



EUROPEAN COMMISSION

Brussels, 12.7.2010
SEC(2010)840

COMMISSION STAFF WORKING DOCUMENT

IMPACT ASSESSMENT

PART III

Accompanying document to the

WHITE PAPER

on Insurance Guarantee Schemes

{COM(2010) 370}
{SEC(2010) 841}

A5 Tables of figures relative to all policy options tested

A5.1.	Host state Principle	2
A5.2.	Setting up a EU IGS covering cross-border activity (branches and FPS)	6
A5.3.	Setting up a EU IGS covering cross-border activity (branches only)	13
A5.4.	A single pan-european IGS	20
A5.5.	Compensation	26
	a) Total Insurance	26
	b) Life insurance	32
	c) Non-Life Insurance: Pure Compensation	35

A5.1. Host state Principle

Table 1: IGS funding needs for Total insurance business under Host state principle

	α->	PD = 0.5%			PD=0.1%		
		75%	90%	99%	75%	90%	99%
AT	Funding needs (m€)	41.41	126.38	614.23	5.61	21.51	153.37
	Share of Premiums						
BE	Funding needs (m€)	116.44	351.65	1 688.33	15.89	60.18	422.10
	Share of Premiums						
BG	Funding needs (m€)	0.28	0.75	3.11	0.04	0.14	0.79
	Share of Premiums						
CY	Funding needs (m€)	1.66	5.24	26.47	0.22	0.88	6.58
	Share of Premiums						
CZ	Funding needs (m€)	6.58	18.58	82.38	0.95	3.29	20.75
	Share of Premiums						
DE	Funding needs (m€)	758.64	1 935.44	7 593.02	117.07	359.58	1 927.51
	Share of Premiums						
DK	Funding needs (m€)	96.82	246.26	962.52	14.97	45.81	244.38
	Share of Premiums						
EE	Funding needs (m€)	0.13	0.63	4.98	0.01	0.08	1.15
	Share of Premiums						
ES	Funding needs (m€)	157.54	406.72	1 619.01	24.11	75.16	410.70
	Share of Premiums						
FI	Funding needs (m€)	20.44	75.06	450.77	2.38	11.51	109.47
	Share of Premiums						
FR	Funding needs (m€)	924.61	2 521.83	10 729.62	136.16	454.26	2 710.83
	Share of Premiums						
GB	Funding needs (m€)	1 530.08	4 020.82	16 354.81	231.34	737.06	4 143.92
	Share of Premiums						
GR	Funding needs (m€)	6.64	18.25	78.37	0.97	3.28	19.79
	Share of Premiums						
HU	Funding needs (m€)	4.51	11.23	42.79	0.71	2.11	10.88
	Share of Premiums						
IE	Funding needs (m€)	104.42	281.07	1 177.07	15.52	50.95	297.71
	Share of Premiums						
IS	Funding needs (m€)	0.40	1.43	8.27	0.05	0.22	2.02
	Share of Premiums						
IT	Funding needs (m€)	283.97	833.98	3 875.00	39.59	144.81	971.93
	Share of Premiums						
LI	Funding needs (m€)	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
	Share of Premiums						
LT	Funding needs (m€)	0.48	1.35	5.99	0.07	0.24	1.51
	Share of Premiums						
LU	Funding needs (m€)	59.44	141.24	507.41	9.61	27.05	129.18
	Share of Premiums						
LV	Funding needs (m€)	0.18	0.54	2.60	0.02	0.09	0.65
	Share of Premiums						
MT	Funding needs (m€)	1.14	3.76	20.03	0.14	0.61	4.95
	Share of Premiums						
NL	Funding needs (m€)	209.47	594.48	2 652.50	29.96	105.03	667.70
	Share of Premiums						
NO	Funding needs (m€)	44.78	173.50	1 106.09	4.98	25.76	266.05
	Share of Premiums						
PL	Funding needs (m€)	10.58	37.56	217.06	1.27	5.88	53.02
	Share of Premiums						
PT	Funding needs (m€)	26.83	83.99	420.39	3.56	14.10	104.63
	Share of Premiums						
RO	Funding needs (m€)	1.13	2.80	10.58	0.18	0.53	2.69
	Share of Premiums						
SE	Funding needs (m€)	149.65	448.61	2 135.34	20.54	77.07	534.33
	Share of Premiums						
SI	Funding needs (m€)	1.76	6.80	43.21	0.20	1.01	10.40
	Share of Premiums						
SK	Funding needs (m€)	1.60	5.26	27.91	0.20	0.86	6.90
	Share of Premiums						

Table 2: IGS funding needs for the Life business line under Host state principle

		PD = 0.5%				PD=0.1%		
		$\alpha \rightarrow$	75%	90%	99%	75%	90%	99%
AT	Funding needs (m€)	36.53	109.34	519.52	5.02	18.80	130.02	
	Share of Premiums							
BE	Funding needs (m€)	101.40	312.65	1 538.05	13.62	52.92	383.54	
	Share of Premiums							
BG	Funding needs (m€)	0.13	0.38	1.81	0.02	0.07	0.45	
	Share of Premiums							
CY	Funding needs (m€)	1.25	4.31	24.06	0.15	0.69	5.91	
	Share of Premiums							
CZ	Funding needs (m€)	4.38	13.82	69.80	0.58	2.31	17.36	
	Share of Premiums							
DE	Funding needs (m€)	577.70	1 475.57	5 797.29	89.07	274.00	1 471.56	
	Share of Premiums							
DK	Funding needs (m€)	85.10	224.10	913.88	12.85	41.04	231.52	
	Share of Premiums							
EE	Funding needs (m€)	0.07	0.36	3.12	0.01	0.04	0.71	
	Share of Premiums							
ES	Funding needs (m€)	122.95	314.87	1 241.05	18.92	58.40	314.98	
	Share of Premiums							
FI	Funding needs (m€)	16.34	60.99	372.99	1.88	9.26	90.32	
	Share of Premiums							
FR	Funding needs (m€)	820.17	2 250.78	9 647.41	120.25	404.24	2 436.13	
	Share of Premiums							
GB	Funding needs (m€)	1 479.60	3 883.29	15 771.29	223.91	712.26	3 996.42	
	Share of Premiums							
GR	Funding needs (m€)	5.10	14.51	64.98	0.73	2.56	16.35	
	Share of Premiums							
HU	Funding needs (m€)	4.00	10.08	38.92	0.62	1.88	9.89	
	Share of Premiums							
IE	Funding needs (m€)	96.76	264.61	1 129.46	14.22	47.60	285.29	
	Share of Premiums							
IS	Funding needs (m€)	0.04	0.21	2.00	0.00	0.03	0.45	
	Share of Premiums							
IT	Funding needs (m€)	264.69	769.44	3 532.22	37.19	134.30	886.94	
	Share of Premiums							
LI	Funding needs (m€)	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	
	Share of Premiums							
LT	Funding needs (m€)	0.37	1.13	5.37	0.05	0.19	1.34	
	Share of Premiums							
LU	Funding needs (m€)	56.32	133.64	479.24	9.12	25.61	122.02	
	Share of Premiums							
LV	Funding needs (m€)	0.04	0.19	1.45	0.00	0.03	0.34	
	Share of Premiums							
MT	Funding needs (m€)	0.65	2.35	13.77	0.08	0.36	3.36	
	Share of Premiums							
NL	Funding needs (m€)	171.55	503.46	2 337.43	23.93	87.45	586.32	
	Share of Premiums							
NO	Funding needs (m€)	35.44	139.17	900.57	3.89	20.50	216.08	
	Share of Premiums							
PL	Funding needs (m€)	9.06	31.07	172.76	1.12	4.96	42.43	
	Share of Premiums							
PT	Funding needs (m€)	23.82	74.50	372.60	3.16	12.51	92.74	
	Share of Premiums							
RO	Funding needs (m€)	0.59	1.49	5.79	0.09	0.28	1.47	
	Share of Premiums							
SE	Funding needs (m€)	127.14	363.39	1 635.17	18.09	63.97	411.32	
	Share of Premiums							
SI	Funding needs (m€)	0.97	3.61	22.09	0.11	0.55	5.35	
	Share of Premiums							
SK	Funding needs (m€)	1.39	4.30	21.27	0.19	0.73	5.30	
	Share of Premiums							

Table 3: IGS funding needs for the Non-Life business line under Host state principle

		PD = 0.5%				PD=0.1%			
		α^*	75%	90%	99%	75%	90%	99%	
AT	Funding needs (m€)	6.54	20.43	102.07	0.87	3.43	25.41		
	Share of Premiums								
BE	Funding needs (m€)	12.42	34.64	151.47	1.80	6.17	38.19		
	Share of Premiums								
BG	Funding needs (m€)	0.16	0.40	1.57	0.02	0.08	0.40		
	Share of Premiums								
CY	Funding needs (m€)	0.25	0.66	2.71	0.04	0.12	0.69		
	Share of Premiums								
CZ	Funding needs (m€)	1.51	3.62	13.14	0.24	0.69	3.34		
	Share of Premiums								
DE	Funding needs (m€)	186.95	476.35	1 865.86	28.87	88.55	473.69		
	Share of Premiums								
DK	Funding needs (m€)	6.82	15.88	55.58	1.12	3.07	14.16		
	Share of Premiums								
EE	Funding needs (m€)	0.05	0.18	1.25	0.00	0.03	0.30		
	Share of Premiums								
ES	Funding needs (m€)	36.67	95.62	385.25	5.57	17.59	97.66		
	Share of Premiums								
FI	Funding needs (m€)	3.95	14.16	82.81	0.47	2.20	20.19		
	Share of Premiums								
FR	Funding needs (m€)	113.67	304.82	1 270.69	16.94	55.35	321.48		
	Share of Premiums								
GB	Funding needs (m€)	78.36	207.63	853.10	11.78	37.92	216.03		
	Share of Premiums								
GR	Funding needs (m€)	1.31	3.32	12.87	0.20	0.62	3.27		
	Share of Premiums								
HU	Funding needs (m€)	0.27	0.65	2.37	0.04	0.12	0.60		
	Share of Premiums								
IE	Funding needs (m€)	7.07	16.36	56.88	1.16	3.17	14.49		
	Share of Premiums								
IS	Funding needs (m€)	0.36	1.20	6.39	0.05	0.19	1.58		
	Share of Premiums								
IT	Funding needs (m€)	20.80	63.40	307.77	2.82	10.80	76.86		
	Share of Premiums								
LI	Funding needs (m€)	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.		
	Share of Premiums								
LT	Funding needs (m€)	0.12	0.31	1.24	0.02	0.06	0.31		
	Share of Premiums								
LU	Funding needs (m€)	2.88	6.93	25.36	0.46	1.32	6.45		
	Share of Premiums								
LV	Funding needs (m€)	0.13	0.35	1.47	0.02	0.06	0.37		
	Share of Premiums								
MT	Funding needs (m€)	0.38	1.16	5.66	0.05	0.20	1.41		
	Share of Premiums								
NL	Funding needs (m€)	56.53	157.25	685.05	8.21	28.06	172.78		
	Share of Premiums								
NO	Funding needs (m€)	6.53	23.95	143.54	0.76	3.68	34.87		
	Share of Premiums								
PL	Funding needs (m€)	1.48	5.98	39.83	0.16	0.87	9.51		
	Share of Premiums								
PT	Funding needs (m€)	2.95	9.26	46.47	0.39	1.55	11.56		
	Share of Premiums								
RO	Funding needs (m€)	0.50	1.23	4.56	0.08	0.23	1.16		
	Share of Premiums								
SE	Funding needs (m€)	30.32	99.17	522.29	3.89	16.26	129.20		
	Share of Premiums								
SI	Funding needs (m€)	0.64	2.52	16.35	0.07	0.37	3.92		
	Share of Premiums								
SK	Funding needs (m€)	0.22	0.85	5.52	0.02	0.13	1.32		
	Share of Premiums								

Table 4: Relative variations in funding needs for Total insurance, the Life and the Non-Life business line when moving from the home to host state principle

Country	Total Insurance	Life Insurance business line	Non-Life Insurance business line	Country	Total Insurance	Life Insurance business line	Non-Life Insurance business line
AT	-0.35%	-0.27%	-0.44%	IS	0.00%	0.00%	0.00%
BE	-1.69%	-0.76%	-5.34%	IT	4.24%	4.45%	3.50%
BG	0.00%	0.00%	0.00%	LI	N.A.	N.A.	N.A.
CY	-8.67%	-12.87%	0.00%	LT	10.10%	13.78%	3.94%
CZ	8.74%	13.31%	1.61%	LU	-7.08%	-8.04%	2.46%
DE	0.71%	1.02%	0.37%	LV	7.29%	43.40%	-3.87%
DK	-5.10%	-0.59%	-16.71%	MT	3.09%	1.33%	4.65%
EE	-30.00%	-53.39%	6.72%	NL	0.00%	0.00%	0.00%
ES	0.00%	0.00%	0.00%	NO	14.78%	1.08%	72.36%
FI	-4.17%	-7.04%	0.00%	PL	-0.01%	-0.01%	0.00%
FR	-1.82%	-0.70%	-4.94%	PT	-0.93%	-1.01%	-0.64%
GB	0.67%	0.00%	5.04%	RO	0.00%	0.00%	0.00%
GR	0.92%	0.20%	2.66%	SE	0.00%	0.00%	0.00%
HU	0.00%	0.00%	0.00%	SI	0.00%	0.00%	0.00%
IE	-8.60%	-5.83%	-35.54%	SK	-0.23%	0.00%	-0.85%

A5.2. Setting up a EU IGS covering cross-border activity (branches and FPS)

Table 5: IGS funding needs for Total insurance sector under a domestic activity regime supplemented by an additional

