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IMPACT ASSESSMENT

PART IV

Accompanying document to the

WHITE PAPER

on Insurance Guarantee Schemes

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

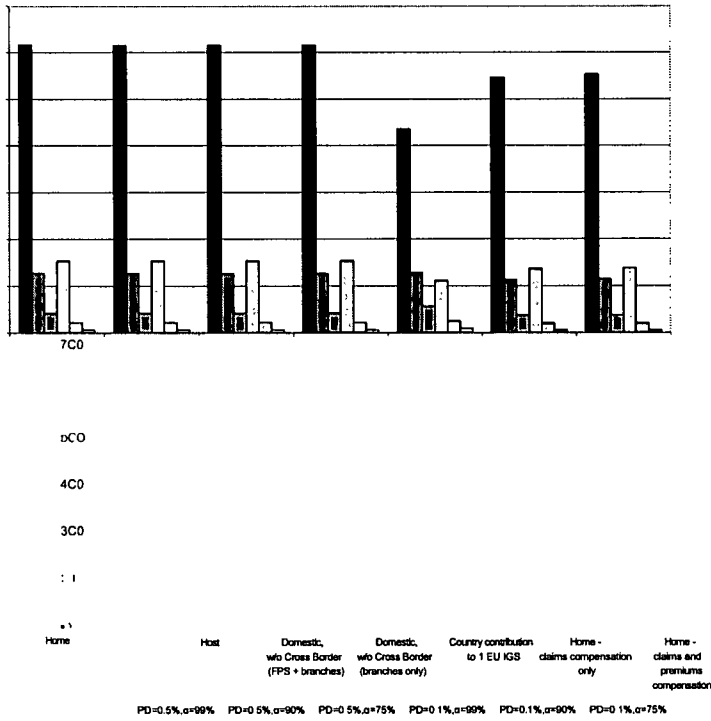
A6 Comparison of different policy options by country

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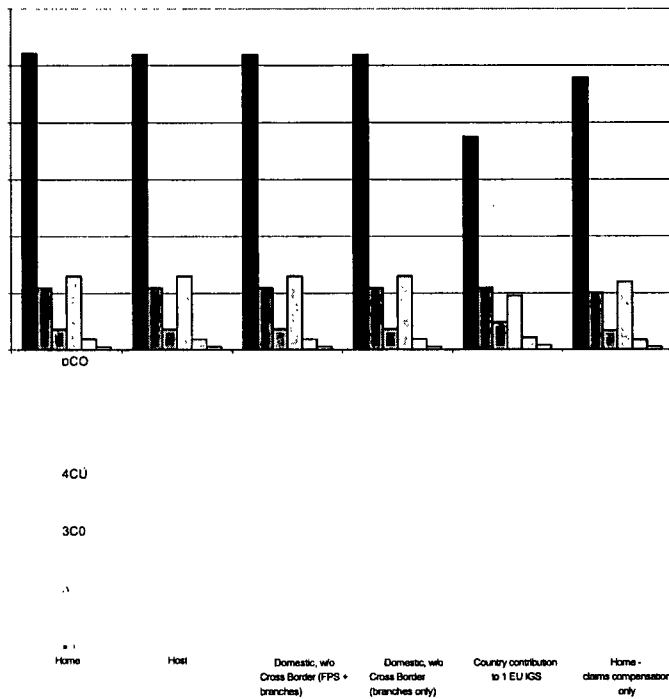
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A6.1 Austria

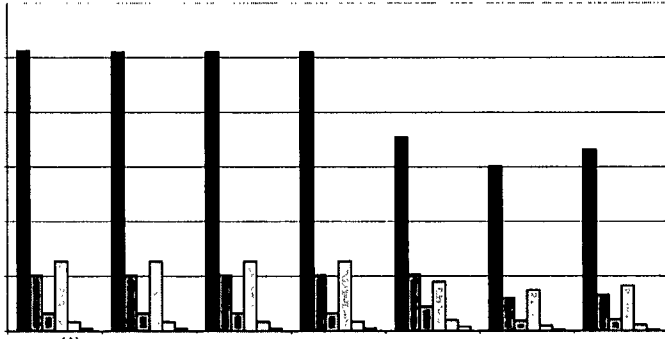
Austria - Total Insurance



Austria - Life Insurance



Austria - Non-Life Insurance



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

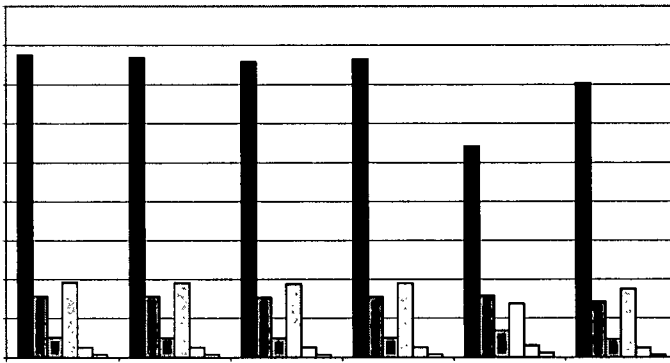
A6.2 Belgium

Belgium - Total Insurance

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

Belgium - Life Insurance



(14)

1,200

1,000

400

200

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
DPD=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%

DPD=0.5%, α =99%

Belgium - Non-Life Insurance

0

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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PD=0.5%, α =90% PD=0.5%, α =80% PD=0.5%, α =75% PD=0.1%, α =99% PD=0.1%, α =90% PD=0.1%, α =75%

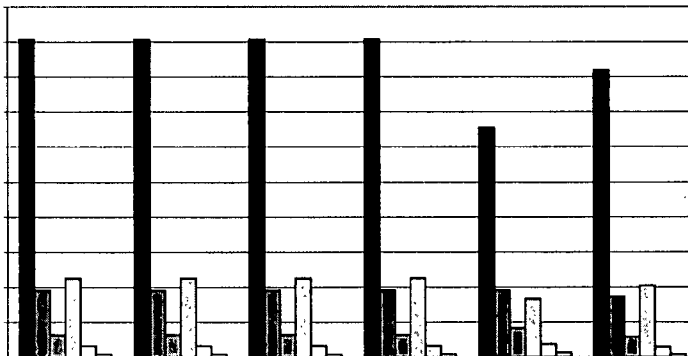
7

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



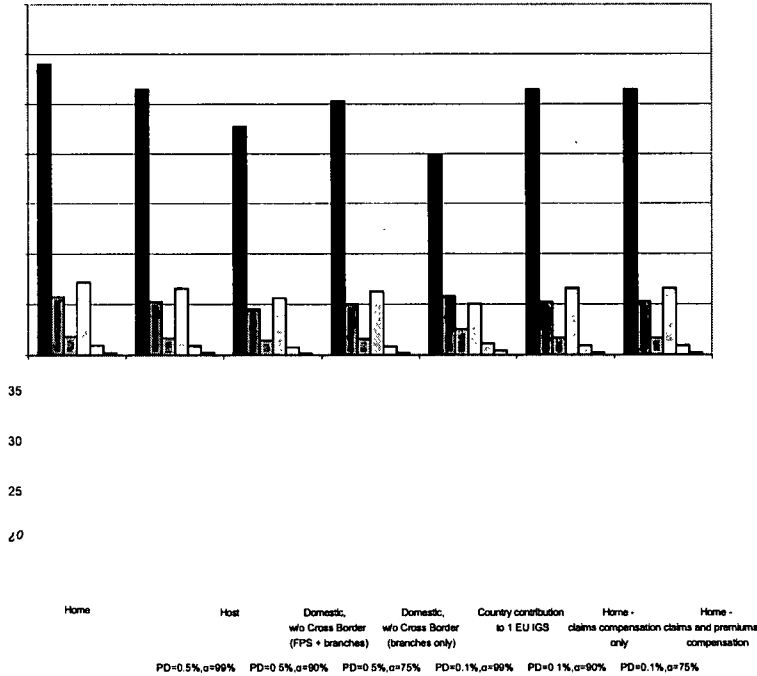
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DPD=0.5%, α =99%	DPD=0.5%, α =90%	DPD=0.5%, α =75%	DPD=0.1%, α =99%	DPD=0.1%, α =90%	DPD=0.1%, α =75%

