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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}

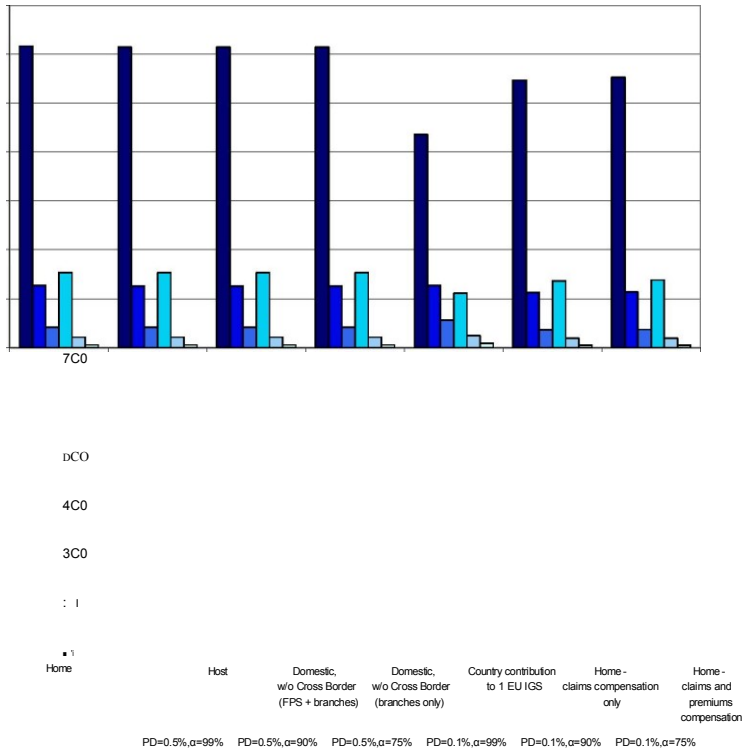
A6 Comparison of different policy options by country

A6.1	Austria	2
A6.2	Belgium	3
A6.3	Bulgaria	4
A6.4	Cyprus	5
A6.5	Czech Republic	6
A6.6	Germany	7
A6.7	Denmark	8
A6.8	Estonia	9
A6.9	Spain	10
A6.10	Finland	11
A6.11	France	12
A6.12	United Kingdom	13
A6.13	Greece	14
A6.14	Hungary	15
A6.15	Ireland	16
A6.16	Iceland	17
A6.17	Italy	18
A6.18	Lithuania	19
A6.19	Luxembourg	20
A6.20	Latvia	21
A6.21	Malta	22
A6.22	The Netherlands	23
A6.23	Norway	24
A6.24	Poland	25

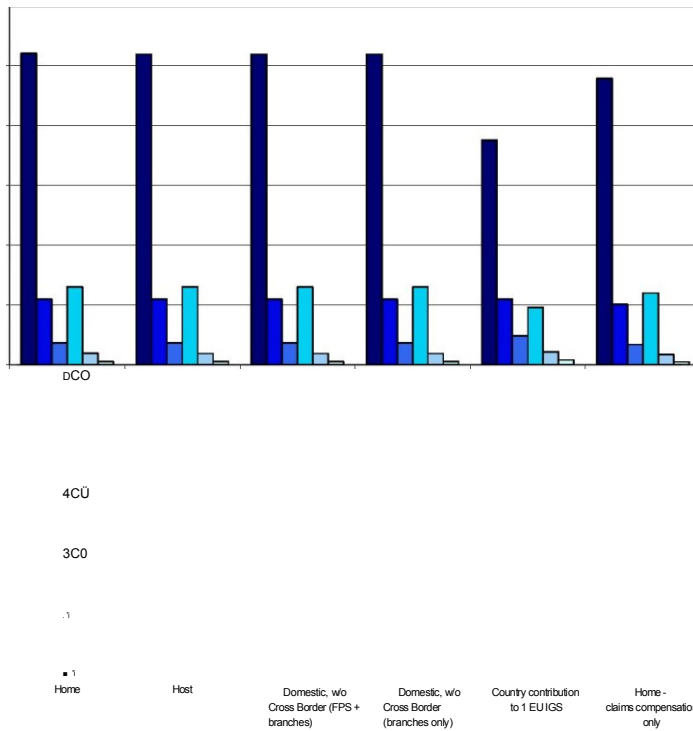
A6.25	Portugal	26
A6.26	Romania	27
A6.27	Sweden	28
A6.28	Slovenia	29
A6.29	Slovakia	30

A6.1 Austria

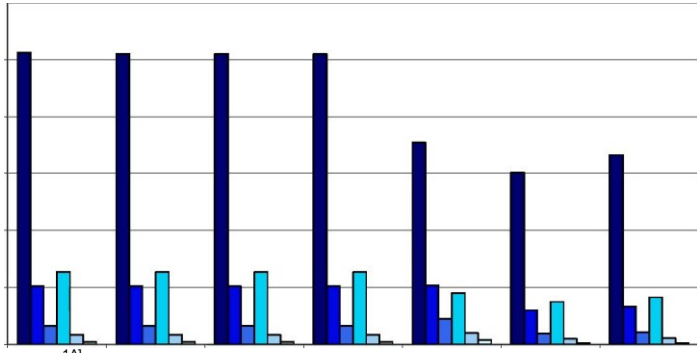
Austria - Total Insurance



Austria - Life Insurance



Austria - Non-Life Insurance



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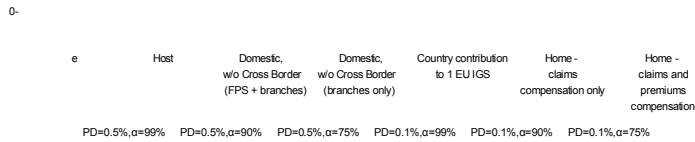
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Home Host Domestic, w/o Cross Border (FPS + branches) Domestic, w/o Cross Border (branches only) Country contribution to 1 EU IGS Home - claims compensation only Home - claims and premiums compensation

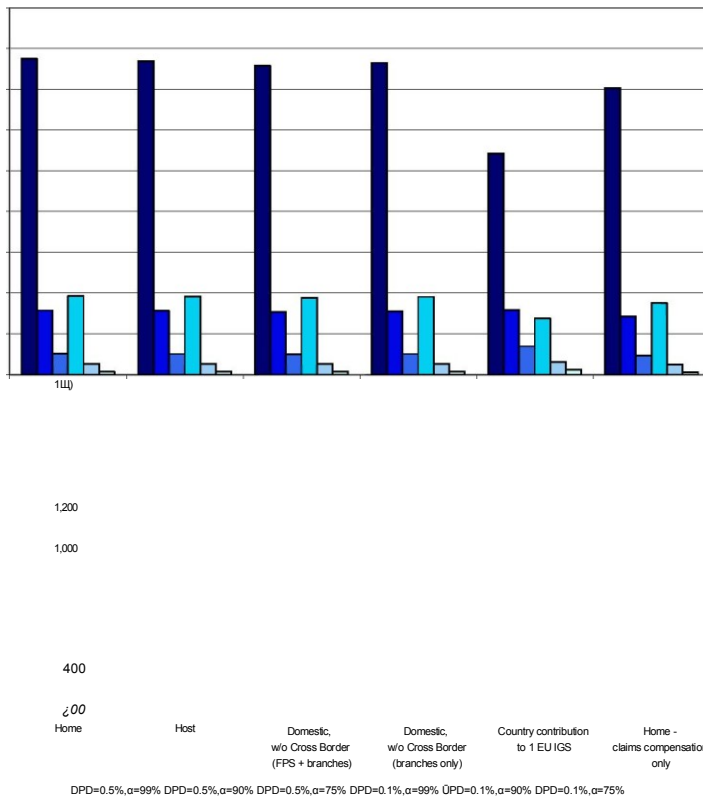
PD=0.5%, α=99% PD=0.5%, α=90% PD=0.5%, α=75% PD=0.1%, α=99% PD=0.1%, α=90% PD=0.1%, α=75%

A6.2 Belgium

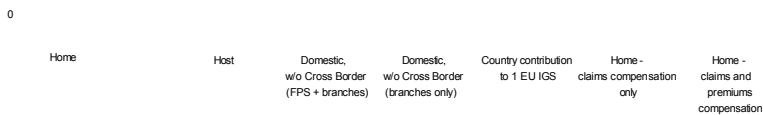
Belgium - Total Insurance



Belgium - Life Insurance



Belgium - Non-Life Insurance



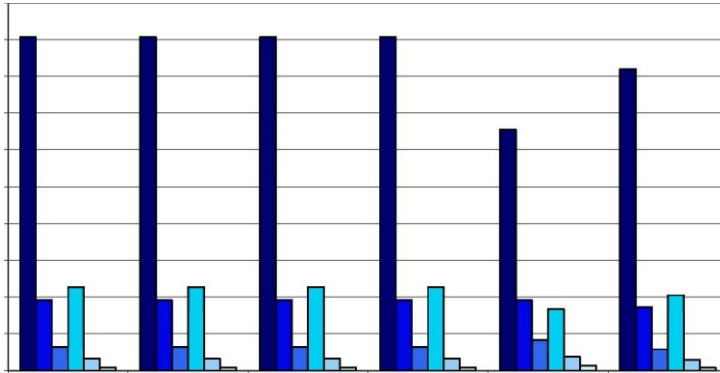
PD=0.5%, α =99% PD=0.5%, α =90% PD=0.5%, α =75% PD=0.1%, α =99% PD=0.1%, α =90% PD=0.1%, α =75%

A6.3 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



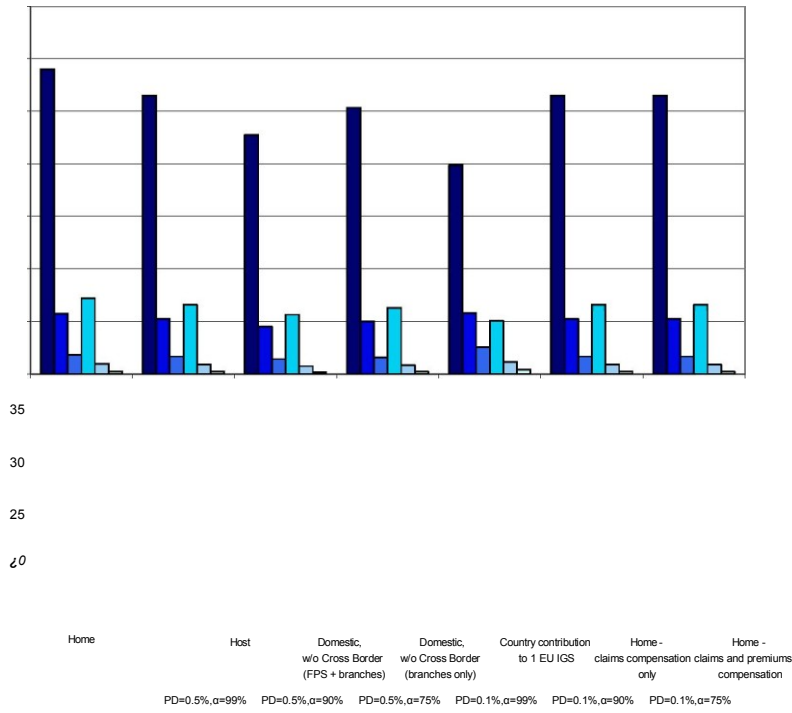
1	Home	Host	Domestic, w/o Cross Border (FPS + branches)	Domestic, w/o Cross Border (branches only)	Country contribution to 1 EU IGS	Home - claims compensation only
	DPD=0.5%, α =99%	DPD=0.5%, α =90%	DPD=0.5%, α =75%	DPD=0.1%, α =99%	OPD=0.1%, α =90%	DPD=0.1%, α =75%

Bulgaria - Non-Life Insurance

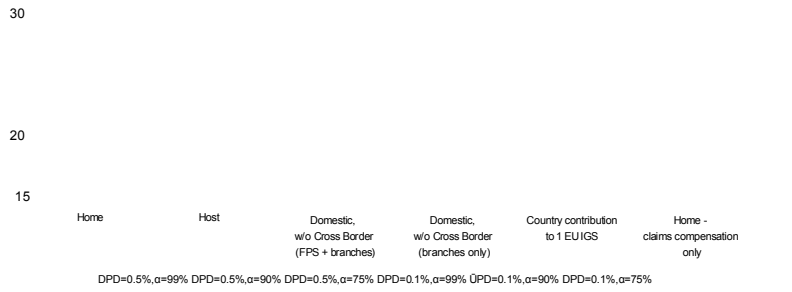
Home	Host	Domestic, w/o Cross Border (FPS + branches)	Domestic, w/o Cross Border (branches only)	Country contribution to 1 EU IGS	Home - claims compensation only	Home - claims and premiums compensation
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A6.4 Cyprus