IGS covering all cross border activities, including those conducted under FPS

		$\alpha \rightarrow$ PD = 0.5%			PD=0.1%		
		75%	90%	99%	75%	90%	99%
AT	Funding needs (m€)	41.41	126.38	614.23	5.61	21.51	153.37
	Share of Premiums						
BE	Funding needs (m€)	112.34	339.25	1 628.81	15.33	58.06	407.22
	Share of Premiums						
BG	Funding needs (m€)	0.28	0.75	3.11	0.04	0.14	0.79
	Share of Premiums						
CY	Funding needs (m€)	1.43	4.50	22.72	0.19	0.75	5.65
	Share of Premiums						
CZ	Funding needs (m€)	6.04	17.05	75.57	0.87	3.02	19.03
	Share of Premiums						
DE	Funding needs (m€)	745.39	1 901.65	7 460.47	115.02	353.30	1 893.86
	Share of Premiums						
DK	Funding needs (m€)	96.17	244.59	955.99	14.87	45.50	242.72
	Share of Premiums						
EE	Funding needs (m€)	0.13	0.61	4.79	0.01	0.08	1.11
	Share of Premiums						
ES	Funding needs (m€)	157.54	406.72	1 619.01	24.11	75.16	410.70
	Share of Premiums						
FI	Funding needs (m€)	20.40	74.91	449.84	2.38	11.49	109.25
	Share of Premiums						
FR	Funding needs (m€)	922.66	2 516.51	10 707.00	135.87	453.31	2 705.11
	Share of Premiums						
GB	Funding needs (m€)	1 519.96	3 994.22	16 246.62	229.81	732.18	4 116.51
	Share of Premiums						
GR	Funding needs (m€)	6.58	18.09	77.66	0.96	3.25	19.61
	Share of Premiums						
HU	Funding needs (m€)	4.51	11.23	42.79	0.71	2.11	10.88
	Share of Premiums						
IE	Funding needs (m€)	48.37	130.19	545.20	7.19	23.60	137.89
	Share of Premiums						
IS	Funding needs (m€)	0.40	1.42	8.20	0.05	0.22	2.00
	Share of Premiums						
IT	Funding needs (m€)	269.18	790.54	3 673.18	37.53	137.27	921.30
	Share of Premiums						
LI	Funding needs (m€)	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
	Share of Premiums						
LT	Funding needs (m€)	0.43	1.22	5.41	0.06	0.22	1.36
	Share of Premiums						
LU	Funding needs (m€)	2.40	5.71	20.52	0.39	1.09	5.22
	Share of Premiums						
LV	Funding needs (m€)	0.16	0.49	2.34	0.02	0.08	0.58
	Share of Premiums						
MT	Funding needs (m€)	0.63	2.07	11.01	0.08	0.34	2.72
	Share of Premiums						
NL	Funding needs (m€)	209.47	594.48	2 652.50	29.96	105.03	667.70
	Share of Premiums						
NO	Funding needs (m€)	38.31	148.42	946.22	4.26	22.04	227.60
	Share of Premiums						
PL	Funding needs (m€)	10.58	37.56	217.06	1.27	5.88	53.02
	Share of Premiums						
PT	Funding needs (m€)	26.83	83.97	420.32	3.56	14.10	104.61
	Share of Premiums						
RO	Funding needs (m€)	1.13	2.80	10.58	0.18	0.53	2.69
	Share of Premiums						
SE	Funding needs (m€)	149.65	448.61	2 135.34	20.54	77.07	534.33
	Share of Premiums						
SI	Funding needs (m€)	1.76	6.79	43.19	0.20	1.01	10.39
	Share of Premiums						
SK	Funding needs (m€)	1.60	5.26	27.89	0.20	0.86	6.89
	Share of Premiums						
Additional	Funding needs (m€)	172.68	449.43	1821.86	26.34	82.54	460.81
	Share of Premiums						

Table 6: Absolute reduction (positive amounts represent decreases in funding needs) in IGS funding needs for Total insurance sector when moving from home state principle to a domestic activity regime supplemented by an additional IGS covering

all cross border activities, including those conducted under FPS (in m€)

α→	PD=0.5%			PD=0.1%		
	75%	90%	99%	75%	90%	99%
AT	0.15	0.44	2.16	0.02	0.08	0.54
BE	6.11	18.46	88.63	0.83	3.16	22.16
BG	0.00	0.00	0.00	0.00	0.00	0.00
CY	0.39	1.24	6.26	0.05	0.21	1.56
CZ	0.02	0.04	0.19	0.00	0.01	0.05
DE	7.92	20.21	79.27	1.22	3.75	20.12
DK	5.86	14.90	58.22	0.91	2.77	14.78
EE	0.06	0.30	2.32	0.01	0.04	0.54
ES	0.00	0.00	0.00	0.00	0.00	0.00
FI	0.93	3.42	20.53	0.11	0.52	4.98
FR	19.10	52.10	221.65	2.81	9.38	56.00
GB	0.00	0.00	0.00	0.00	0.00	0.00
GR	0.00	0.00	0.00	0.00	0.00	0.00
HU	0.00	0.00	0.00	0.00	0.00	0.00
IE	65.88	177.34	742.65	9.79	32.15	187.83
IS	0.00	0.01	0.06	0.00	0.00	0.02
IT	3.24	9.52	44.22	0.45	1.65	11.09
LI	NA	NA	NA	NA	NA	NA
LT	0.00	0.01	0.03	0.00	0.00	0.01
LU	61.57	146.30	525.56	9.95	28.01	133.80
LV	0.01	0.02	0.08	0.00	0.00	0.02
MT	0.48	1.58	8.42	0.06	0.26	2.08
NL	0.00	0.00	0.00	0.00	0.00	0.00
NO	0.71	2.74	17.45	0.08	0.41	4.20
PL	0.00	0.00	0.03	0.00	0.00	0.01
PT	0.26	0.81	4.03	0.03	0.14	1.00
RO	0.00	0.00	0.00	0.00	0.00	0.00
SE	0.00	0.00	0.00	0.00	0.00	0.00
SI	0.00	0.00	0.02	0.00	0.00	0.01
SK	0.00	0.02	0.08	0.00	0.00	0.02

Table 7: IGS funding needs for the Life business line under a domestic activity regime supplemented by an additional IGS covering all cross border activities including those conducted under FPS

		$\alpha \rightarrow$ PD = 0.5%		PD=0.1%			
		75%	90%	99%	75%	90%	99%
AT	Funding needs (m€)	36.53	109.34	519.52	5.02	18.80	130.02
	Share of Premiums						
BE	Funding needs (m€)	99.87	307.95	1 514.91	13.41	52.13	377.77
	Share of Premiums						
BG	Funding needs (m€)	0.13	0.38	1.81	0.02	0.07	0.45
	Share of Premiums						
CY	Funding needs (m€)	1.01	3.46	19.35	0.12	0.55	4.75
	Share of Premiums						
CZ	Funding needs (m€)	3.86	12.17	61.45	0.51	2.03	15.28
	Share of Premiums						
DE	Funding needs (m€)	568.83	1 452.91	5 708.26	87.71	269.79	1 448.96
	Share of Premiums						
DK	Funding needs (m€)	84.99	223.82	912.73	12.83	40.99	231.23
	Share of Premiums						
EE	Funding needs (m€)	0.07	0.36	3.12	0.01	0.04	0.71
	Share of Premiums						
ES	Funding needs (m€)	122.95	314.87	1 241.05	18.92	58.40	314.98
	Share of Premiums						
FI	Funding needs (m€)	16.34	60.99	372.99	1.88	9.26	90.32
	Share of Premiums						
FR	Funding needs (m€)	819.37	2 248.59	9 638.01	120.13	403.85	2 433.75
	Share of Premiums						
GB	Funding needs (m€)	1 479.55	3 883.16	15 770.79	223.90	712.24	3 996.29
	Share of Premiums						
GR	Funding needs (m€)	5.09	14.49	64.85	0.73	2.56	16.32
	Share of Premiums						
HU	Funding needs (m€)	4.00	10.08	38.92	0.62	1.88	9.89
	Share of Premiums						
IE	Funding needs (m€)	46.78	127.92	546.04	6.88	23.01	137.92
	Share of Premiums						
IS	Funding needs (m€)	0.04	0.21	2.00	0.00	0.03	0.45
	Share of Premiums						
IT	Funding needs (m€)	251.20	730.23	3 352.25	35.30	127.46	841.75
	Share of Premiums						
LI	Funding needs (m€)	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
	Share of Premiums						
LT	Funding needs (m€)	0.33	0.99	4.72	0.05	0.17	1.18
	Share of Premiums						
LU	Funding needs (m€)	0.00	0.00	0.00	0.00	0.00	0.00
	Share of Premiums						
LV	Funding needs (m€)	0.03	0.13	1.01	0.00	0.02	0.24
	Share of Premiums						
MT	Funding needs (m€)	0.63	2.26	13.25	0.07	0.35	3.23
	Share of Premiums						
NL	Funding needs (m€)	171.55	503.46	2 337.43	23.93	87.45	586.32
	Share of Premiums						
NO	Funding needs (m€)	35.06	137.69	890.97	3.85	20.28	213.77
	Share of Premiums						
PL	Funding needs (m€)	9.06	31.07	172.76	1.12	4.96	42.43
	Share of Premiums						
PT	Funding needs (m€)	23.82	74.49	372.56	3.16	12.51	92.73
	Share of Premiums						
RO	Funding needs (m€)	0.59	1.49	5.79	0.09	0.28	1.47
	Share of Premiums						
SE	Funding needs (m€)	127.14	363.39	1 635.17	18.09	63.97	411.32
	Share of Premiums						
SI	Funding needs (m€)	0.97	3.61	22.07	0.11	0.55	5.34
	Share of Premiums						
SK	Funding needs (m€)	1.39	4.30	21.27	0.19	0.73	5.30
	Share of Premiums						
Additional	Funding needs (m€)	134	347	1 399	21	64	354
	Share of Premiums						

Table 8: Absolute reduction (positive amounts represent decreases in funding needs) in IGS funding needs for the Life business line when moving from home state principle to a domestic activity regime supplemented by an additional IGS covering all cross border activities, including those conducted under FPS (in m€)

α→	PD=0.5%			PD=0.1%		
	75%	90%	99%	75%	90%	99%
AT	0.10	0.30	1.43	0.01	0.05	0.36
BE	2.30	7.09	34.86	0.31	1.20	8.69
BG	0.00	0.00	0.00	0.00	0.00	0.00
CY	0.43	1.48	8.27	0.05	0.24	2.03
CZ	0.01	0.03	0.15	0.00	0.00	0.04
DE	3.04	7.76	30.50	0.47	1.44	7.74
DK	0.61	1.62	6.60	0.09	0.30	1.67
EE	0.08	0.41	3.57	0.01	0.05	0.81
ES	0.00	0.00	0.00	0.00	0.00	0.00
FI	1.24	4.62	28.25	0.14	0.70	6.84
FR	6.55	17.97	77.03	0.96	3.23	19.45
GB	0.00	0.00	0.00	0.00	0.00	0.00
GR	0.00	0.00	0.00	0.00	0.00	0.00
HU	0.00	0.00	0.00	0.00	0.00	0.00
IE	55.97	153.07	653.35	8.23	27.54	165.03
IS	0.00	0.00	0.00	0.00	0.00	0.00
IT	2.22	6.46	29.65	0.31	1.13	7.44
LI	NA	NA	NA	NA	NA	NA
LT	0.00	0.00	0.00	0.00	0.00	0.00
LU	61.25	145.33	521.14	9.91	27.84	132.68
LV	0.00	0.00	0.00	0.00	0.00	0.00
MT	0.02	0.06	0.35	0.00	0.01	0.08
NL	0.00	0.00	0.00	0.00	0.00	0.00
NO	0.00	0.00	0.00	0.00	0.00	0.00
PL	0.00	0.00	0.03	0.00	0.00	0.01
PT	0.25	0.77	3.84	0.03	0.13	0.96
RO	0.00	0.00	0.00	0.00	0.00	0.00
SE	0.00	0.00	0.00	0.00	0.00	0.00
SI	0.00	0.00	0.02	0.00	0.00	0.00
SK	0.00	0.00	0.00	0.00	0.00	0.00

Table 9: IGS funding needs for the Non-Life business line under a domestic activity regime supplemented by an additional IGS covering all cross border activities, including those conducted under FPS

		$\alpha \rightarrow$ PD = 0.5%			PD=0.1%		
		75%	90%	99%	75%	90%	99%
AT	Funding needs (m€)	6.54	20.43	102.07	0.87	3.43	25.41
	Share of Premiums						
BE	Funding needs (m€)	10.96	30.57	133.66	1.59	5.45	33.70
	Share of Premiums						
BG	Funding needs (m€)	0.16	0.40	1.57	0.02	0.08	0.40
	Share of Premiums						
CY	Funding needs (m€)	0.24	0.63	2.59	0.04	0.11	0.66
	Share of Premiums						
CZ	Funding needs (m€)	1.49	3.56	12.90	0.24	0.68	3.28
	Share of Premiums						
DE	Funding needs (m€)	183.26	466.94	1 829.03	28.30	86.80	464.34
	Share of Premiums						
DK	Funding needs (m€)	6.66	15.50	54.26	1.09	2.99	13.82
	Share of Premiums						
EE	Funding needs (m€)	0.04	0.17	1.17	0.00	0.02	0.28
	Share of Premiums						
ES	Funding needs (m€)	36.67	95.62	385.25	5.57	17.59	97.66
	Share of Premiums						
FI	Funding needs (m€)	3.93	14.09	82.41	0.47	2.19	20.09
	Share of Premiums						
FR	Funding needs (m€)	113.06	303.18	1 263.84	16.85	55.05	319.75
	Share of Premiums						
GB	Funding needs (m€)	74.60	197.67	812.18	11.21	36.10	205.66
	Share of Premiums						
GR	Funding needs (m€)	1.28	3.23	12.54	0.20	0.60	3.18
	Share of Premiums						
HU	Funding needs (m€)	0.27	0.65	2.37	0.04	0.12	0.60
	Share of Premiums						
IE	Funding needs (m€)	1.24	2.87	9.98	0.20	0.56	2.54
	Share of Premiums						
IS	Funding needs (m€)	0.36	1.18	6.33	0.05	0.19	1.56
	Share of Premiums						
IT	Funding needs (m€)	19.63	59.84	290.47	2.66	10.19	72.54
	Share of Premiums						
LI	Funding needs (m€)	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
	Share of Premiums						
LT	Funding needs (m€)	0.12	0.30	1.18	0.02	0.05	0.30
	Share of Premiums						
LU	Funding needs (m€)	1.16	2.78	10.19	0.19	0.53	2.59
	Share of Premiums						
LV	Funding needs (m€)	0.13	0.35	1.46	0.02	0.06	0.37
	Share of Premiums						
MT	Funding needs (m€)	0.07	0.22	1.10	0.01	0.04	0.27
	Share of Premiums						
NL	Funding needs (m€)	56.53	157.25	685.05	8.21	28.06	172.78
	Share of Premiums						
NO	Funding needs (m€)	3.43	12.58	75.43	0.40	1.93	18.32
	Share of Premiums						
PL	Funding needs (m€)	1.48	5.98	39.83	0.16	0.87	9.51
	Share of Premiums						
PT	Funding needs (m€)	2.95	9.25	46.46	0.39	1.55	11.56
	Share of Premiums						
RO	Funding needs (m€)	0.50	1.23	4.56	0.08	0.23	1.16
	Share of Premiums						
SE	Funding needs (m€)	30.32	99.17	522.29	3.89	16.26	129.20
	Share of Premiums						
SI	Funding needs (m€)	0.64	2.52	16.35	0.07	0.37	3.92
	Share of Premiums						
SK	Funding needs (m€)	0.22	0.85	5.51	0.02	0.12	1.32
	Share of Premiums						
Additional	Funding needs (m€)	25.79	65.13	255.07	4.02	12.11	64.59
	Share of Premiums						

Table 10: Absolute reduction (positive amounts represent decreases in funding needs) in IGS funding needs for the Non-Life business line when moving from home state principle to a domestic activity regime supplemented by an additional IGS covering all cross border activities, including those conducted under FPS (in m€)