Bulgaria - Non-Life Insurance

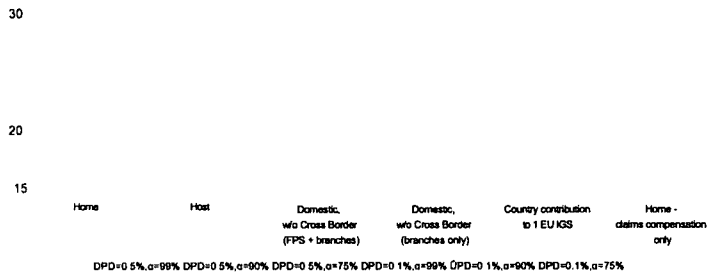
Home	Host	Domestic, w/o Cross Border (FPS + branches)	Domestic, w/o Cross Border (branches only)	Country contribution to 1 EU IGS	Home - claims compensation only	Home - claims and premiums compensation
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A6.4 Cyprus

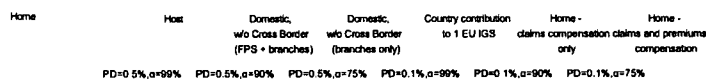
Cyprus - Total Insurance



Cyprus - Life Insurance

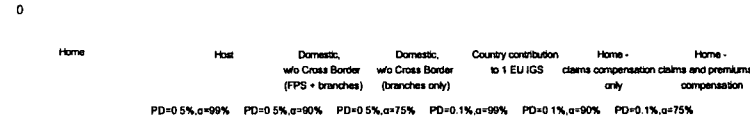


Cyprus - Non-Life Insurance

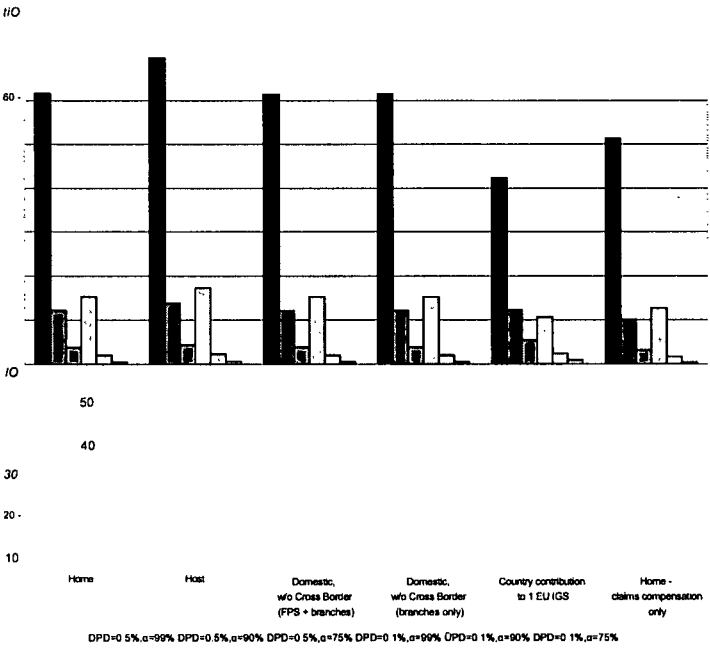


A6.5 Czech Republic

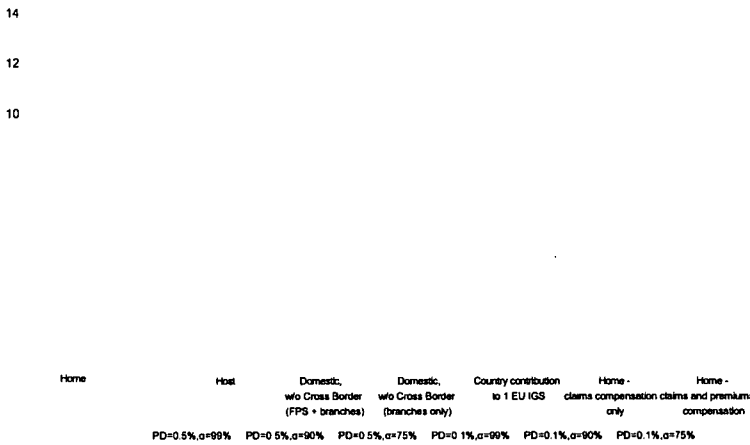
Czech Republic - Total Insurance



Czech Republic - Life Insurance