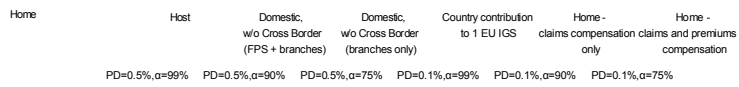
Cyprus - Total Insurance



Cyprus - Life Insurance

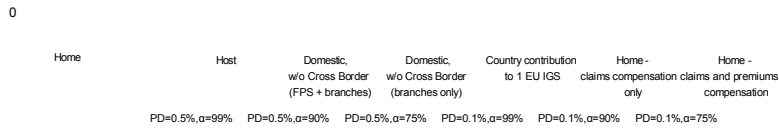


Cyprus - Non-Life Insurance

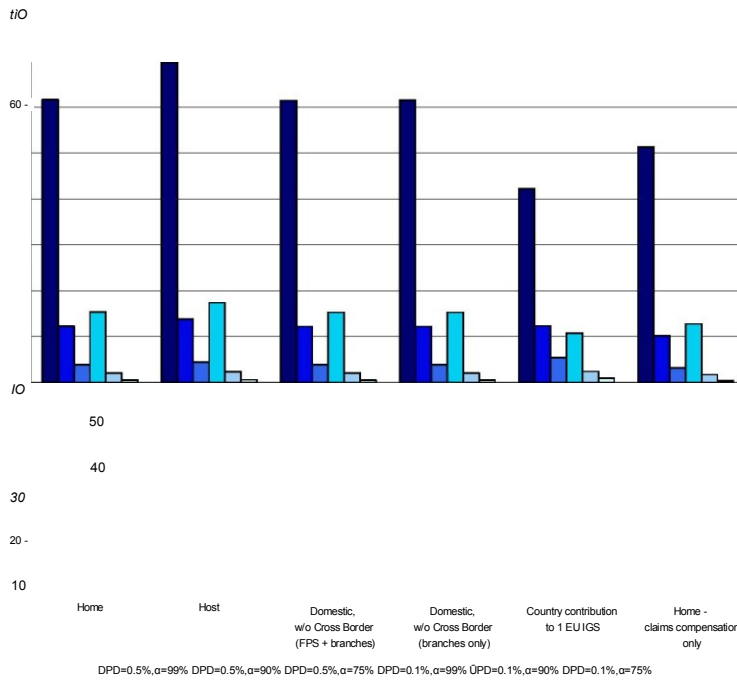


A6.5 Czech Republic

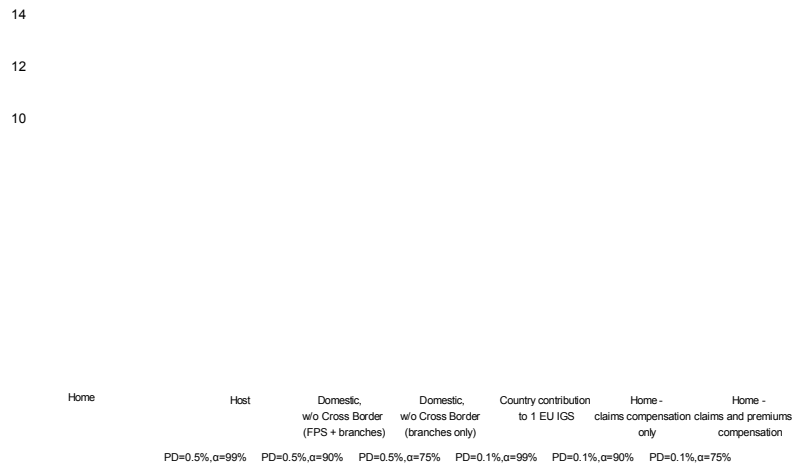
Czech Republic - Total Insurance



Czech Republic - Life Insurance

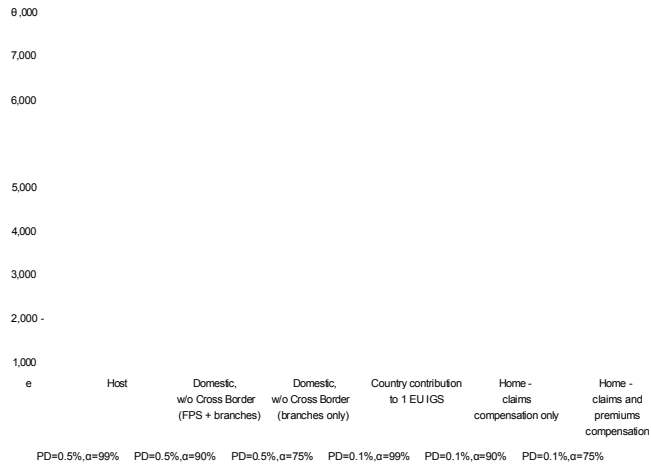


Czech Republic - Non-Life Insurance

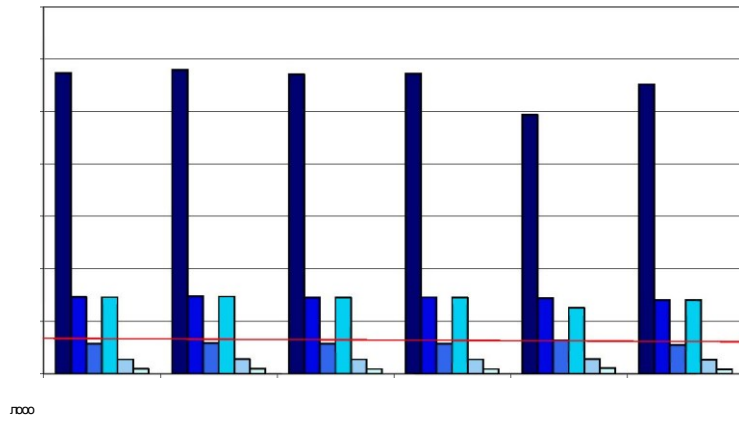


A6.6 Germany

Germany - Total Insurance



Germany - Life Insurance



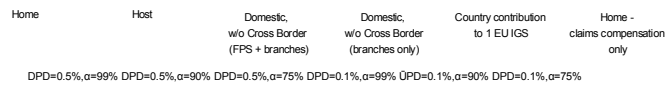
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4,000

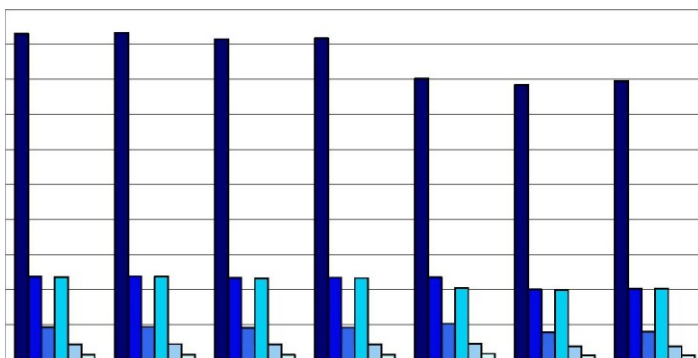
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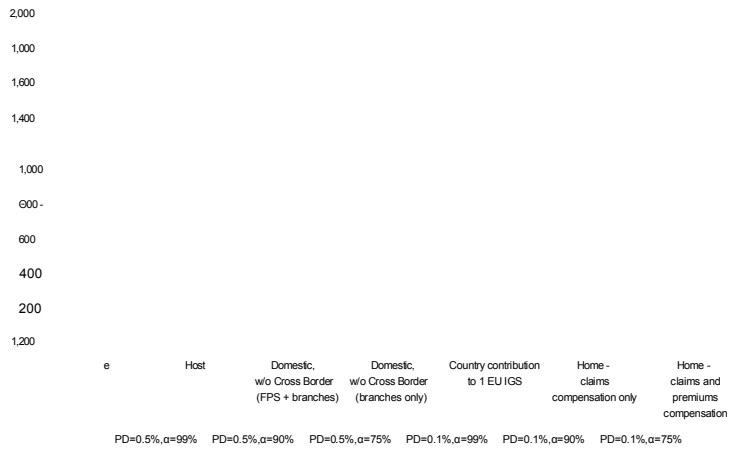
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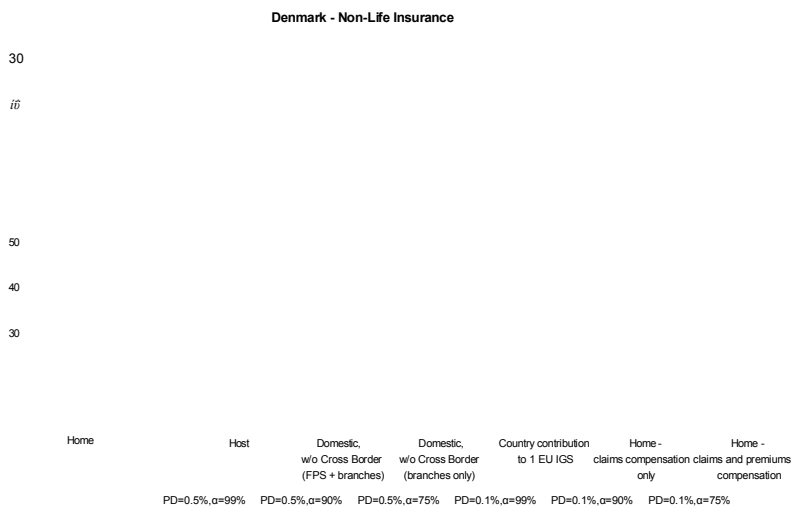
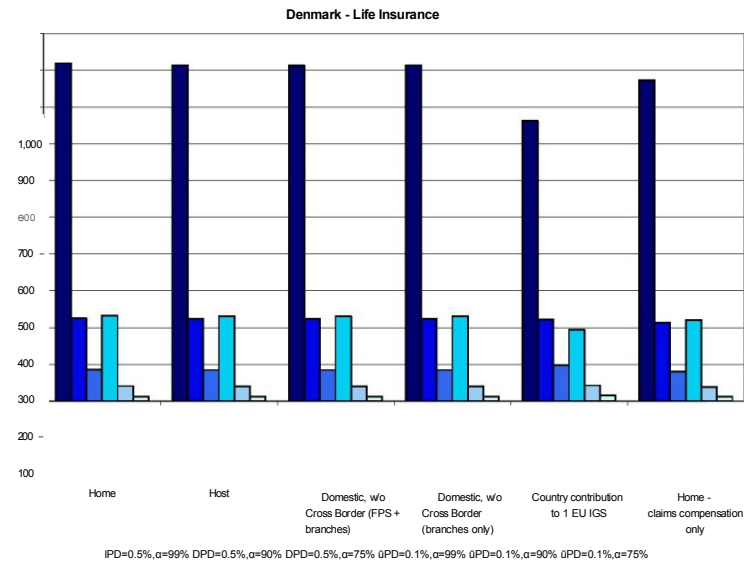
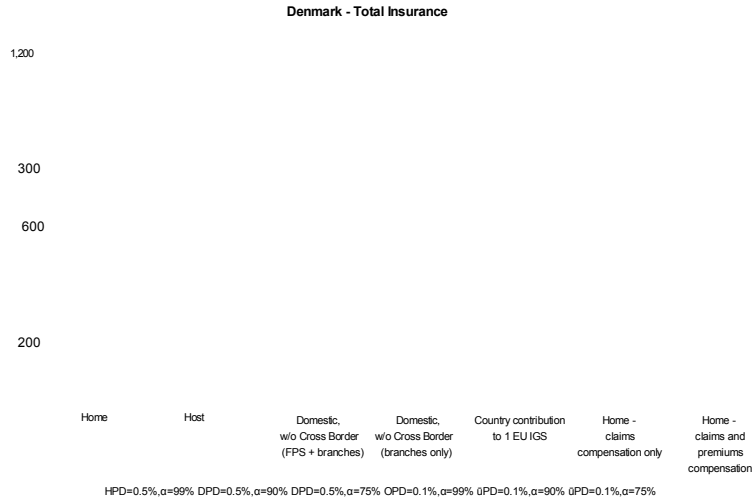


Germany - Non-Life Insurance





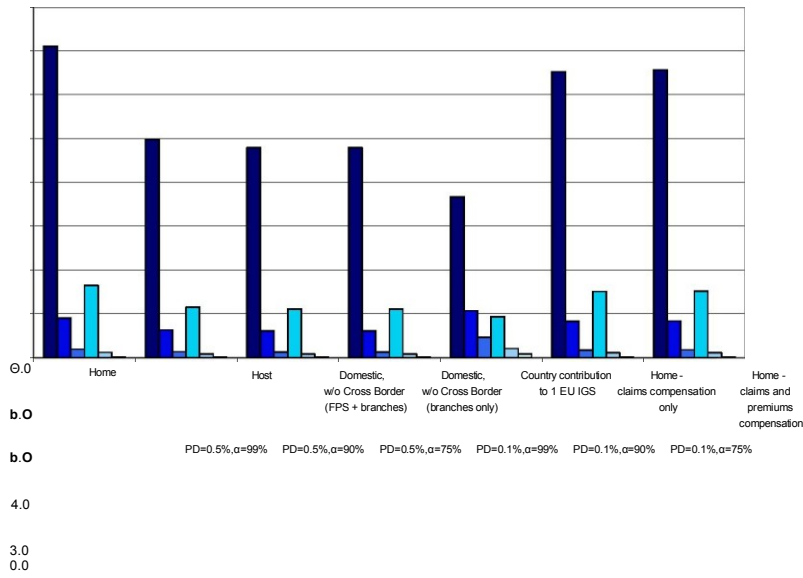
A6.7 Denmark



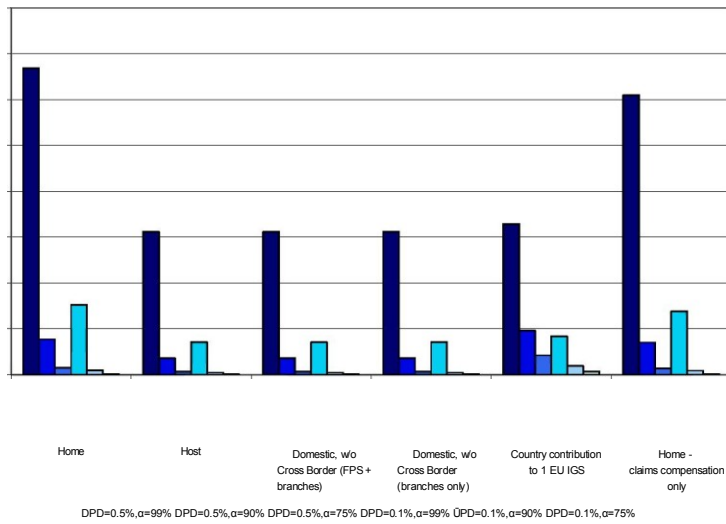
Note: red line refers to the target fund size