	α^{\wedge} PD=0.5%			PD=0.1%		
	75%	90%	99%	75%	90%	99%
AT	0.03	0.09	0.45	0.00	0.02	0.11
BE	2.16	6.03	26.36	0.31	1.07	6.65
BG	0.00	0.00	0.00	0.00	0.00	0.00
CY	0.01	0.03	0.12	0.00	0.01	0.03
CZ	0.00	0.01	0.03	0.00	0.00	0.01
DE	3.00	7.66	29.99	0.46	1.42	7.61
DK	1.53	3.56	12.48	0.25	0.69	3.18
EE	0.00	0.00	0.00	0.00	0.00	0.00
ES	0.00	0.00	0.00	0.00	0.00	0.00
FI	0.02	0.07	0.40	0.00	0.01	0.10
FR	6.52	17.47	72.84	0.97	3.17	18.43
GB	0.00	0.00	0.00	0.00	0.00	0.00
GR	0.00	0.00	0.00	0.00	0.00	0.00
HU	0.00	0.00	0.00	0.00	0.00	0.00
IE	9.72	22.51	78.26	1.60	4.36	19.93
IS	0.00	0.01	0.06	0.00	0.00	0.01
IT	0.47	1.42	6.90	0.06	0.24	1.72
LI	NA	NA	NA	NA	NA	NA
LT	0.00	0.00	0.01	0.00	0.00	0.00
LU	1.65	3.98	14.56	0.26	0.76	3.71
LV	0.01	0.02	0.07	0.00	0.00	0.02
MT	0.29	0.88	4.31	0.04	0.15	1.07
NL	0.00	0.00	0.00	0.00	0.00	0.00
NO	0.36	1.31	7.85	0.04	0.20	1.91
PL	0.00	0.00	0.00	0.00	0.00	0.00
PT	0.02	0.06	0.32	0.00	0.01	0.08
RO	0.00	0.00	0.00	0.00	0.00	0.00
SE	0.00	0.00	0.00	0.00	0.00	0.00
SI	0.00	0.00	0.00	0.00	0.00	0.00
SK	0.00	0.01	0.06	0.00	0.00	0.01

Table 11: Relative variations in funding needs for Total insurance, Life and Non- Life insurance business when moving from the home to a domestic activity regime supplemented by an additional IGS covering all cross border activities, including those conducted under FPS

Country	Total Insurance	Life Insurance business line	Non-Life Insurance business line	Country	Total Insurance	Life Insurance business line	Non-Life Insurance business line
AT	-0.35%	-0.27%	-0.44%	IS	-0.78%	0.00%	-0.92%
BE	-5.16%	-2.25%	-16.48%	IT	-1.19%	-0.88%	-2.32%
BG	0.00%	0.00%	0.00%	LI	N.A.	NA	NA
CY	-21.60%	-29.93%	-4.41%	LT	-0.46%	0.00%	-1.24%
CZ	-0.25%	-0.24%	-0.27%	LU	-96.24%	-100.00%	-58.84%
DE	-1.05%	-0.53%	-1.61%	LV	-3.38%	0.00%	-4.43%
DK	-5.74%	-0.72%	-18.70%	MT	-43.32%	-2.55%	-79.67%
EE	-32.62%	-53.39%	0.00%	NL	0.00%	0.00%	0.00%
ES	0.00%	0.00%	0.00%	NO	-1.81%	0.00%	-9.42%
FI	-4.36%	-7.04%	-0.48%	PL	-0.01%	-0.01%	0.00%
FR	-2.03%	-0.79%	-5.45%	PT	-0.95%	-1.02%	-0.68%
GB	0.00%	0.00%	0.00%	RO	0.00%	0.00%	0.00%
GR	0.00%	0.00%	0.00%	SE	0.00%	0.00%	0.00%
HU	0.00%	0.00%	0.00%	SI	-0.05%	-0.09%	-0.03%
IE	-57.67%	-54.47%	-88.69%	SK	-0.30%	0.00%	-1.11%

Note that for LU Life the data provided for this policy option might not be reliable.

A5.3. Setting up a EU IGS covering cross-border activity (branches only)

Table 12: IGS funding needs for Total insurance sector under a domestic+FPS activity regime supplemented by an additional IGS covering cross border activities conducted via branches

		α→ PD = 0.5%			PD=0.1%		
		75%	90%	99%	75%	90%	99%
AT	Funding needs (m€)	41.41	126.38	614.23	5.61	21.51	153.37
	Share of Premiums						
BE	Funding needs (m€)	113.85	343.83	1 650.80	15.54	58.84	412.72
	Share of Premiums						
BG	Funding needs (m€)	0.28	0.75	3.11	0.04	0.14	0.79
	Share of Premiums						
CY	Funding needs (m€)	1.59	5.02	25.34	0.21	0.84	6.30
	Share of Premiums						
CZ	Funding needs (m€)	6.04	17.05	75.60	0.87	3.02	19.04
	Share of Premiums						
DE	Funding needs (m€)	747.66	1 907.44	7 483.17	115.37	354.37	1 899.62
	Share of Premiums						
DK	Funding needs (m€)	96.82	246.26	962.52	14.97	45.81	244.38
	Share of Premiums						
EE	Funding needs (m€)	0.13	0.61	4.79	0.01	0.08	1.11
	Share of Premiums						
ES	Funding needs (m€)	157.54	406.72	1 619.01	24.11	75.16	410.70
	Share of Premiums						
FI	Funding needs (m€)	20.44	75.06	450.77	2.38	11.51	109.47
	Share of Premiums						
FR	Funding needs (m€)	924.61	2 521.83	10 729.62	136.16	454.26	2 710.83
	Share of Premiums						
GB	Funding needs (m€)	1 519.96	3 994.22	16 246.62	229.81	732.18	4 116.51
	Share of Premiums						
GR	Funding needs (m€)	6.58	18.09	77.66	0.96	3.25	19.61
	Share of Premiums						
HU	Funding needs (m€)	4.51	11.23	42.79	0.71	2.11	10.88
	Share of Premiums						
IE	Funding needs (m€)	100.30	269.99	1 130.65	14.91	48.94	285.97
	Share of Premiums						
IS	Funding needs (m€)	0.40	1.43	8.27	0.05	0.22	2.02
	Share of Premiums						
IT	Funding needs (m€)	271.01	795.92	3 698.16	37.79	138.20	927.57
	Share of Premiums						
LI	Funding needs (m€)	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
	Share of Premiums						
LT	Funding needs (m€)	0.43	1.22	5.42	0.06	0.22	1.37
	Share of Premiums						
LU	Funding needs (m€)	58.91	139.98	502.87	9.53	26.80	128.03
	Share of Premiums						
LV	Funding needs (m€)	0.16	0.49	2.34	0.02	0.08	0.58
	Share of Premiums						
MT	Funding needs (m€)	1.10	3.63	19.35	0.14	0.59	4.78
	Share of Premiums						
NL	Funding needs (m€)	209.47	594.48	2 652.50	29.96	105.03	667.70
	Share of Premiums						
NO	Funding needs (m€)	38.99	151.08	963.18	4.34	22.43	231.68
	Share of Premiums						
PL	Funding needs (m€)	10.58	37.56	217.06	1.27	5.88	53.02
	Share of Premiums						
PT	Funding needs (m€)	26.83	83.99	420.39	3.56	14.10	104.63
	Share of Premiums						
RO	Funding needs (m€)	1.13	2.80	10.58	0.18	0.53	2.69
	Share of Premiums						
SE	Funding needs (m€)	149.65	448.61	2 135.34	20.54	77.07	534.33
	Share of Premiums						
SI	Funding needs (m€)	1.76	6.80	43.21	0.20	1.01	10.40
	Share of Premiums						
SK	Funding needs (m€)	1.60	5.26	27.91	0.20	0.86	6.90
	Share of Premiums						
Additional	Funding needs (m€)	54.64	147.69	626.17	8.12	26.66	157.97
	Share of Premiums						

Table 13: Absolute reduction (positive amounts represent decreases in funding needs) in IGS funding needs for the Total insurance sector when moving from home state principle to a domestic+FPS activity regime supplemented by an additional IGS covering all cross border activities conducted via branches (in m€)

	$\alpha \rightarrow$ PD=0.5%			PD=0.1%		
	75%	90%	99%	75%	90%	99%
AT	0.15	0.44	2.16	0.02	0.08	0.54
BE	4.60	13.88	66.64	0.63	2.38	16.66
BG	0.00	0.00	0.00	0.00	0.00	0.00
CY	0.23	0.72	3.64	0.03	0.12	0.90
CZ	0.01	0.04	0.16	0.00	0.01	0.04
DE	5.65	14.42	56.57	0.87	2.68	14.36
DK	5.20	13.23	51.69	0.80	2.46	13.12
EE	0.06	0.30	2.32	0.01	0.04	0.54
ES	0.00	0.00	0.00	0.00	0.00	0.00
FI	0.89	3.26	19.60	0.10	0.50	4.76
FR	17.15	46.78	199.03	2.53	8.43	50.28
GB	0.00	0.00	0.00	0.00	0.00	0.00
GR	0.00	0.00	0.00	0.00	0.00	0.00
HU	0.00	0.00	0.00	0.00	0.00	0.00
IE	13.95	37.54	157.20	2.07	6.80	39.76
IS	0.00	0.00	0.00	0.00	0.00	0.00
IT	1.41	4.14	19.24	0.20	0.72	4.83
LI	NA	NA	NA	NA	NA	NA
LT	0.00	0.00	0.02	0.00	0.00	0.00
LU	5.06	12.03	43.21	0.82	2.30	11.00
LV	0.01	0.02	0.08	0.00	0.00	0.02
MT	0.00	0.01	0.07	0.00	0.00	0.02
NL	0.00	0.00	0.00	0.00	0.00	0.00
NO	0.02	0.08	0.49	0.00	0.01	0.12
PL	0.00	0.00	0.03	0.00	0.00	0.01
PT	0.25	0.79	3.96	0.03	0.13	0.99
RO	0.00	0.00	0.00	0.00	0.00	0.00
SE	0.00	0.00	0.00	0.00	0.00	0.00
SI	0.00	0.00	0.00	0.00	0.00	0.00
SK	0.00	0.01	0.06	0.00	0.00	0.02

Table 14: IGS funding needs for the Life business line under a domestic+FPS activity regime supplemented by an additional IGS covering cross border activities conducted via branches

		$\alpha \rightarrow$ PD = 0.5%			PD=0.1%		
		75%	90%	99%	75%	90%	99%
AT	Funding needs (m€)	36.53	109.34	519.52	5.02	18.80	130.02
	Share of Premiums						
BE	Funding needs (m€)	100.86	311.00	1 529.95	13.55	52.64	381.52
	Share of Premiums						
BG	Funding needs (m€)	0.13	0.38	1.81	0.02	0.07	0.45
	Share of Premiums						
CY	Funding needs (m€)	1.20	4.13	23.06	0.15	0.66	5.66
	Share of Premiums						
CZ	Funding needs (m€)	3.86	12.17	61.47	0.51	2.04	15.28
	Share of Premiums						
DE	Funding needs (m€)	570.66	1 457.60	5 726.67	87.99	270.66	1 453.63
	Share of Premiums						
DK	Funding needs (m€)	85.10	224.10	913.88	12.85	41.04	231.52
	Share of Premiums						
EE	Funding needs (m€)	0.07	0.36	3.12	0.01	0.04	0.71
	Share of Premiums						
ES	Funding needs (m€)	122.95	314.87	1 241.05	18.92	58.40	314.98
	Share of Premiums						
FI	Funding needs (m€)	16.34	60.99	372.99	1.88	9.26	90.32
	Share of Premiums						
FR	Funding needs (m€)	820.17	2 250.78	9 647.41	120.25	404.24	2 436.13
	Share of Premiums						
GB	Funding needs (m€)	1 479.55	3 883.16	15 770.79	223.90	712.24	3 996.29
	Share of Premiums						
GR	Funding needs (m€)	5.09	14.49	64.85	0.73	2.56	16.32
	Share of Premiums						
HU	Funding needs (m€)	4.00	10.08	38.92	0.62	1.88	9.89
	Share of Premiums						
IE	Funding needs (m€)	93.95	256.94	1 096.73	13.81	46.22	277.03
	Share of Premiums						
IS	Funding needs (m€)	0.04	0.21	2.00	0.00	0.03	0.45
	Share of Premiums						
IT	Funding needs (m€)	252.45	733.86	3 368.90	35.47	128.09	845.93
	Share of Premiums						
LI	Funding needs (m€)	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
	Share of Premiums						
LT	Funding needs (m€)	0.33	0.99	4.72	0.05	0.17	1.18
	Share of Premiums						
LU	Funding needs (m€)	56.14	133.22	477.71	9.09	25.52	121.63
	Share of Premiums						
LV	Funding needs (m€)	0.03	0.13	1.01	0.00	0.02	0.24
	Share of Premiums						
MT	Funding needs (m€)	0.64	2.32	13.58	0.08	0.36	3.31
	Share of Premiums						
NL	Funding needs (m€)	171.55	503.46	2 337.43	23.93	87.45	586.32
	Share of Premiums						
NO	Funding needs (m€)	35.06	137.69	890.97	3.85	20.28	213.77
	Share of Premiums						
PL	Funding needs (m€)	9.06	31.07	172.76	1.12	4.96	42.43
	Share of Premiums						
PT	Funding needs (m€)	23.82	74.50	372.60	3.16	12.51	92.74
	Share of Premiums						
RO	Funding needs (m€)	0.59	1.49	5.79	0.09	0.28	1.47
	Share of Premiums						
SE	Funding needs (m€)	127.14	363.39	1 635.17	18.09	63.97	411.32
	Share of Premiums						
SI	Funding needs (m€)	0.97	3.61	22.09	0.11	0.55	5.35
	Share of Premiums						
SK	Funding needs (m€)	1.39	4.30	21.27	0.19	0.73	5.30
	Share of Premiums						
Additional	Funding needs (m€)	25.55	70.15	305.84	3.76	12.54	76.83
	Share of Premiums						

Table 15: Absolute reduction (positive amounts represent decreases in funding needs) in IGS funding needs for the Life business line when moving from home state principle to a domestic+FPS activity regime supplemented by an additional IGS covering all cross border activities conducted via branches (in m€)

	$\alpha \rightarrow$ PD=0.5%			PD=0.1%		
	75%	90%	99%	75%	90%	99%
AT	0.10	0.30	1.43	0.01	0.05	0.36
BE	1.31	4.03	19.82	0.18	0.68	4.94
BG	0.00	0.00	0.00	0.00	0.00	0.00
CY	0.24	0.82	4.56	0.03	0.13	1.12
CZ	0.01	0.03	0.14	0.00	0.00	0.03
DE	1.20	3.08	12.09	0.19	0.57	3.07
DK	0.51	1.34	5.45	0.08	0.24	1.38
EE	0.08	0.41	3.57	0.01	0.05	0.81
ES	0.00	0.00	0.00	0.00	0.00	0.00
FI	1.24	4.62	28.25	0.14	0.70	6.84
FR	5.75	15.78	67.63	0.84	2.83	17.08
GB	0.00	0.00	0.00	0.00	0.00	0.00
GR	0.00	0.00	0.00	0.00	0.00	0.00
HU	0.00	0.00	0.00	0.00	0.00	0.00
IE	8.79	24.05	102.66	1.29	4.33	25.93
IS	0.00	0.00	0.00	0.00	0.00	0.00
IT	0.97	2.83	12.99	0.14	0.49	3.26
LI	NA	NA	NA	NA	NA	NA
LT	0.00	0.00	0.00	0.00	0.00	0.00
LU	5.10	12.11	43.43	0.83	2.32	11.06
LV	0.00	0.00	0.00	0.00	0.00	0.00
MT	0.00	0.00	0.02	0.00	0.00	0.00
NL	0.00	0.00	0.00	0.00	0.00	0.00
NO	0.00	0.00	0.00	0.00	0.00	0.00
PL	0.00	0.00	0.03	0.00	0.00	0.01
PT	0.24	0.76	3.80	0.03	0.13	0.94
RO	0.00	0.00	0.00	0.00	0.00	0.00
SE	0.00	0.00	0.00	0.00	0.00	0.00
SI	0.00	0.00	0.00	0.00	0.00	0.00
SK	0.00	0.00	0.00	0.00	0.00	0.00