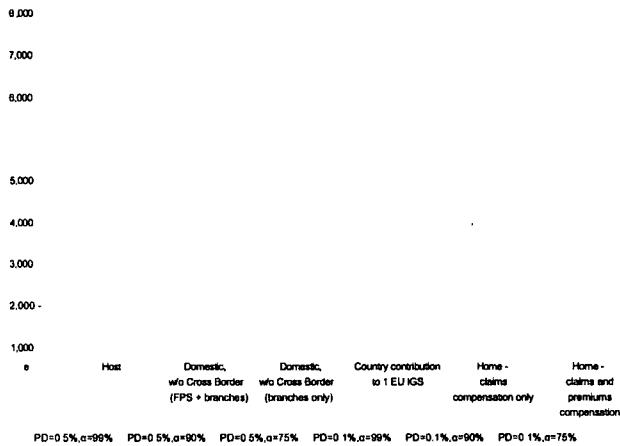


Czech Republic - Non-Life Insurance

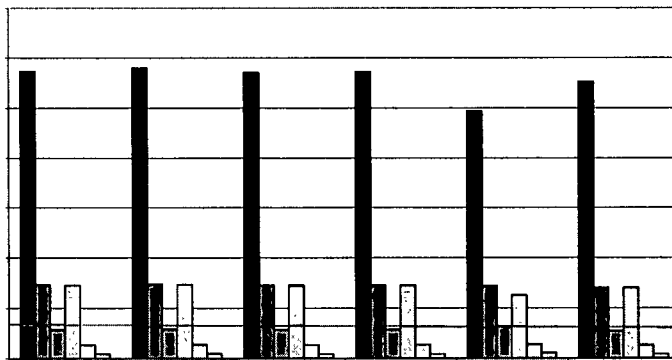


A6.6 Germany

Germany - Total Insurance



Germany - Life Insurance



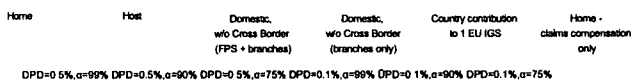
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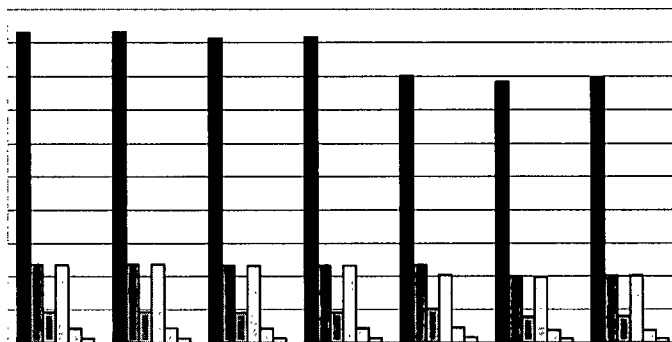
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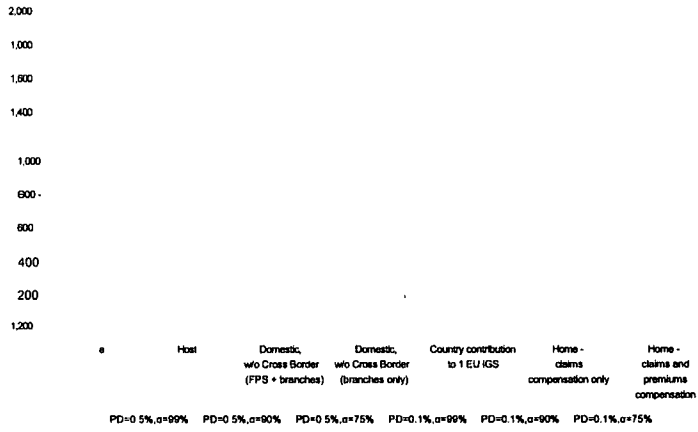
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1000

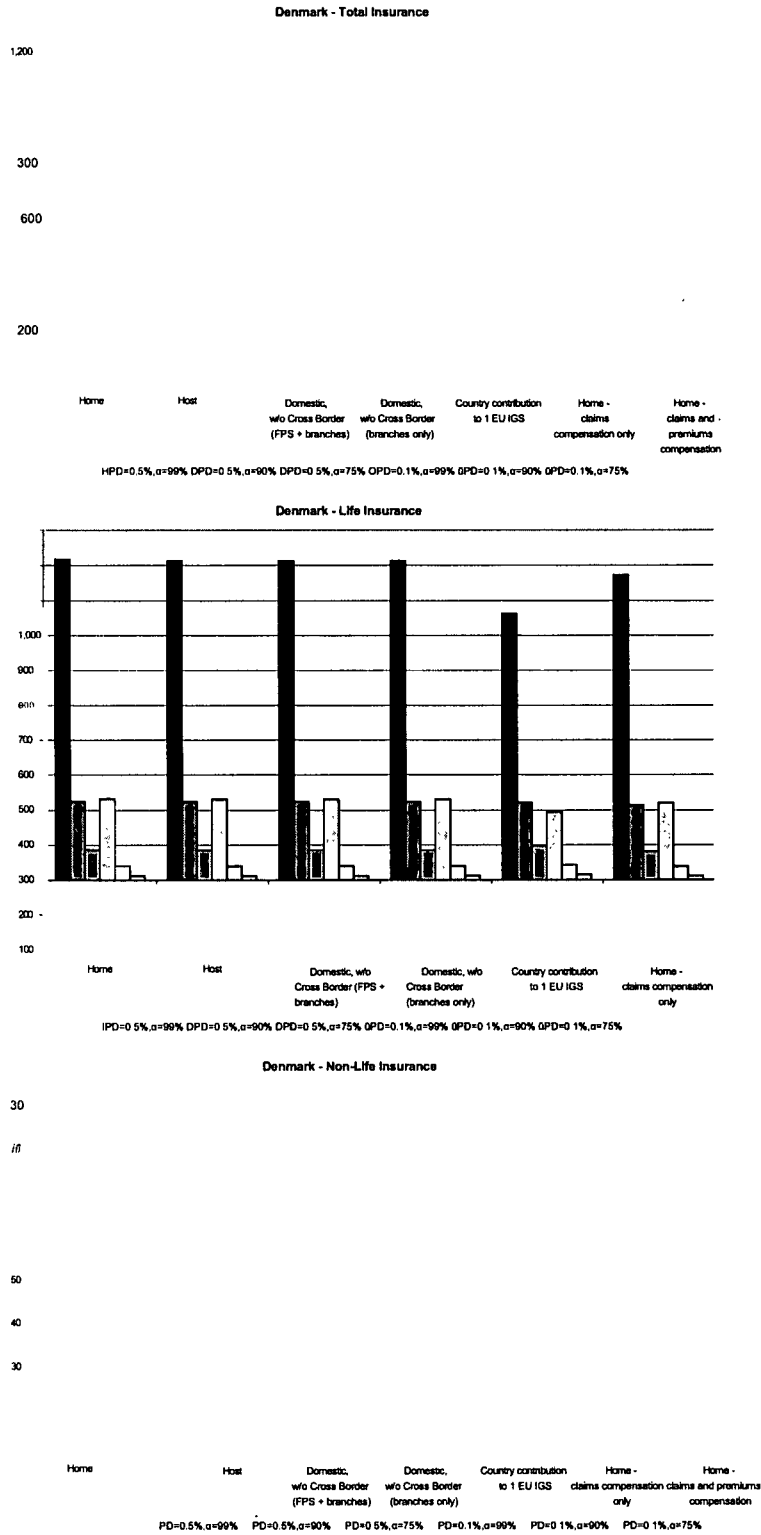


Germany - Non-Life Insurance





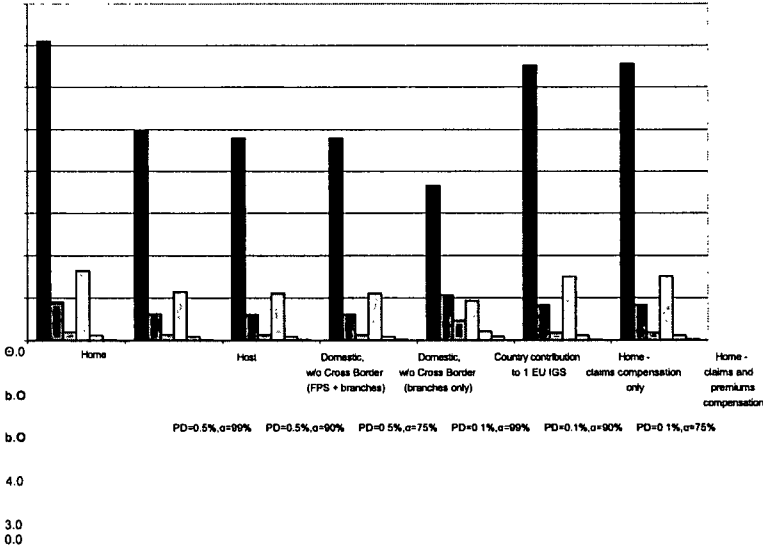
A6.7 Denmark



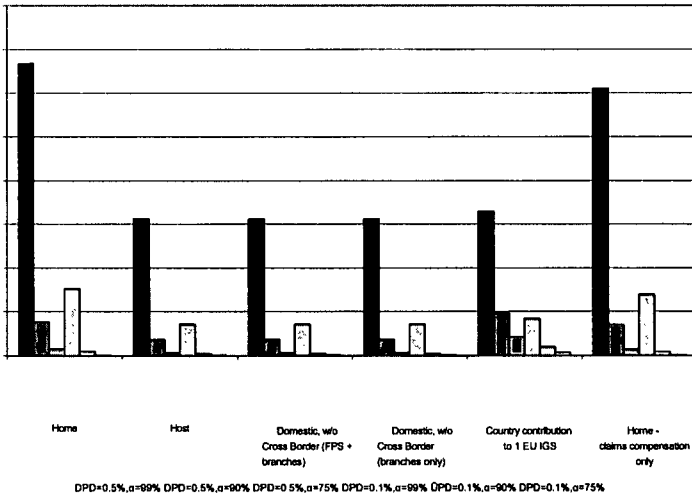
Note: red line refers to the target fund size

