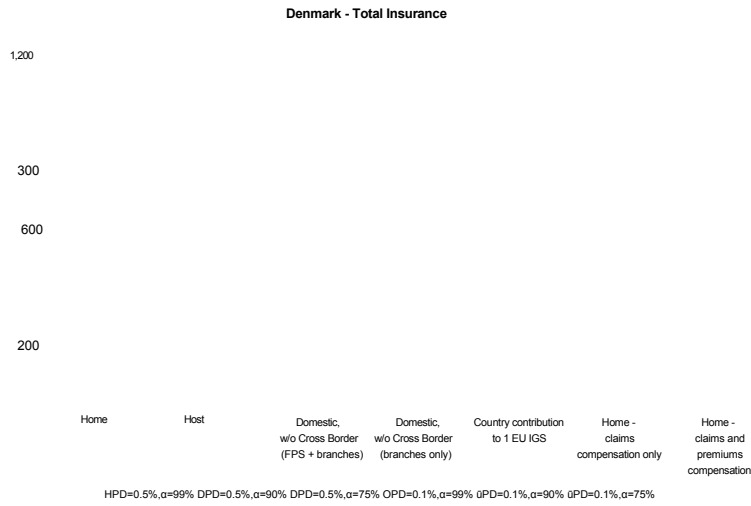
Germany - Non-Life Insurance



1,600
1,400
1,000
800
600
400
200
1,200

e	Host	Domestic, w/o Cross Border (FPS + branches)	Domestic, w/o Cross Border (branches only)	Country contribution to 1 EU IGS	Home - claims compensation only	Home - claims and premiums compensation
PD=0.5%, α =99%	PD=0.5%, α =90%	PD=0.5%, α =75%	PD=0.1%, α =99%	PD=0.1%, α =90%	PD=0.1%, α =75%	

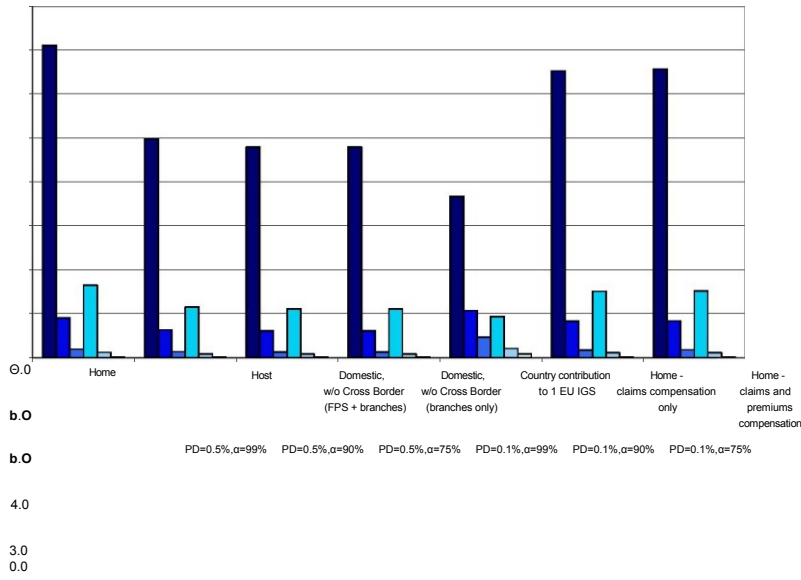
A6.7 Denmark



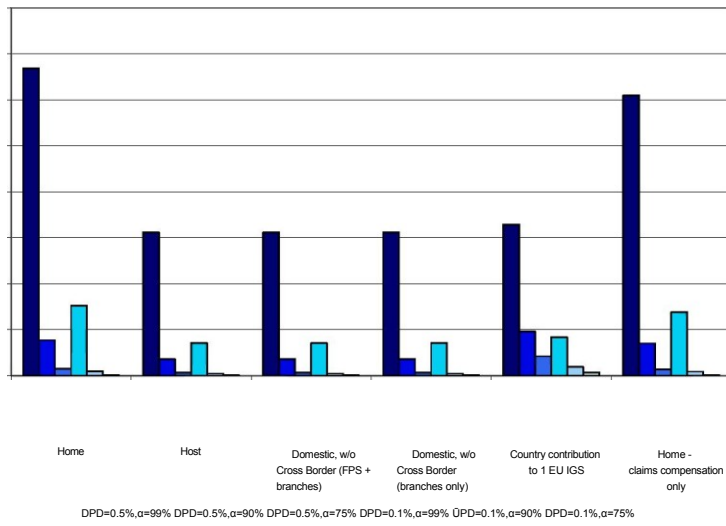
Note: red line refers to the target fund size

A6.8 Estonia

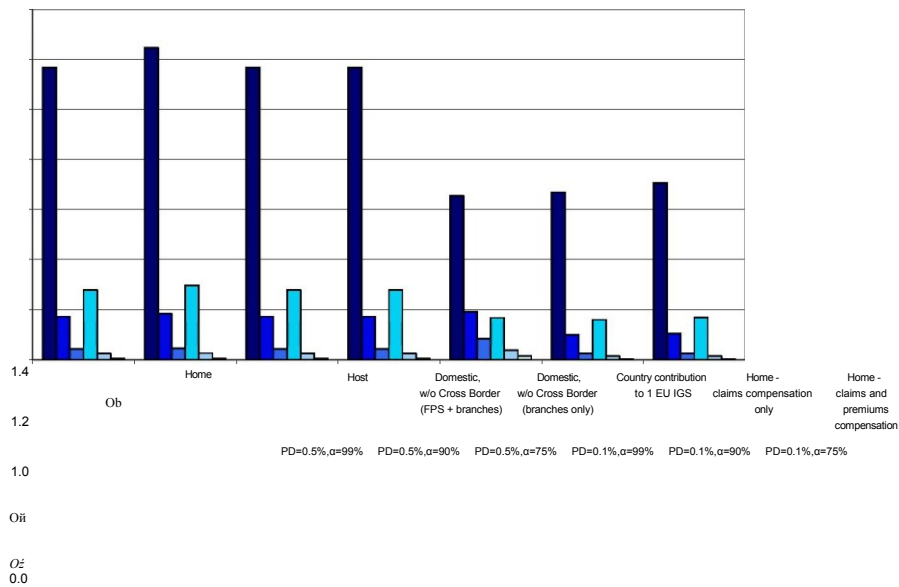
Estonia - Total Insurance



Estonia - Life Insurance

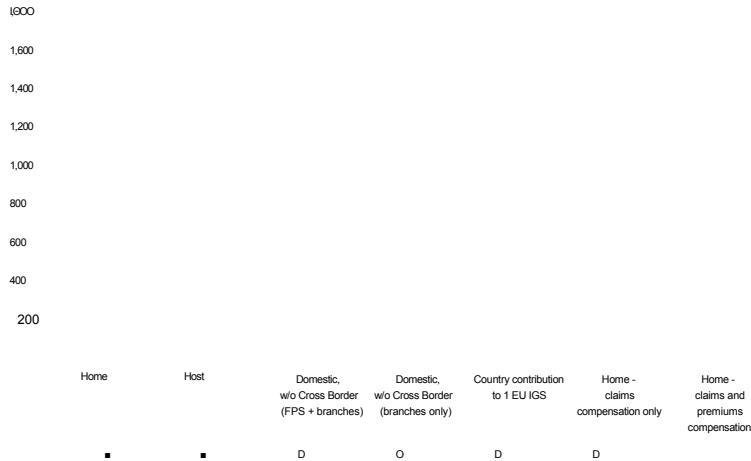


Estonia - Non-Life Insurance



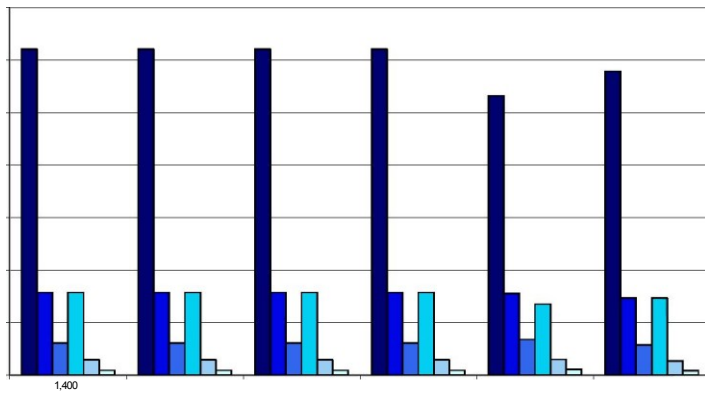
A6.9 Spain

Spain - Total Insurance



Note: red line refers to the 2008 fund size

Spain - Life Insurance



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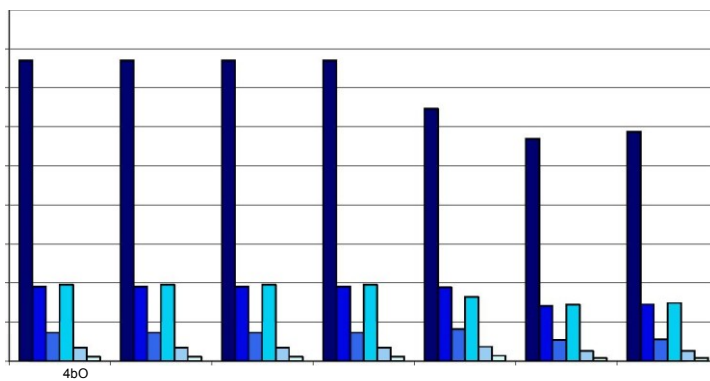
600

400

Home Host Domestic, w/o Cross Border (FPS + branches) Domestic, w/o Cross Border (branches only) Country contribution to 1 EU IGS Home - claims compensation only

IPD=0.5%, α =99% DPD=0.5%, α =90% DPD=0.5%, α =75% OPD=0.1%, α =99% OPD=0.1%, α =90% OPD=0.1%, α =75%

Spain - Non-Life Insurance

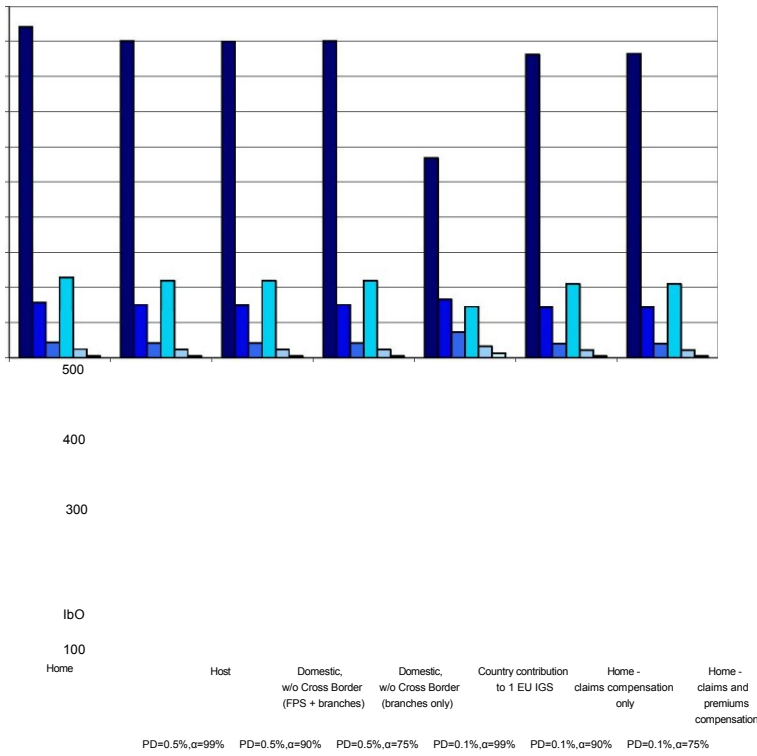


400

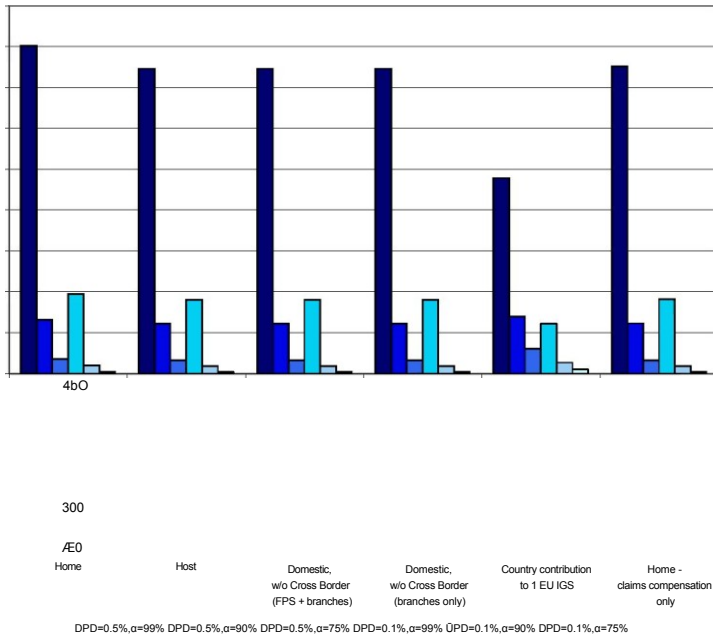
Host	Domestic, w/o Cross Border (FPS + branches)	Domestic, w/o Cross Border (branches only)	Country contribution to 1 EU IGS	Home - claims compensation only	Home - claims and premiums compensation
PD=0.5%, α =99%	PD=0.5%, α =90%	PD=0.5%, α =75%	PD=0.1%, α =99%	PD=0.1%, α =90%	PD=0.1%, α =75%