Table 16: IGS funding needs for the Non-Life business line under a domestic+FPS activity regime supplemented by an additional IGS covering cross border activities conducted via branches

		$\alpha \rightarrow$ PD = 0.5%				PD=0.1%			
		75%	90%	99%	99%	75%	90%	99%	
AT	Funding needs (m€)	6.54	20.43	102.07	0.87	3.43	25.41		
	Share of Premiums								
BE	Funding needs (m€)	11.28	31.48	137.63	1.63	5.61	34.70		
	Share of Premiums								
BG	Funding needs (m€)	0.16	0.40	1.57	0.02	0.08	0.40		
	Share of Premiums								
CY	Funding needs (m€)	0.24	0.63	2.59	0.04	0.11	0.66		
	Share of Premiums								
CZ	Funding needs (m€)	1.49	3.56	12.90	0.24	0.68	3.28		
	Share of Premiums								
DE	Funding needs (m€)	183.78	468.27	1 834.23	28.38	87.05	465.66		
	Share of Premiums								
DK	Funding needs (m€)	6.82	15.88	55.58	1.12	3.07	14.16		
	Share of Premiums								
EE	Funding needs (m€)	0.04	0.17	1.17	0.00	0.02	0.28		
	Share of Premiums								
ES	Funding needs (m€)	36.67	95.62	385.25	5.57	17.59	97.66		
	Share of Premiums								
FI	Funding needs (m€)	3.95	14.16	82.81	0.47	2.20	20.19		
	Share of Premiums								
FR	Funding needs (m€)	113.67	304.82	1 270.69	16.94	55.35	321.48		
	Share of Premiums								
GB	Funding needs (m€)	74.60	197.67	812.18	11.21	36.10	205.66		
	Share of Premiums								
GR	Funding needs (m€)	1.28	3.23	12.54	0.20	0.60	3.18		
	Share of Premiums								
HU	Funding needs (m€)	0.27	0.65	2.37	0.04	0.12	0.60		
	Share of Premiums								
IE	Funding needs (m€)	5.74	13.29	46.19	0.94	2.57	11.77		
	Share of Premiums								
IS	Funding needs (m€)	0.36	1.20	6.39	0.05	0.19	1.58		
	Share of Premiums								
IT	Funding needs (m€)	19.89	60.64	294.39	2.70	10.33	73.52		
	Share of Premiums								
LI	Funding needs (m€)	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.		
	Share of Premiums								
LT	Funding needs (m€)	0.12	0.30	1.18	0.02	0.06	0.30		
	Share of Premiums								
LU	Funding needs (m€)	2.70	6.51	23.83	0.43	1.24	6.06		
	Share of Premiums								
LV	Funding needs (m€)	0.13	0.35	1.46	0.02	0.06	0.37		
	Share of Premiums								
MT	Funding needs (m€)	0.36	1.10	5.37	0.05	0.19	1.34		
	Share of Premiums								
NL	Funding needs (m€)	56.53	157.25	685.05	8.21	28.06	172.78		
	Share of Premiums								
NO	Funding needs (m€)	3.78	13.86	83.06	0.44	2.13	20.18		
	Share of Premiums								
PL	Funding needs (m€)	1.48	5.98	39.83	0.16	0.87	9.51		
	Share of Premiums								
PT	Funding needs (m€)	2.95	9.26	46.47	0.39	1.55	11.56		
	Share of Premiums								
RO	Funding needs (m€)	0.50	1.23	4.56	0.08	0.23	1.16		
	Share of Premiums								
SE	Funding needs (m€)	30.32	99.17	522.29	3.89	16.26	129.20		
	Share of Premiums								
SI	Funding needs (m€)	0.64	2.52	16.35	0.07	0.37	3.92		
	Share of Premiums								
SK	Funding needs (m€)	0.22	0.85	5.52	0.02	0.13	1.32		
	Share of Premiums								
Additional	Funding needs (m€)	17.20	43.68	171.55	2.67	8.11	43.48		
	Share of Premiums								

Table 17: Absolute reduction (positive amounts represent decreases in funding needs) in IGS funding needs for the Non-Life business line when moving from home state principle to a domestic+FPS activity regime supplemented by an additional IGS covering all cross border activities conducted via branches (in m€)

	α-» PD=0.5%			PD=0.1%		
	75%	90%	99%	75%	90%	99%
AT	0.03	0.09	0.45	0.00	0.02	0.11
BE	1.84	5.12	22.39	0.27	0.91	5.64
BG	0.00	0.00	0.00	0.00	0.00	0.00
CY	0.01	0.03	0.12	0.00	0.01	0.03
CZ	0.00	0.01	0.03	0.00	0.00	0.01
DE	2.48	6.33	24.79	0.38	1.18	6.29
DK	1.37	3.19	11.15	0.22	0.62	2.84
EE	0.00	0.00	0.00	0.00	0.00	0.00
ES	0.00	0.00	0.00	0.00	0.00	0.00
FI	0.00	0.00	0.00	0.00	0.00	0.00
FR	5.90	15.83	65.99	0.88	2.87	16.70
GB	0.00	0.00	0.00	0.00	0.00	0.00
GR	0.00	0.00	0.00	0.00	0.00	0.00
HU	0.00	0.00	0.00	0.00	0.00	0.00
IE	5.23	12.10	42.06	0.86	2.34	10.71
IS	0.00	0.00	0.00	0.00	0.00	0.00
IT	0.20	0.61	2.97	0.03	0.10	0.74
LI	NA	NA	NA	NA	NA	NA
LT	0.00	0.00	0.01	0.00	0.00	0.00
LU	0.10	0.25	0.92	0.02	0.05	0.23
LV	0.01	0.02	0.07	0.00	0.00	0.02
MT	0.00	0.01	0.03	0.00	0.00	0.01
NL	0.00	0.00	0.00	0.00	0.00	0.00
NO	0.01	0.04	0.22	0.00	0.01	0.05
PL	0.00	0.00	0.00	0.00	0.00	0.00
PT	0.02	0.06	0.30	0.00	0.01	0.07
RO	0.00	0.00	0.00	0.00	0.00	0.00
SE	0.00	0.00	0.00	0.00	0.00	0.00
SI	0.00	0.00	0.00	0.00	0.00	0.00
SK	0.00	0.01	0.05	0.00	0.00	0.01

Table 18: Relative variations in funding needs for Total insurance, Life and Non- Life insurance business when from the home to a domestic+FPS activity regime supplemented by an additional IGS covering all moving activities conducted via branches

Country	Total Insurance	Life Insurance business line	Non-Life Insurance business line	Country	Total Insurance	Life Insurance business line	Non-Life Insurance business line
AT	-0.35%	-0.27%	-0.44%	IS	0.00%	0.00%	0.00%
BE	-3.88%	-1.28%	-13.99%	IT	-0.52%	-0.38%	-1.00%
BG	0.00%	0.00%	0.00%	LI	NA	N.A.	N.A.
CY	-12.56%	-16.50%	-4.41%	LT	-0.29%	0.00%	-0.77%
CZ	-0.22%	-0.22%	-0.21%	LU	-7.91%	-8.33%	-3.72%
DE	-0.75%	-0.21%	-1.33%	LV	-3.38%	0.00%	-4.43%
DK	-5.10%	-0.59%	-16.71%	MT	-0.38%	-0.11%	-0.62%
EE	-32.62%	-53.39%	0.00%	NL	0.00%	0.00%	0.00%
ES	0.00%	0.00%	0.00%	NO	-0.05%	0.00%	-0.27%
FI	-4.17%	-7.04%	0.00%	PL	-0.01%	-0.01%	0.00%
FR	-1.82%	-0.70%	-4.94%	PT	-0.93%	-1.01%	-0.64%
GB	0.00%	0.00%	0.00%	RO	0.00%	0.00%	0.00%
GR	0.00%	0.00%	0.00%	SE	0.00%	0.00%	0.00%
HU	0.00%	0.00%	0.00%	SI	0.00%	0.00%	0.00%
IE	-12.21%	-8.56%	-47.66%	SK	-0.23%	0.00%	-0.85%

A5.4. A single pan-european IGS

Table 19: IGS funding needs at Member State level for Total insurance sector under a single pan-European scheme (in m€)

Country	PD = 0.5			PD=0.1		
	75%	90%	99%	75%	90%	99%
AT	55.74	127.42	435.90	9.23	24.77	111.04
BE	156.91	358.67	1 226.98	25.99	69.73	312.56
BG	0.32	0.74	2.53	0.05	0.14	0.64
CY	2.54	5.81	19.86	0.42	1.13	5.06
CZ	7.42	16.96	58.03	1.23	3.30	14.78
DE	830.80	1 899.09	6 496.56	137.61	369.23	1 654.92
DK	112.18	256.43	877.23	18.58	49.86	223.46
EE	0.47	1.07	3.67	0.08	0.21	0.93
ES	175.79	401.82	1 374.59	29.12	78.12	350.16
FI	36.32	83.03	284.04	6.02	16.14	72.36
FR	1 112.00	2 541.87	8 695.45	184.19	494.20	2 215.06
GB	1 726.47	3 946.47	13 500.41	285.97	767.28	3 439.07
GR	7.84	17.91	61.27	1.30	3.48	15.61
HU	4.86	11.10	37.99	0.80	2.16	9.68
IE	133.03	304.10	1 040.28	22.04	59.12	265.00
IS	0.66	1.50	5.13	0.11	0.29	1.31
IT	349.26	798.36	2 731.10	57.85	155.22	695.71
LI	N.A.	N.A.	NA	N.A.	N.A.	N.A.
LT	0.53	1.21	4.15	0.09	0.24	1.06
LU	66.08	151.04	516.69	10.94	29.37	131.62
LV	0.22	0.51	1.73	0.04	0.10	0.44
MT	1.63	3.74	12.78	0.27	0.73	3.26
NL	258.30	590.44	2 019.84	42.78	114.80	514.53
NO	71.59	163.64	559.80	11.86	31.82	142.60
PL	17.21	39.34	134.57	2.85	7.65	34.28
PT	37.47	85.64	292.96	6.21	16.65	74.63
RO	1.21	2.77	9.48	0.20	0.54	2.41
SE	196.52	449.21	1 536.69	32.55	87.34	391.45
SI	3.22	7.35	25.15	0.53	1.43	6.41
SK	2.36	5.39	18.45	0.39	1.05	4.70

Table 20: Relative variations between funding needs for Total Insurance sector at Member State level when moving state principle to a single pan-European scheme

Country	PD = 0.5			PD=0.1		
	75%	90%	99%	75%	90%	99%
AT	34.13%	0.47%	-29.28%	64.10%	14.77%	-27.85%
BE	32.47%	0.27%	-28.56%	60.76%	13.91%	-27.21%
BG	15.70%	-1.14%	-18.65%	28.36%	5.73%	-18.10%
CY	39.71%	1.21%	-31.48%	75.46%	17.70%	-29.80%
CZ	22.57%	-0.74%	-23.40%	41.34%	8.94%	-22.53%
DE	10.29%	-1.18%	-13.84%	18.38%	3.41%	-13.54%
DK	9.96%	-1.18%	-13.51%	17.79%	3.28%	-13.22%
EE	143.40%	18.54%	-48.38%	330.59%	75.22%	-43.18%
ES	11.58%	-1.20%	-15.10%	20.75%	3.94%	-14.74%
FI	70.29%	6.01%	-39.61%	142.26%	34.39%	-36.66%
FR	18.08%	-1.04%	-20.43%	32.81%	6.81%	-19.78%
GB	13.59%	-1.20%	-16.90%	24.44%	4.79%	-16.46%
GR	19.03%	-0.99%	-21.11%	34.61%	7.25%	-20.40%
HU	7.83%	-1.09%	-11.22%	13.93%	2.45%	-11.02%
IE	16.44%	-1.12%	-19.22%	29.75%	6.06%	-18.64%
IS	62.41%	4.70%	-37.97%	124.34%	30.03%	-35.32%
IT	28.21%	-0.21%	-26.53%	52.30%	11.73%	-25.38%
	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
LT	23.01%	-0.70%	-23.67%	42.19%	9.15%	-22.77%
LU	3.29%	-0.64%	-5.38%	5.81%	0.89%	-5.33%
LV	31.88%	0.20%	-28.29%	59.59%	13.61%	-26.97%
MT	47.94%	2.40%	-34.22%	92.70%	22.11%	-32.17%
NL	23.31%	-0.68%	-23.85%	42.78%	9.30%	-22.94%
NO	83.50%	8.26%	-41.91%	173.37%	41.74%	-38.48%
PL	62.59%	4.72%	-38.01%	124.73%	30.12%	-35.35%
PT	38.31%	1.02%	-30.96%	72.59%	16.96%	-29.34%
RO	7.13%	-1.04%	-10.41%	12.66%	2.19%	-10.23%
SE	31.32%	0.13%	-28.04%	58.46%	13.32%	-26.74%
SI	82.84%	8.14%	-41.81%	171.78%	41.38%	-38.40%
SK	47.33%	2.31%	-34.04%	91.41%	21.78%	-32.01%

Table 21: IGS funding needs at Member State level for the Life business line under a single pan-European scheme (in m€)

Country	PD = 0.5			PD=0.1		
	75%	90%	99%	75%	90%	99%
AT	48.02	109.76	375.47	7.95	21.34	95.65
BE	138.77	317.20	1085.10	22.98	61.67	276.42
BG	0.17	0.38	1.31	0.03	0.07	0.33
CY	2.24	5.12	17.53	0.37	1.00	4.47
CZ	5.40	12.34	42.23	0.89	2.40	10.76
DE	631.42	1443.33	4937.46	104.59	280.62	1257.76
DK	97.45	222.75	762.00	16.14	43.31	194.11
EE	0.42	0.96	3.29	0.07	0.19	0.84
ES	136.10	311.12	1064.29	22.54	60.49	271.12
FI	30.61	69.98	239.39	5.07	13.61	60.98
FR	981.66	2243.95	7676.28	162.60	436.27	1955.44
GB	1678.43	3836.66	13124.77	278.01	745.93	3343.38
GR	6.30	14.39	49.23	1.04	2.80	12.54
HU	4.36	9.96	34.08	0.72	1.94	8.68
IE	121.67	278.12	951.41	20.15	54.07	242.36
IS	0.12	0.28	0.95	0.02	0.05	0.24
IT	321.10	733.99	2510.91	53.19	142.70	639.62
II	N.A.	N.A.	NA	N.A.	N.A.	N.A.
LT	0.43	0.99	3.39	0.07	0.19	0.86
LU	63.19	144.43	494.09	10.47	28.08	125.86
LV	0.07	0.16	0.53	0.01	0.03	0.14
MT	1.07	2.44	8.34	0.18	0.47	2.12
NL	219.76	502.34	1718.45	36.40	97.67	437.76
NO	65.58	149.90	512.78	10.86	29.14	130.62
PL	14.08	32.18	110.08	2.33	6.26	28.04
PT	33.25	76.01	260.02	5.51	14.78	66.24
RO	0.64	1.47	5.04	0.11	0.29	1.28
SE	158.03	361.24	1235.75	26.18	70.23	314.79
SI	1.68	3.85	13.17	0.28	0.75	3.36
SK	1.90	4.34	14.83	0.31	0.84	3.78