A6.8 Estonia

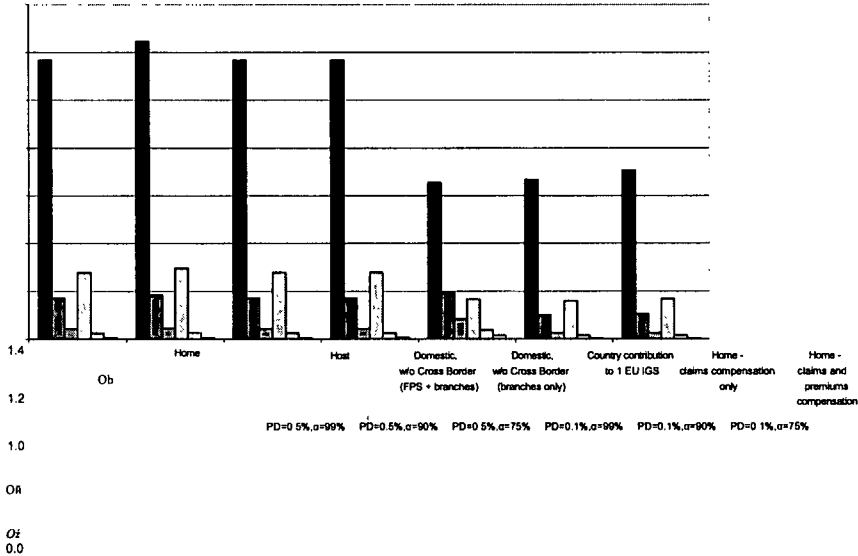
Estonia - Total Insurance



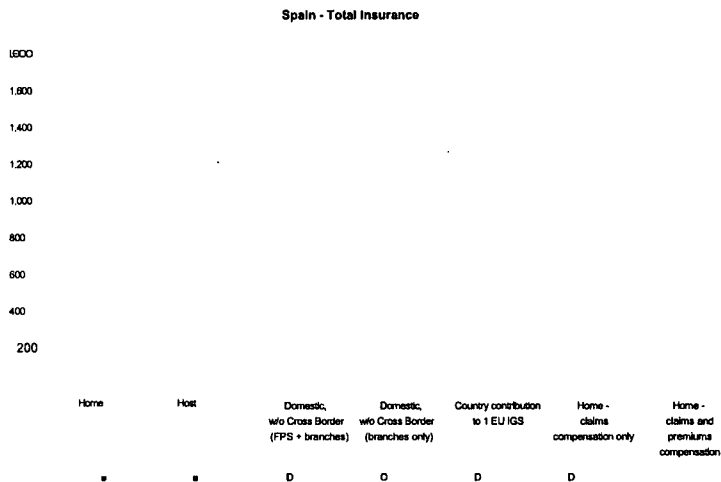
Estonia - Life Insurance



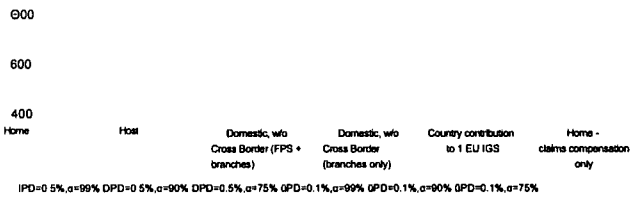
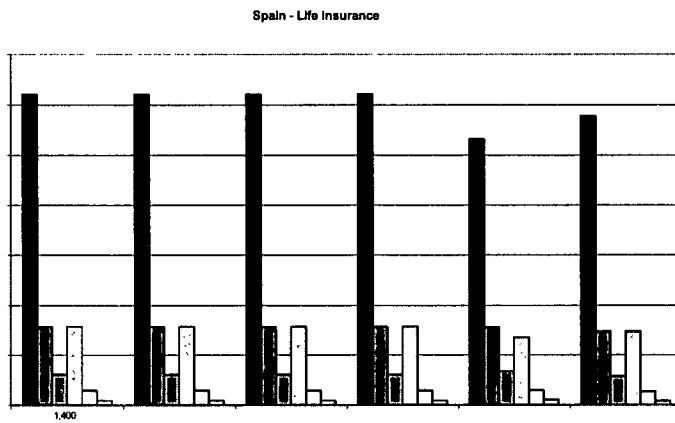
Estonia - Non-Life Insurance



A6.9 Spain



Note: red line refers to the 2008 fund size



300

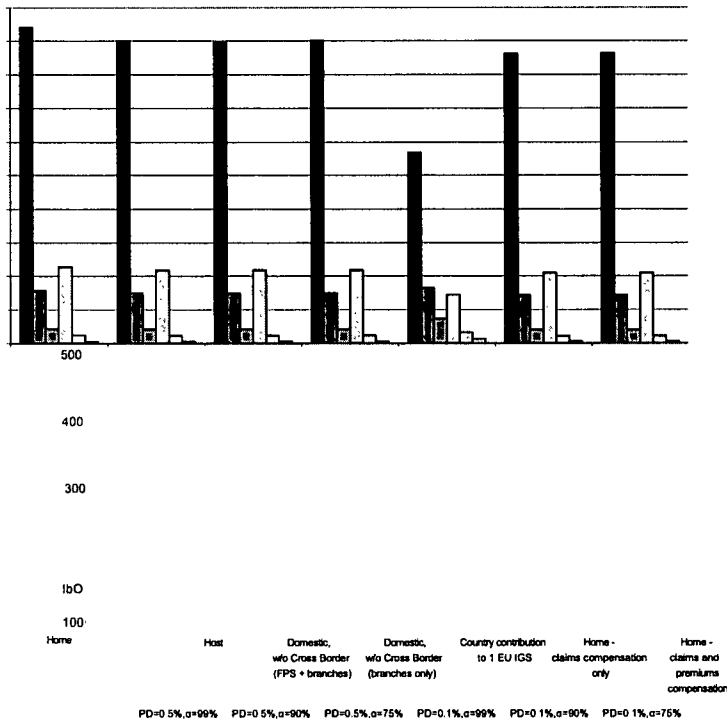
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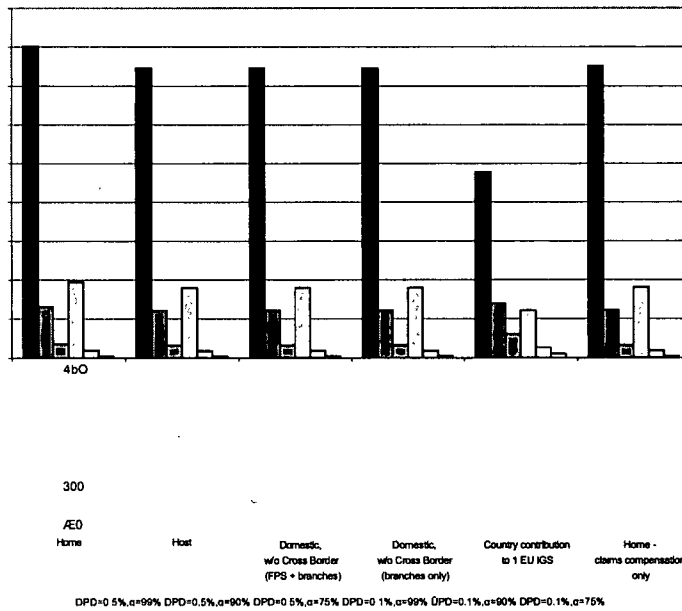
Home	Host	Domestic, w/o Cross Border (FPS + branches)	Domestic, w/o Cross Border (branches only)	Country contribution to 1 EU IGS	Home - claims compensation only	Home - claims and premiums compensation	
		PD=0.5%, α =99%	PD=0.5%, α =90%	PD=0.5%, α =75%	PD=0.1%, α =99%	PD=0.1%, α =90%	PD=0.1%, α =75%