A6.10 Finland

Finland - Total Insurance

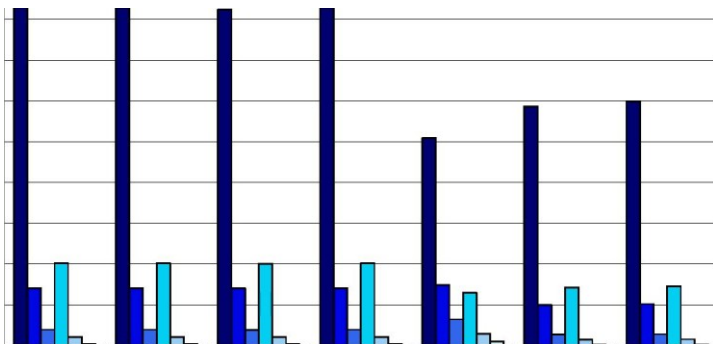


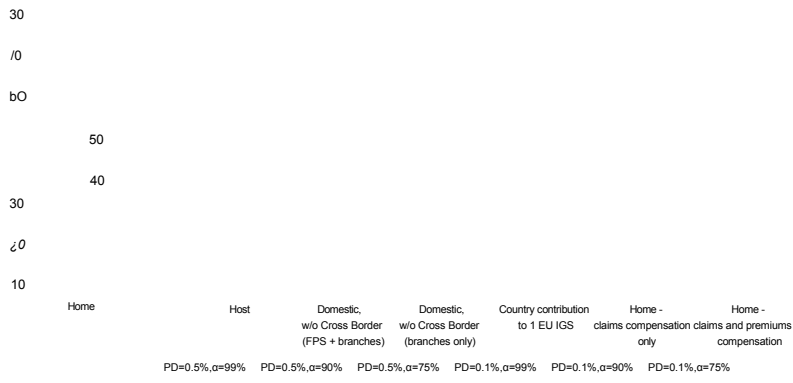
Finland - Life Insurance



Finland - Non-Life Insurance

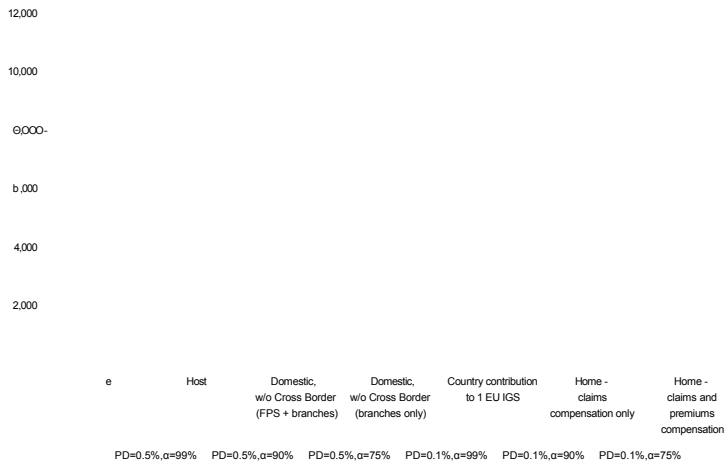
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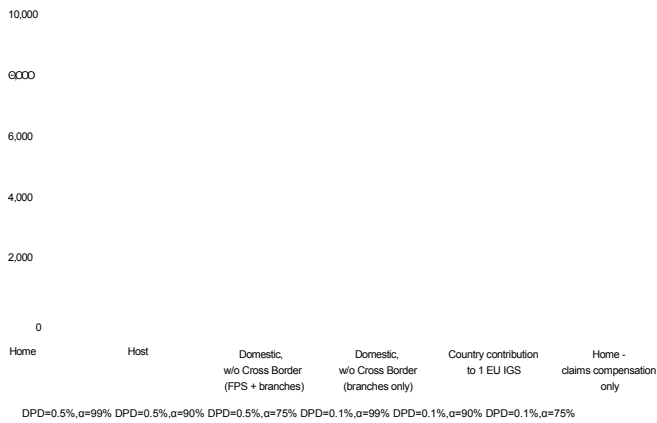


A6.11 France

France - Total Insurance

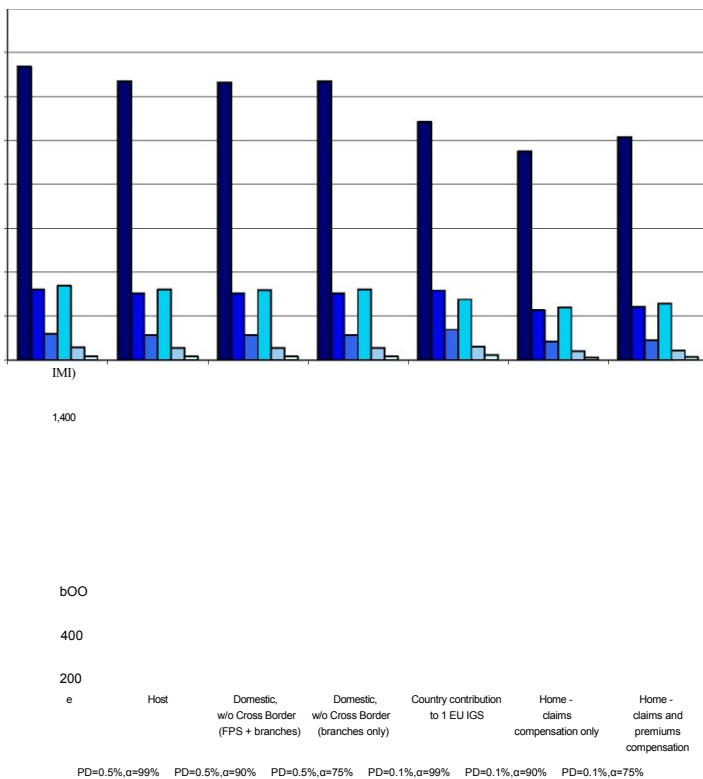


France - Life Insurance



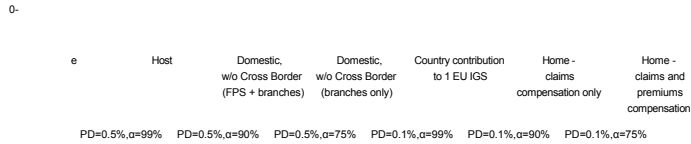
Note: red line refers to the 2007 fund size