Table 22: Relative variations between funding needs for the Life business line at Member State level when moving state principle to a single pan-European scheme

Country	PD = 0.5			PD=0.1		
	75%	90%	99%	75%	90%	99%
AT	31.08%	0.11%	-27.93%	57.99%	13.20%	-26.64%
BE	35.82%	0.69%	-29.98%	67.51%	15.65%	-28.47%
BG	30.90%	0.09%	-27.84%	57.63%	13.10%	-26.57%
CY	56.30%	3.70%	-36.52%	110.78%	26.67%	-34.12%
CZ	39.62%	1.19%	-31.45%	75.28%	17.65%	-29.77%
DE	10.41%	-1.19%	-13.96%	18.61%	3.46%	-13.66%
DK	13.83%	-1.19%	-17.11%	24.89%	4.90%	-16.66%
EE	182.18%	24.95%	-50.84%	445.55%	96.73%	-44.72%
ES	10.70%	-1.19%	-14.24%	19.13%	3.58%	-13.92%
FI	74.16%	6.66%	-40.34%	151.23%	36.54%	-37.24%
FR	18.86%	-1.00%	-20.99%	34.28%	7.17%	-20.29%
GB	13.44%	-1.20%	-16.78%	24.17%	4.73%	-16.34%
GR	23.70%	-0.65%	-24.08%	43.53%	9.49%	-23.15%
HU	8.93%	-1.14%	-12.44%	15.93%	2.87%	-12.19%
IE	18.42%	-1.02%	-20.68%	33.45%	6.97%	-20.00%
IS	215.43%	30.23%	-52.41%	551.82%	115.00%	-45.60%
IT	26.71%	-0.37%	-25.75%	49.36%	10.98%	-24.68%
	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
LT	31.57%	0.16%	-28.15%	58.96%	13.45%	-26.84%
LU	3.16%	-0.62%	-5.19%	5.58%	0.85%	-5.14%
LV	129.68%	16.22%	-47.28%	292.36%	67.58%	-42.43%
MT	65.47%	5.20%	-38.64%	131.23%	31.72%	-35.87%
NL	28.11%	-0.22%	-26.48%	52.10%	11.68%	-25.34%
NO	87.02%	8.87%	-42.45%	181.90%	43.72%	-38.90%
PL	55.40%	3.56%	-36.29%	108.79%	26.17%	-33.92%
PT	38.19%	1.00%	-30.92%	72.35%	16.90%	-29.30%
RO	9.42%	-1.16%	-12.95%	16.81%	3.06%	-12.69%
SE	24.30%	-0.59%	-24.43%	44.69%	9.79%	-23.47%
SI	74.29%	6.68%	-40.36%	151.54%	36.61%	-37.26%
SK	36.48%	0.77%	-30.25%	68.84%	16.00%	-28.71%

Table 23: IGS funding needs at Member State level for the Non-Life business line under a single pan-European scheme (in m€)

Country	PD = 0.5			PD=0.1		
	75%	90%	99%	75%	90%	99%
AT	9.06	20.72	70.88	1.50	4.03	18.06
BE	15.87	36.28	124.13	2.63	7.05	31.62
BG	0.17	0.40	1.37	0.03	0.08	0.35
CY	0.28	0.65	2.22	0.05	0.13	0.57
CZ	1.55	3.54	12.11	0.26	0.69	3.08
DE	205.17	468.99	1604.37	33.98	91.18	408.69
DK	8.31	19.00	65.00	1.38	3.69	16.56
EE	0.08	0.19	0.65	0.01	0.04	0.17
ES	41.33	94.47	323.16	6.85	18.37	82.32
FI	6.51	14.88	50.90	1.08	2.89	12.97
FR	138.69	317.02	1084.48	22.97	61.64	276.26
GB	85.46	195.34	668.25	14.16	37.98	170.23
GR	1.40	3.19	10.92	0.23	0.62	2.78
HU	0.28	0.64	2.19	0.05	0.12	0.56
IE	11.08	25.32	86.63	1.83	4.92	22.07
IS	0.54	1.23	4.19	0.09	0.24	1.07
IT	26.92	61.53	210.50	4.46	11.96	53.62
	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
LT	0.13	0.30	1.02	0.02	0.06	0.26
LU	2.94	6.71	22.96	0.49	1.30	5.85
LV	0.16	0.36	1.23	0.03	0.07	0.31
MT	0.49	1.11	3.80	0.08	0.22	0.97
NL	68.18	155.86	533.17	11.29	30.30	135.82
NO	6.44	14.72	50.35	1.07	2.86	12.83
PL	2.88	6.58	22.52	0.48	1.28	5.74
PT	4.12	9.42	32.21	0.68	1.83	8.21
RO	0.53	1.22	4.17	0.09	0.24	1.06
SE	44.31	101.28	346.47	7.34	19.69	88.26
SI	1.20	2.75	9.39	0.20	0.53	2.39
SK	0.41	0.94	3.20	0.07	0.18	0.82

Table 24: Relative variations between funding needs for the Non-Life business line at Member State level when moving from a home state principle to a single pan-European scheme

Country	PD = 0.5			PD=0.1		
	75%	90%	99%	75%	90%	99%
AT	38.07%	0.98%	-30.87%	72.09%	16.83%	-29.26%
BE	21.02%	-0.86%	-22.43%	38.38%	8.19%	-21.63%
BG	9.42%	-1.16%	-12.95%	16.81%	3.06%	-12.69%
CY	15.08%	-1.16%	-18.15%	27.20%	5.45%	-17.63%
CZ	3.97%	-0.73%	-6.35%	7.02%	1.10%	-6.28%
DE	10.15%	-1.18%	-13.70%	18.13%	3.35%	-13.40%
DK	1.50%	-0.33%	-2.60%	2.64%	0.37%	-2.58%
EE	98.23%	10.80%	-43.98%	209.64%	49.98%	-40.06%
ES	12.69%	-1.20%	-16.12%	22.79%	4.41%	-15.71%
FI	64.96%	5.12%	-38.53%	130.08%	31.44%	-35.78%
FR	15.98%	-1.13%	-18.87%	28.88%	5.85%	-18.31%
GB	14.56%	-1.18%	-17.72%	26.23%	5.22%	-17.23%
GR	9.34%	-1.16%	-12.86%	16.65%	3.03%	-12.60%
HU	4.88%	-0.84%	-7.59%	8.63%	1.40%	-7.49%
IE	1.04%	-0.24%	-1.83%	1.83%	0.25%	-1.82%
IS	48.47%	2.48%	-34.38%	93.82%	22.40%	-32.30%
IT	33.97%	0.45%	-29.21%	63.77%	14.69%	-27.79%
	NA	NA	NA.	NA.	NA.	NA.
LT	11.27%	-1.20%	-14.80%	20.17%	3.81%	-14.45%
LU	4.61%	-0.81%	-7.24%	8.16%	1.31%	-7.15%
1LV	16.67%	-1.11%	-19.40%	30.18%	6.17%	-18.81%
MT	35.18%	0.61%	-29.72%	66.22%	15.32%	-28.24%
NL	20.61%	-0.89%	-22.17%	37.61%	8.00%	-21.39%
NO	69.92%	5.94%	-39.54%	141.39%	34.18%	-36.60%
PL	94.25%	10.11%	-43.46%	199.68%	47.76%	-39.67%
PT	38.77%	1.08%	-31.14%	73.53%	17.20%	-29.49%
RO	5.68%	-0.92%	-8.64%	10.07%	1.67%	-8.52%
SE	46.13%	2.13%	-33.66%	88.86%	21.13%	-31.69%
SI	87.89%	9.01%	-42.57%	184.01%	44.20%	-38.99%
SK	87.51%	8.95%	-42.52%	183.08%	43.99%	-38.95%

A5.5. Compensation

a) Total Insurance

Table 25: IGS funding needs for Total insurance sector under home state principle and a pure compensation mechanism covering only claims

		α-> PD = 0.5%				PD=0.1%			
		75%	90%	99%	75%	90%	99%		
AT	Funding needs (m€)	36.86	112.48	546.66	4.99	19.14	136.49		
	Share of Premiums	0.28%	0.87%	4.21%	0.04%	0.15%	1.05%		
BE	Funding needs (m€)	104.61	315.90	1 516.70	14.28	54.06	379.19		
	Share of Premiums	0.38%	1.13%	5.44%	0.05%	0.19%	1.36%		
BG	Funding needs (m€)	0.24	0.64	2.68	0.04	0.12	0.68		
	Share of Premiums	0.07%	0.18%	0.76%	0.01%	0.03%	0.19%		
CY	Funding needs (m€)	1.66	5.25	26.51	0.22	0.88	6.59		
	Share of Premiums	0.31%	0.99%	4.99%	0.04%	0.17%	1.24%		
CZ	Funding needs (m€)	4.46	12.60	55.86	0.64	2.23	14.07		
	Share of Premiums	0.13%	0.38%	1.67%	0.02%	0.07%	0.42%		
DE	Funding needs (m€)	707.69	1 805.47	7 083.15	109.21	335.43	1 798.08		
	Share of Premiums	0.49%	1.25%	4.89%	0.08%	0.23%	1.24%		
DK	Funding needs (m€)	89.25	227.00	887.21	13.80	42.23	225.26		
	Share of Premiums	0.49%	1.24%	4.85%	0.08%	0.23%	1.23%		
EE	Funding needs (m€)	0.18	0.83	6.53	0.02	0.11	1.51		
	Share of Premiums	0.09%	0.43%	3.38%	0.01%	0.06%	0.78%		
ES	Funding needs (m€)	141.12	364.33	1 450.28	21.60	67.33	367.90		
	Share of Premiums	0.33%	0.85%	3.40%	0.05%	0.16%	0.86%		
FI	Funding needs (m€)	19.56	71.81	431.24	2.28	11.01	104.73		
	Share of Premiums	0.42%	1.53%	9.17%	0.05%	0.23%	2.23%		
FR	Funding needs (m€)	862.16	2 351.50	10 004.92	126.96	423.58	2 527.74		
	Share of Premiums	0.46%	1.27%	5.38%	0.07%	0.23%	1.36%		
GB	Funding needs (m€)	1 435.82	3 773.13	15 347.32	217.09	691.66	3 888.64		
	Share of Premiums	0.41%	1.07%	4.37%	0.06%	0.20%	1.11%		
GR	Funding needs (m€)	5.72	15.71	67.47	0.84	2.82	17.03		
	Share of Premiums	0.16%	0.44%	1.91%	0.02%	0.08%	0.48%		
HU	Funding needs (m€)	3.63	9.03	34.43	0.57	1.70	8.75		
	Share of Premiums	0.13%	0.33%	1.26%	0.02%	0.06%	0.32%		
IE	Funding needs (m€)	105.52	284.03	1 189.43	15.69	51.48	300.83		
	Share of Premiums	0.25%	0.69%	2.87%	0.04%	0.12%	0.73%		
IS	Funding needs (m€)	0.22	0.79	4.57	0.03	0.12	1.12		
	Share of Premiums	0.10%	0.35%	2.05%	0.01%	0.06%	0.50%		
IT	Funding needs (m€)	249.16	731.74	3 399.99	34.74	127.06	852.78		
	Share of Premiums	0.32%	0.93%	4.33%	0.04%	0.16%	1.09%		
LI	Funding needs (m€)	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.		
	Share of Premiums	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.		
LT	Funding needs (m€)	0.36	1.03	4.58	0.05	0.18	1.15		
	Share of Premiums	0.11%	0.32%	1.41%	0.02%	0.06%	0.35%		
LU	Funding needs (m€)	57.37	136.33	489.75	9.28	26.10	124.69		
	Share of Premiums	0.52%	1.23%	4.41%	0.08%	0.24%	1.12%		
LV	Funding needs (m€)	0.14	0.41	1.96	0.02	0.07	0.49		
	Share of Premiums	0.06%	0.18%	0.87%	0.01%	0.03%	0.22%		
MT	Funding needs (m€)	0.83	2.74	14.60	0.11	0.45	3.61		
	Share of Premiums	0.18%	0.60%	3.22%	0.02%	0.10%	0.79%		
NL	Funding needs (m€)	201.35	571.45	2 549.77	28.80	100.96	641.84		
	Share of Premiums	0.29%	0.81%	3.63%	0.04%	0.14%	0.91%		
NO	Funding needs (m€)	35.51	137.59	877.14	3.95	20.43	210.98		
	Share of Premiums	0.29%	1.13%	7.20%	0.03%	0.17%	1.73%		
PL	Funding needs (m€)	8.69	30.85	178.30	1.04	4.83	43.55		
	Share of Premiums	0.10%	0.36%	2.07%	0.01%	0.06%	0.50%		
PT	Funding needs (m€)	24.71	77.32	387.04	3.28	12.98	96.33		
	Share of Premiums	0.21%	0.67%	3.35%	0.03%	0.11%	0.83%		
RO	Funding needs (m€)	0.81	2.01	7.59	0.13	0.38	1.93		
	Share of Premiums	0.08%	0.19%	0.73%	0.01%	0.04%	0.18%		
SE	Funding needs (m€)	118.26	354.50	1 687.39	16.23	60.90	422.24		
	Share of Premiums	0.58%	1.74%	8.31%	0.08%	0.30%	2.08%		
SI	Funding needs (m€)	0.98	3.79	24.08	0.11	0.56	5.79		
	Share of Premiums	0.08%	0.30%	1.93%	0.01%	0.05%	0.46%		
SK	Funding needs (m€)	1.33	4.36	23.16	0.17	0.71	5.72		
	Share of Premiums	0.11%	0.38%	2.00%	0.01%	0.06%	0.49%		

Table 26: Absolute reduction (positive amounts represent decreases in funding needs) between funding needs for Total Insurance sector when moving from a home state principle and a portfolio transfer mechanism to a home state