A6.10 Finland

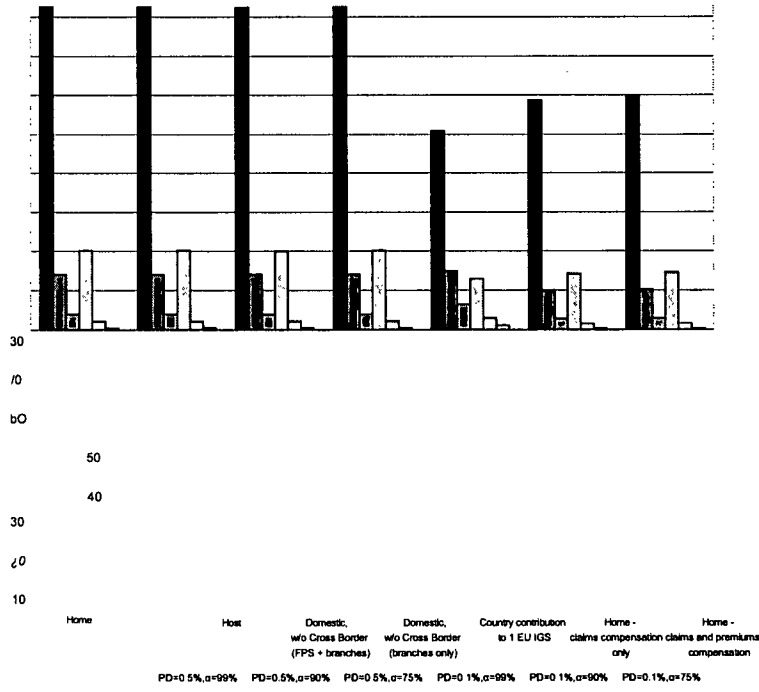
Finland - Total Insurance



Finland - Life Insurance

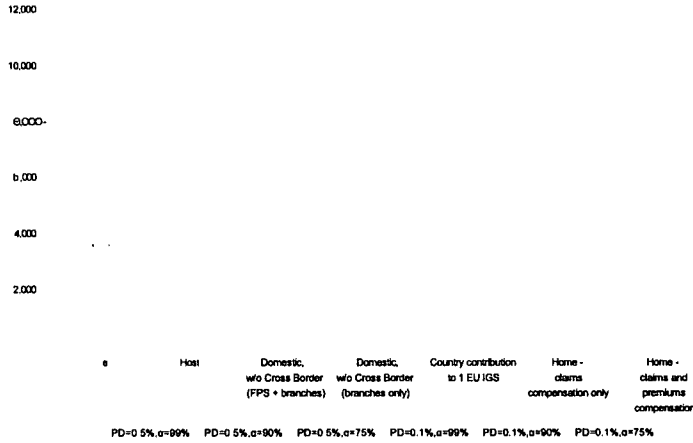


Finland - Non-Life Insurance

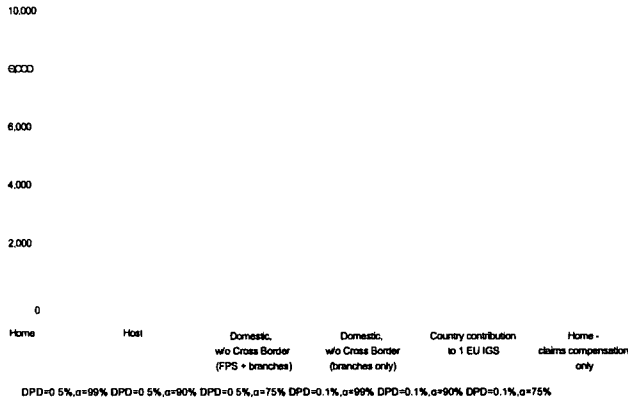


A6.11 France

France - Total Insurance

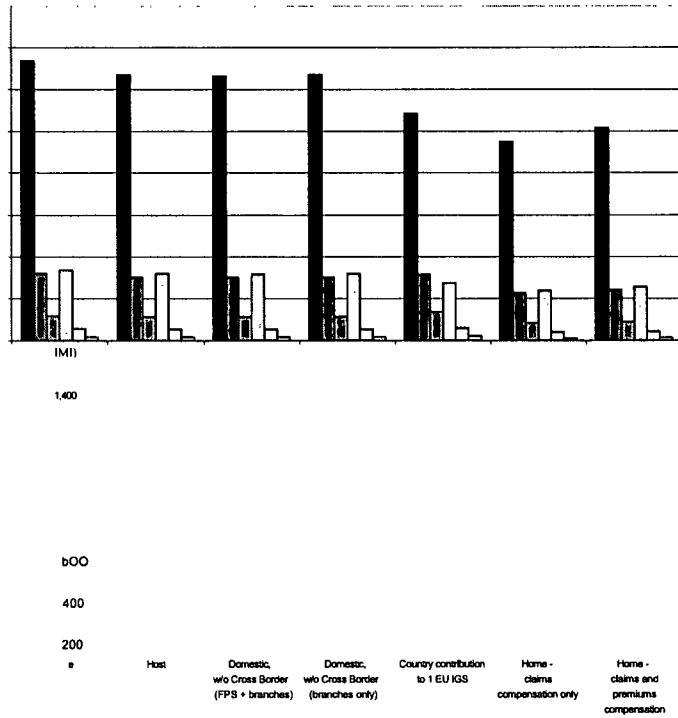


France - Life Insurance



Note: red line refers to the 2007 fund size

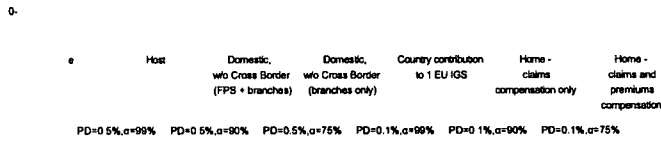
France - Non-Life Insurance



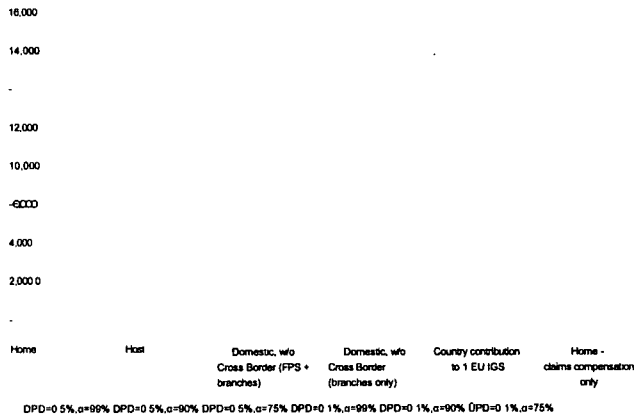
PD=0.1%, σ =90% PD=0.1%, σ =75%