France - Non-Life Insurance

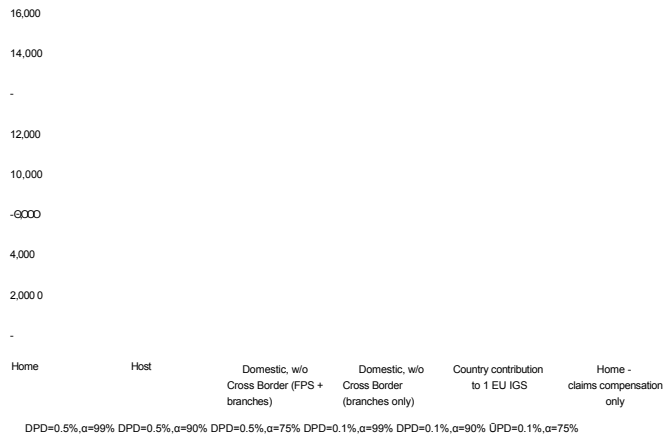


A6.12 United Kingdom

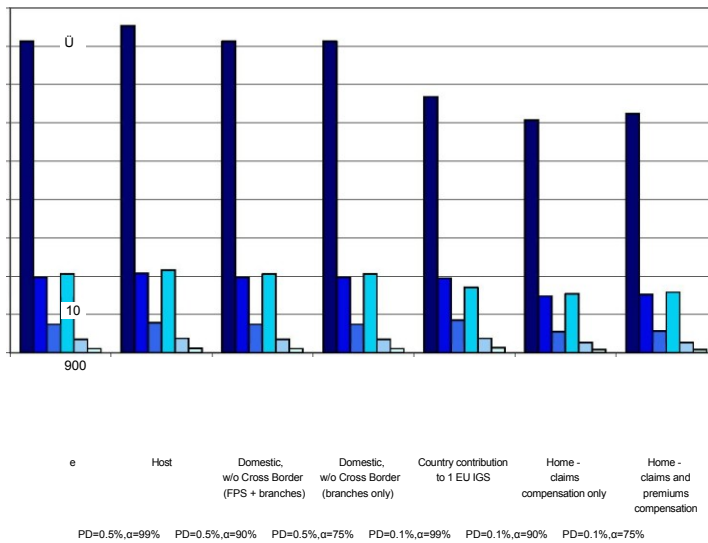
United Kingdom - Total Insurance



United Kingdom - Life Insurance

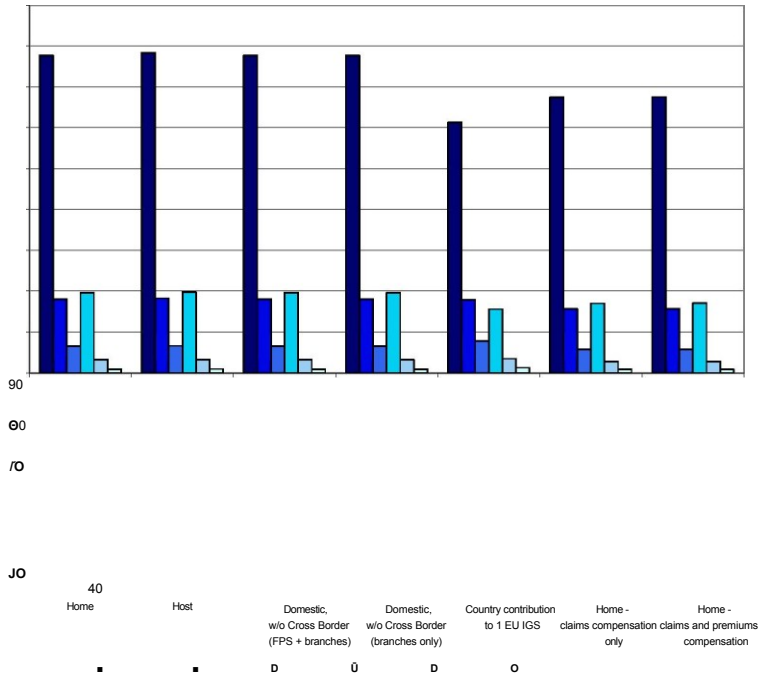


United Kingdom - Non-Life Insurance

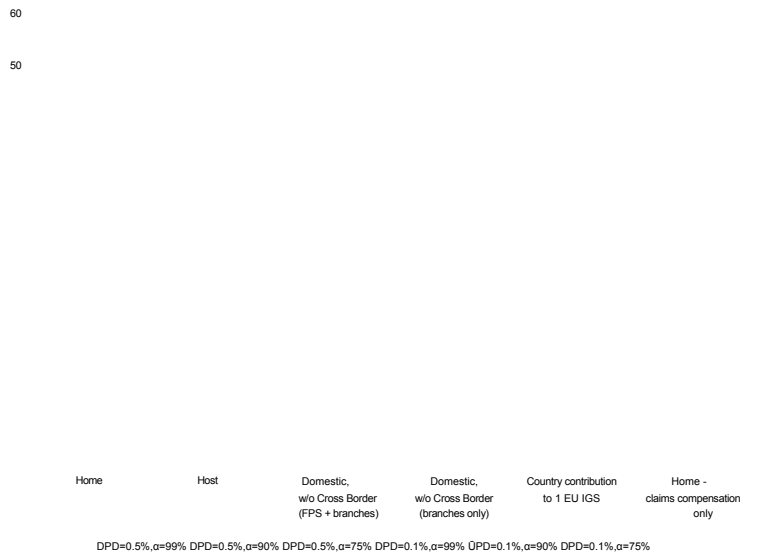


A6.13 Greece

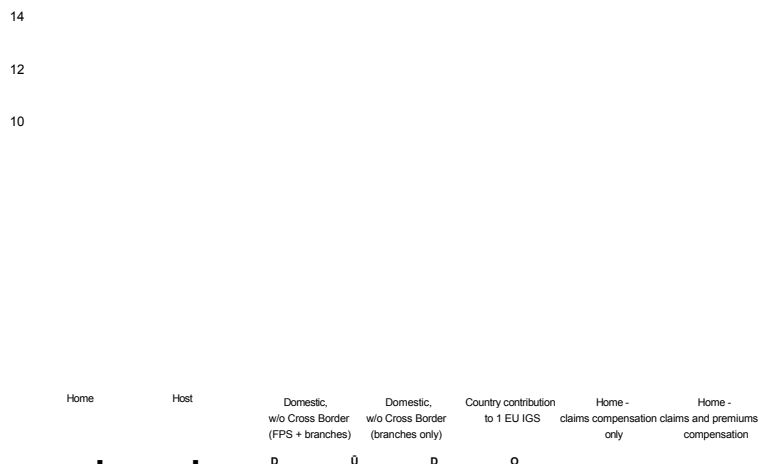
Greece - Total Insurance



Greece - Life Insurance

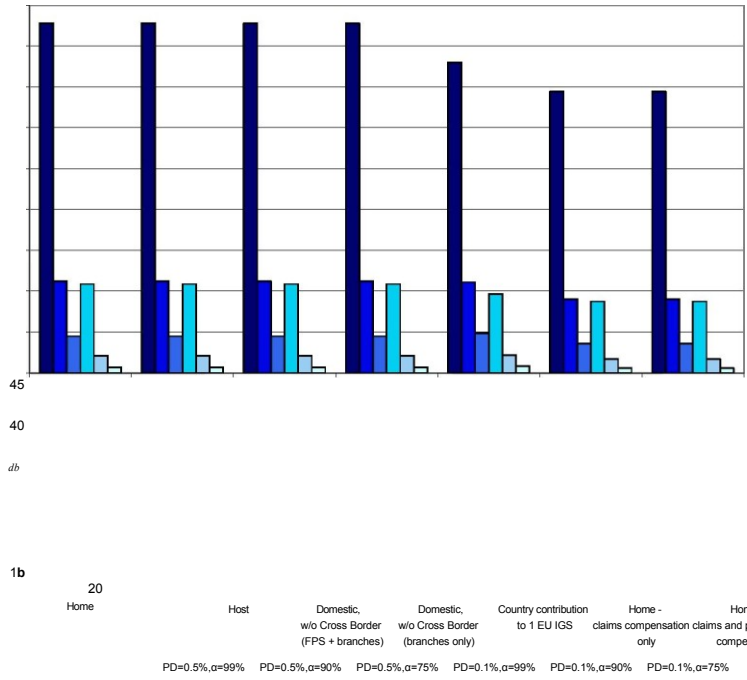


Greece - Non-Life Insurance

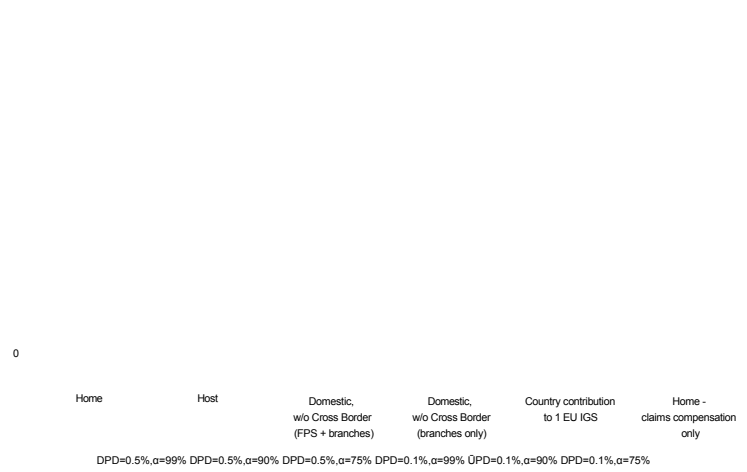


A6.14 Hungary

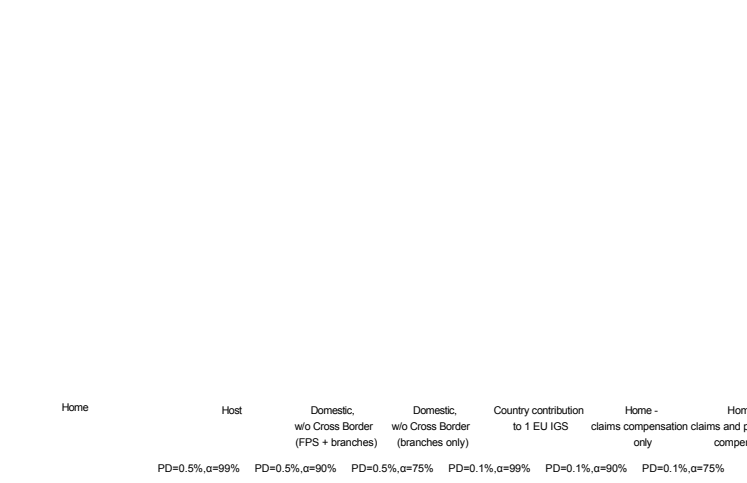
Hungary - Total Insurance



Hungary - Life Insurance

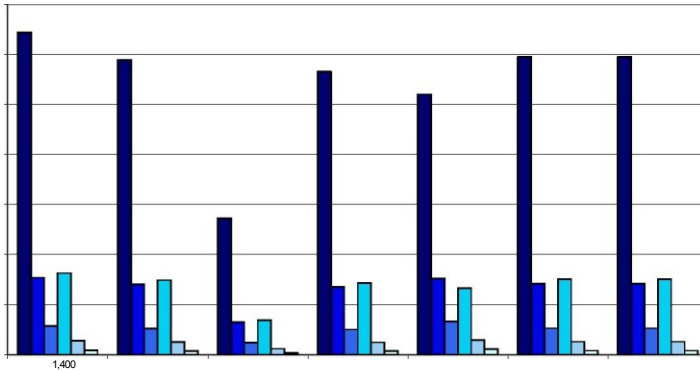


Hungary - Non-Life Insurance



A6.15 Ireland

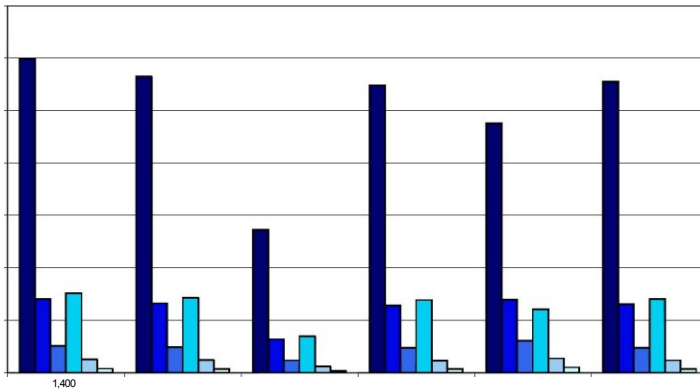
Ireland - Total Insurance



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Host	Domestic, w/o Cross Border (FPS + branches)	Domestic, w/o Cross Border (branches only)	Country contribution to 1 EU IGS	Home-claims compensation only	Home-claims and premiums compensation
PD=0.5%, α=99%	PD=0.5%, α=90%	PD=0.5%, α=75%	PD=0.1%, α=99%	PD=0.1%, α=90%	PD=0.1%, α=75%

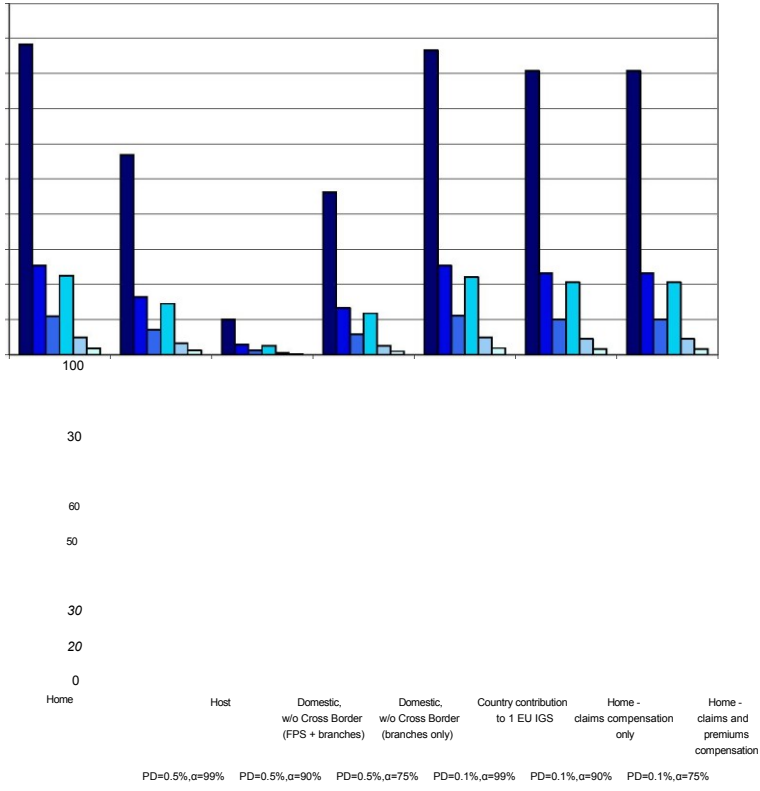
Ireland - Life Insurance



€00 Home

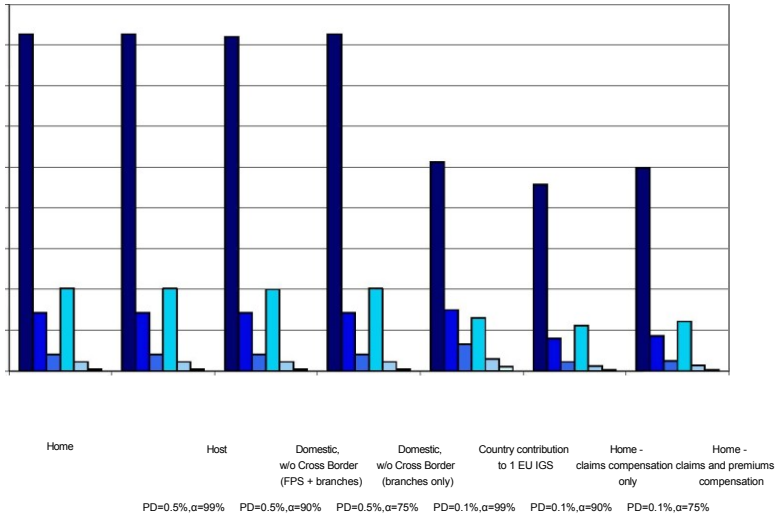
Host	Domestic, w/o Cross Border (FPS + branches)	Domestic, w/o Cross Border (branches only)	Country contribution to 1 EU IGS	Home-claims compensation only
DPD=0.5%, α=99%	DPD=0.5%, α=90%	DPD=0.5%, α=75%	DPD=0.1%, α=99%	DPD=0.1%, α=75%