Country	PD = 0.5			PD=0.1		
	75%	90%	99%	75%	90%	99%
AT	4.70	14.35	69.73	0.64	2.44	17.41
BE	13.84	41.81	200.73	1.89	7.16	50.19
BG	0.04	0.10	0.43	0.01	0.02	0.11
CY	0.16	0.49	2.48	0.02	0.08	0.62
CZ	1.59	4.49	19.90	0.23	0.80	5.01
DE	45.62	116.38	456.59	7.04	21.62	115.91
DK	12.78	32.49	127.00	1.98	6.04	32.24
EE	0.02	0.07	0.58	0.00	0.01	0.13
ES	16.42	42.39	168.72	2.51	7.83	42.80
FI	1.77	6.52	39.13	0.21	1.00	9.50
FR	79.60	217.11	923.72	11.72	39.11	233.38
GB	84.13	221.09	899.31	12.72	40.53	227.86
GR	0.86	2.37	10.19	0.13	0.43	2.57
HU	0.88	2.19	8.36	0.14	0.41	2.12
IE	8.73	23.50	98.42	1.30	4.26	24.89
IS	0.18	0.64	3.69	0.02	0.10	0.90
IT	23.26	68.31	317.41	3.24	11.86	79.61
	NA	NA	NA.	NA.	NA.	NA.
LT	0.07	0.19	0.85	0.01	0.03	0.21
LU	6.60	15.68	56.33	1.07	3.00	14.34
LV	0.03	0.10	0.46	0.00	0.02	0.12
MT	0.27	0.91	4.82	0.03	0.15	1.19
NL	8.11	23.02	102.73	1.16	4.07	25.86
NO	3.50	13.57	86.54	0.39	2.02	20.81
PL	1.89	6.71	38.78	0.23	1.05	9.47
PT	2.38	7.46	37.32	0.32	1.25	9.29
RO	0.32	0.79	2.99	0.05	0.15	0.76
SE	31.39	94.11	447.95	4.31	16.17	112.09
SI	0.78	3.01	19.14	0.09	0.45	4.60
SK	0.28	0.91	4.81	0.04	0.15	1.19

Table 27: Relative variations between funding needs at Member State level for Total Insurance sector when moving from a home state principle and a portfolio transfer mechanism to a home state principle and a pure compensation mechanism covering claims only

Country	Effect in Total business	Country	Effect in Total business
AT	-11.31%	IS	-44.65%
BE	-11.69%	IT	-8.54%
BG	-13.81%	LI	N.A.
CY	-8.55%	LT	-15.70%
CZ	-26.26%	LU	-10.32%
DE	-6.06%	LV	-19.09%
DK	-12.52%	MT	-24.83%
EE	-8.16%	NL	-3.87%
ES	-10.42%	NO	-8.98%
FI	-8.32%	PL	-17.87%
FR	-8.45%	PT	-8.79%
GB	-5.54%	RO	-28.28%
GR	-13.13%	SE	-20.98%
HU	-19.53%	SI	-44.28%
IE	-7.64%	SK	-17.21%

Table 28: IGS funding needs at Member State level for Total insurance sector under home state principle and a pure compensation mechanism covering only claims in the Life business and covering claims and unearned premiums in the Non-Life business

		PD = 0.5%				PD=0.1%				
α->		75%	90%	99%	75%	90%	99%	75%	90%	99%
AT	Funding needs (m€)	37.27	113.74	552.79	5.05	19.36	138.03			
	Share of Premiums	0.29%	0.88%	4.25%	0.04%	0.15%	1.06%			
BE	Funding needs (m€)	104.61	315.90	1 516.70	14.28	54.06	379.19			
	Share of Premiums	0.38%	1.13%	5.44%	0.05%	0.19%	1.36%			
BG	Funding needs (m€)	0.26	0.68	2.84	0.04	0.12	0.72			
	Share of Premiums	0.07%	0.19%	0.80%	0.01%	0.04%	0.20%			
CY	Funding needs (m€)	1.66	5.25	26.51	0.22	0.88	6.59			
	Share of Premiums	0.31%	0.99%	4.99%	0.04%	0.17%	1.24%			
CZ	Funding needs (m€)	4.46	12.60	55.86	0.64	2.23	14.07			
	Share of Premiums	0.13%	0.38%	1.67%	0.02%	0.07%	0.42%			
DE	Funding needs (m€)	710.04	1 811.45	7 106.59	109.57	336.54	1 804.03			
	Share of Premiums	0.49%	1.25%	4.91%	0.08%	0.23%	1.25%			
DK	Funding needs (m€)	89.28	227.09	887.58	13.81	42.25	225.35			
	Share of Premiums	0.49%	1.24%	4.85%	0.08%	0.23%	1.23%			
EE	Funding needs (m€)	0.18	0.84	6.57	0.02	0.11	1.52			
	Share of Premiums	0.09%	0.43%	3.40%	0.01%	0.06%	0.79%			
ES	Funding needs (m€)	141.99	366.58	1 459.23	21.73	67.74	370.17			
	Share of Premiums	0.33%	0.86%	3.42%	0.05%	0.16%	0.87%			
FI	Funding needs (m€)	19.62	72.03	432.55	2.28	11.05	105.05			
	Share of Premiums	0.42%	1.53%	9.20%	0.05%	0.23%	2.23%			
FR	Funding needs (m€)	867.86	2 367.06	10 071.13	127.80	426.39	2 544.46			
	Share of Premiums	0.47%	1.27%	5.42%	0.07%	0.23%	1.37%			
GB	Funding needs (m€)	1 437.35	3 777.14	15 363.66	217.32	692.39	3 892.78			
	Share of Premiums	0.41%	1.07%	4.37%	0.06%	0.20%	1.11%			
GR	Funding needs (m€)	5.72	15.73	67.53	0.84	2.82	17.05			
	Share of Premiums	0.16%	0.44%	1.91%	0.02%	0.08%	0.48%			
HU	Funding needs (m€)	3.63	9.03	34.43	0.57	1.70	8.75			
	Share of Premiums	0.13%	0.33%	1.26%	0.02%	0.06%	0.32%			
IE	Funding needs (m€)	105.52	284.03	1 189.43	15.69	51.48	300.83			
	Share of Premiums	0.25%	0.69%	2.87%	0.04%	0.12%	0.73%			
IS	Funding needs (m€)	0.24	0.86	4.98	0.03	0.13	1.22			
	Share of Premiums	0.11%	0.39%	2.23%	0.01%	0.06%	0.54%			
IT	Funding needs (m€)	250.14	734.61	3 413.32	34.88	127.56	856.13			
	Share of Premiums	0.32%	0.94%	4.35%	0.04%	0.16%	1.09%			
LI	Funding needs (m€)	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.			
	Share of Premiums	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.			
LT	Funding needs (m€)	0.37	1.05	4.68	0.05	0.19	1.18			
	Share of Premiums	0.11%	0.32%	1.44%	0.02%	0.06%	0.36%			
LU	Funding needs (m€)	57.45	136.51	490.41	9.29	26.14	124.86			
	Share of Premiums	0.52%	1.23%	4.42%	0.08%	0.24%	1.12%			
LV	Funding needs (m€)	0.14	0.41	1.96	0.02	0.07	0.49			
	Share of Premiums	0.06%	0.18%	0.87%	0.01%	0.03%	0.22%			
MT	Funding needs (m€)	0.84	2.77	14.74	0.11	0.45	3.64			
	Share of Premiums	0.18%	0.61%	3.25%	0.02%	0.10%	0.80%			
NL	Funding needs (m€)	201.35	571.45	2 549.77	28.80	100.96	641.84			
	Share of Premiums	0.29%	0.81%	3.63%	0.04%	0.14%	0.91%			
NO	Funding needs (m€)	35.53	137.66	877.61	3.95	20.44	211.09			
	Share of Premiums	0.29%	1.13%	7.21%	0.03%	0.17%	1.73%			
PL	Funding needs (m€)	8.79	31.20	180.30	1.05	4.88	44.04			
	Share of Premiums	0.10%	0.36%	2.09%	0.01%	0.06%	0.51%			
PT	Funding needs (m€)	24.78	77.55	388.18	3.29	13.02	96.61			
	Share of Premiums	0.21%	0.67%	3.36%	0.03%	0.11%	0.84%			
RO	Funding needs (m€)	0.90	2.24	8.45	0.14	0.42	2.15			
	Share of Premiums	0.09%	0.21%	0.81%	0.01%	0.04%	0.21%			
SE	Funding needs (m€)	118.92	356.48	1 696.81	16.32	61.24	424.59			
	Share of Premiums	0.59%	1.75%	8.35%	0.08%	0.30%	2.09%			
SI	Funding needs (m€)	1.12	4.31	27.42	0.12	0.64	6.60			
	Share of Premiums	0.09%	0.35%	2.20%	0.01%	0.05%	0.53%			
SK	Funding needs (m€)	1.33	4.37	23.21	0.17	0.71	5.74			
	Share of Premiums	0.11%	0.38%	2.00%	0.01%	0.06%	0.49%			

Table 29: Absolute reduction (positive amounts represent decreases in funding needs) between funding needs for Total Insurance sector when moving from a home state principle and a portfolio transfer mechanism to a home state principle and a pure compensation mechanism covering only claims in the Life business and covering claims and unearned premiums in the Non-Life business (in m€)

Country	PD = 0.5			PD=0.1		
	75%	90%	99%	75%	90%	99%
AT	4.29	13.09	63.60	0.58	2.23	15.88
BE	13.84	41.81	200.73	1.89	7.16	50.19
BG	0.02	0.07	0.27	0.00	0.01	0.07
CY	0.16	0.49	2.48	0.02	0.08	0.62
CZ	1.59	4.49	19.90	0.23	0.80	5.01
DE	43.28	110.41	433.15	6.68	20.51	109.96
DK	12.74	32.40	126.63	1.97	6.03	32.15
EE	0.01	0.07	0.54	0.00	0.01	0.12
ES	15.55	40.14	159.78	2.38	7.42	40.53
FI	1.71	6.30	37.81	0.20	0.97	9.18
FR	73.90	201.55	857.52	10.88	36.31	216.65
GB	82.61	217.08	882.96	12.49	39.79	223.72
GR	0.86	2.36	10.13	0.13	0.42	2.56
HU	0.88	2.19	8.36	0.14	0.41	2.12
IE	8.73	23.50	98.42	1.30	4.26	24.89
IS	0.16	0.57	3.29	0.02	0.09	0.80
IT	22.28	65.44	304.08	3.11	11.36	76.27
	NA	NA	NA.	NA.	NA.	NA.
LT	0.06	0.17	0.75	0.01	0.03	0.19
LU	6.52	15.50	55.67	1.05	2.97	14.17
LV	0.03	0.10	0.46	0.00	0.02	0.12
MT	0.27	0.88	4.69	0.03	0.14	1.16
NL	8.11	23.02	102.73	1.16	4.07	25.86
NO	3.48	13.50	86.07	0.39	2.00	20.70
PL	1.79	6.37	36.79	0.21	1.00	8.99
PT	2.31	7.23	36.18	0.31	1.21	9.00
RO	0.23	0.56	2.13	0.04	0.11	0.54
SE	30.73	92.13	438.53	4.22	15.83	109.73
SI	0.64	2.48	15.79	0.07	0.37	3.80
SK	0.27	0.90	4.77	0.03	0.15	1.18

Table 30: Relative variations between funding needs for Total Insurance sector when moving from a home state principle and a portfolio transfer mechanism to a home state principle and a pure compensation mechanism covering only claims in the Life business and covering claims and unearned premiums in the Non-Life business

Country	Effect in Total business	Country	Effect in Total business
AT	-10.32%	IS	-39.77%
BE	-11.69%	IT	-8.18%
BG	-8.69%	LI	N.A.
CY	-8.55%	LT	-13.88%
CZ	-26.26%	LU	-10.20%
DE	-5.74%	LV	-19.09%
DK	-12.49%	MT	-24.14%
EE	-7.58%	NL	-3.87%
ES	-9.87%	NO	-8.93%
FI	-8.04%	PL	-16.95%
FR	-7.85%	PT	-8.53%
GB	-5.43%	RO	-20.11%
GR	-13.05%	SE	-20.54%
HU	-19.53%	SI	-36.54%
IE	-7.64%	SK	-17.04%

b) Life insurance the Life business line under home state principle and a pure compensation

Table 31: IGS funding needs for mechanism covering only claims

		$\alpha \rightarrow$ PD = 0.5%				PD=0.1%			
		75%	90%	99%	75%	90%	99%		
AT	Funding needs (m€)	33.65	100.72	478.55	4.62	17.32	119.77		
	Share of Premiums	0.47%	1.41%	6.70%	0.06%	0.24%	1.68%		
BE	Funding needs (m€)	92.71	285.86	1 406.27	12.45	48.39	350.68		
	Share of Premiums	0.42%	1.29%	6.34%	0.06%	0.22%	1.58%		
BG	Funding needs (m€)	0.12	0.35	1.64	0.02	0.06	0.41		
	Share of Premiums	0.10%	0.29%	1.36%	0.01%	0.05%	0.34%		
CY	Funding needs (m€)	1.35	4.66	26.07	0.17	0.74	6.40		
	Share of Premiums	0.38%	1.30%	7.29%	0.05%	0.21%	1.79%		
CZ	Funding needs (m€)	3.22	10.15	51.28	0.42	1.70	12.75		
	Share of Premiums	0.16%	0.50%	2.52%	0.02%	0.08%	0.63%		
DE	Funding needs (m€)	550.26	1 405.48	5 521.92	84.84	260.98	1 401.66		
	Share of Premiums	0.73%	1.87%	7.35%	0.11%	0.35%	1.86%		
DK	Funding needs (m€)	81.23	213.92	872.39	12.26	39.18	221.01		
	Share of Premiums	0.62%	1.62%	6.61%	0.09%	0.30%	1.68%		
EE	Funding needs (m€)	0.14	0.70	6.09	0.01	0.09	1.38		
	Share of Premiums	0.12%	0.59%	5.16%	0.01%	0.07%	1.17%		
ES	Funding needs (m€)	114.66	293.63	1 157.31	17.65	54.46	293.72		
	Share of Premiums	0.49%	1.25%	4.93%	0.08%	0.23%	1.25%		
FI	Funding needs (m€)	16.47	61.49	376.04	1.89	9.34	91.06		
	Share of Premiums	0.59%	2.21%	13.51%	0.07%	0.34%	3.27%		
FR	Funding needs (m€)	773.50	2 122.69	9 098.36	113.40	381.24	2 297.48		
	Share of Premiums	0.57%	1.55%	6.66%	0.08%	0.28%	1.68%		
GB	Funding needs (m€)	1 381.27	3 625.22	14 723.21	209.03	664.93	3 730.84		
	Share of Premiums	0.45%	1.19%	4.82%	0.07%	0.22%	1.22%		
GR	Funding needs (m€)	4.60	13.09	58.61	0.66	2.31	14.75		
	Share of Premiums	0.18%	0.52%	2.34%	0.03%	0.09%	0.59%		
HU	Funding needs (m€)	3.52	8.87	34.27	0.55	1.66	8.71		
	Share of Premiums	0.17%	0.44%	1.70%	0.03%	0.08%	0.43%		
IE	Funding needs (m€)	95.20	260.34	1 111.24	13.99	46.84	280.69		
	Share of Premiums	0.25%	0.69%	2.96%	0.04%	0.12%	0.75%		
IS	Funding needs (m€)	0.03	0.16	1.50	0.00	0.02	0.33		
	Share of Premiums	0.08%	0.47%	4.39%	0.01%	0.06%	0.98%		
IT	Funding needs (m€)	237.50	690.39	3 169.34	33.37	120.51	795.83		
	Share of Premiums	0.39%	1.12%	5.16%	0.05%	0.20%	1.30%		
LI	Funding needs (m€)	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.		
	Share of Premiums	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.		
LT	Funding needs (m€)	0.28	0.85	4.03	0.04	0.15	1.01		
	Share of Premiums	0.14%	0.41%	1.98%	0.02%	0.07%	0.49%		
LU	Funding needs (m€)	55.48	131.65	472.10	8.98	25.22	120.20		
	Share of Premiums	0.55%	1.30%	4.68%	0.09%	0.25%	1.19%		
LV	Funding needs (m€)	0.03	0.11	0.86	0.00	0.02	0.20		
	Share of Premiums	0.05%	0.22%	1.63%	0.00%	0.03%	0.38%		
MT	Funding needs (m€)	0.57	2.06	12.07	0.07	0.32	2.94		
	Share of Premiums	0.27%	0.96%	5.64%	0.03%	0.15%	1.38%		
NL	Funding needs (m€)	162.80	477.79	2 218.23	22.71	82.99	556.42		
	Share of Premiums	0.62%	1.81%	8.39%	0.09%	0.31%	2.10%		
NO	Funding needs (m€)	32.24	126.61	819.29	3.54	18.65	196.57		
	Share of Premiums	0.33%	1.29%	8.33%	0.04%	0.19%	2.00%		
PL	Funding needs (m€)	7.79	26.71	148.52	0.96	4.26	36.48		
	Share of Premiums	0.12%	0.40%	2.20%	0.01%	0.06%	0.54%		
PT	Funding needs (m€)	22.35	69.89	349.55	2.97	11.74	87.01		
	Share of Premiums	0.24%	0.76%	3.80%	0.03%	0.13%	0.95%		
RO	Funding needs (m€)	0.51	1.29	5.02	0.08	0.24	1.28		
	Share of Premiums	0.12%	0.31%	1.21%	0.02%	0.06%	0.31%		
SE	Funding needs (m€)	107.54	307.37	1 383.07	15.30	54.11	347.91		
	Share of Premiums	0.83%	2.37%	10.65%	0.12%	0.42%	2.68%		
SI	Funding needs (m€)	0.79	2.96	18.14	0.09	0.45	4.39		
	Share of Premiums	0.18%	0.67%	4.09%	0.02%	0.10%	0.99%		
SK	Funding needs (m€)	1.21	3.76	18.56	0.16	0.63	4.63		
	Share of Premiums	0.14%	0.44%	2.19%	0.02%	0.07%	0.55%		