A6.12 United Kingdom

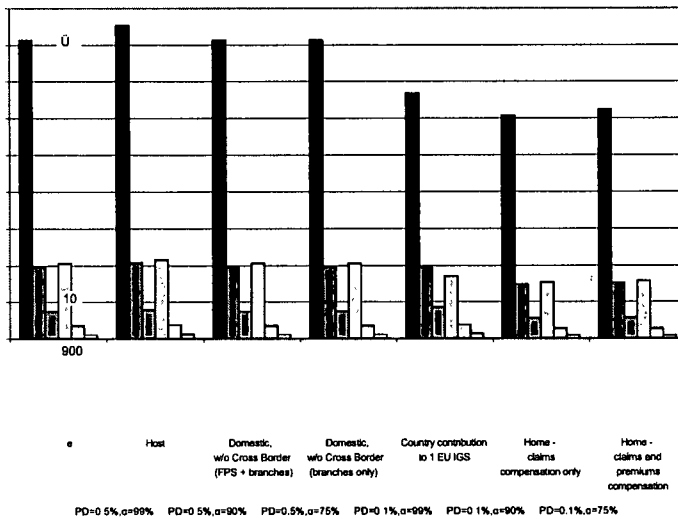
United Kingdom - Total Insurance



United Kingdom - Life Insurance

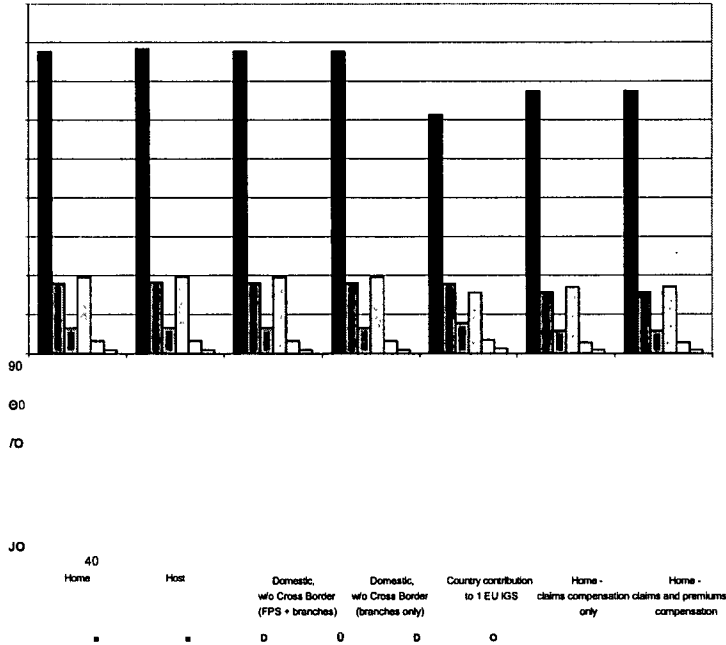


United Kingdom - Non-Life Insurance

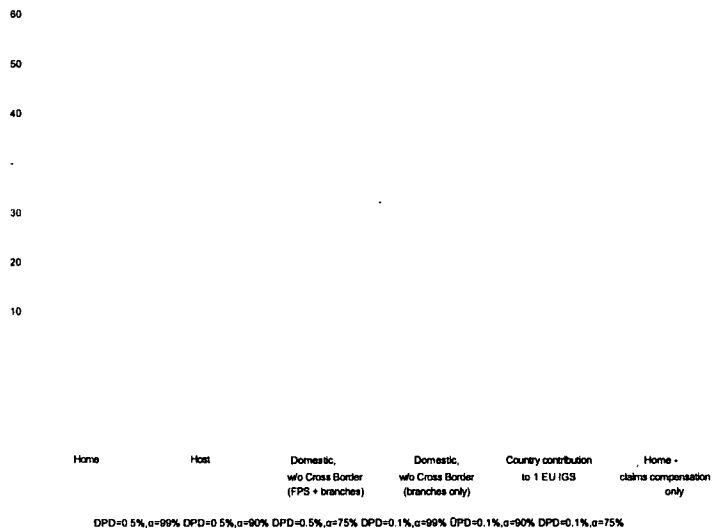


A6.13 Greece

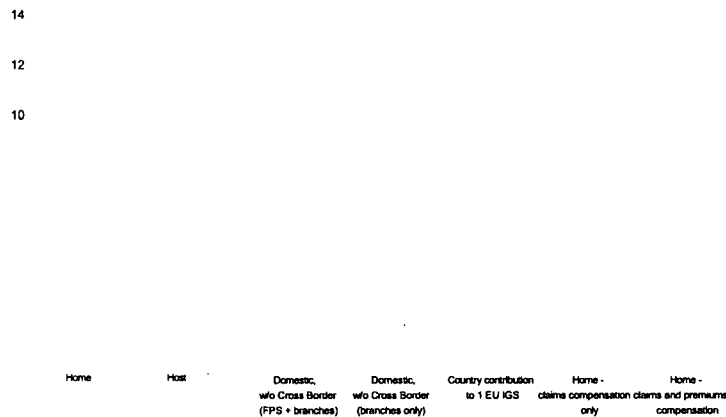
Greece - Total Insurance



Greece - Life Insurance



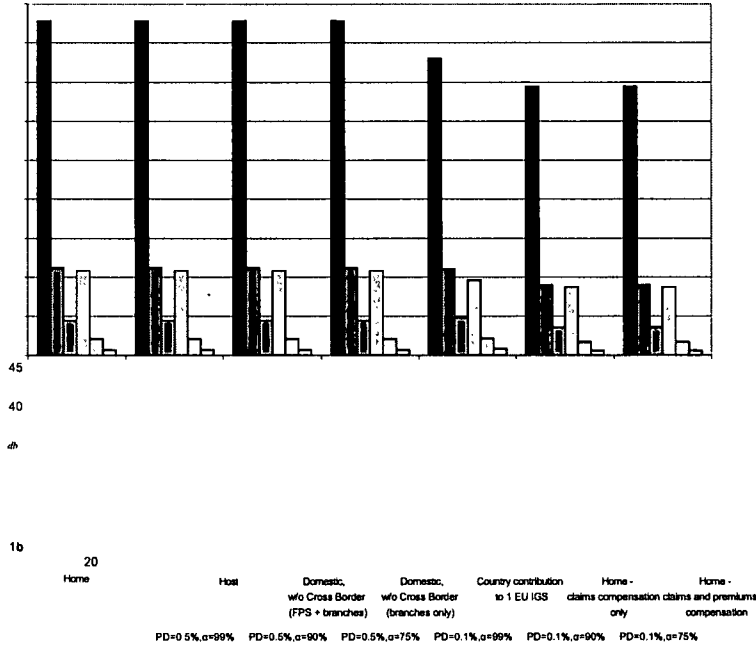
Greece - Non-Life Insurance



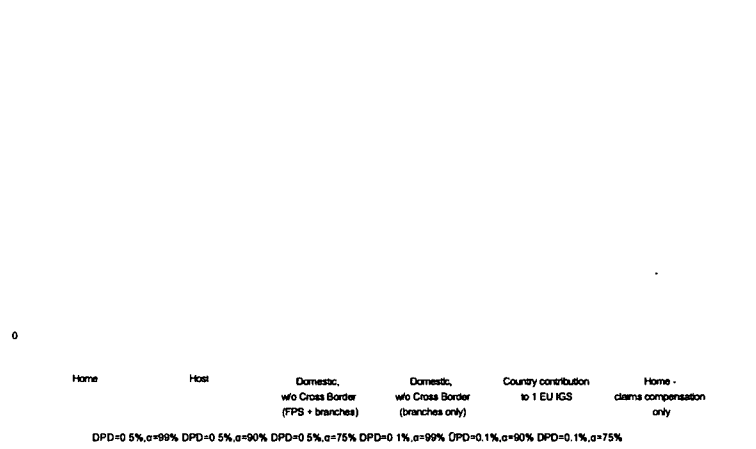
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A6.14 Hungary