Ireland - Non-Life Insurance



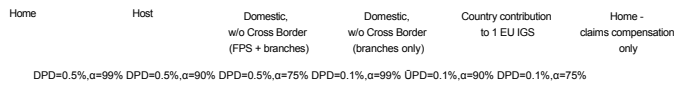
A6.16 Iceland

Iceland - Total Insurance

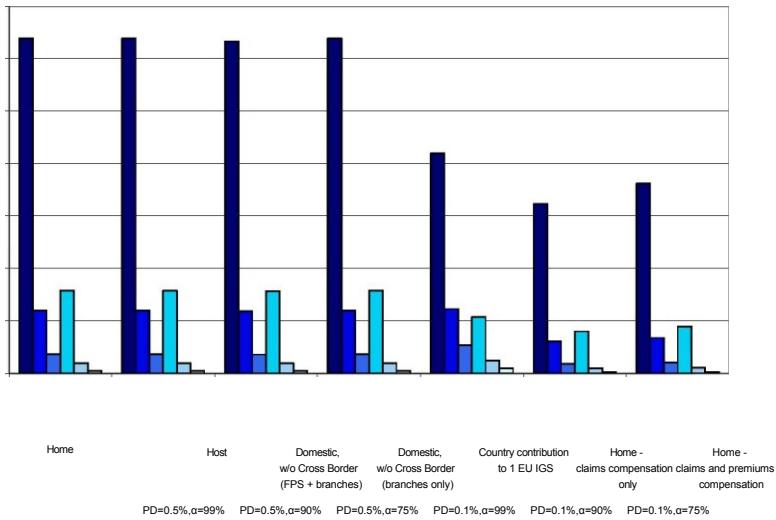


Iceland - Life Insurance

2

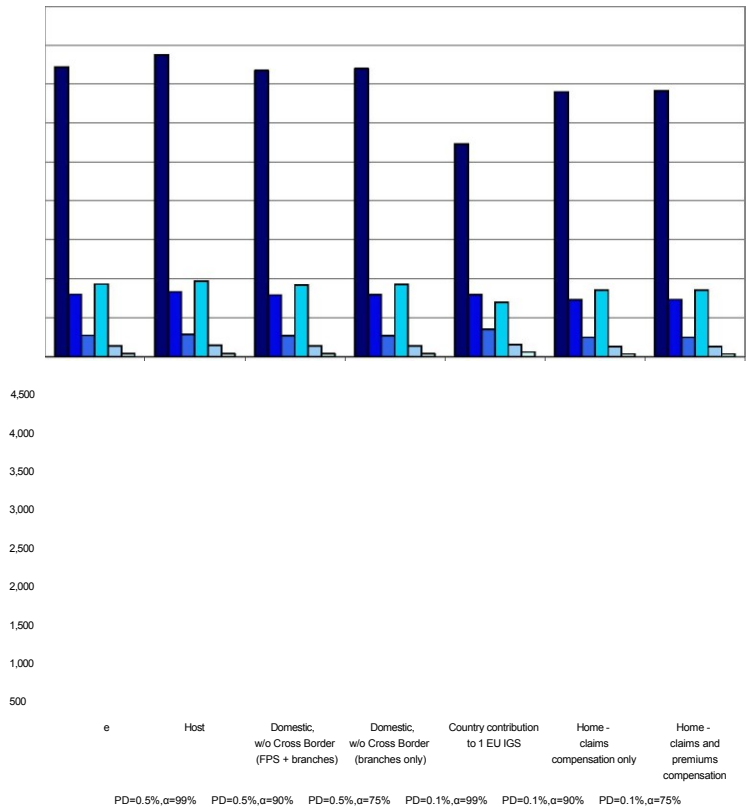


Iceland - Non-Life Insurance

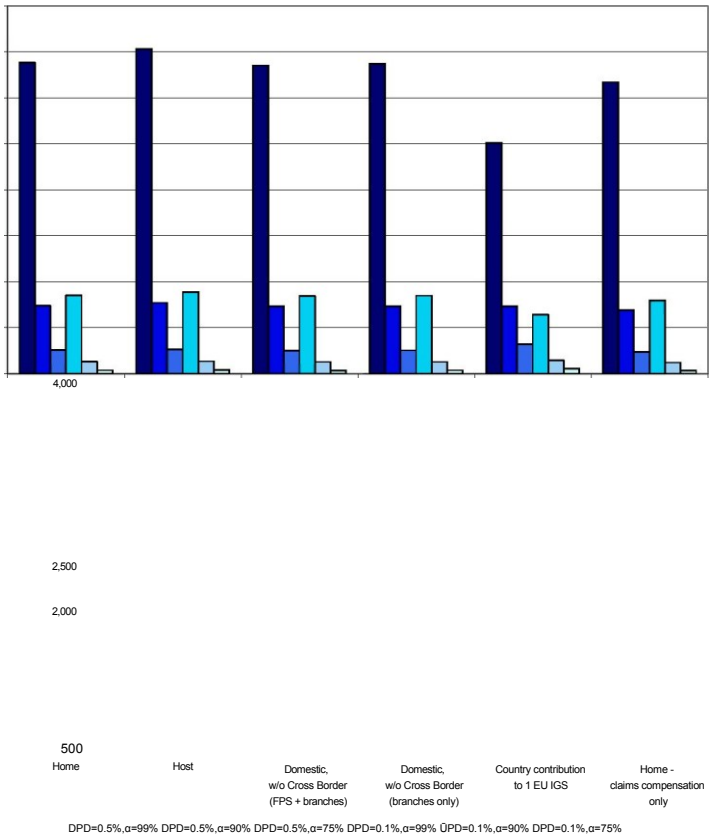


A6.17 Italy

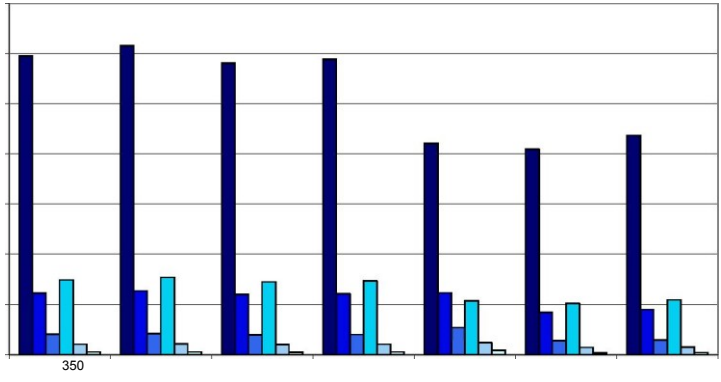
Italy - Total Insurance



Italy - Life Insurance



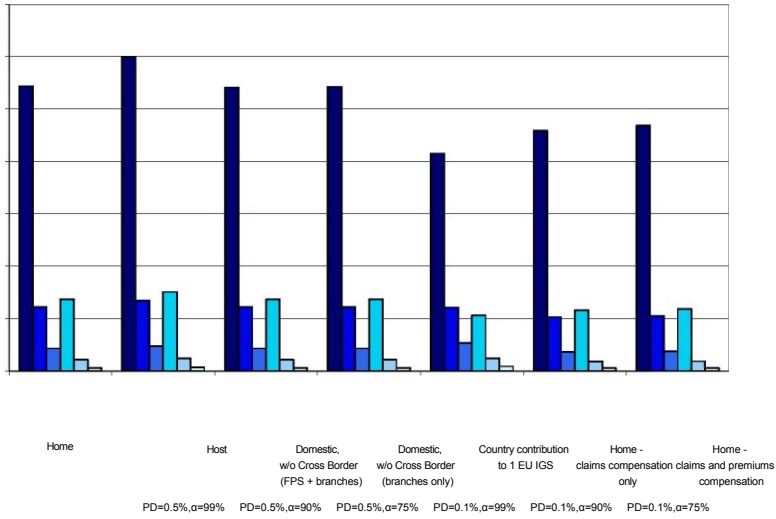
Italy - Non-Life Insurance



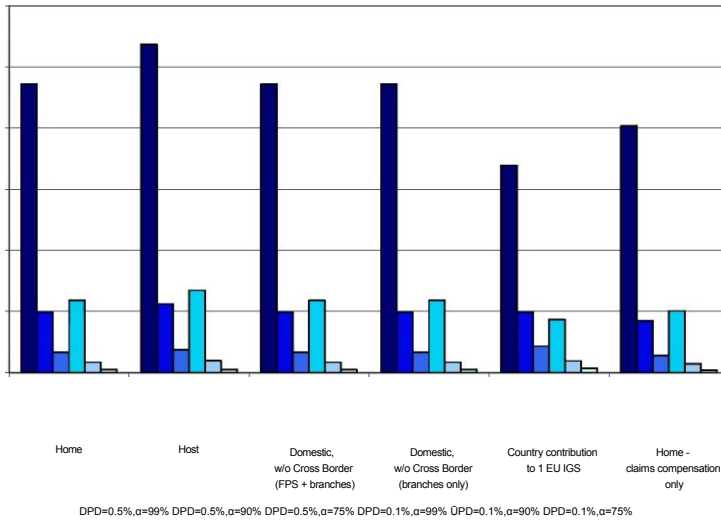
DO	Host	Domestic, w/o Cross Border (FPS + branches)	Domestic, w/o Cross Border (branches only)	Country contribution to 1 EU IGS	Home - claims compensation only	Home - claims and premiums compensation
Home						
	PD=0.5%, α =99%	PD=0.5%, α =90%	PD=0.5%, α =75%	PD=0.1%, α =99%	PD=0.1%, α =90%	PD=0.1%, α =75%