Table 32: Absolute reduction (positive amounts represent decreases in funding needs) between funding needs for the Life business line when moving from a home state principle and a portfolio transfer mechanism to a home state a pure compensation mechanism covering claims only (in m€)

Country	PD = 0.5			PD=0.1		
	75%	90%	99%	75%	90%	99%
AT	2.98	8.92	42.40	0.41	1.53	10.61
BE	9.46	29.17	143.50	1.27	4.94	35.78
BG	0.01	0.04	0.18	0.00	0.01	0.04
CY	0.08	0.28	1.55	0.01	0.04	0.38
CZ	0.65	2.04	10.32	0.09	0.34	2.57
DE	21.61	55.19	216.83	3.33	10.25	55.04
DK	4.37	11.51	46.94	0.66	2.11	11.89
EE	0.01	0.07	0.59	0.00	0.01	0.13
ES	8.30	21.25	83.74	1.28	3.94	21.25
FI	1.10	4.12	25.19	0.13	0.63	6.10
FR	52.43	143.87	616.68	7.69	25.84	155.72
GB	98.28	257.94	1 047.57	14.87	47.31	265.45
GR	0.49	1.39	6.23	0.07	0.25	1.57
HU	0.48	1.20	4.65	0.07	0.22	1.18
IE	7.55	20.65	88.15	1.11	3.72	22.27
IS	0.01	0.05	0.50	0.00	0.01	0.11
IT	15.93	46.30	212.55	2.24	8.08	53.37
LI	NA	NA	NA.	NA.	NA.	NA.
LT	0.05	0.14	0.69	0.01	0.02	0.17
LU	5.76	13.67	49.04	0.93	2.62	12.48
LV	0.00	0.02	0.15	0.00	0.00	0.04
MT	0.07	0.26	1.52	0.01	0.04	0.37
NL	8.75	25.67	119.20	1.22	4.46	29.90
NO	2.82	11.08	71.68	0.31	1.63	17.20
PL	1.27	4.36	24.26	0.16	0.70	5.96
PT	1.72	5.37	26.85	0.23	0.90	6.68
RO	0.08	0.20	0.77	0.01	0.04	0.19
SE	19.60	56.03	252.10	2.79	9.86	63.42
SI	0.17	0.64	3.95	0.02	0.10	0.96
SK	0.18	0.55	2.70	0.02	0.09	0.67

Table 33: Relative variations between funding needs for the Life business line when moving from a home state principle and a portfolio transfer mechanism to a home state principle and a pure compensation mechanism covering claims only

Country	Effect in Total business	Country	Effect in Total business
AT	-8.14%	IS	-24.78%
BE	-9.26%	IT	-6.28%
BG	-9.69%	LI	N.A.
CY	-5.61%	LT	-14.52%
CZ	-16.76%	LU	-9.41%
DE	-3.78%	LV	-14.84%
DK	-5.11%	MT	-11.18%
EE	-8.87%	NL	-5.10%
ES	-6.75%	NO	-8.05%
FI	-6.28%	PL	-14.04%
FR	-6.35%	PT	-7.13%
GB	-6.64%	RO	-13.25%
GR	-9.61%	SE	-15.42%
HU	-11.94%	SI	-17.86%
IE	-7.35%	SK	-12.72%

c) Non-Life Insurance: Pure Compensation

Table 34: IGS funding needs for the Non-Life business line under home state principle and a pure compensation mechanism covering only claims

		PD = 0.5%				PD=0.1%			
		[^]	75%	90%	99%	75%	90%	99%	
AT	Funding needs (m€)	3.86	12.07	60.29	0.51	2.03	15.01		
	Share of Premiums		0.07%	0.21%	1.03%	0.01%	0.03%	0.26%	
BE	Funding needs (m€)	10.46	29.17	127.56	1.51	5.20	32.16		
	Share of Premiums		0.18%	0.51%	2.24%	0.03%	0.09%	0.56%	
BG	Funding needs (m€)	0.12	0.30	1.15	0.02	0.06	0.29		
	Share of Premiums		0.05%	0.13%	0.49%	0.01%	0.02%	0.12%	
CY	Funding needs (m€)	0.18	0.48	1.97	0.03	0.09	0.50		
	Share of Premiums		0.10%	0.28%	1.14%	0.02%	0.05%	0.29%	
CZ	Funding needs (m€)	0.94	2.25	8.16	0.15	0.43	2.08		
	Share of Premiums		0.07%	0.17%	0.63%	0.01%	0.03%	0.16%	
DE	Funding needs (m€)	157.00	400.02	1 566.87	24.25	74.36	397.78		
	Share of Premiums		0.23%	0.57%	2.25%	0.03%	0.11%	0.57%	
DK	Funding needs (m€)	5.58	12.99	45.48	0.91	2.51	11.58		
	Share of Premiums		0.11%	0.25%	0.89%	0.02%	0.05%	0.23%	
EE	Funding needs (m€)	0.02	0.10	0.67	0.00	0.01	0.16		
	Share of Premiums		0.03%	0.13%	0.89%	0.00%	0.02%	0.21%	
ES	Funding needs (m€)	27.11	70.68	284.76	4.12	13.00	72.19		
	Share of Premiums		0.14%	0.37%	1.48%	0.02%	0.07%	0.38%	
FI	Funding needs (m€)	2.80	10.03	58.66	0.33	1.56	14.30		
	Share of Premiums		0.15%	0.52%	3.05%	0.02%	0.08%	0.74%	
FR	Funding needs (m€)	85.06	228.10	950.87	12.68	41.42	240.57		
	Share of Premiums		0.17%	0.46%	1.93%	0.03%	0.08%	0.49%	
GB	Funding needs (m€)	55.83	147.95	607.88	8.39	27.02	153.93		
	Share of Premiums		0.12%	0.32%	1.31%	0.02%	0.06%	0.33%	
GR	Funding needs (m€)	1.02	2.58	10.01	0.16	0.48	2.54		
	Share of Premiums		0.10%	0.25%	0.97%	0.02%	0.05%	0.25%	
HU	Funding needs (m€)	0.07	0.16	0.60	0.01	0.03	0.15		
	Share of Premiums		0.01%	0.02%	0.08%	0.00%	0.00%	0.02%	
IE	Funding needs (m€)	10.04	23.23	80.77	1.65	4.49	20.57		
	Share of Premiums		0.26%	0.60%	2.09%	0.04%	0.12%	0.53%	
IS	Funding needs (m€)	0.18	0.61	3.23	0.02	0.10	0.80		
	Share of Premiums		0.10%	0.32%	1.71%	0.01%	0.05%	0.42%	
IT	Funding needs (m€)	13.82	42.14	204.56	1.87	7.18	51.08		
	Share of Premiums		0.08%	0.25%	1.20%	0.01%	0.04%	0.30%	
LI	Funding needs (m€)	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.		
	Share of Premiums		N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	
LT	Funding needs (m€)	0.07	0.18	0.71	0.01	0.03	0.18		
	Share of Premiums		0.06%	0.15%	0.58%	0.01%	0.03%	0.15%	
LU	Funding needs (m€)	1.93	4.66	17.03	0.31	0.89	4.33		
	Share of Premiums		0.19%	0.46%	1.68%	0.03%	0.09%	0.43%	
LV	Funding needs (m€)	0.10	0.28	1.18	0.02	0.05	0.30		
	Share of Premiums		0.06%	0.16%	0.69%	0.01%	0.03%	0.17%	
MT	Funding needs (m€)	0.21	0.64	3.13	0.03	0.11	0.78		
	Share of Premiums		0.09%	0.27%	1.30%	0.01%	0.05%	0.33%	
NL	Funding needs (m€)	32.95	91.66	399.32	4.78	16.35	100.71		
	Share of Premiums		0.08%	0.21%	0.91%	0.01%	0.04%	0.23%	
NO	Funding needs (m€)	2.86	10.49	62.86	0.33	1.61	15.27		
	Share of Premiums		0.12%	0.45%	2.69%	0.01%	0.07%	0.65%	
PL	Funding needs (m€)	1.05	4.22	28.14	0.11	0.61	6.72		
	Share of Premiums		0.06%	0.22%	1.49%	0.01%	0.03%	0.36%	
PT	Funding needs (m€)	2.37	7.44	37.35	0.31	1.25	9.29		
	Share of Premiums		0.10%	0.32%	1.59%	0.01%	0.05%	0.39%	
RO	Funding needs (m€)	0.29	0.71	2.65	0.05	0.14	0.67		
	Share of Premiums		0.05%	0.11%	0.42%	0.01%	0.02%	0.11%	
SE	Funding needs (m€)	14.80	48.40	254.90	1.90	7.93	63.06		
	Share of Premiums		0.20%	0.66%	3.48%	0.03%	0.11%	0.86%	
SI	Funding needs (m€)	0.22	0.86	5.56	0.02	0.13	1.33		
	Share of Premiums		0.03%	0.11%	0.69%	0.00%	0.02%	0.17%	
SK	Funding needs (m€)	0.16	0.62	4.05	0.02	0.09	0.97		
	Share of Premiums		0.05%	0.20%	1.29%	0.01%	0.03%	0.31%	

Table 35: Absolute reduction (positive amounts represent decreases in funding needs) between funding needs for the Non-Life business line when moving from a home state principle and a portfolio transfer mechanism to a home state a pure compensation mechanism covering claims only (in m€)

Country	PD = 0.5			PD=0.1		
	75%	90%	99%	75%	90%	99%
AT	2.70	8.45	42.24	0.36	1.42	10.51
BE	2.66	7.42	32.46	0.39	1.32	8.18
BG	0.04	0.11	0.42	0.01	0.02	0.11
CY	0.07	0.18	0.74	0.01	0.03	0.19
CZ	0.55	1.32	4.77	0.09	0.25	1.22
DE	29.27	74.58	292.15	4.52	13.86	74.17
DK	2.61	6.07	21.26	0.43	1.17	5.41
EE	0.02	0.07	0.50	0.00	0.01	0.12
ES	9.57	24.94	100.49	1.45	4.59	25.48
FI	1.15	4.13	24.15	0.14	0.64	5.89
FR	34.51	92.55	385.81	5.14	16.81	97.61
GB	18.76	49.72	204.29	2.82	9.08	51.73
GR	0.26	0.65	2.52	0.04	0.12	0.64
HU	0.20	0.48	1.77	0.03	0.09	0.45
IE	0.93	2.15	7.47	0.15	0.42	1.90
IS	0.18	0.59	3.15	0.02	0.10	0.78
IT	6.27	19.12	92.81	0.85	3.26	23.18
LI	NA	NA	NA.	NA.	NA.	NA.
LT	0.05	0.12	0.49	0.01	0.02	0.12
LU	0.87	2.11	7.72	0.14	0.40	1.96
LV	0.03	0.08	0.35	0.00	0.02	0.09
MT	0.15	0.47	2.28	0.02	0.08	0.57
NL	23.58	65.59	285.73	3.42	11.70	72.06
NO	0.93	3.41	20.41	0.11	0.52	4.96
PL	0.44	1.75	11.69	0.05	0.25	2.79
PT	0.60	1.88	9.42	0.08	0.31	2.34
RO	0.21	0.52	1.91	0.03	0.10	0.49
SE	15.52	50.77	267.39	1.99	8.32	66.15
SI	0.42	1.66	10.79	0.05	0.24	2.59
SK	0.06	0.23	1.52	0.01	0.03	0.36

Table 36: Relative variations between funding needs for the Non-Life business line when moving from a home state principle and a portfolio transfer mechanism to a home state principle and a pure compensation mechanism covering claims only

Country	Effect in Total business	Country	Effect in Total business
AT	-41.20%	IS	-49.36%
BE	-20.29%	IT	-31.21%
BG	-26.93%	LI	N.A.
CY	-27.29%	LT	-40.75%
CZ	-36.92%	LU	-31.18%
DE	-15.72%	LV	-23.15%
DK	-31.85%	MT	-42.19%
EE	-42.68%	NL	-41.71%
ES	-26.08%	NO	-24.51%
FI	-29.16%	PL	-29.35%
FR	-28.86%	PT	-20.14%
GB	-25.15%	RO	-41.90%
GR	-20.11%	SE	-51.20%
HU	-74.62%	SI	-66.00%
IE	-8.47%	SK	-27.24%

Table 37: IGS funding needs for the Non-Life business line under home state principle and a pure compensation mechanism covering claims and unearned premiums