A6.8 Estonia

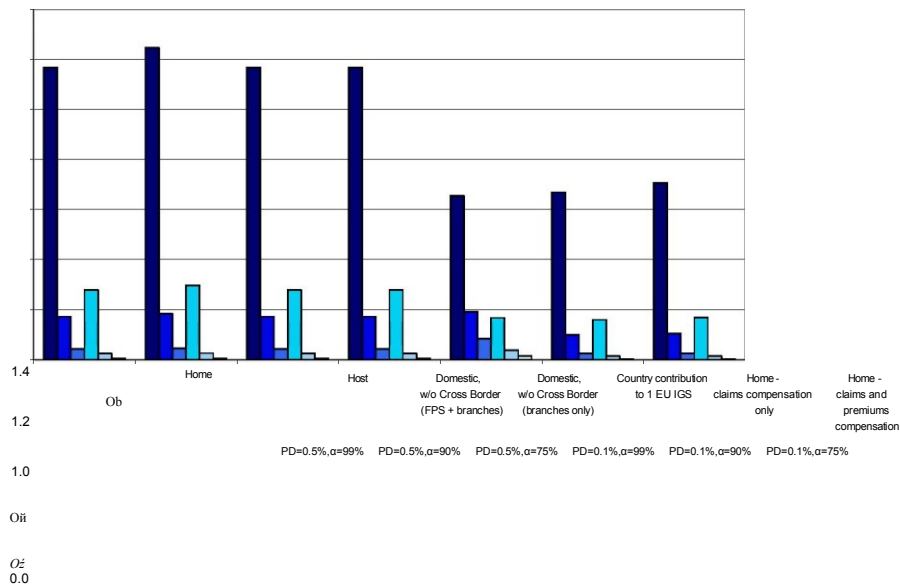
Estonia - Total Insurance



Estonia - Life Insurance

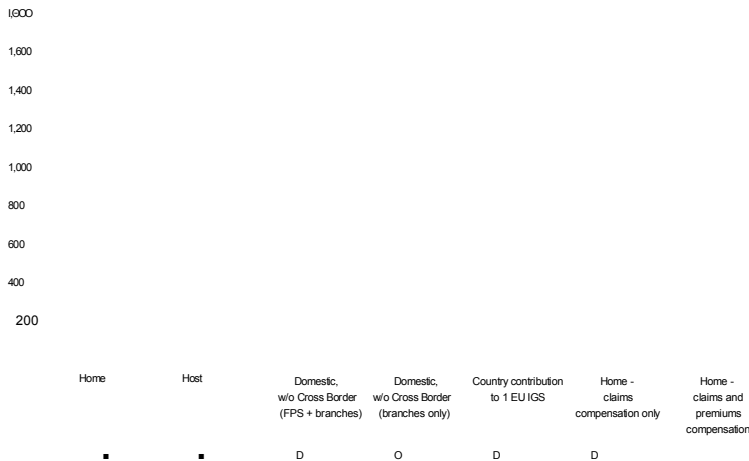


Estonia - Non-Life Insurance



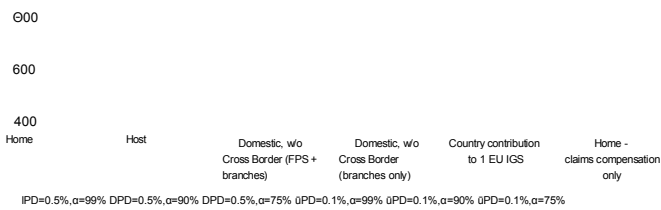
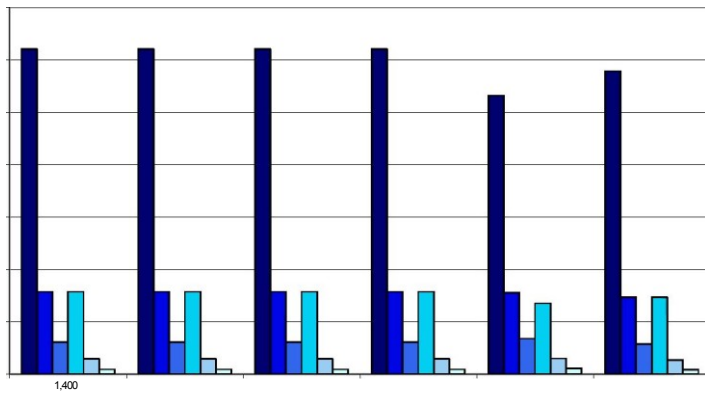
A6.9 Spain

Spain - Total Insurance

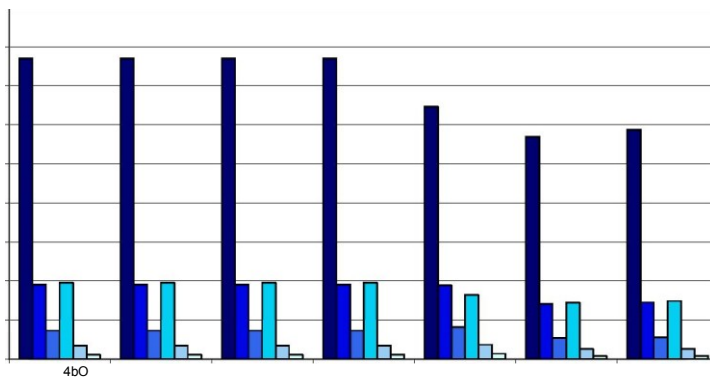


Note: red line refers to the 2008 fund size

Spain - Life Insurance



Spain - Non-Life Insurance



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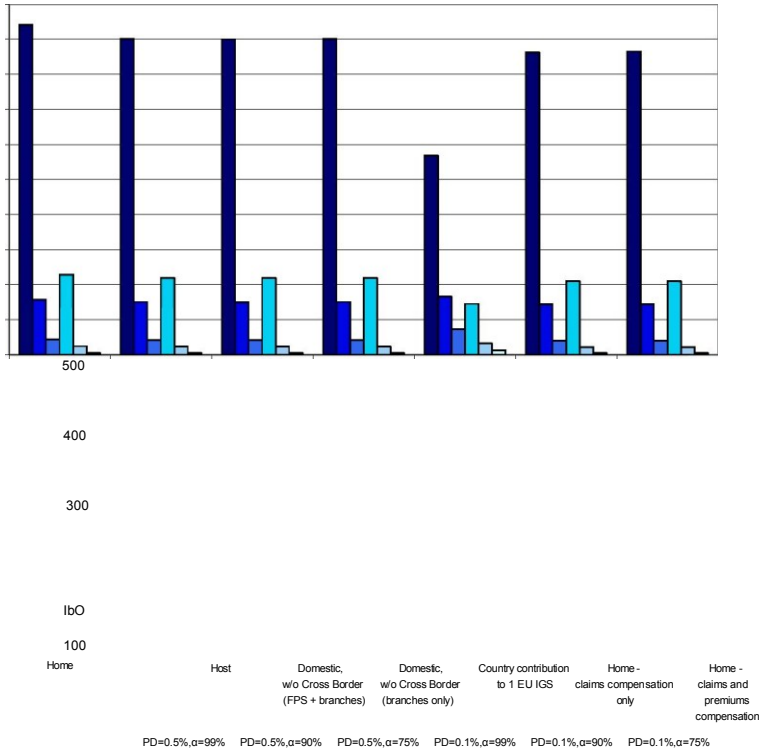
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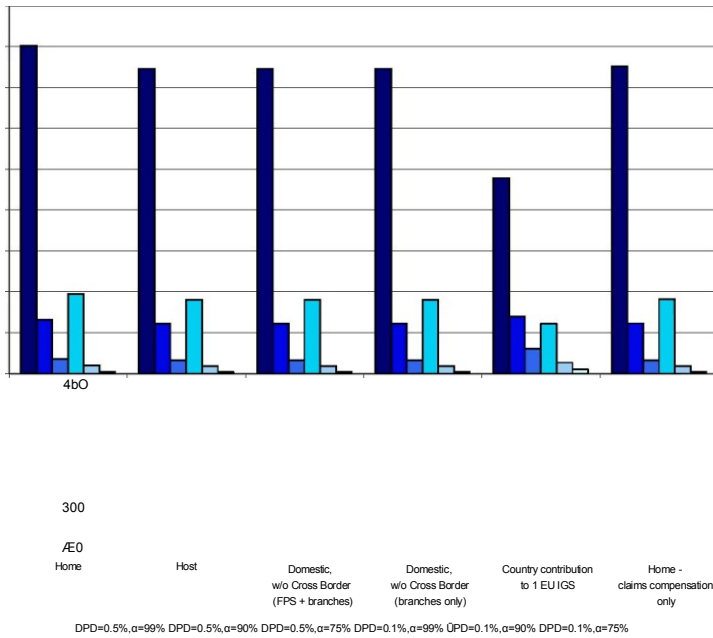
Home	Host	Domestic, w/o Cross Border (FPS + branches)	Domestic, w/o Cross Border (branches only)	Country contribution to 1 EU IGS	Home - claims compensation only	Home - claims and premiums compensation
PD=0.5%, α =99%	PD=0.5%, α =90%	PD=0.5%, α =75%	PD=0.1%, α =99%	PD=0.1%, α =90%	PD=0.1%, α =75%	