A6.18 Lithuania

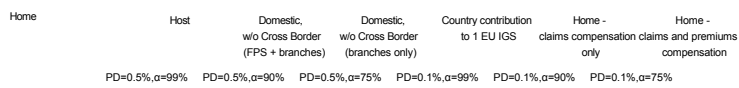
Lithuania - Total Insurance



Lithuania - Life Insurance

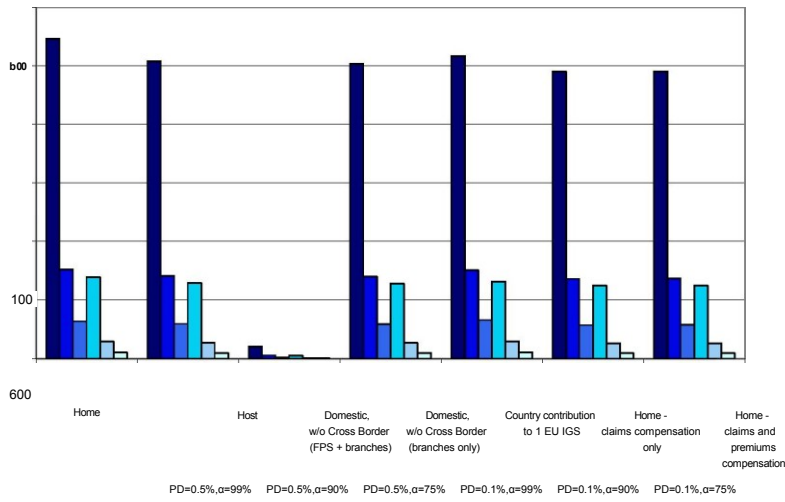


Lithuania - Non-Life Insurance

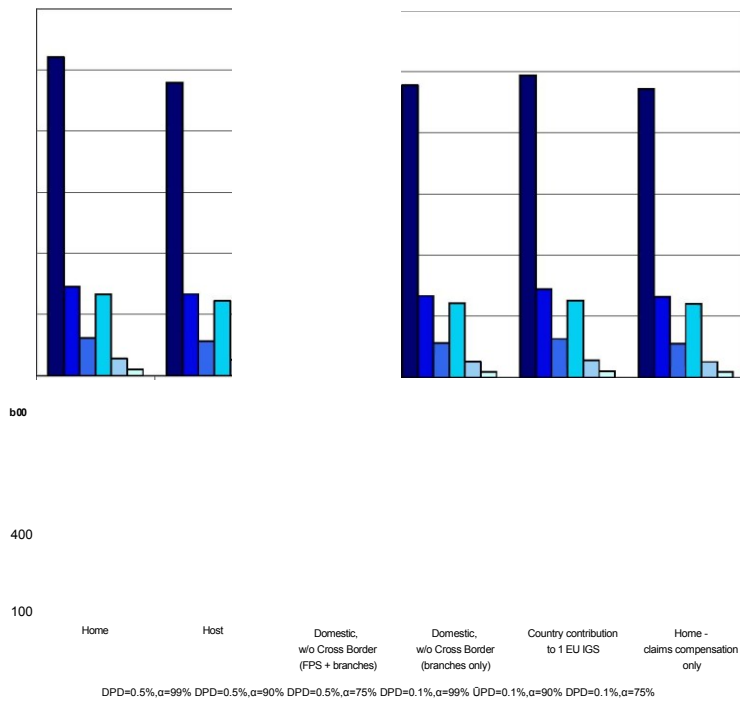


A6.19 Luxembourg

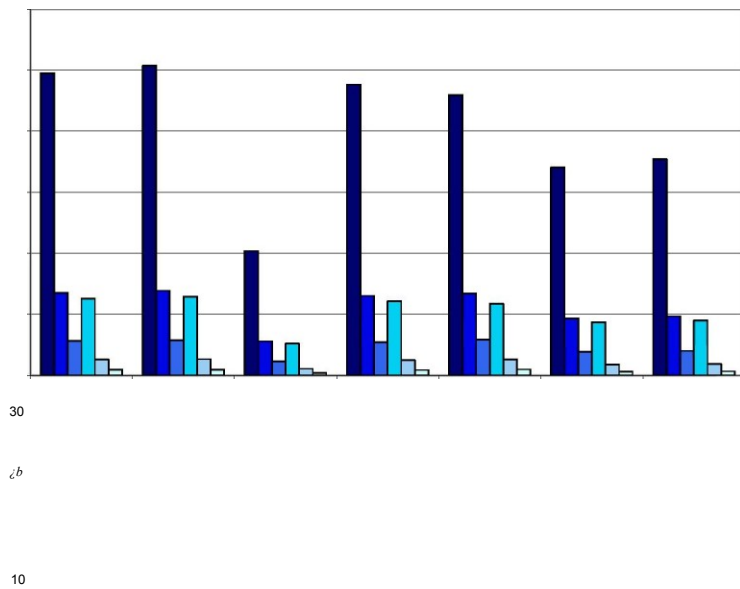
Luxembourg - Total Insurance



Luxembourg - Life Insurance



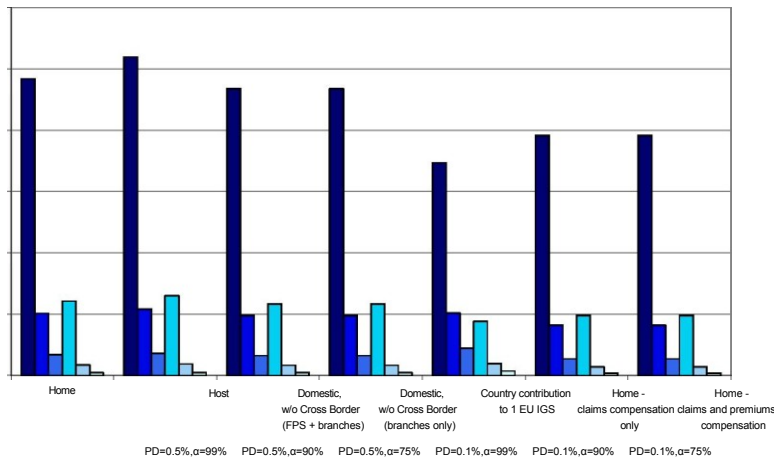
Luxembourg - Non-Life Insurance



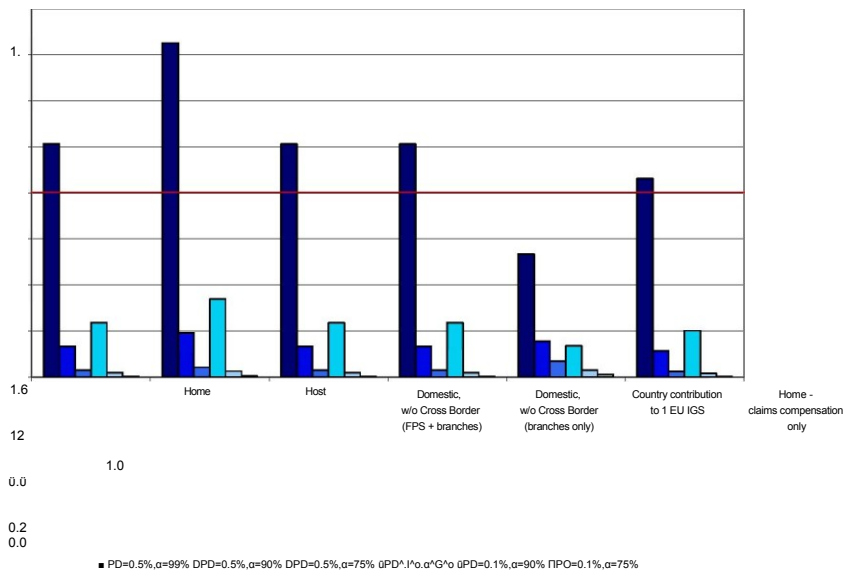
Home	Host	Domestic, w/o Cross Border (FPS + branches)	Domestic, w/o Cross Border (branches only)	Country contribution to 1 EU IGS	Home - claims compensation only	Home - claims and premiums compensation
PD=0.5%, α =99%	PD=0.5%, α =90%	PD=0.5%, α =75%	PD=0.1%, α =99%	PD=0.1%, α =90%	PD=0.1%, α =75%	

A6.20 Latvia

Latvia - Total Insurance

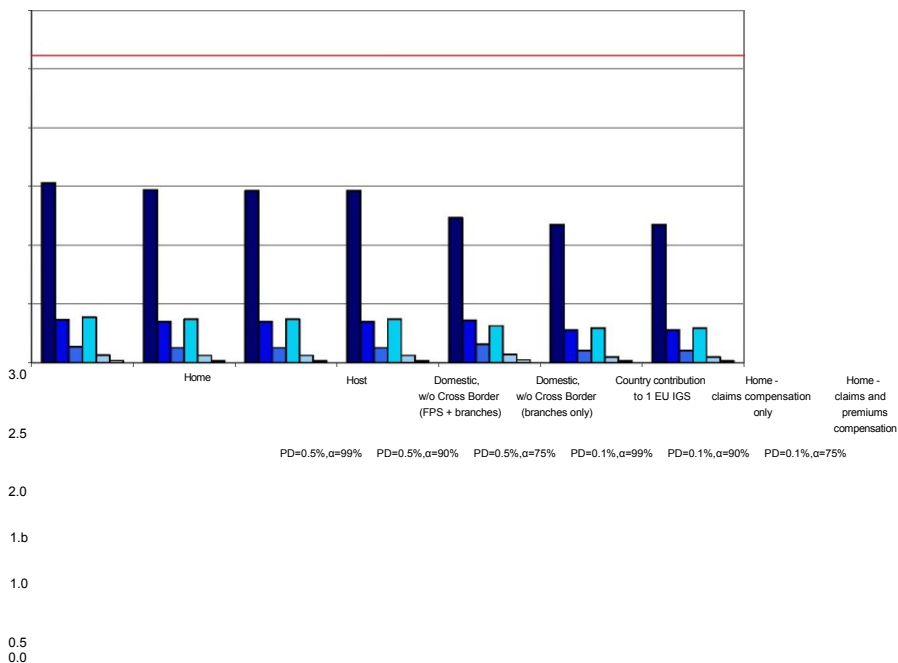


Latvia - Life Insurance



Note: red line refers to the 2006 fund size

Latvia - Non-Life Insurance

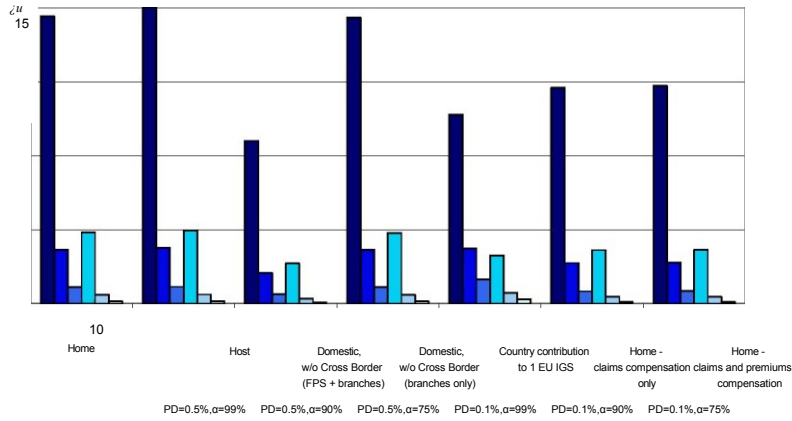


Note: red line refers to the 2006 fund size

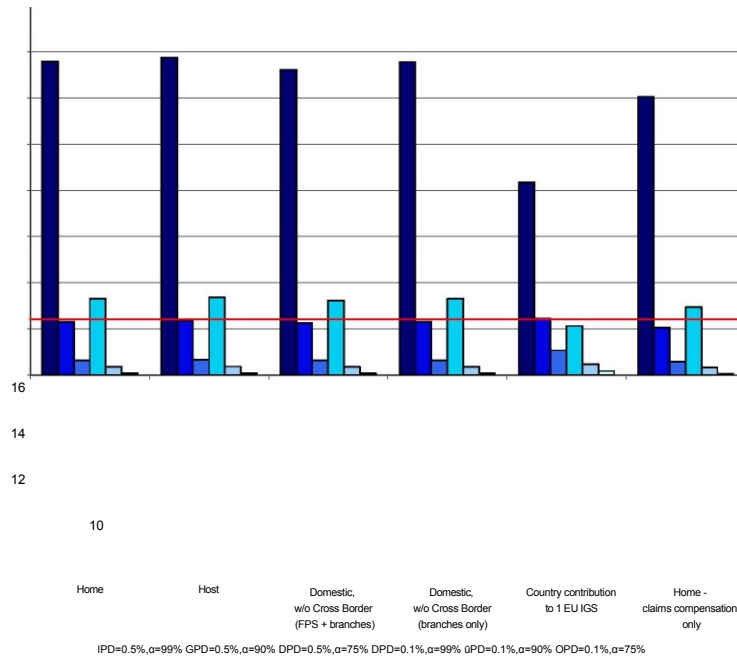
A6.21 Malta

Malta - Total Insurance

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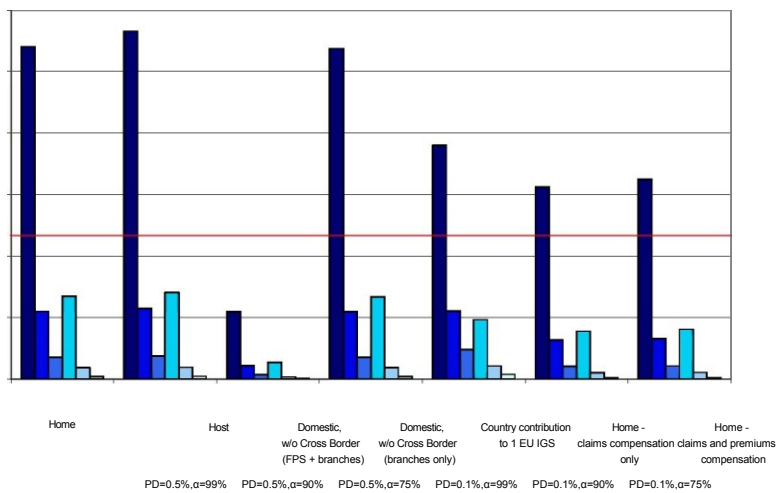