		PD = 0.5%				PD=0.1%			
		^A	75%	90%	99%	75%	90%	99%	
AT	Funding needs (m€)	4.26	13.32	66.56	0.57	2.24	16.57		
	Share of Premiums		0.07%	0.23%	1.14%	0.01%	0.04%	0.28%	
BE	Funding needs (m€)	10.46	29.17	127.56	1.51	5.20	32.16		
	Share of Premiums		0.18%	0.51%	2.24%	0.03%	0.09%	0.56%	
BG	Funding needs (m€)	0.13	0.33	1.30	0.02	0.06	0.33		
	Share of Premiums		0.06%	0.14%	0.55%	0.01%	0.03%	0.14%	
CY	Funding needs (m€)	0.18	0.48	1.97	0.03	0.09	0.50		
	Share of Premiums		0.10%	0.28%	1.14%	0.02%	0.05%	0.29%	
CZ	Funding needs (m€)	0.94	2.25	8.16	0.15	0.43	2.08		
	Share of Premiums		0.07%	0.17%	0.63%	0.01%	0.03%	0.16%	
DE	Funding needs (m€)	159.34	405.99	1 590.28	24.61	75.47	403.73		
	Share of Premiums		0.23%	0.58%	2.29%	0.04%	0.11%	0.58%	
DK	Funding needs (m€)	5.62	13.09	45.81	0.92	2.53	11.67		
	Share of Premiums		0.11%	0.26%	0.90%	0.02%	0.05%	0.23%	
EE	Funding needs (m€)	0.03	0.10	0.71	0.00	0.02	0.17		
	Share of Premiums		0.03%	0.14%	0.94%	0.00%	0.02%	0.22%	
ES	Funding needs (m€)	27.97	72.92	293.81	4.25	13.42	74.48		
	Share of Premiums		0.15%	0.38%	1.53%	0.02%	0.07%	0.39%	
FI	Funding needs (m€)	2.86	10.25	59.95	0.34	1.59	14.62		
	Share of Premiums		0.15%	0.53%	3.12%	0.02%	0.08%	0.76%	
FR	Funding needs (m€)	90.87	243.68	1 015.80	13.54	44.25	256.99		
	Share of Premiums		0.18%	0.49%	2.06%	0.03%	0.09%	0.52%	
GB	Funding needs (m€)	57.35	151.97	624.39	8.62	27.75	158.11		
	Share of Premiums		0.12%	0.33%	1.35%	0.02%	0.06%	0.34%	
GR	Funding needs (m€)	1.03	2.59	10.07	0.16	0.48	2.56		
	Share of Premiums		0.10%	0.25%	0.98%	0.02%	0.05%	0.25%	
HU	Funding needs (m€)	0.07	0.16	0.60	0.01	0.03	0.15		
	Share of Premiums		0.01%	0.02%	0.08%	0.00%	0.00%	0.02%	
IE	Funding needs (m€)	10.04	23.23	80.77	1.65	4.49	20.57		
	Share of Premiums		0.26%	0.60%	2.09%	0.04%	0.12%	0.53%	
IS	Funding needs (m€)	0.20	0.68	3.62	0.03	0.11	0.89		
	Share of Premiums		0.11%	0.36%	1.91%	0.01%	0.06%	0.47%	
IT	Funding needs (m€)	14.76	44.99	218.40	2.00	7.66	54.54		
	Share of Premiums		0.09%	0.26%	1.28%	0.01%	0.05%	0.32%	
LI	Funding needs (m€)	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.		
	Share of Premiums		N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	
LT	Funding needs (m€)	0.08	0.20	0.79	0.01	0.04	0.20		
	Share of Premiums		0.06%	0.16%	0.65%	0.01%	0.03%	0.17%	
LU	Funding needs (m€)	2.01	4.84	17.70	0.32	0.92	4.51		
	Share of Premiums		0.20%	0.48%	1.75%	0.03%	0.09%	0.44%	
LV	Funding needs (m€)	0.10	0.28	1.18	0.02	0.05	0.30		
	Share of Premiums		0.06%	0.16%	0.69%	0.01%	0.03%	0.17%	
MT	Funding needs (m€)	0.22	0.66	3.25	0.03	0.11	0.81		
	Share of Premiums		0.09%	0.28%	1.36%	0.01%	0.05%	0.34%	
NL	Funding needs (m€)	32.95	91.66	399.32	4.78	16.35	100.71		
	Share of Premiums		0.08%	0.21%	0.91%	0.01%	0.04%	0.23%	
NO	Funding needs (m€)	2.88	10.56	63.32	0.34	1.62	15.38		
	Share of Premiums		0.12%	0.45%	2.70%	0.01%	0.07%	0.66%	
PL	Funding needs (m€)	1.13	4.55	30.32	0.12	0.66	7.24		
	Share of Premiums		0.06%	0.24%	1.60%	0.01%	0.03%	0.38%	
PT	Funding needs (m€)	2.44	7.67	38.50	0.32	1.29	9.58		
	Share of Premiums		0.10%	0.33%	1.63%	0.01%	0.05%	0.41%	
RO	Funding needs (m€)	0.39	0.94	3.50	0.06	0.18	0.89		
	Share of Premiums		0.06%	0.15%	0.56%	0.01%	0.03%	0.14%	
SE	Funding needs (m€)	15.39	50.34	265.12	1.97	8.25	65.58		
	Share of Premiums		0.21%	0.69%	3.62%	0.03%	0.11%	0.89%	
SI	Funding needs (m€)	0.35	1.38	8.95	0.04	0.20	2.15		
	Share of Premiums		0.04%	0.17%	1.11%	0.00%	0.03%	0.27%	
SK	Funding needs (m€)	0.16	0.63	4.10	0.02	0.09	0.98		
	Share of Premiums		0.05%	0.20%	1.31%	0.01%	0.03%	0.31%	

Table 38: Absolute reduction (positive amounts represent decreases in funding needs) between funding needs for the Non-Life business line when moving from a home state principle and a portfolio transfer mechanism to a home state a pure compensation mechanism covering claims and unearned premiums (in m€)

Country	PD = 0.5			PD=0.1		
	75%	90%	99%	75%	90%	99%
AT	2.30	7.20	35.96	0.31	1.21	8.95
BE	2.66	7.42	32.46	0.39	1.32	8.18
BG	0.03	0.07	0.27	0.00	0.01	0.07
CY	0.07	0.18	0.74	0.01	0.03	0.19
CZ	0.55	1.32	4.77	0.09	0.25	1.22
DE	26.93	68.61	268.74	4.16	12.75	68.23
DK	2.57	5.98	20.93	0.42	1.15	5.33
EE	0.02	0.07	0.46	0.00	0.01	0.11
ES	8.70	22.69	91.44	1.32	4.17	23.18
FI	1.09	3.91	22.86	0.13	0.61	5.57
FR	28.71	76.98	320.88	4.28	13.98	81.18
GB	17.25	45.70	187.79	2.59	8.35	47.55
GR	0.25	0.64	2.47	0.04	0.12	0.63
HU	0.20	0.48	1.77	0.03	0.09	0.45
IE	0.93	2.15	7.47	0.15	0.42	1.90
IS	0.16	0.52	2.77	0.02	0.08	0.68
IT	5.34	16.27	78.97	0.72	2.77	19.72
	NA	NA	NA.	NA.	NA.	NA.
LT	0.04	0.10	0.40	0.01	0.02	0.10
LU	0.80	1.93	7.05	0.13	0.37	1.79
LV	0.03	0.08	0.35	0.00	0.02	0.09
MT	0.14	0.44	2.15	0.02	0.07	0.54
NL	23.58	65.59	285.73	3.42	11.70	72.06
NO	0.91	3.33	19.96	0.11	0.51	4.85
PL	0.35	1.43	9.50	0.04	0.21	2.27
PT	0.53	1.65	8.27	0.07	0.28	2.06
RO	0.12	0.29	1.06	0.02	0.05	0.27
SE	14.93	48.83	257.17	1.91	8.00	63.62
SI	0.29	1.14	7.40	0.03	0.17	1.78
SK	0.06	0.23	1.46	0.01	0.03	0.35

Table 39: Absolute variations between funding needs for the Non-Life business line when moving from a home state principle and a portfolio transfer mechanism to a home state principle and a pure compensation mechanism covering claims and unearned premiums

Country	Effect in Total business	Country	Effect in Total business
AT	-35.08%	IS	-43.39%
BE	-20.29%	IT	-26.56%
BG	-17.44%	LI	N.A.
CY	-27.29%	LT	-33.32%
CZ	-36.92%	LU	-28.47%
DE	-14.46%	LV	-23.15%
DK	-31.36%	MT	-39.84%
EE	-39.43%	NL	-41.71%
ES	-23.73%	NO	-23.97%
FI	-27.60%	PL	-23.86%
FR	-24.01%	PT	-17.69%
GB	-23.12%	RO	-23.33%
GR	-19.68%	SE	-49.24%
HU	-74.62%	SI	-45.27%
IE	-8.47%	SK	-26.28%

List of Tables

Table 1: IGS funding needs for Total insurance business under Host state principle	2
Table 2: IGS funding needs for the Life business line under Host state principle	3
Table 3: IGS funding needs for the Non-Life business line under Host state principle	4
Table 4: Relative variations in funding needs for Total insurance, the Life and the Non-Life business line when moving from the home to host state principle	5
Table 5: IGS funding needs for Total insurance sector under a domestic activity regime supplemented by an additional IGS covering all cross border activities, including those conducted under FPS	6
Table 6: Absolute reduction (positive amounts represent decreases in funding needs) in IGS funding needs for Total insurance sector when moving from home state principle to a domestic activity regime supplemented by an additional IGS covering all cross border activities, including those conducted under FPS (in m€)	7
Table 7: IGS funding needs for the Life business line under a domestic activity regime supplemented by an additional IGS covering all cross border activities, including those conducted under FPS	8
Table 8: Absolute reduction (positive amounts represent decreases in funding needs) in IGS funding needs for the Life business line when moving from home state principle to a domestic activity regime supplemented by an additional IGS covering all cross border activities, including those conducted under FPS (in m€)	9
Table 9: IGS funding needs for the Non-Life business line under a domestic activity regime supplemented by an additional IGS covering all cross border activities, including those conducted under FPS	10
Table 10: Absolute reduction (positive amounts represent decreases in funding needs) in IGS funding needs for the Non-Life business line when moving from home state principle to a domestic activity regime supplemented by an additional IGS covering all cross border activities, including those conducted under FPS (in m€)	11
Table 11: Relative variations in funding needs for Total insurance, Life and Non- Life insurance business when moving from the home to a domestic activity regime supplemented by an additional IGS covering all cross border activities, including those conducted under FPS	12
Table 12: IGS funding needs for Total insurance sector under a domestic+FPS activity regime supplemented by an additional IGS covering cross border activities conducted via branches .	13
Table 13: Absolute reduction (positive amounts represent decreases in funding needs) in IGS funding needs for the Total insurance sector when moving from home state principle to a domestic+FPS activity regime supplemented by an additional IGS covering all cross border activities conducted via branches (in m€)	14
Table 14: IGS funding needs for the Life business line under a domestic+FPS activity regime supplemented by an additional IGS covering cross border activities conducted via branches .	15
Table 15: Absolute reduction (positive amounts represent decreases in funding needs) in IGS funding needs for the Life business line when moving from home state principle to a domestic+FPS activity regime supplemented by an additional IGS covering all cross border activities conducted via branches (in m€)	

16

Table 16: IGS funding needs for the Non-Life business line under a domestic+FPS activity regime supplemented by an additional IGS covering cross border activities conducted via branches .17

Table 17: Absolute reduction (positive amounts represent decreases in funding needs) in IGS funding needs for the Non-Life business line when moving from home state principle to a domestic+FPS activity regime supplemented by an additional IGS covering all cross border activities conducted via branches (in m€)

18

Table 18: Relative variations in funding needs for Total insurance, Life and Non- Life insurance business when moving from the home to a domestic+FPS activity regime supplemented by an additional IGS covering all cross border activities conducted via branches	19
Table 19: IGS funding needs at Member State level for Total insurance sector under a single pan-European scheme (in m€)	20
Table 20: Relative variations between funding needs for Total Insurance sector at Member State level when moving from a home state principle to a single pan-European scheme	21
Table 21: IGS funding needs at Member State level for the Life business line under a single pan-European scheme (in m€)	22
Table 22: Relative variations between funding needs for the Life business line at Member State level when moving from a home state principle to a single pan-European scheme	23
Table 23: IGS funding needs at Member State level for the Non-Life business line under a single pan-European scheme (in m€)	24
Table 24: Relative variations between funding needs for the Non-Life business line at Member State level when moving from a home state principle to a single pan-European scheme	25
Table 25: IGS funding needs for Total insurance sector under home state principle and a pure compensation mechanism covering only claims	26
Table 26: Absolute reduction (positive amounts represent decreases in funding needs) between funding needs for Total Insurance sector when moving from a home state principle and a portfolio transfer mechanism to a home state principle and a pure compensation mechanism covering claims only(in m€)	27
Table 27: Relative variations between funding needs at Member State level for Total Insurance sector when moving from a home state principle and a portfolio transfer mechanism to a home state principle and a pure compensation mechanism covering claims only	28
Table 28: IGS funding needs at Member State level for Total insurance sector under home state principle and a pure compensation mechanism covering only claims in the Life business and covering claims and unearned premiums in the Non-Life business	29
Table 29: Absolute reduction (positive amounts represent decreases in funding needs) between funding needs for Total Insurance sector when moving from a home state principle and a portfolio transfer mechanism to a home state principle and a pure compensation mechanism covering only claims in the Life business and covering claims and unearned premiums in the Non-Life business (in m€)	30
Table 30: Relative variations between funding needs for Total Insurance sector when moving from a home state principle and a portfolio transfer mechanism to a home state principle and a pure compensation mechanism covering only claims in the Life business and covering claims and unearned premiums in the Non-Life business	31
Table 31: IGS funding needs for the Life business line under home state principle and a pure compensation mechanism covering only claims	32
Table 32: Absolute reduction (positive amounts represent decreases in funding needs) between funding needs for the Life business line when moving from a home state principle and a portfolio transfer mechanism to a home state principle and a pure compensation mechanism	

covering claims only(in m€)	33
Table 33: Relative variations between funding needs for the Life business line when moving from a home state principle and a portfolio transfer mechanism to a home state principle and a pure compensation mechanism covering claims only	34
Table 34: IGS funding needs for the Non-Life business line under home state principle and a pure compensation mechanism covering only claims	35
Table 35: Absolute reduction (positive amounts represent decreases in funding needs) between funding needs for the Non-Life business line when moving from a home state principle and a	

portfolio transfer mechanism to a home state principle and a pure compensation mechanism covering claims only (in m€)	36
Table 36: Relative variations between funding needs for the Non-Life business line when moving from a home state principle and a portfolio transfer mechanism to a home state principle and a pure compensation mechanism covering claims only	37
Table 37: IGS funding needs for the Non-Life business line under home state principle and a pure compensation mechanism covering claims and unearned premiums	38
Table 38: Absolute reduction (positive amounts represent decreases in funding needs) between funding needs for the Non-Life business line when moving from a home state principle and a portfolio transfer mechanism to a home state principle and a pure compensation mechanism covering claims and unearned premiums (in m€)	39
Table 39: Absolute variations between funding needs for the Non-Life business line when moving from a home state principle and a portfolio transfer mechanism to a home state principle and a pure compensation mechanism covering claims and unearned premiums	40