A6.10 Finland

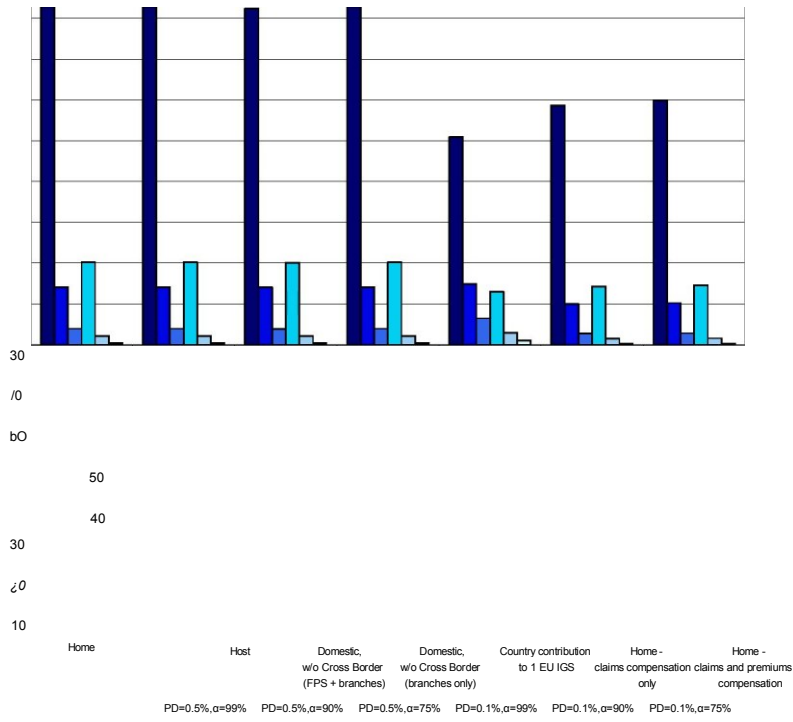
Finland - Total Insurance



Finland - Life Insurance

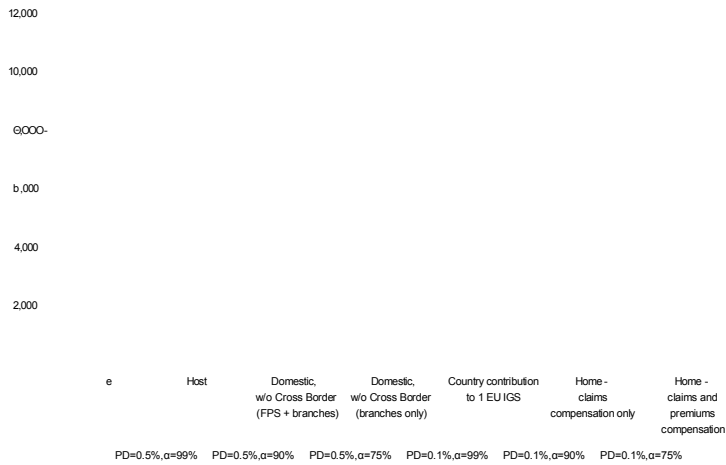


Finland - Non-Life Insurance

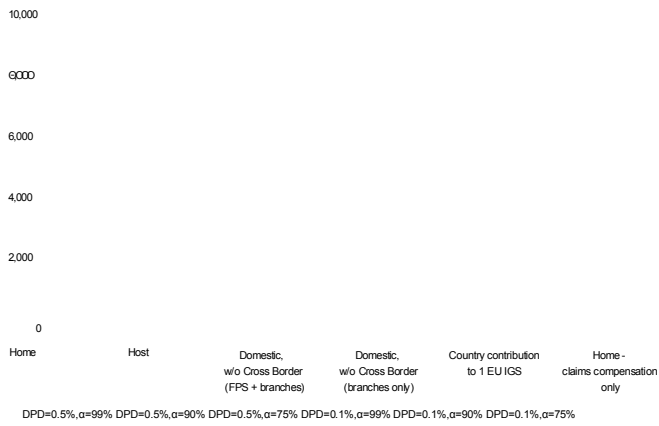


A6.11 France

France - Total Insurance

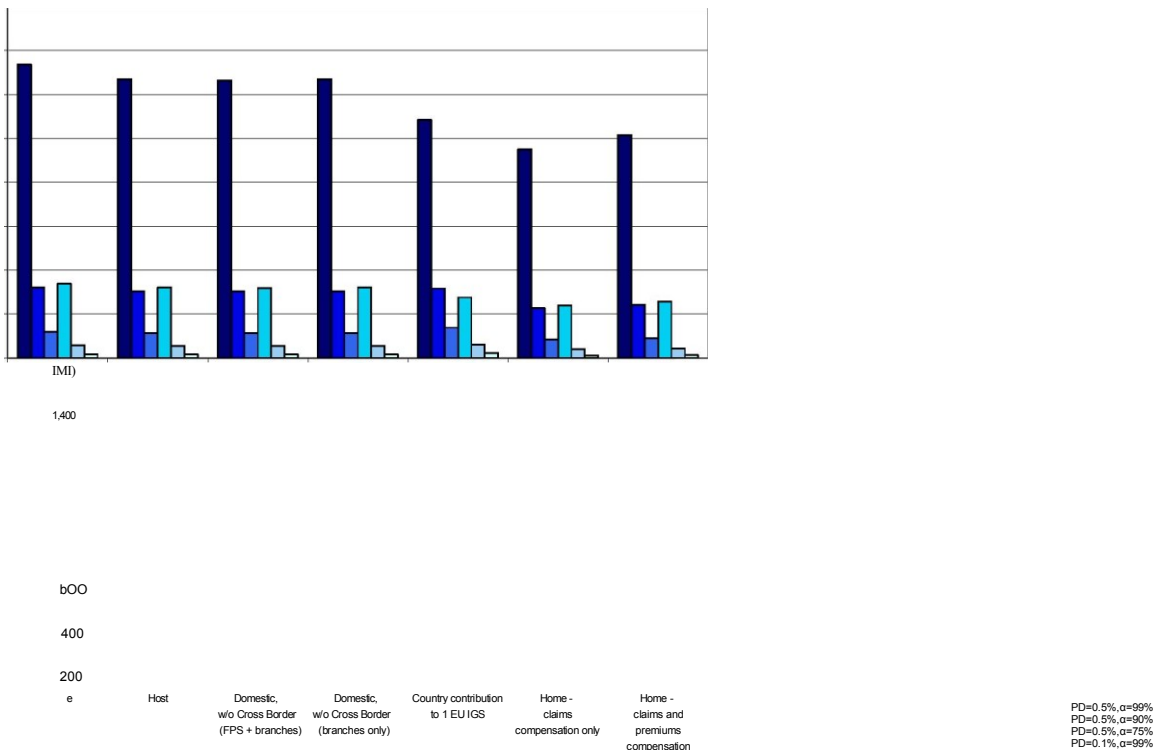


France - Life Insurance



Note: red line refers to the 2007 fund size

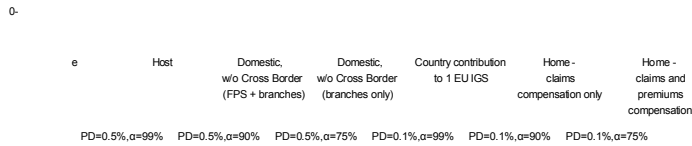
France - Non-Life Insurance



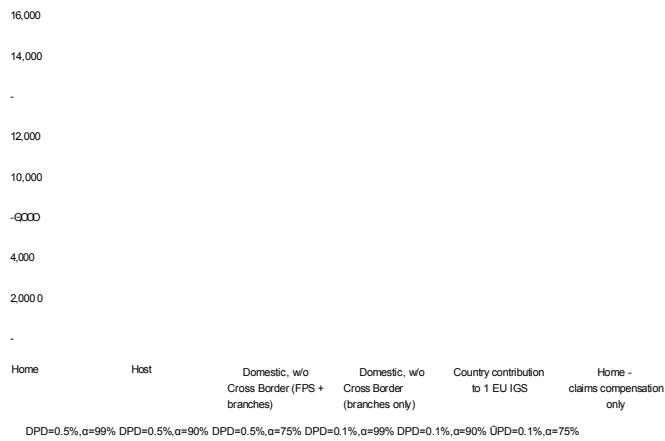
PD=0.1%, α =90% PD=0.1%, α =75%

A6.12 United Kingdom

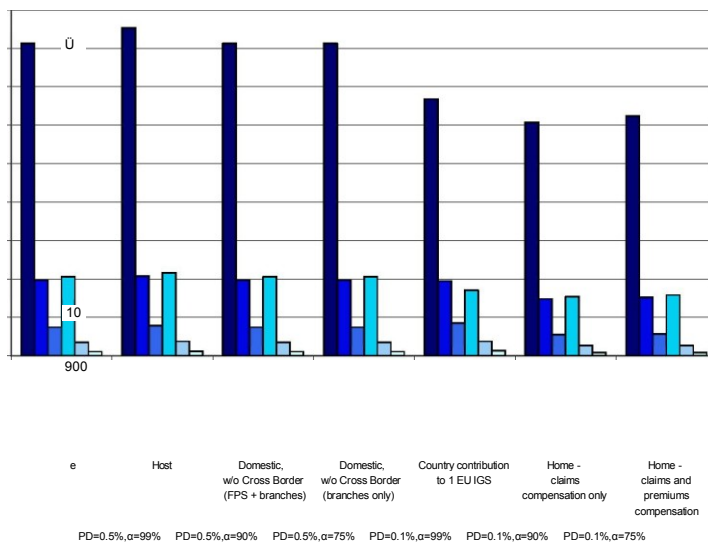
United Kingdom - Total Insurance



United Kingdom - Life Insurance

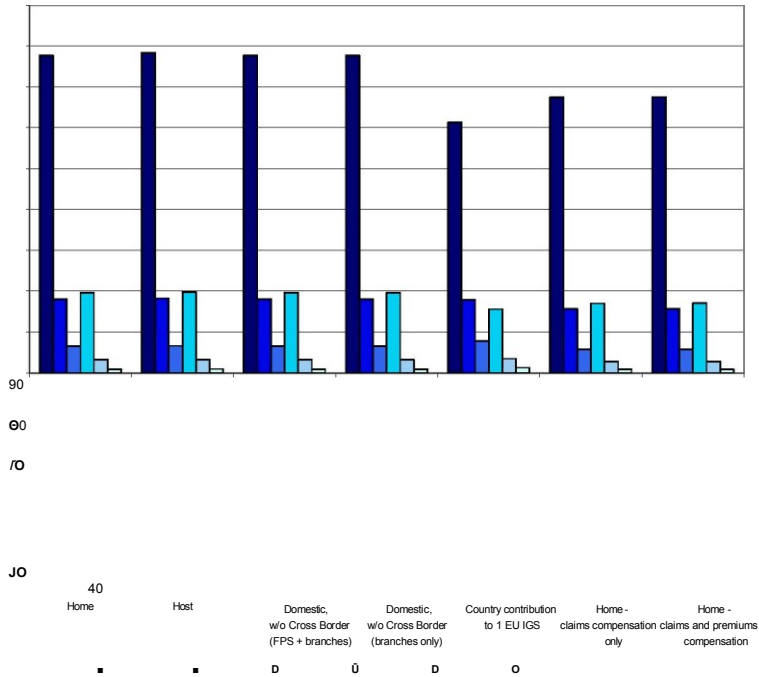


United Kingdom - Non-Life Insurance

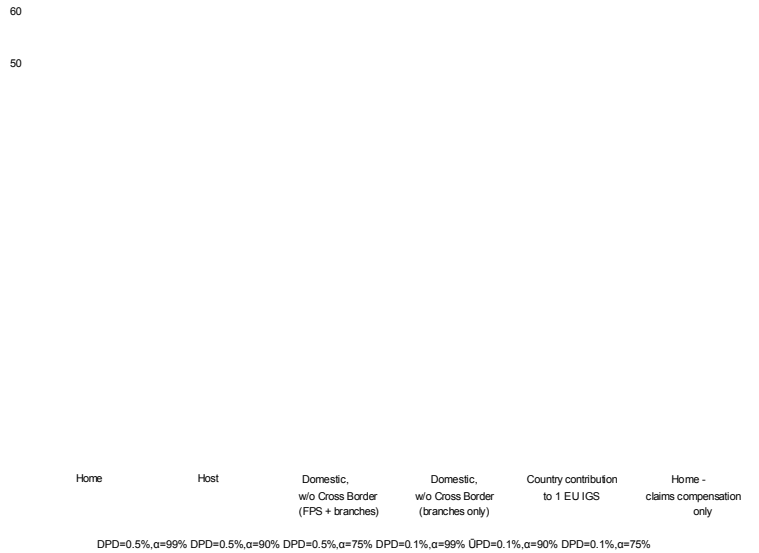


A6.13 Greece

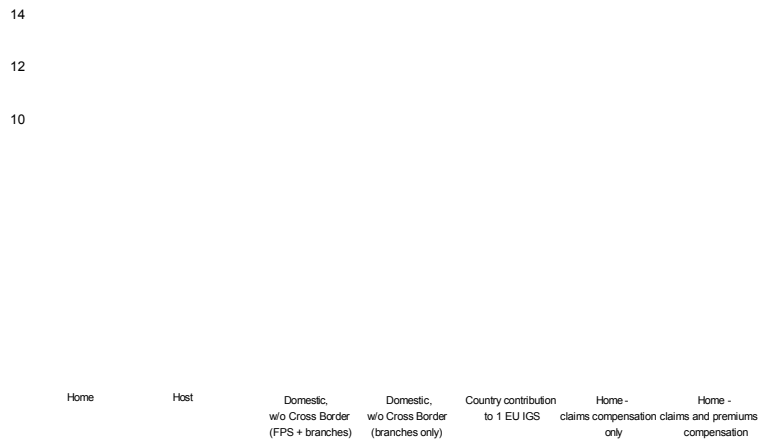
Greece - Total Insurance



Greece - Life Insurance



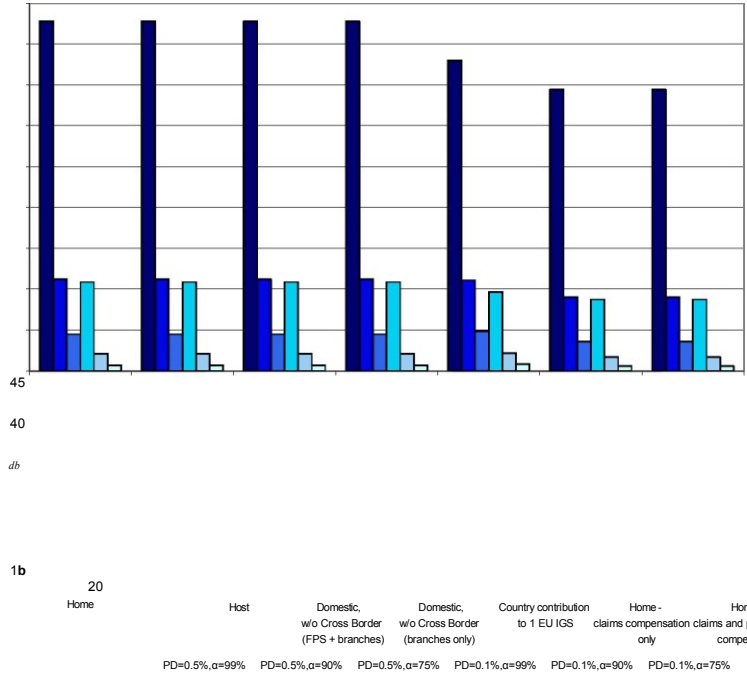
Greece - Non-Life Insurance



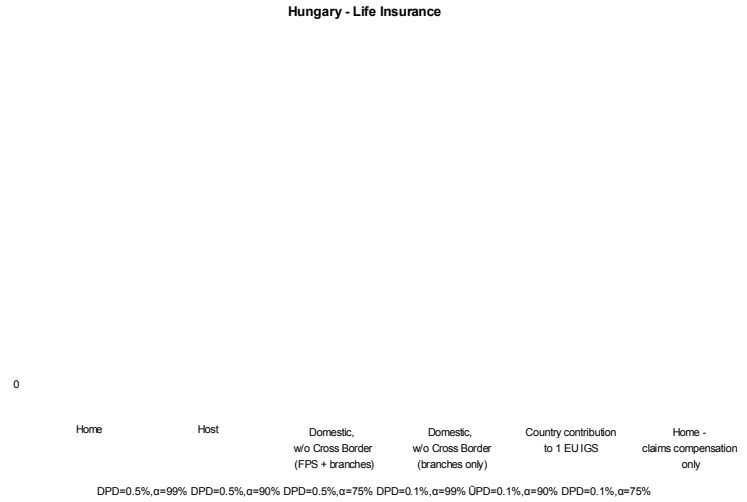
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A6.14 Hungary

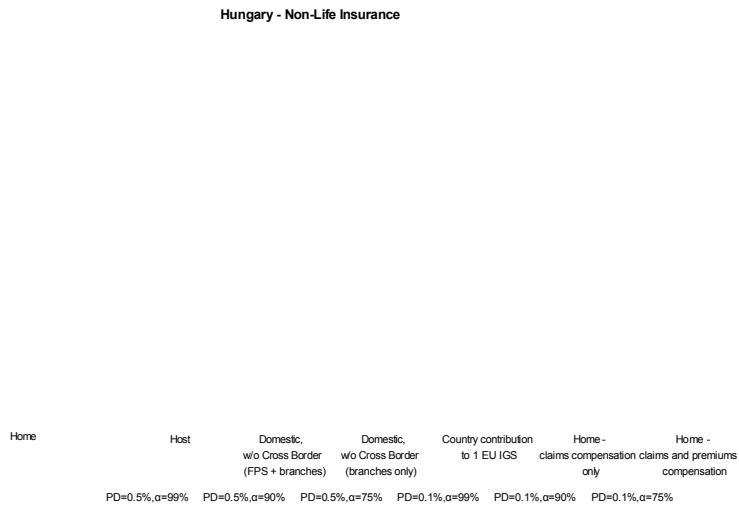
Hungary - Total Insurance



Hungary - Life Insurance

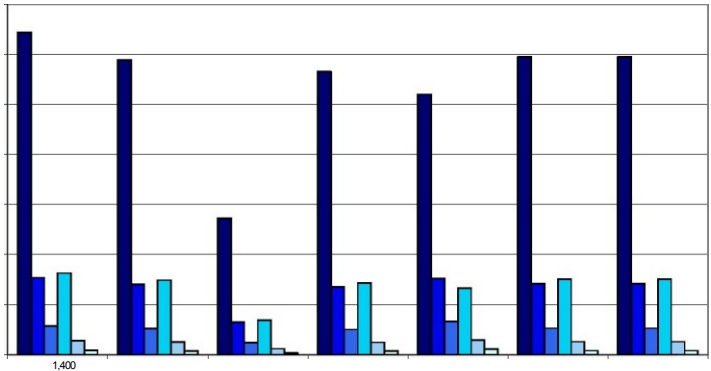


Hungary - Non-Life Insurance



A6.15 Ireland

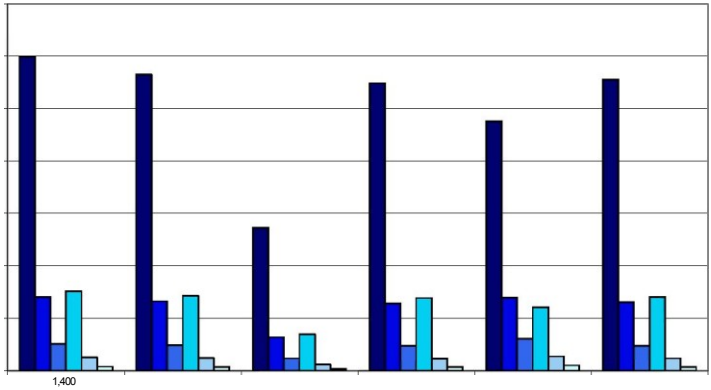
Ireland - Total Insurance



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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%

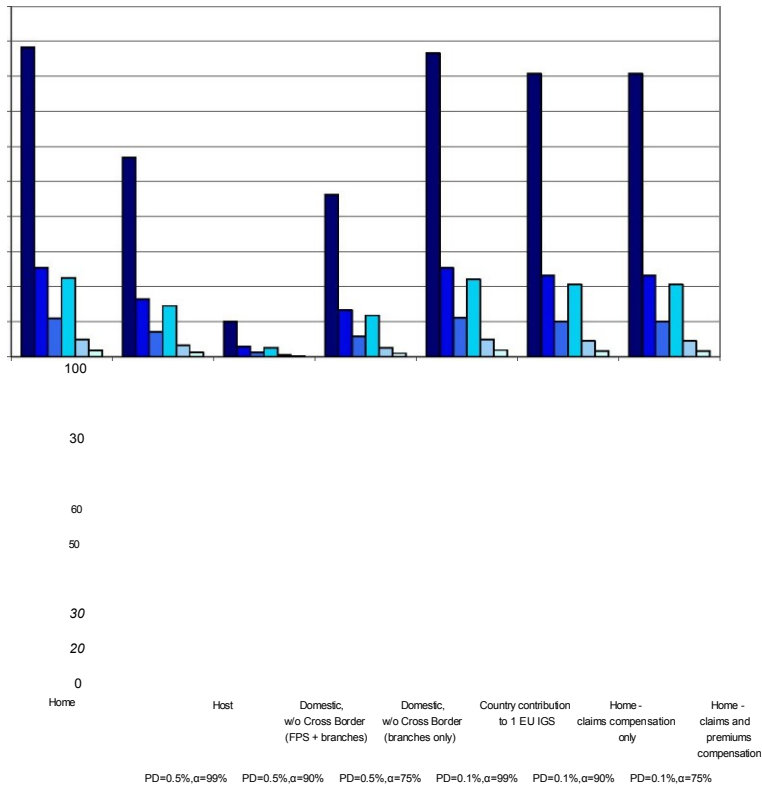
Ireland - Life Insurance



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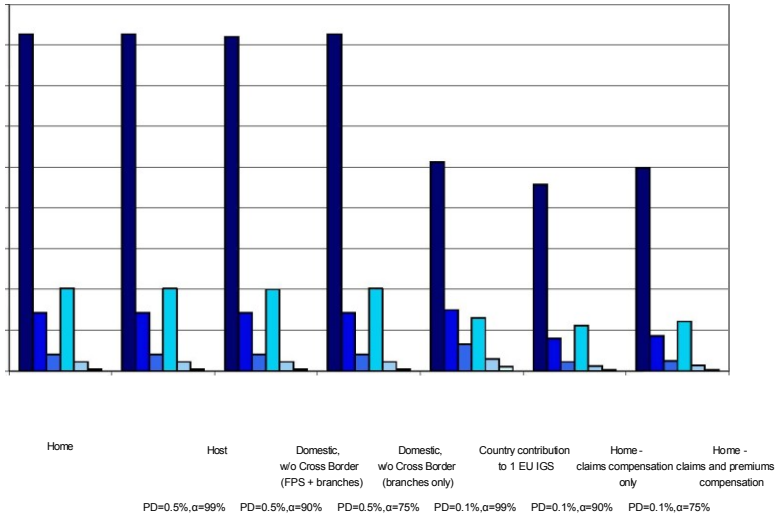
Host	Domestic, w/o Cross Border (FPS + branches)	Domestic, w/o Cross Border (branches only)	Country contribution to 1 EU IGS	Home-claims compensation only
DPD=0.5%, α=99%	DPD=0.5%, α=90%	DPD=0.5%, α=75%	DPD=0.1%, α=99%	DPD=0.1%, α=75%