Malta - Life Insurance



Note: red line refers to the target fund size

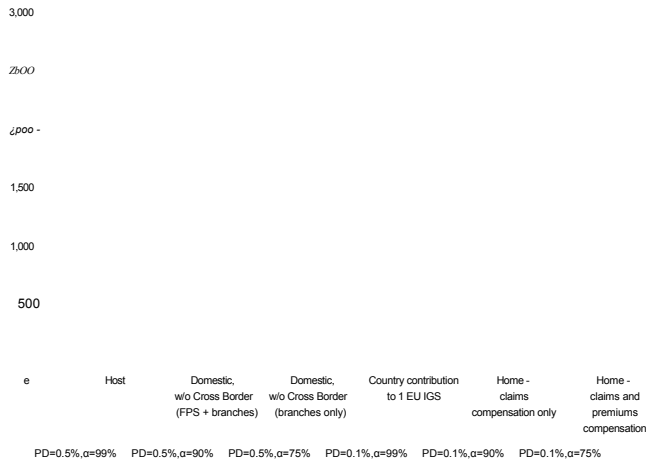
Malta - Non-Life Insurance



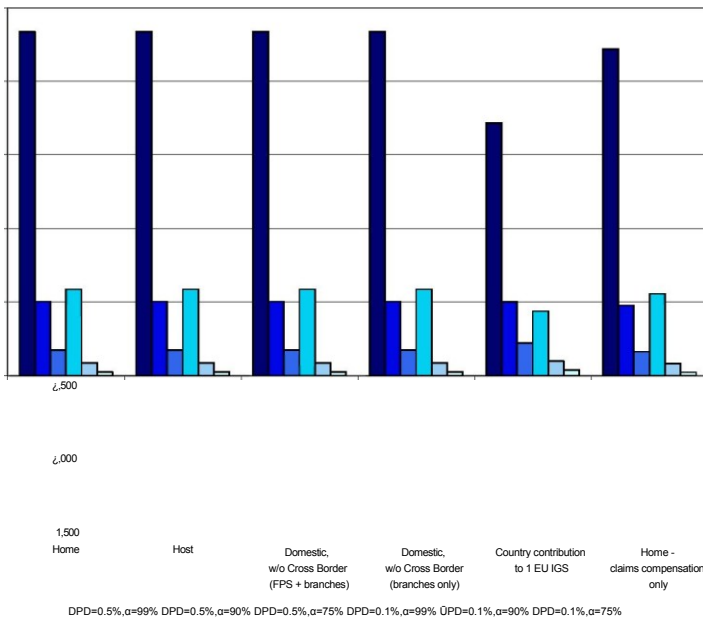
Note: red line refers to the target fund size

A6.22 The Netherlands

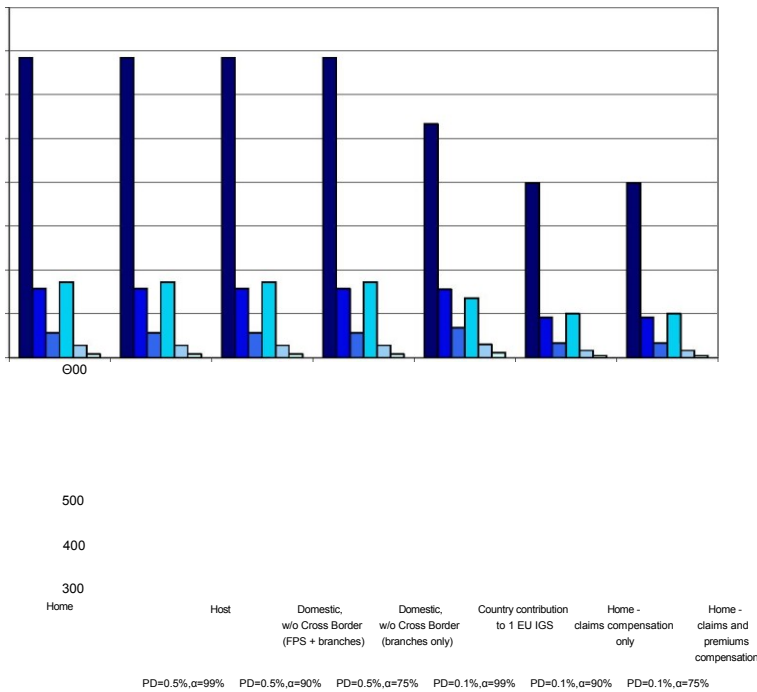
The Netherlands - Total Insurance



The Netherlands - Life Insurance

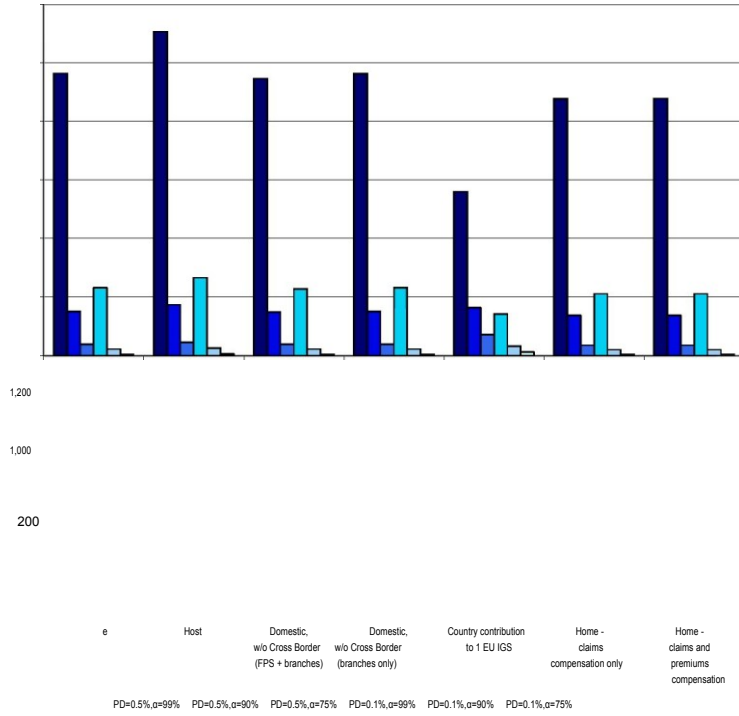


The Netherlands - Non-Life Insurance

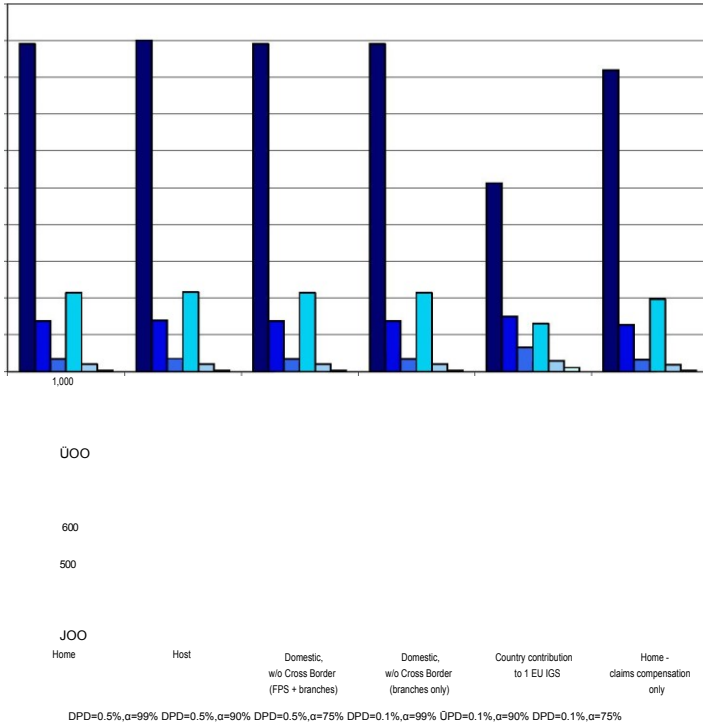


A6.23 Norway

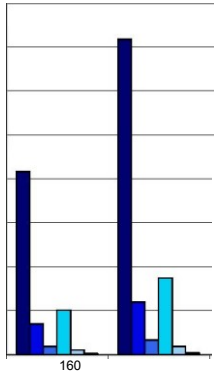
Norway - Total Insurance



Norway - Life Insurance



Norway - Non-Life Insurance



160

100

80

60

40

Home

Host

Domestic,
w/o Cross Border
(FPS + branches)

Domestic,
w/o Cross Border
(branches only)