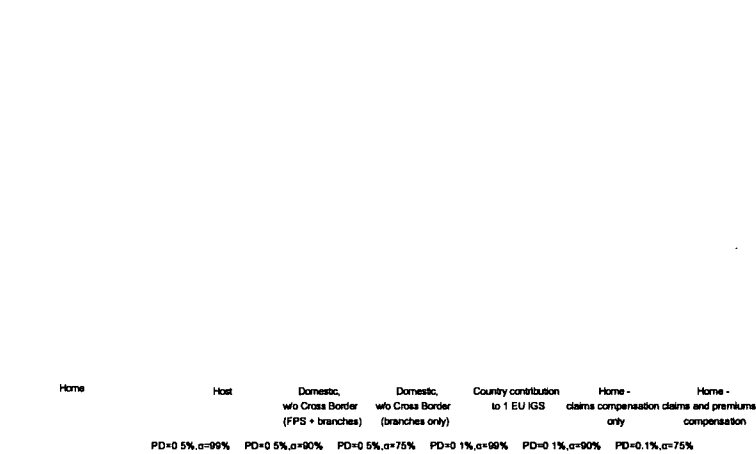
Hungary - Total Insurance



Hungary - Life Insurance

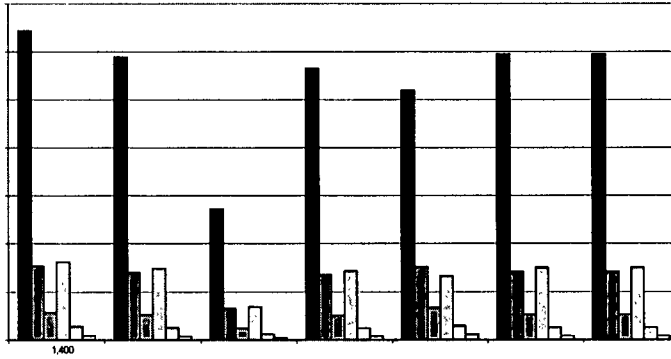


Hungary - Non-Life Insurance



A6.15 Ireland

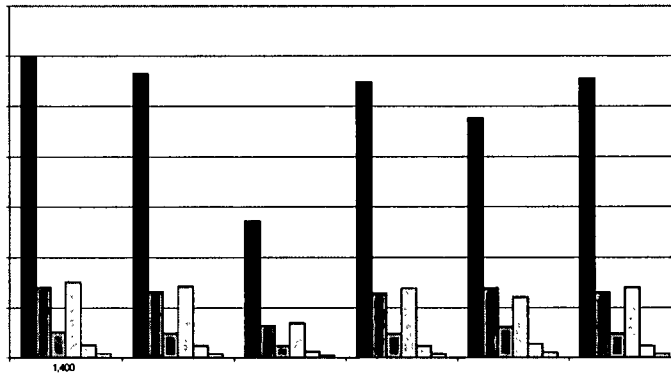
Ireland - Total Insurance



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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%

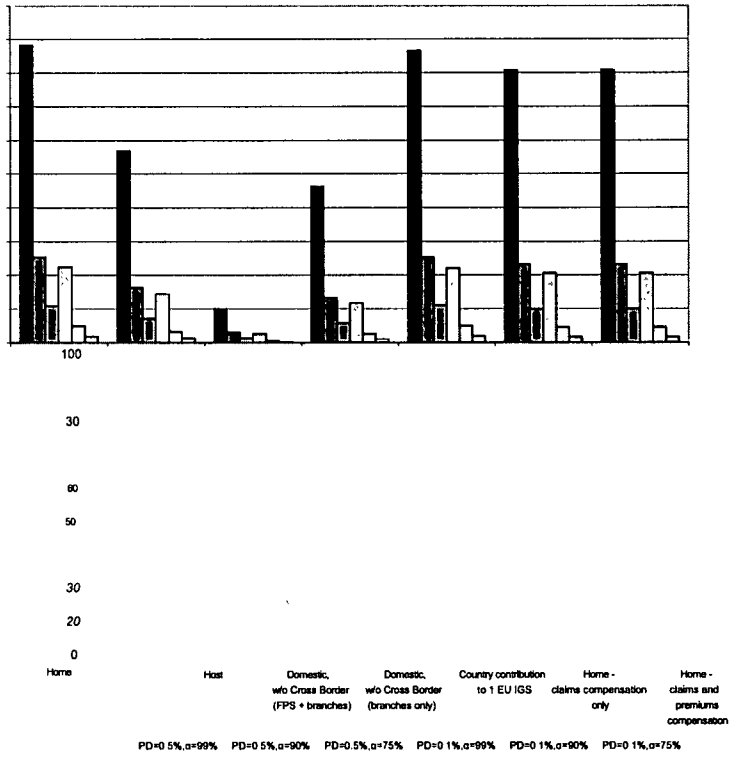
Ireland - Life Insurance



600
400
€00 Home

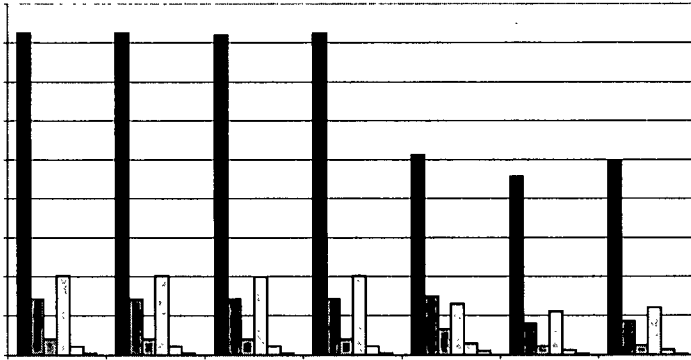
Host	Domestic, w/o Cross Border (FPS + branches)	Domestic, w/o Cross Border (branches only)	Country contribution to 1 EU IGS	Home - claims compensation only	Home - claims and premiums compensation
DPD=0.5%, α =99%	DPD=0.5%, α =90%	DPD=0.5%, α =75%	DPD=0.1%, α =99%	DPD=0.1%, α =90%	DPD=0.1%, α =75%

Ireland - Non-Life Insurance



A6.16 Iceland

Iceland - 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 compensation 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%