Ireland - Non-Life Insurance



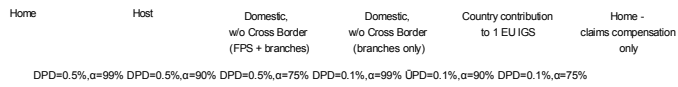
A6.16 Iceland

Iceland - Total Insurance

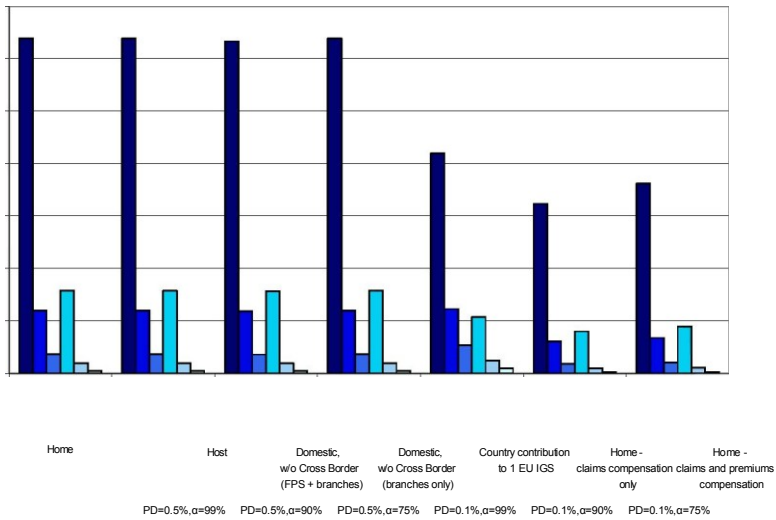


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Iceland - Life Insurance

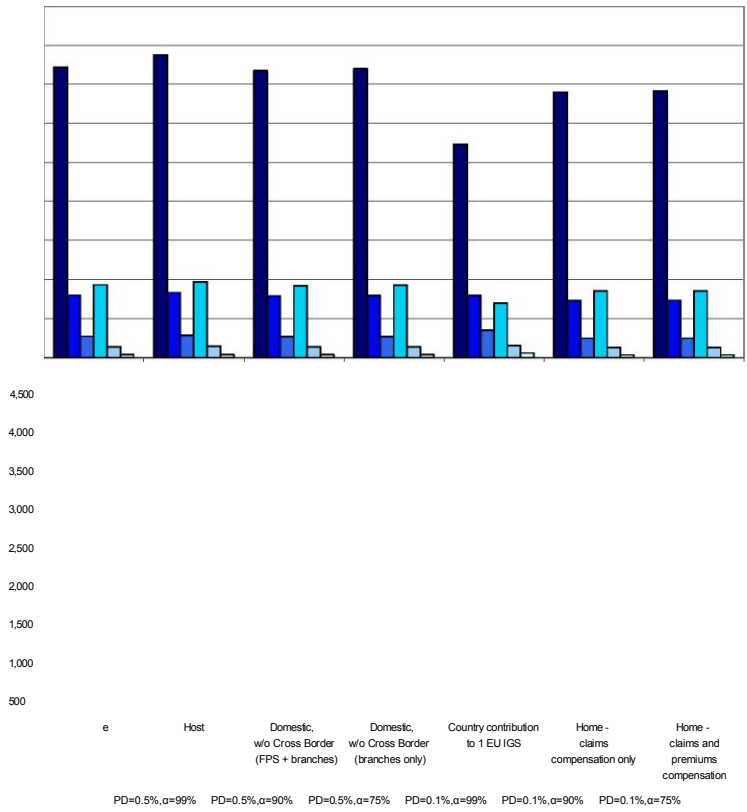


Iceland - Non-Life Insurance

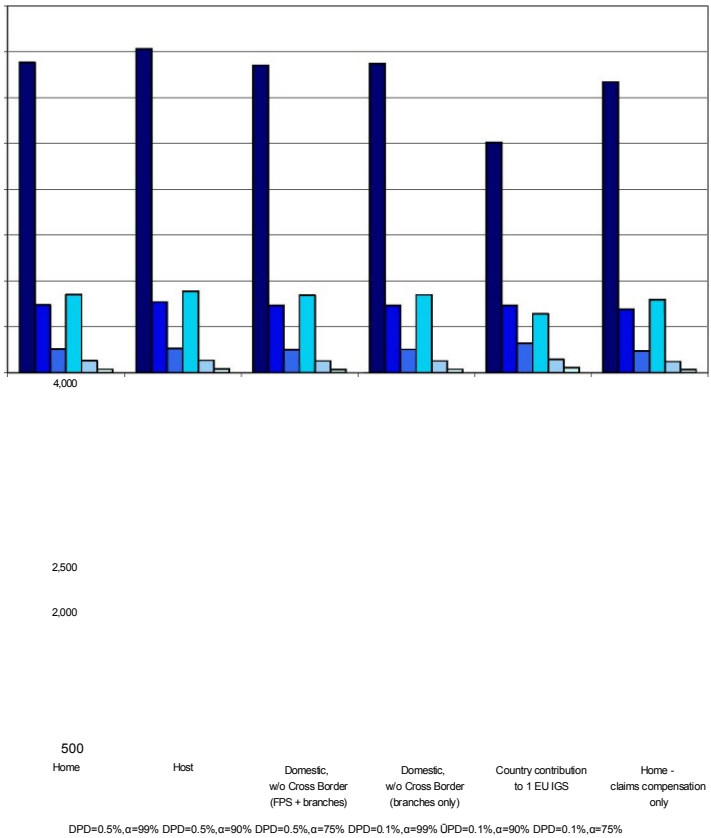


A6.17 Italy

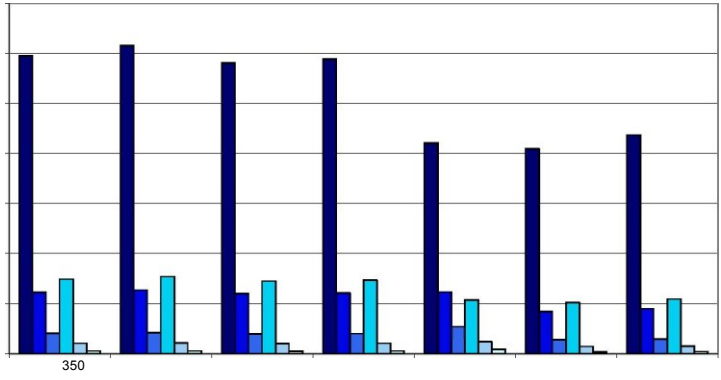
Italy - Total Insurance



Italy - Life Insurance



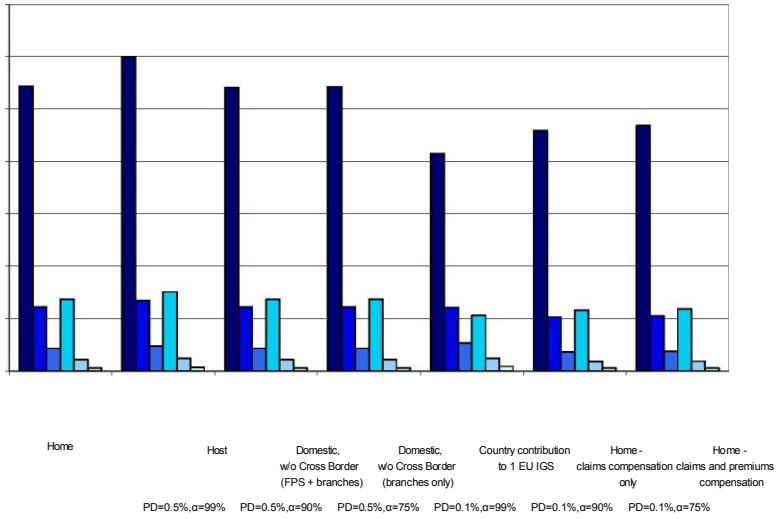
Italy - Non-Life Insurance



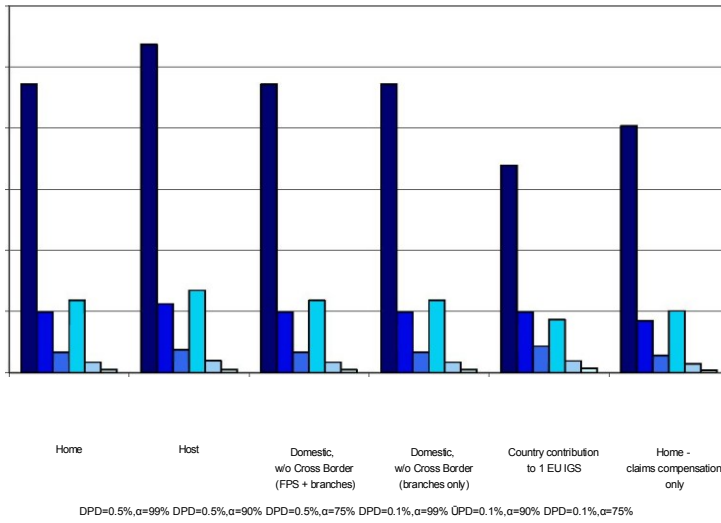
DO	Host	Domestic, w/o Cross Border (FPS + branches)	Domestic, w/o Cross Border (branches only)	Country contribution to 1 EU IGS	Home - claims compensation only	Home - claims and premiums compensation
Home	PD=0.5%, α =99%	PD=0.5%, α =90%	PD=0.5%, α =75%	PD=0.1%, α =99%	PD=0.1%, α =90%	PD=0.1%, α =75%