Country contribution
to 1 EU IGS

Home -
claims compensation
only

Home -
claims and
premiums
compensation

PD=0.5%, α =99%

PD=0.5%, α =90%

PD=0.5%, α =75%

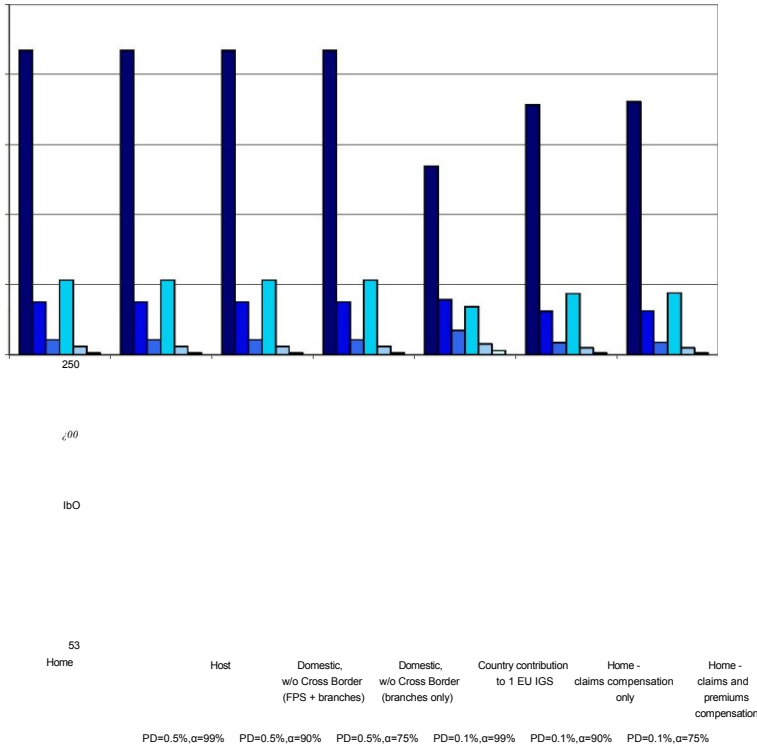
PD=0.1%, α =99%

PD=0.1%, α =90%

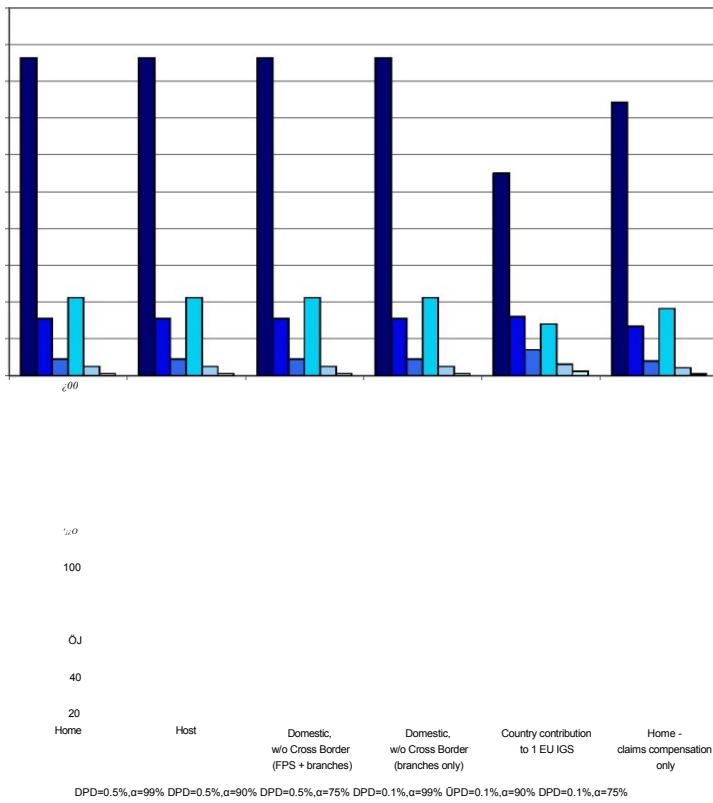
PD=0.1%, α =75%

A6.24 Poland

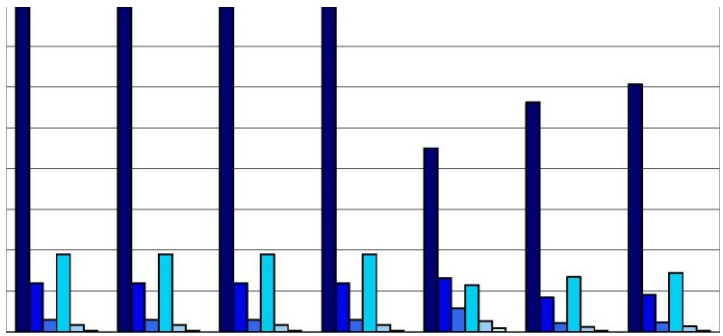
Poland - Total Insurance



Poland - Life Insurance



Poland - Non-Life Insurance



db

30

25

20

1b

10

Home

Host

Domestic,
w/o Cross Border
(FPS + branches)

Domestic,
w/o Cross Border
(branches only)

Country contribution
to 1 EU IGS

Home -
claims compensation
only

Home -
claims and premiums
compensation

PD=0.5%, α =99%

PD=0.5%, α =90%

PD=0.5%, α =75%

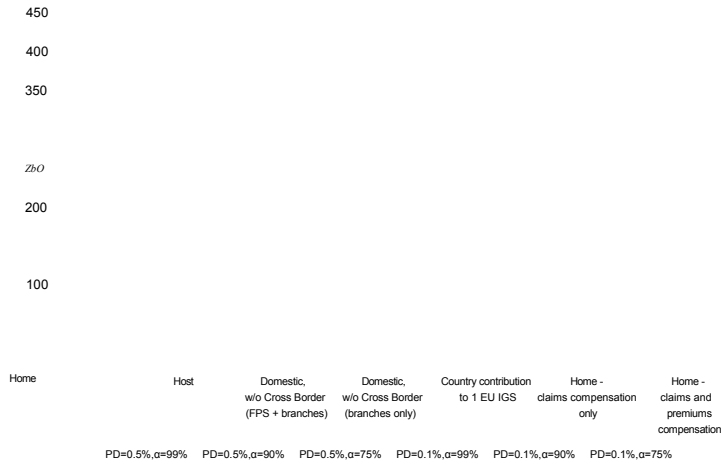
PD=0.1%, α =99%

PD=0.1%, α =90%

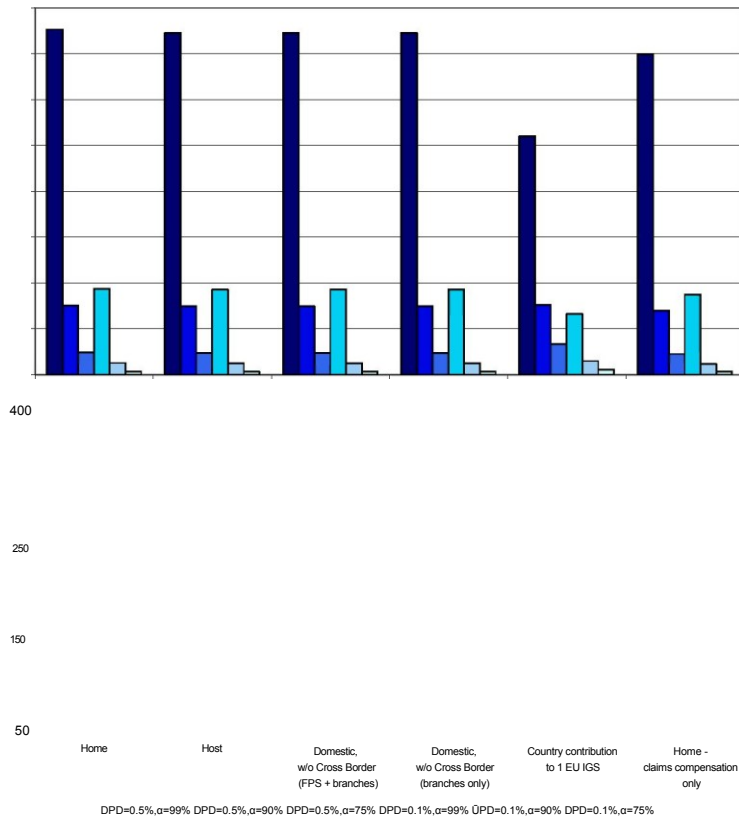
PD=0.1%, α =75%

A6.25 Portugal

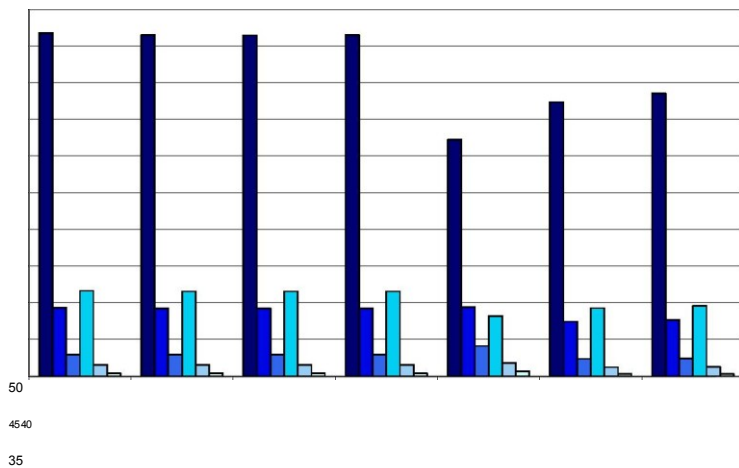
Portugal - Total Insurance



Portugal - Life Insurance



Portugal - Non-Life Insurance

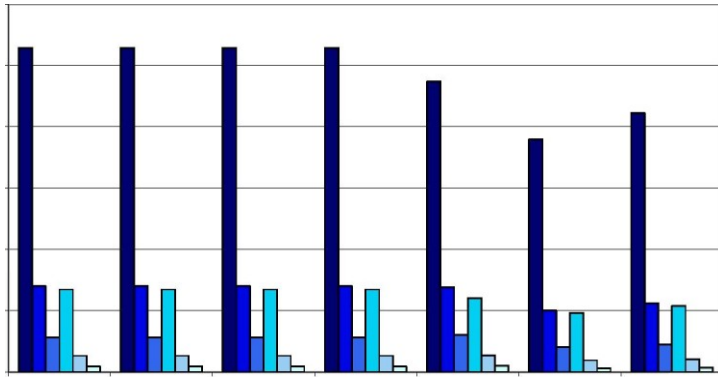


20

Home	Host	Domestic, w/o Cross Border (FPS + branches)	Domestic, w/o Cross Border (branches only)	Country contribution to 1 EU IGS	Home - claims compensation only	Home - claims and premiums compensation
	PD=0.5%, α =99%	PD=0.5%, α =90%	PD=0.5%, α =75%	PD=0.1%, α =99%	PD=0.1%, α =90%	PD=0.1%, α =75%

A6.26 Romania

Romania - Total Insurance

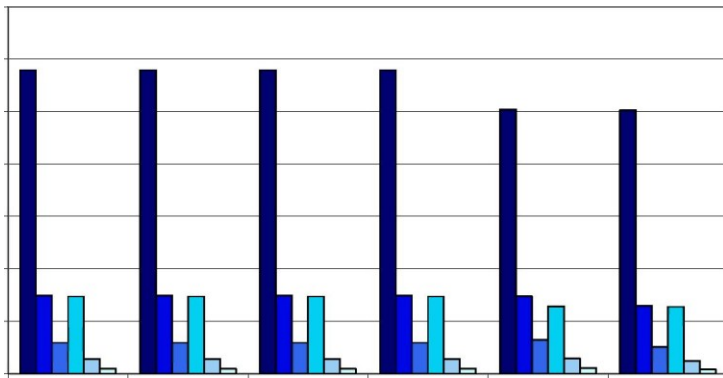


12

10

Home Host Domestic, w/o Cross Border (FPS + branches) Domestic, w/o Cross Border (branches only) Country contribution to 1 EU IGS Home - claims compensation only Home - claims compensation and premiums compensation
 PM5%, alpha=99% DPD=0.5%, alpha=90% DPD=0.5%, alpha=75% DPD=0.1%, alpha=99% DPD=0.1%, alpha=90% DPD=0.1%, alpha=75%

Romania - Life Insurance



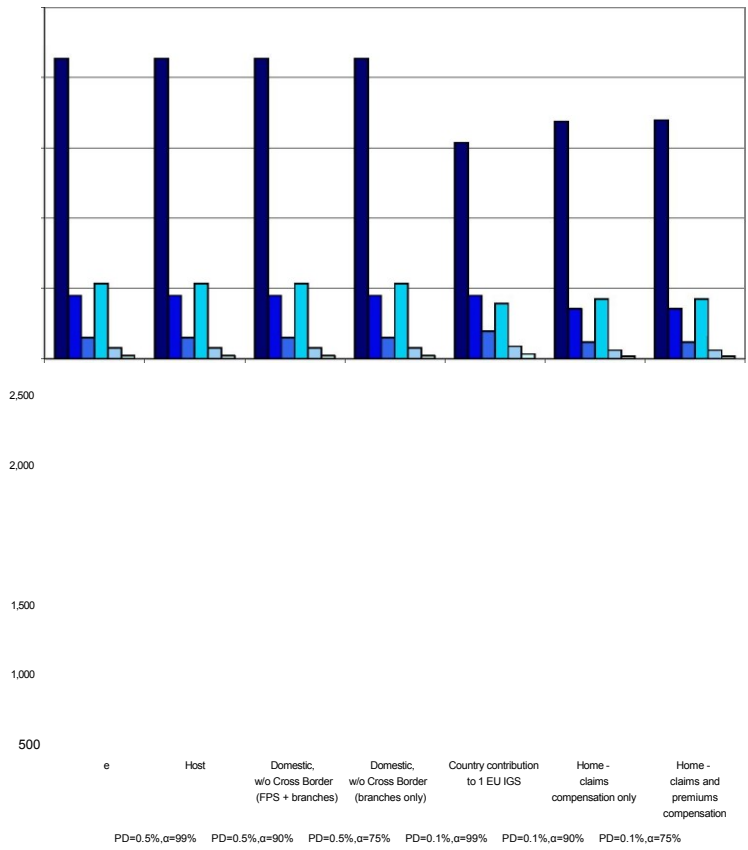
Home Host Domestic, w/o Cross Border (FPS + branches) Domestic, w/o Cross Border (branches only) Country contribution to 1 EU IGS Home - claims compensation only Home - claims compensation and premiums compensation
 PM5%, alpha=99% DPD=0.5%, alpha=90% DPD=0.5%, alpha=75% DPD=0.1%, alpha=99% DPD=0.1%, alpha=90% DPD=0.1%, alpha=75%