A6.18 Lithuania

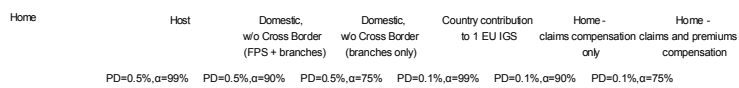
Lithuania - Total Insurance



Lithuania - Life Insurance

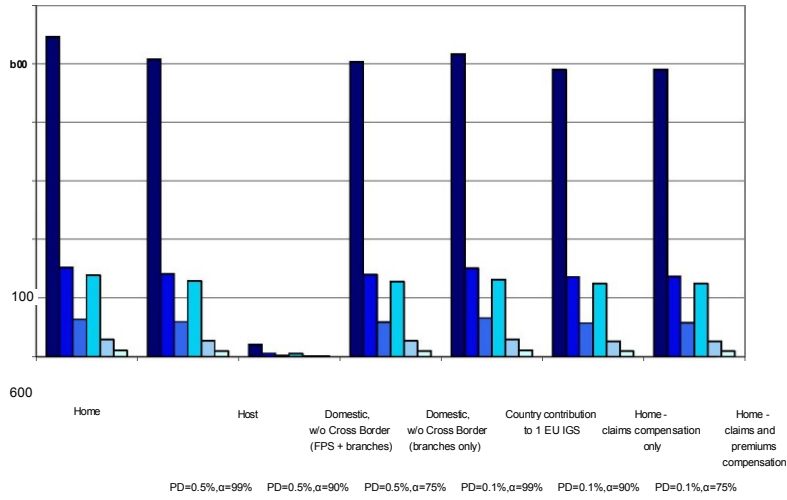


Lithuania - Non-Life Insurance

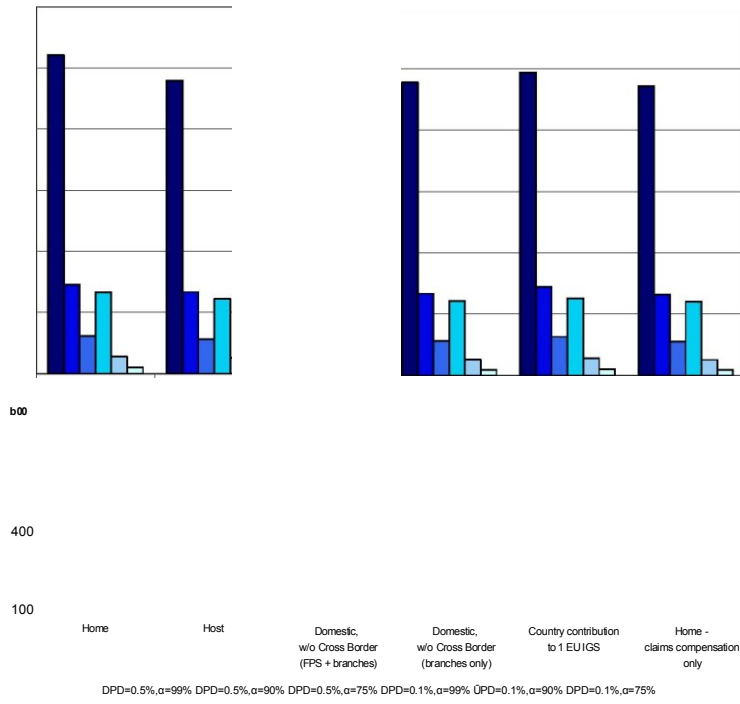


A6.19 Luxembourg

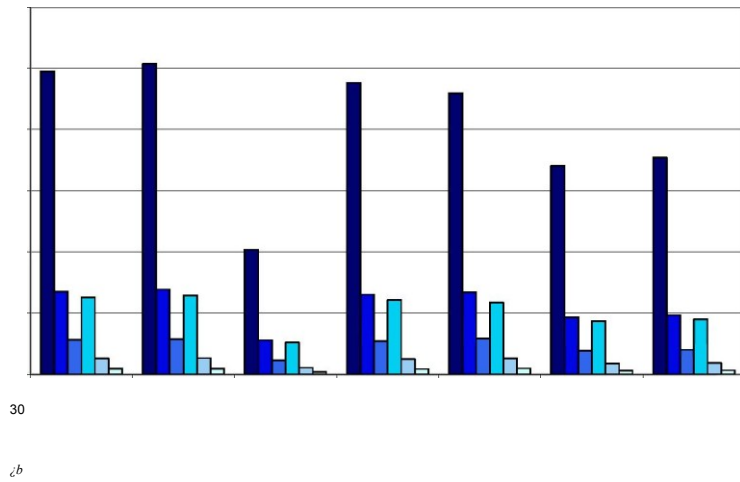
Luxembourg - Total Insurance



Luxembourg - Life Insurance



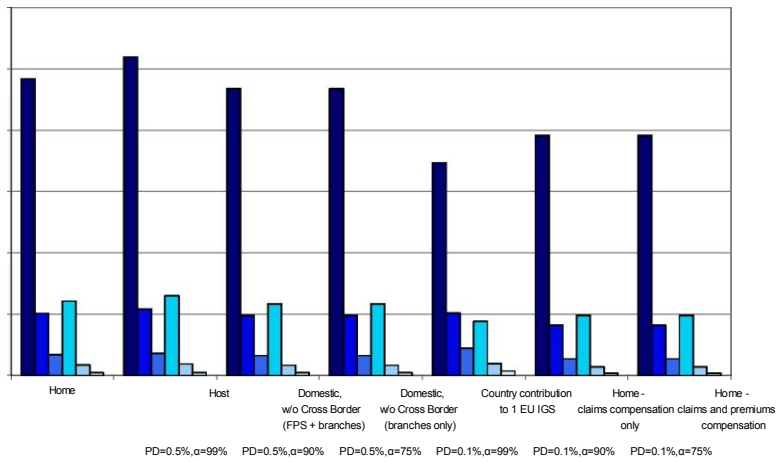
Luxembourg - Non-Life Insurance



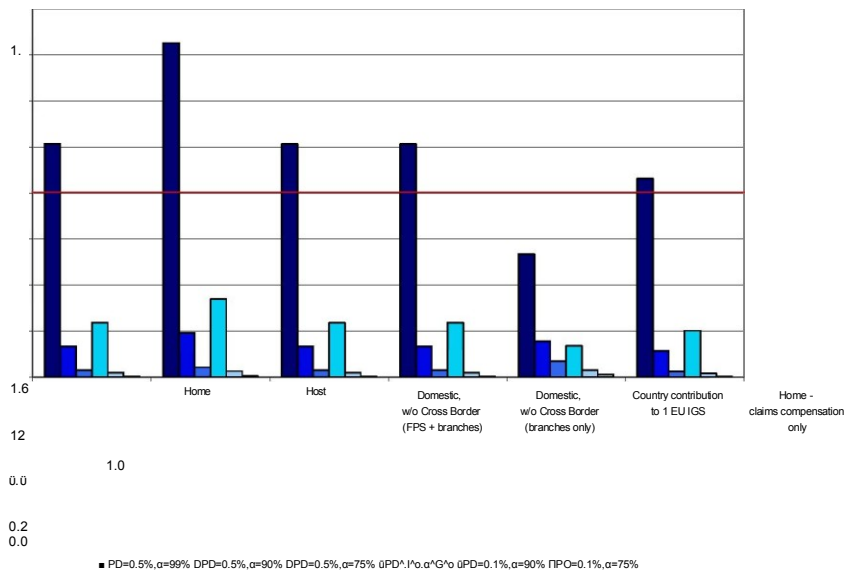
Home	Host	Domestic, w/o Cross Border (FPS + branches)	Domestic, w/o Cross Border (branches only)	Country contribution to 1 EU IGS	Home - claims compensation only	Home - claims and premiums compensation
PD=0.5%, α =99%	PD=0.5%, α =90%	PD=0.5%, α =75%	PD=0.1%, α =99%	PD=0.1%, α =90%	PD=0.1%, α =75%	

A6.20 Latvia

Latvia - Total Insurance

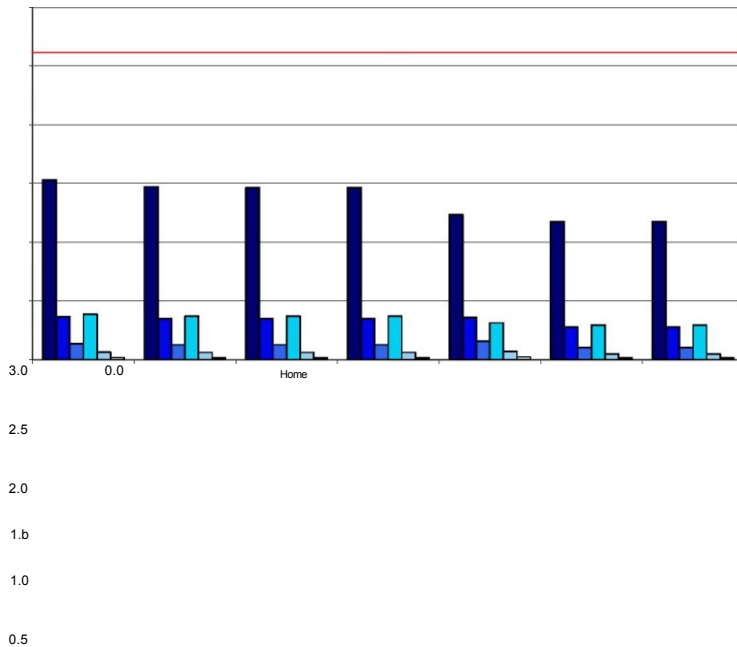


Latvia - Life Insurance



Note: red line refers to the 2006 fund size

Latvia - Non-Life Insurance



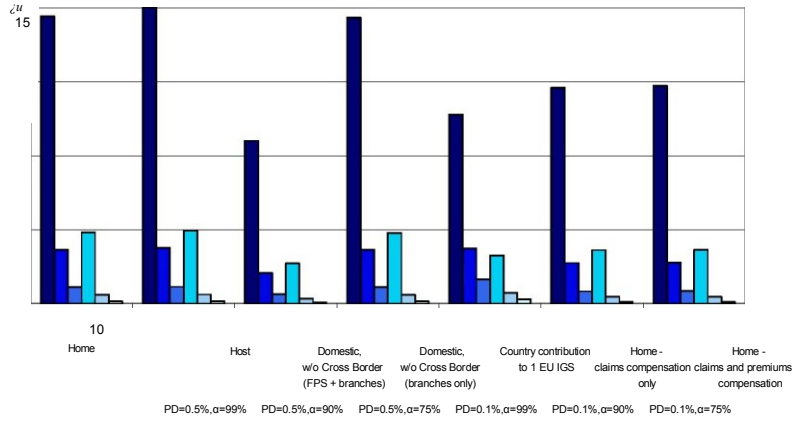
Host	Domestic, r	Domestic, s	Country contributor	EU IGS (FPS + branches)	claims compensation (branches only)	claims and only	premiums compensation	
w / o	d e r							
C r o s s B o	w / o C o s	d e r t o 1						
			PD=0.5%, α =99%	PD=0.5%, α =90%	PD=0.5%, α =75%	PD=0.1%, α =99%	PD=0.1%, α =90%	PD=0.1%, α =75%

Note: red line refers to the 2006 fund size

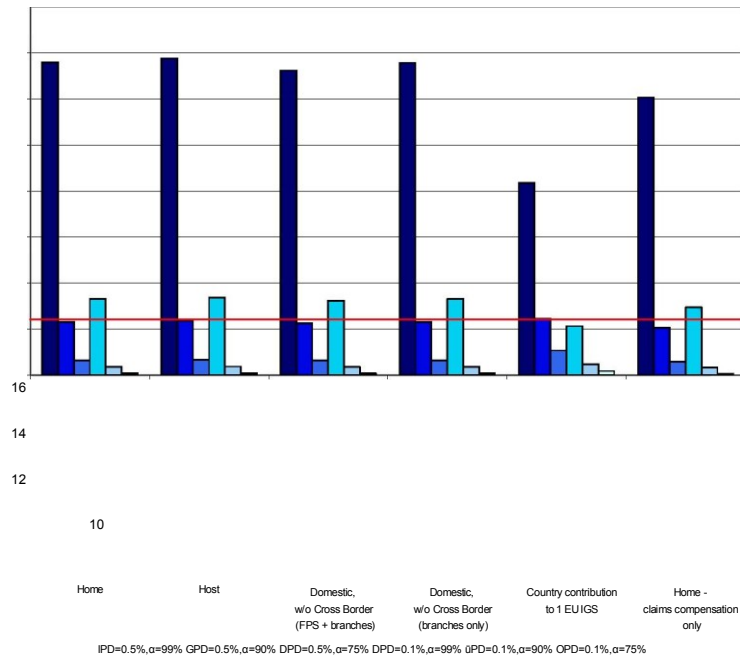
A6.21 Malta

Malta - Total Insurance

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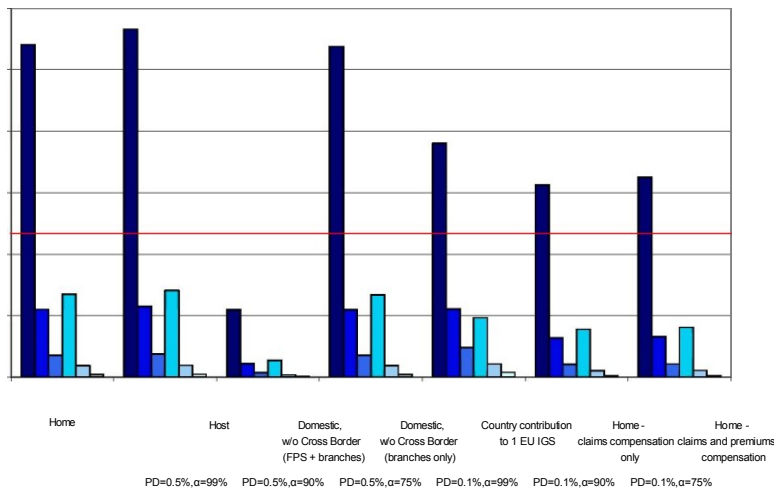


Malta - Life Insurance



Note: red line refers to the target fund size

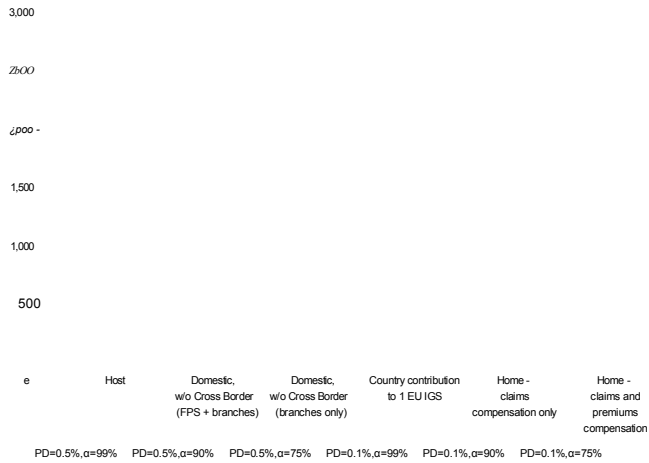
Malta - Non-Life Insurance



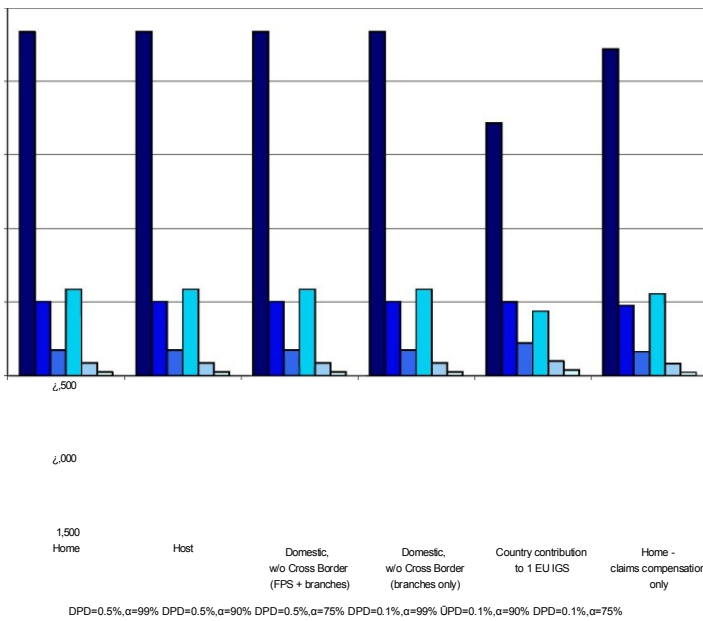
Note: red line refers to the target fund size

A6.22 The Netherlands

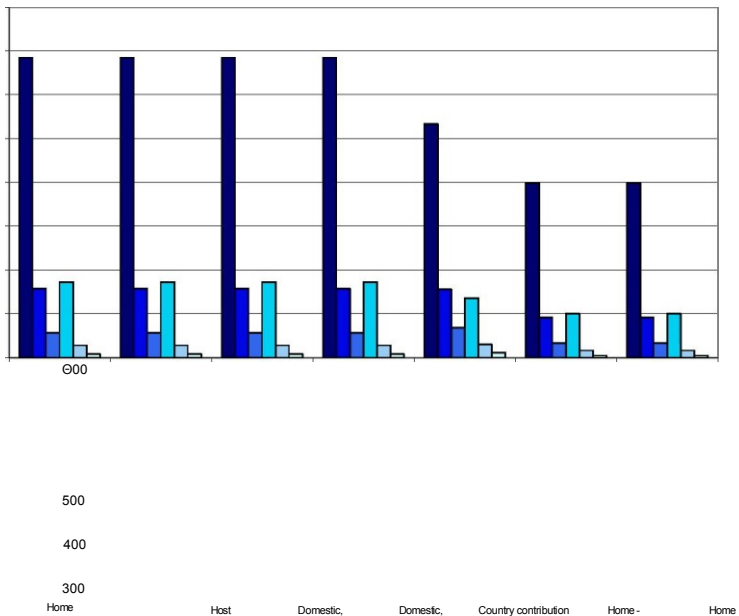
The Netherlands - Total Insurance



The Netherlands - Life Insurance



The Netherlands - Non-Life Insurance



	to Cross Border (FPS + branches)	(branches only)	to 1 EU IGS	claims compensation only	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%

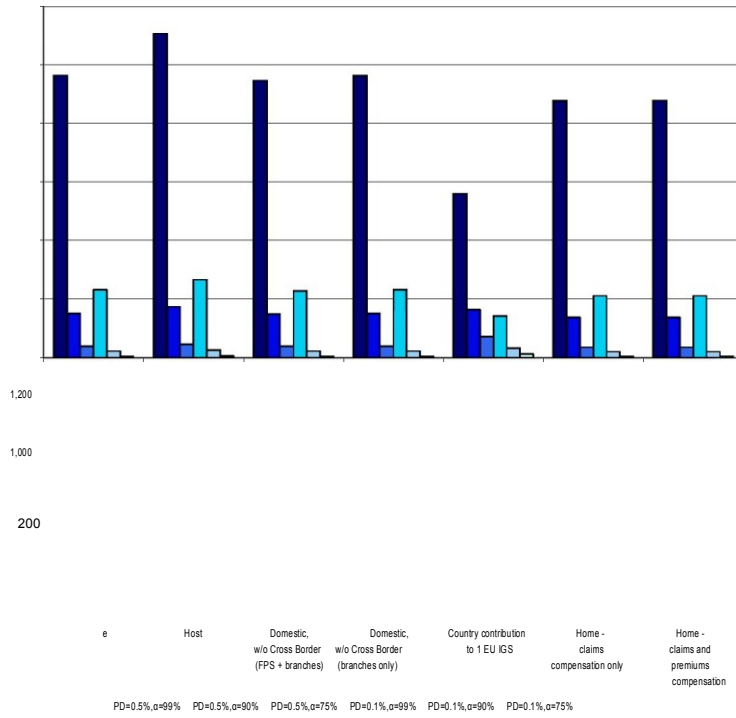
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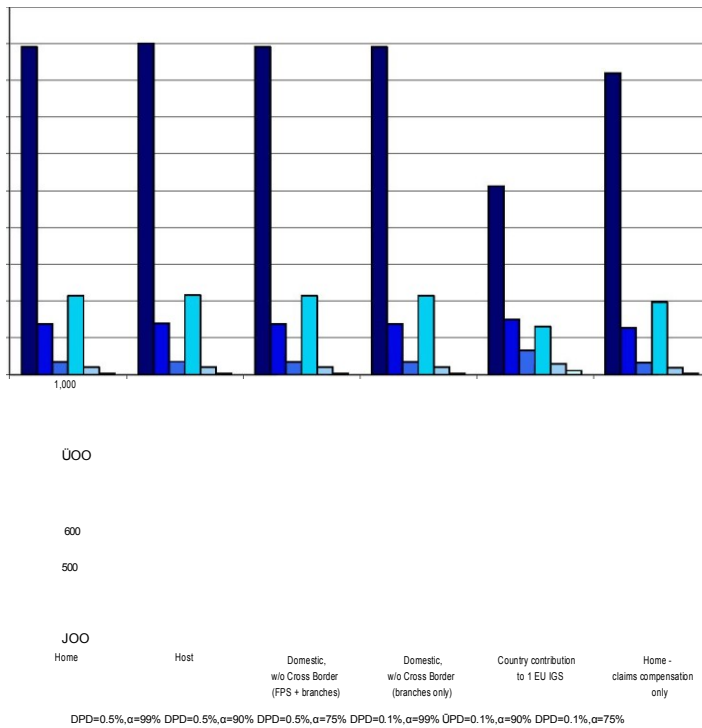
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A6.23 Norway

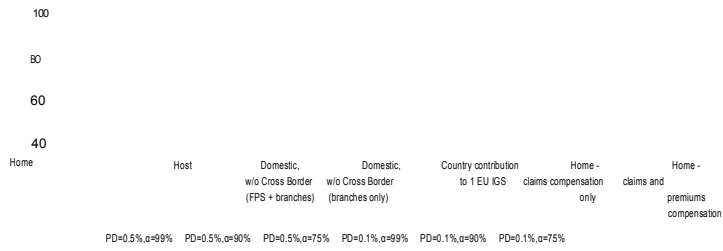
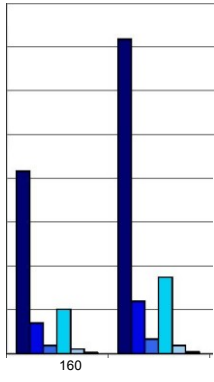
Norway - Total Insurance



Norway - Life Insurance

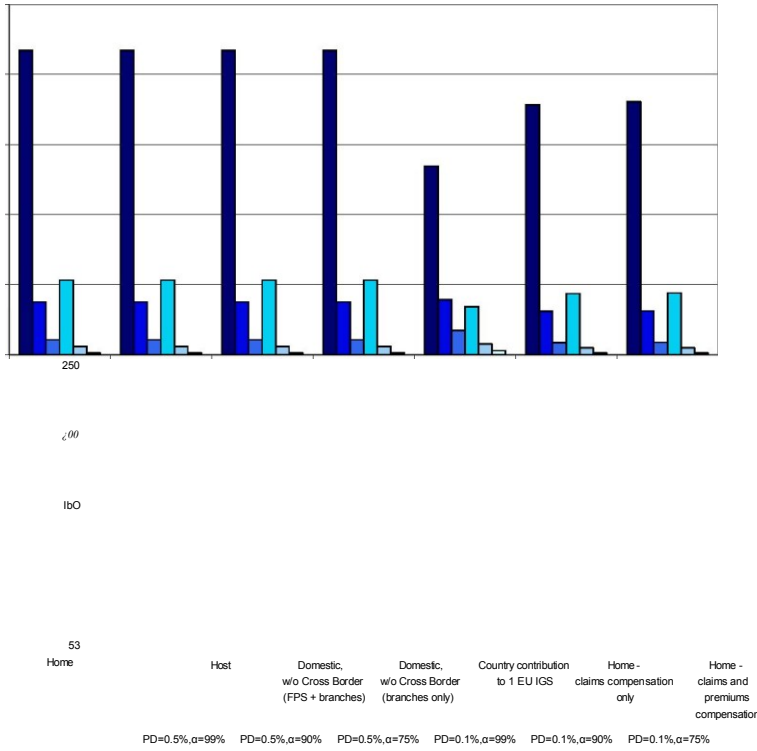


Norway - Non-Life Insurance

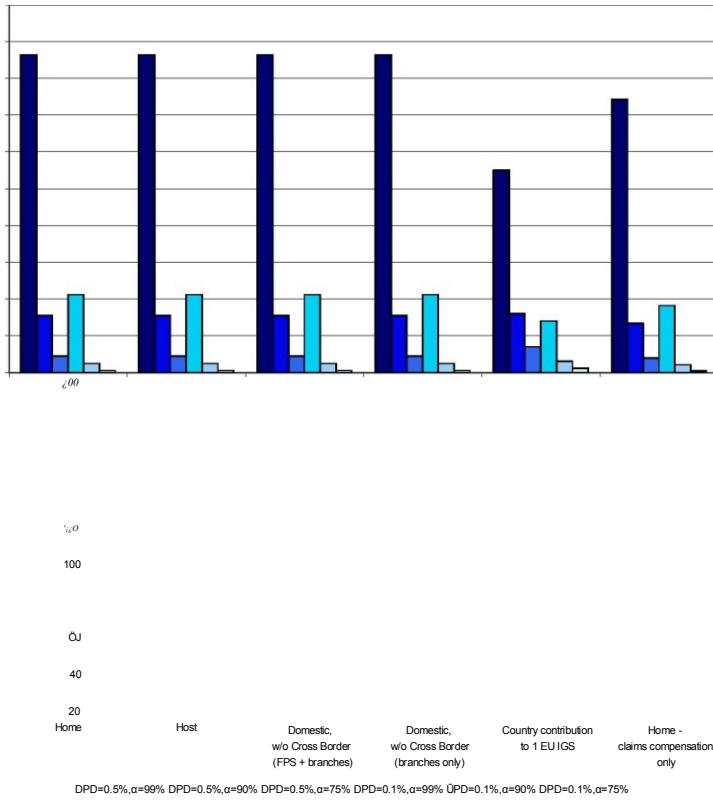


A6.24 Poland

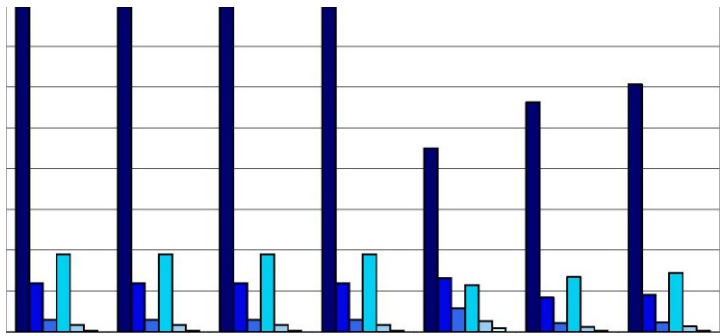
Poland - Total Insurance



Poland - Life Insurance



Poland - 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%

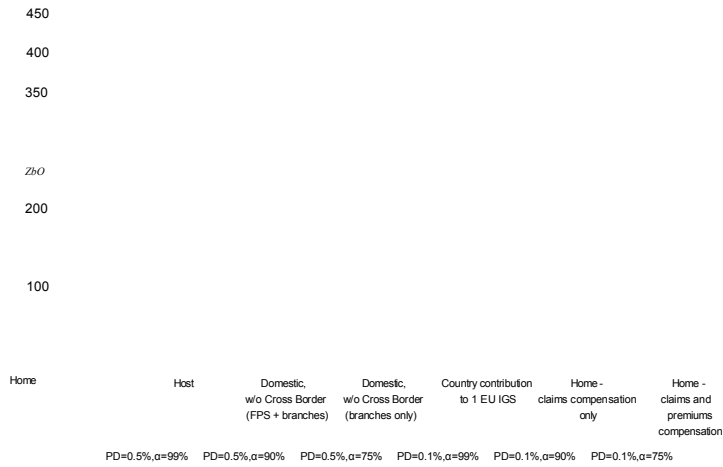
PD=0.1%, α=99%

PD=0.1%, α=90%

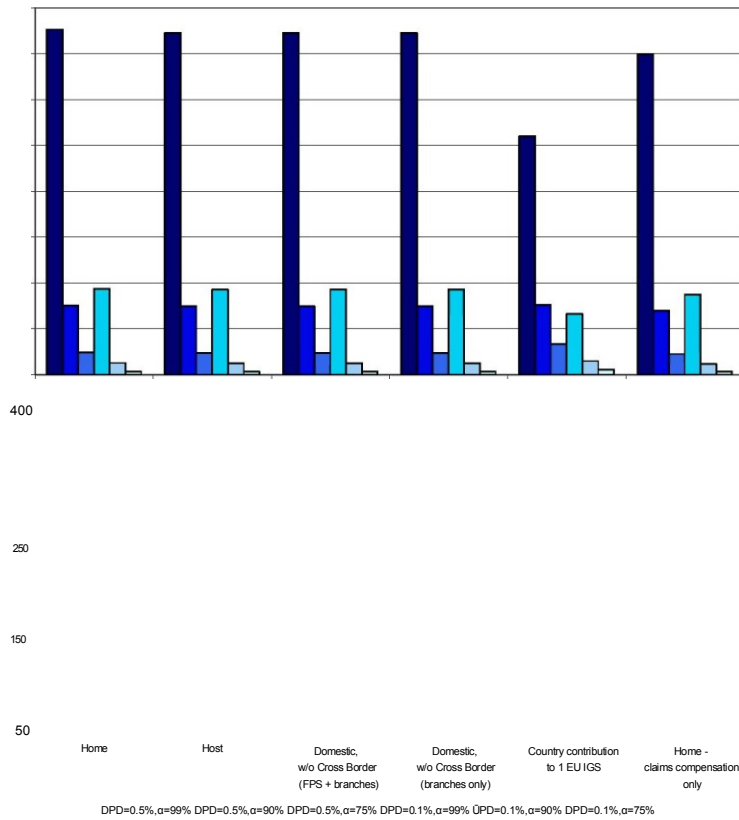
PD=0.1%, α=75%

A6.25 Portugal

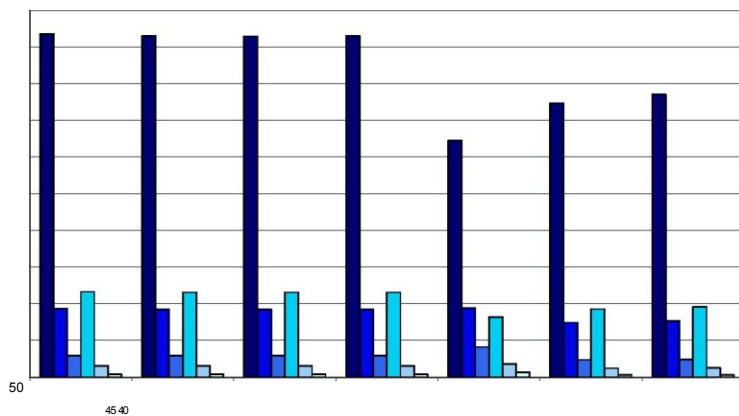
Portugal - Total Insurance



Portugal - Life Insurance



Portugal - Non-Life Insurance



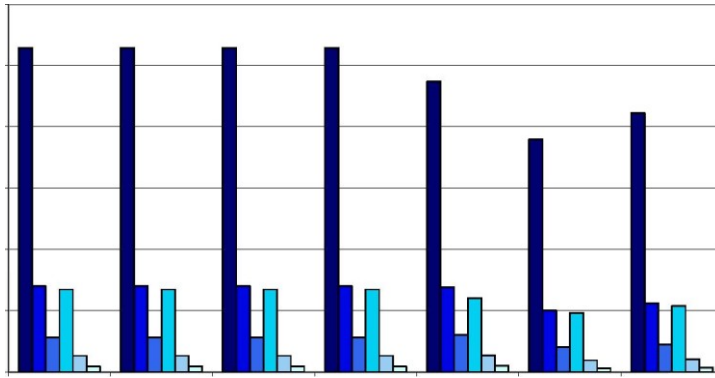
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Home