Romania - Non-Life Insurance

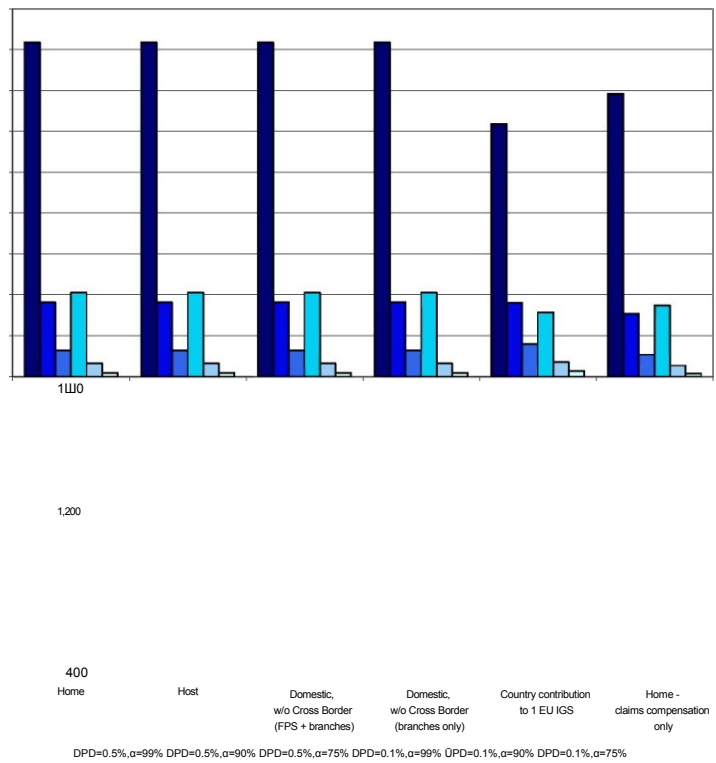
Home Host Domestic, w/o Cross Border (FPS + branches) Domestic, w/o Cross Border (branches only) Country contribution to 1 EU IGS Home - claims compensation only Home - claims compensation and premiums compensation
 PM5%, alpha=99% DPD=0.5%, alpha=90% DPD=0.5%, alpha=75% DPD=0.1%, alpha=99% DPD=0.1%, alpha=90% DPD=0.1%, alpha=75%

A6.27 Sweden

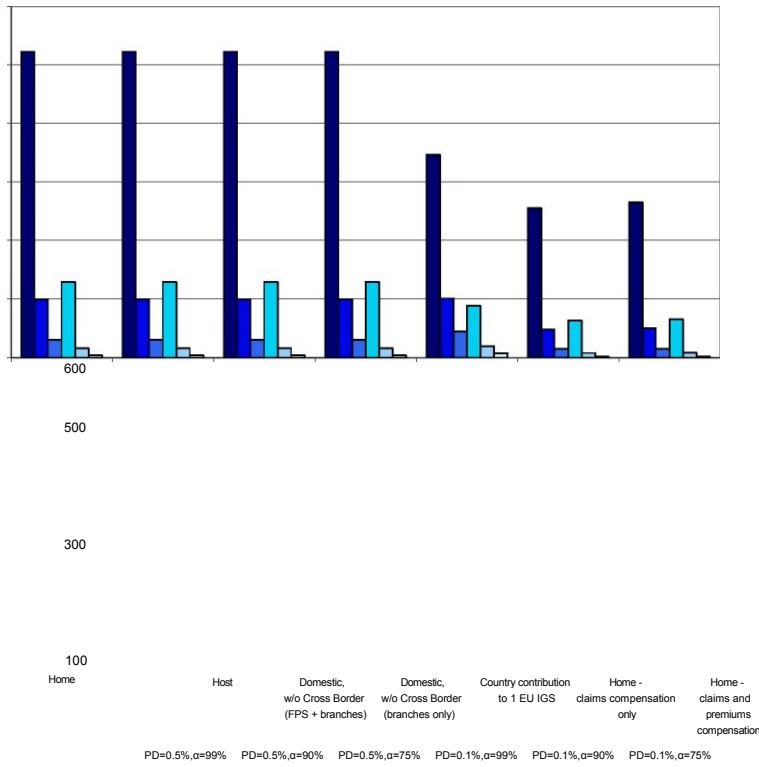
Sweden - Total Insurance



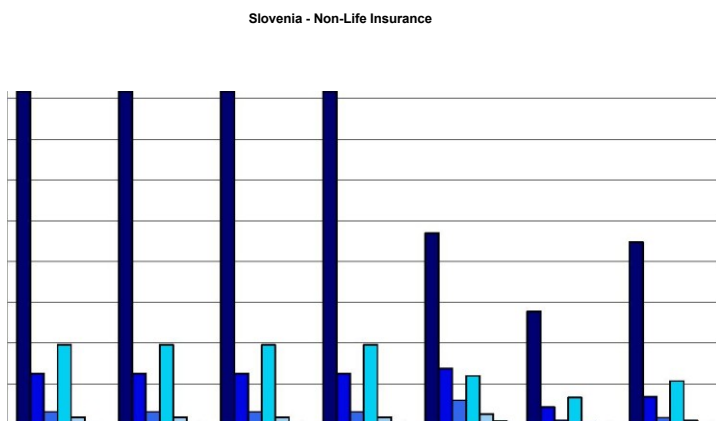
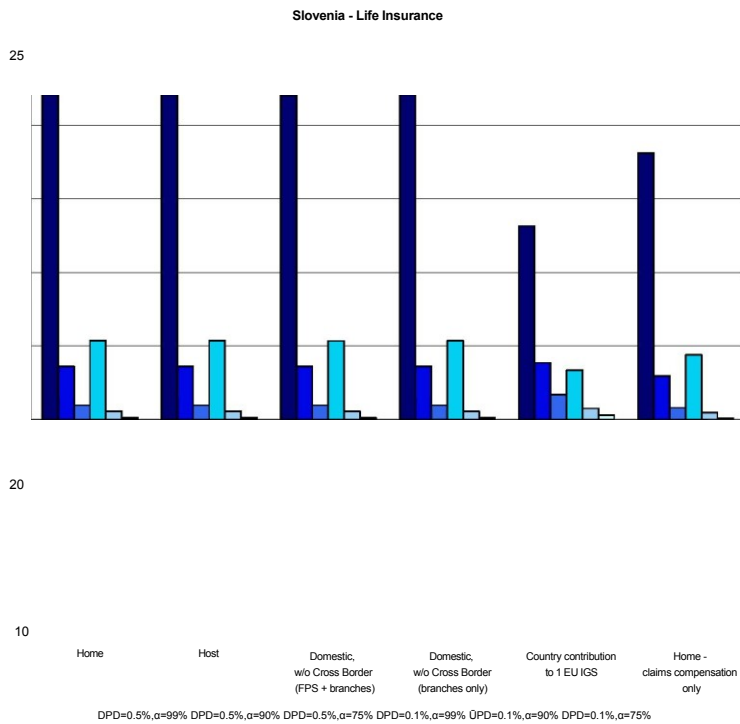
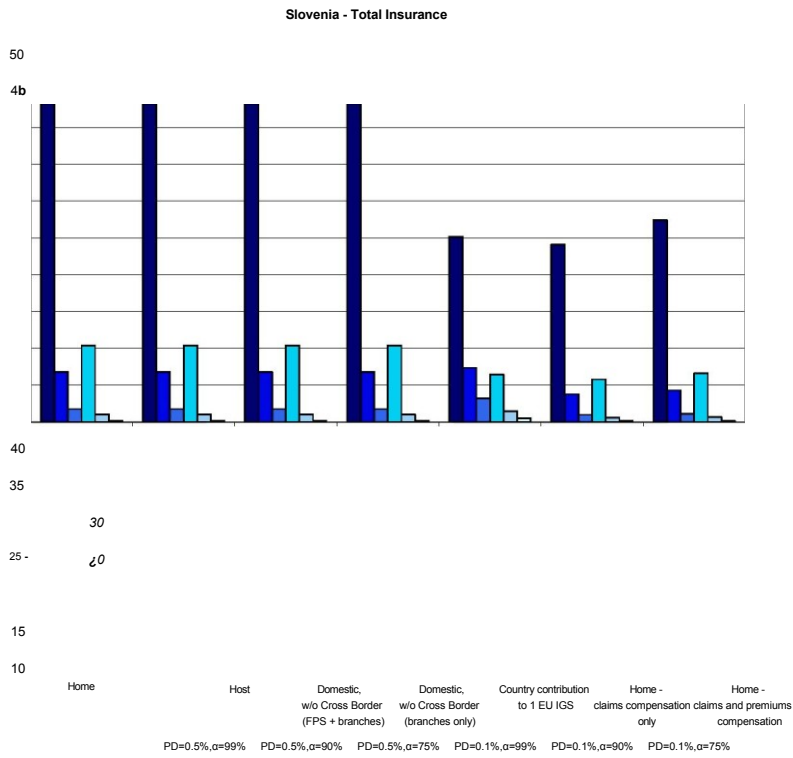
Sweden - Life Insurance



Sweden - Non-Life Insurance



A6.28 Slovenia



14

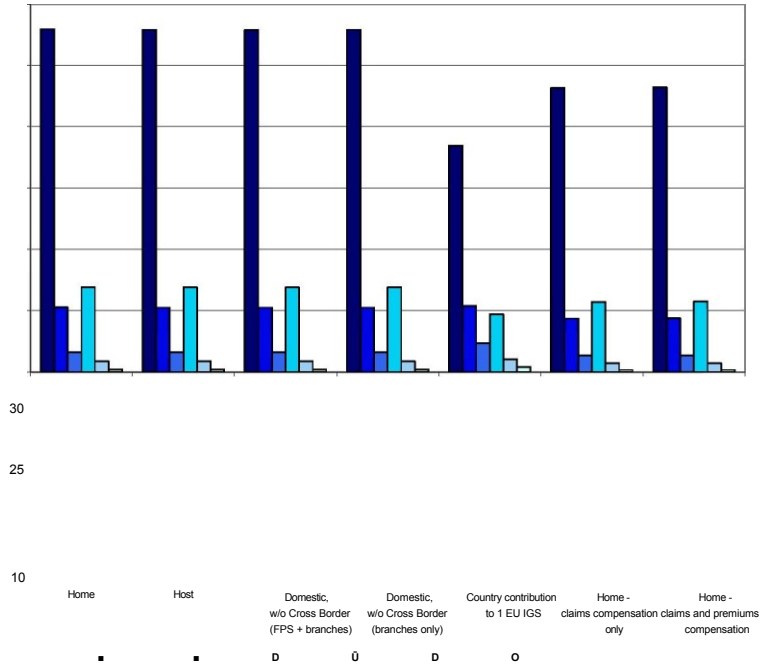
12

10

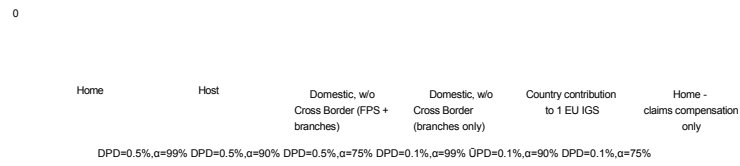
Home	Host	Domestic, w/o Cross Border (FPS + branches)	Domestic, w/o Cross Border (branches only)	Country contribution to 1 EU IGS	Home - claims compensation only	Home - claims and premiums compensation
PD=0.5%, α =99%	PD=0.5%, α =90%	PD=0.5%, α =75%	PD=0.1%, α =99%	PD=0.1%, α =90%	PD=0.1%, α =75%	

A6.29 Slovakia

Slovakia - Total Insurance



Slovakia - Life Insurance



Slovakia - Non-Life Insurance