Hset	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

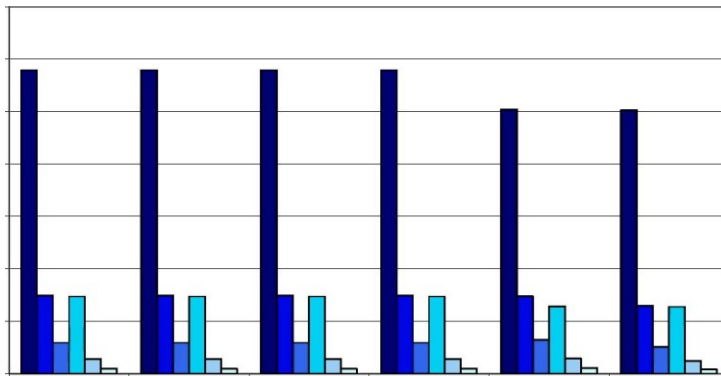


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Home Host Domestic, w/o Cross Border (FPS + branches) Domestic, w/o Cross Border (branches only) Country contribution to 1 EU IGS Home - claims compensation only Home - claims and premiums compensation
 PD=0.5%, α =99% PD=0.5%, α =90% PD=0.5%, α =75%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

Romania - Life Insurance



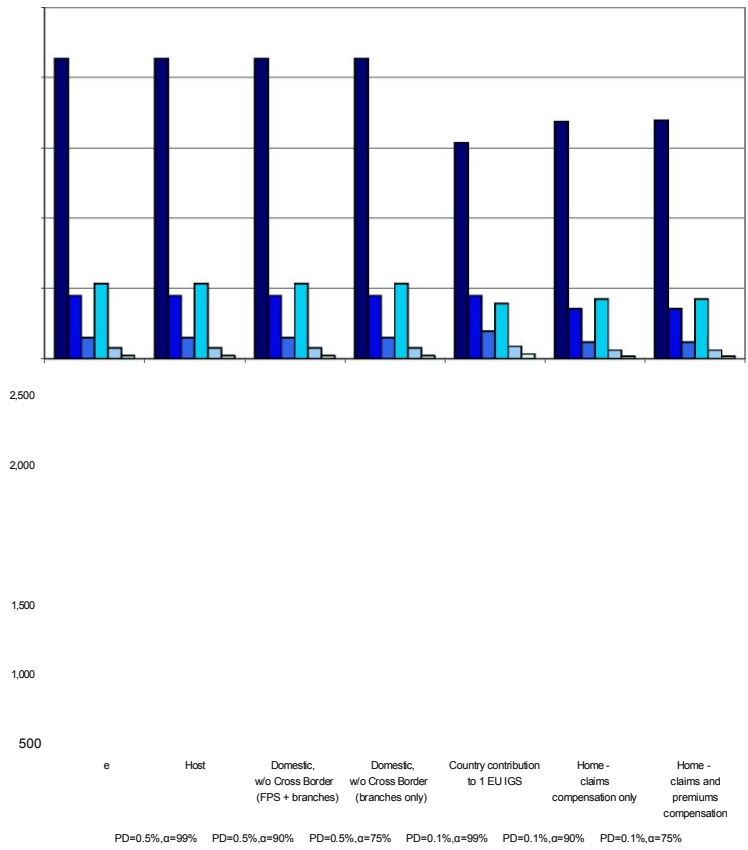
Home Host Domestic, w/o Cross Border (FPS + branches) Domestic, w/o Cross Border (branches only) Country contribution to 1 EU IGS Home - claims compensation only
 ■ PM5%, α =99% DPD=0.5%, α =90% DPD=0.5%, α =75% DPD=0.1%, α =99% DPD=0.1%, α =90% DPD=0.1%, α =75%

Romania - Non-Life Insurance

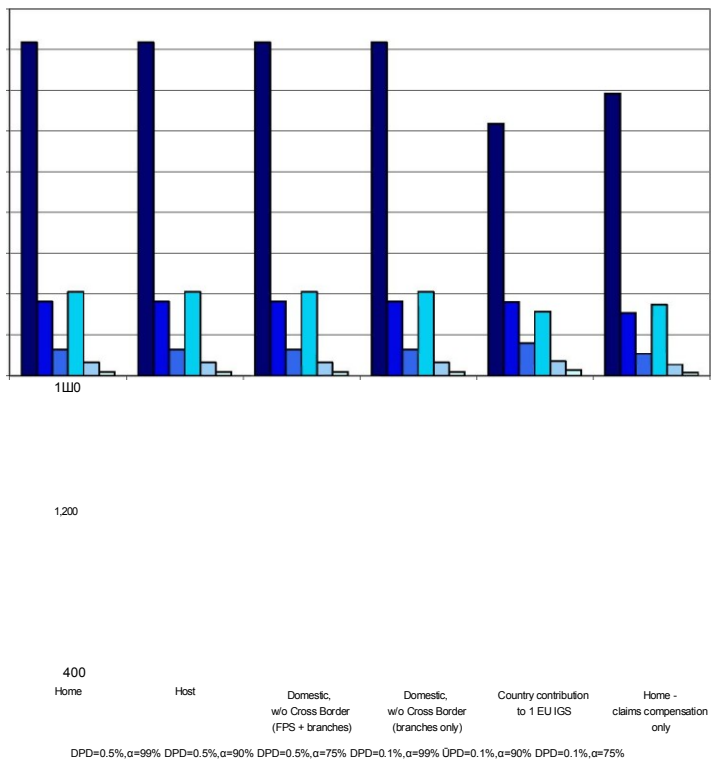
Home Host Domestic, w/o Cross Border (FPS + branches) Domestic, w/o Cross Border (branches only) Country contribution to 1 EU IGS Home - claims compensation only Home - claims and premiums compensation
 ■ PD=0.5%, α =99% DPD=0.5%, α =90% DPD=0.5%, α =75% DPD=0.1%, α =99% DPD=0.1%, α =90% DPD=0.1%, α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

A6.27 Sweden

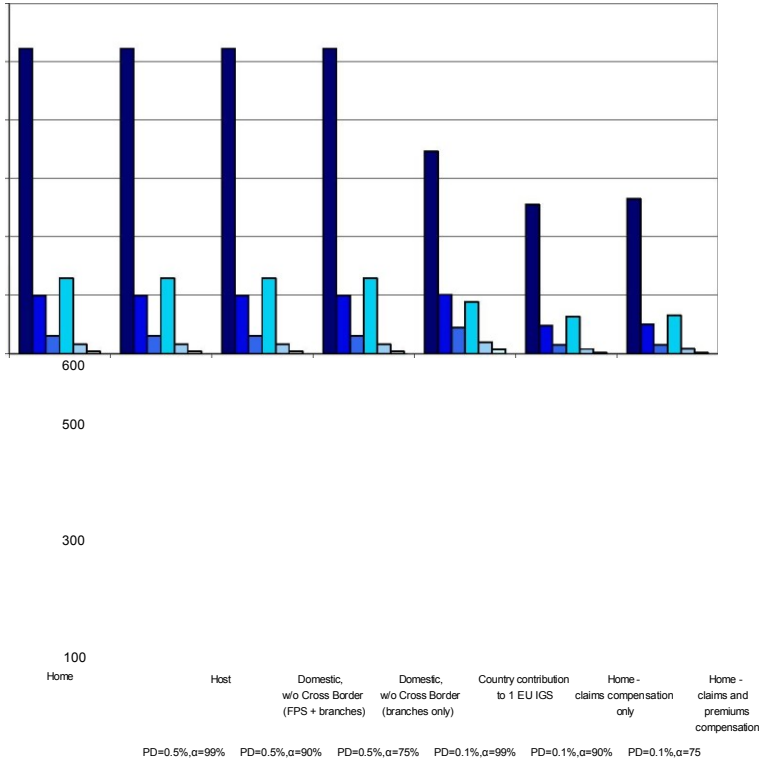
Sweden - Total Insurance



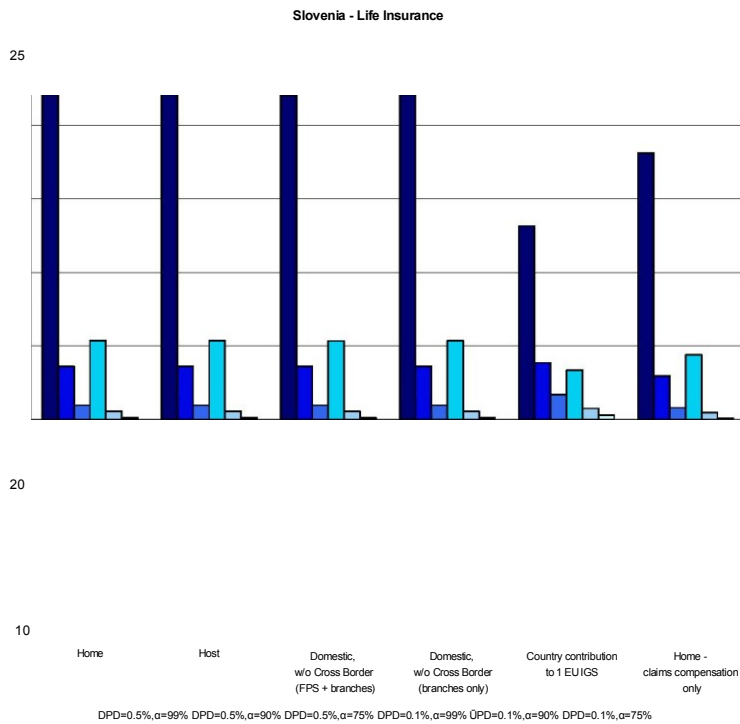
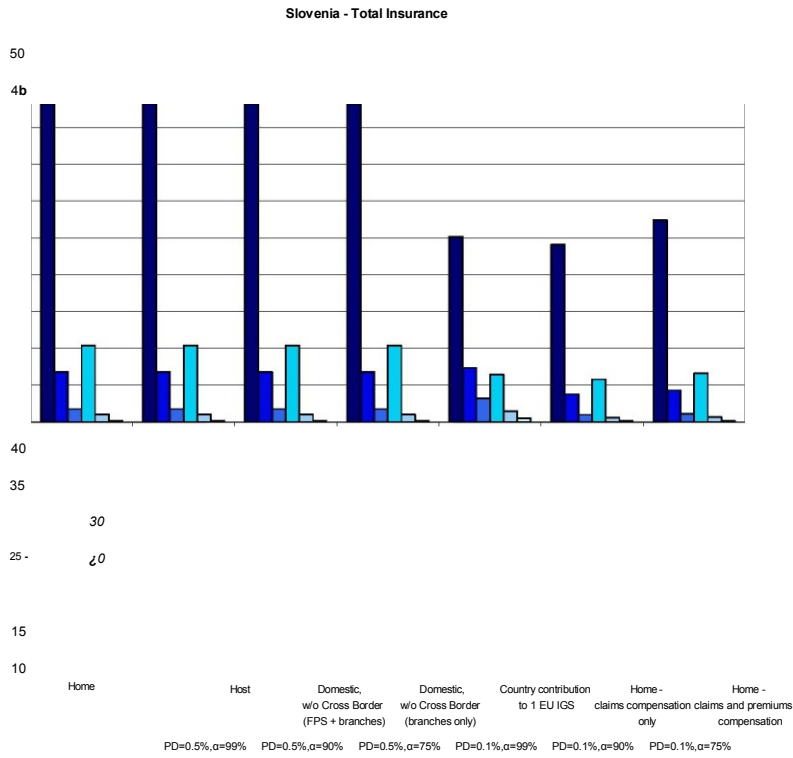
Sweden - Life Insurance



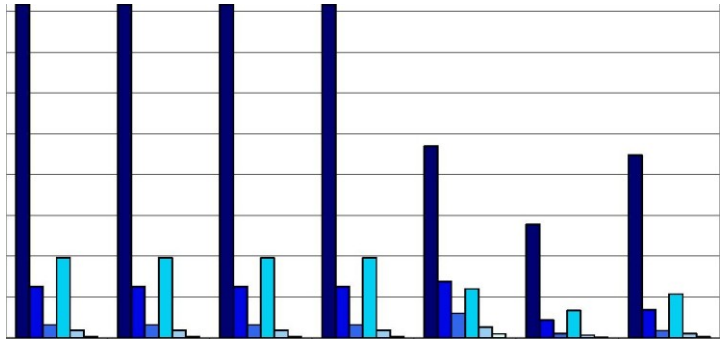
Sweden - Non-Life Insurance



A6.28 Slovenia



Slovenia - Non-Life Insurance



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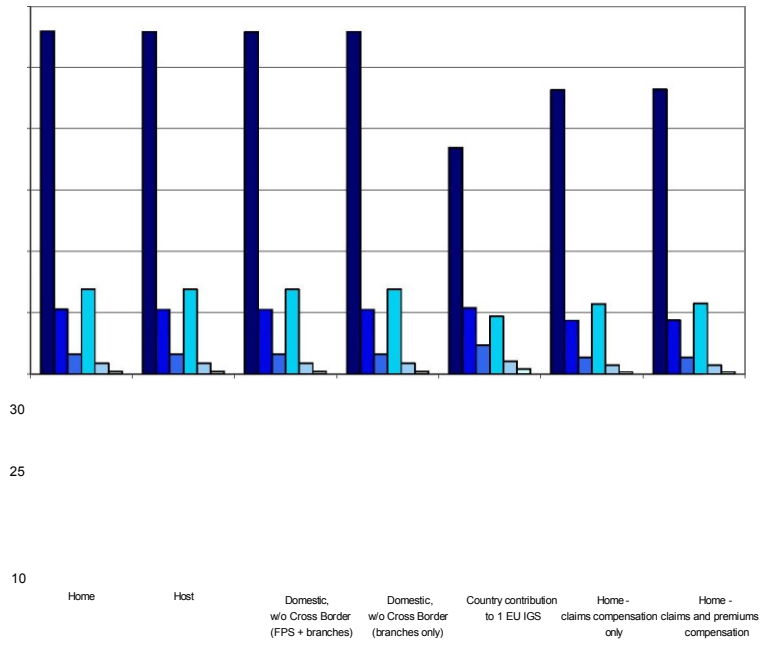
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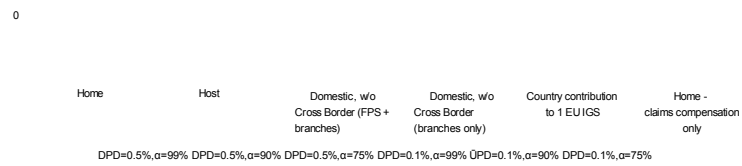
Home	Host	Domestic, w/o Cross Border (FPS + branches)	Domestic, w/o Cross Border (branches only)	Country contribution to 1 EU IGS	Home - claims compensation only	Home - claims and premiums compensation
PD=0.5%, α =99%	PD=0.5%, α =90%	PD=0.5%, α =75%	PD=0.1%, α =99%	PD=0.1%, α =90%	PD=0.1%, α =75%	

A6.29 Slovakia

Slovakia - Total Insurance



Slovakia - Life Insurance



Slovakia - Non-Life Insurance