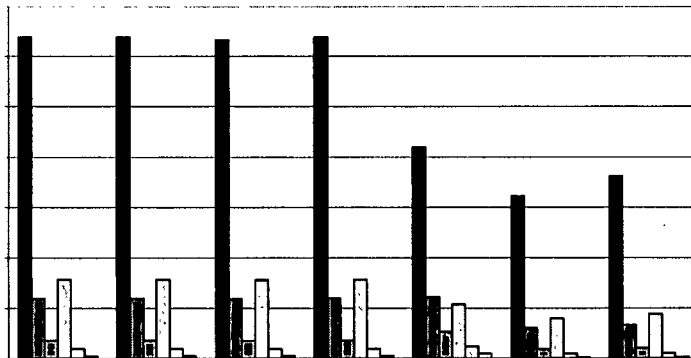
Iceland - Life Insurance

2

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

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

Iceland - Non-Life Insurance

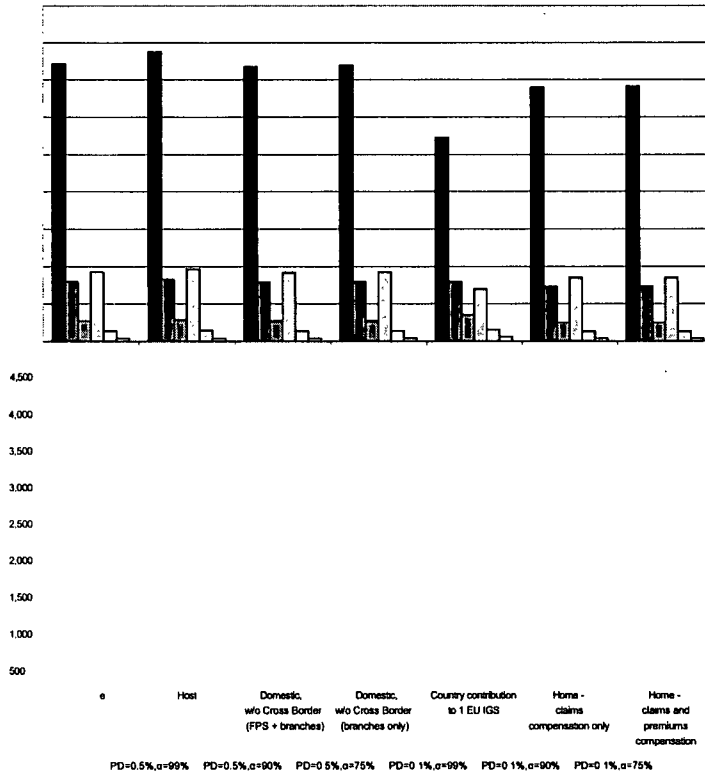


Home Host Domestic, w/o Cross Border (FPS + branches) Domestic, w/o Cross Border (branches only) Country contribution to 1 EU IGS Home - claims compensation only Home - claims compensation and premiums compensation

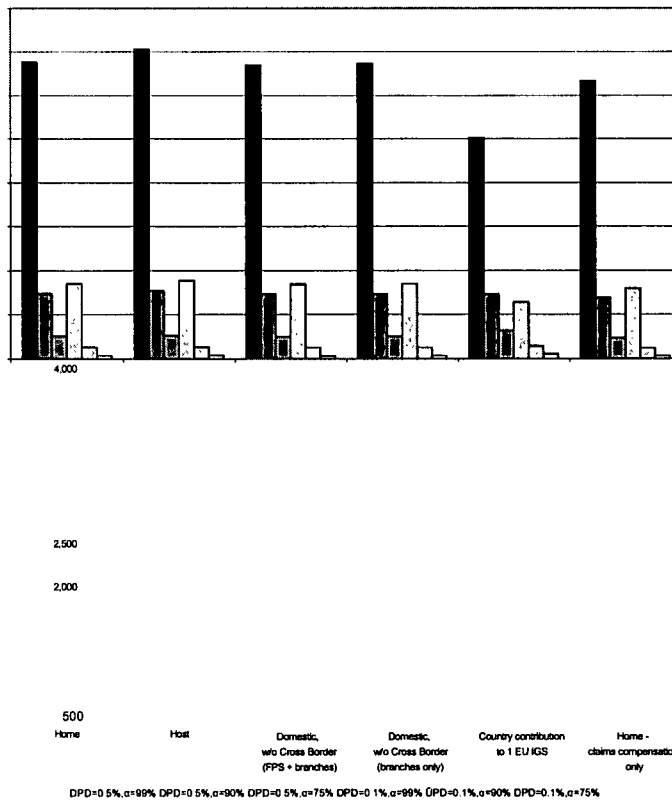
PD=0.5%, α =99% PD=0.5%, α =90% PD=0.5%, α =75% PD=0.1%, α =99% PD=0.1%, α =90% PD=0.1%, α =75%

A6.17 Italy

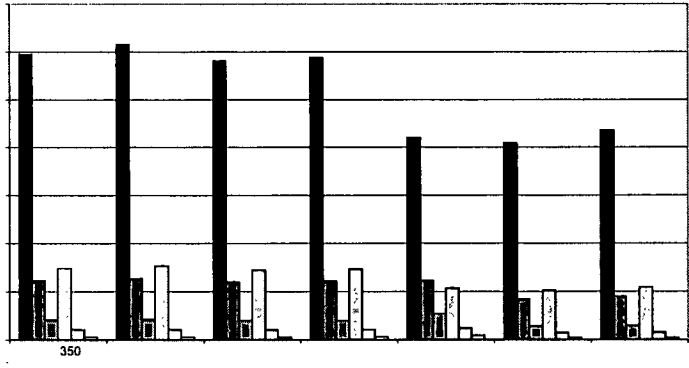
Italy - Total Insurance



Italy - Life Insurance



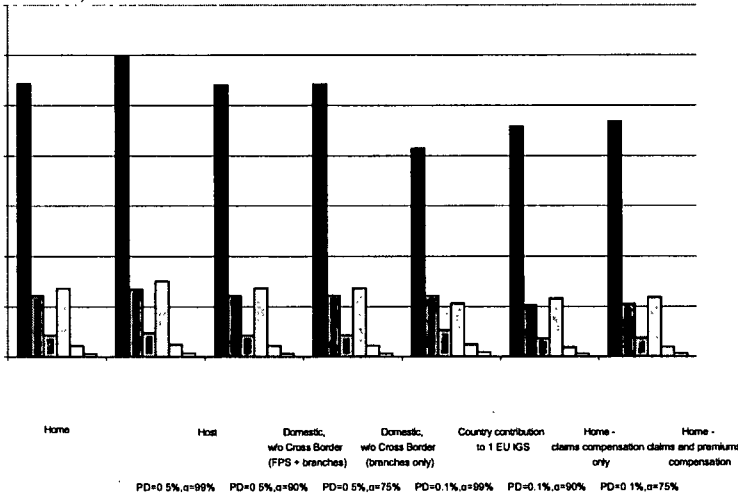
Italy - Non-Life insurance



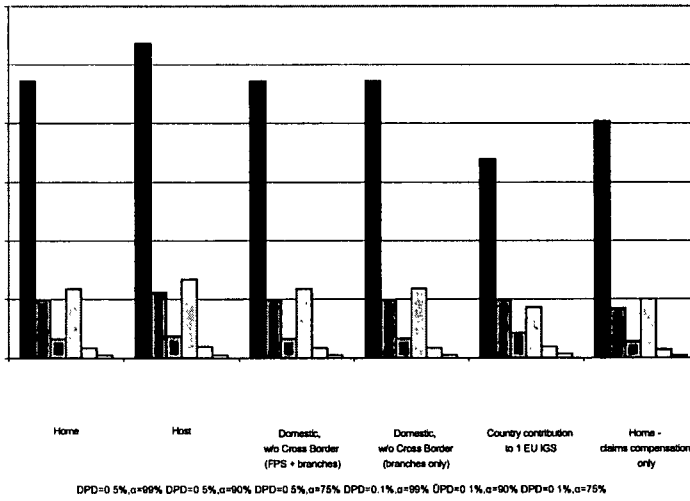
PD						
Home	Host	Domestic, w/o Cross Border (FPS + branches)	Domestic, w/o Cross Border (branches only)	Country contribution to 1 EU IGS	Home - claims compensation only	Home - claims and premiums compensation
		PD=0.5%, $\alpha=99\%$	PD=0.5%, $\alpha=90\%$	PD=0.5%, $\alpha=75\%$	PD=0.1%, $\alpha=99\%$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

A6.18 Lithuania

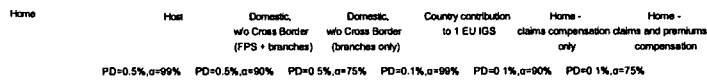
Lithuania - Total Insurance



Lithuania - Life Insurance

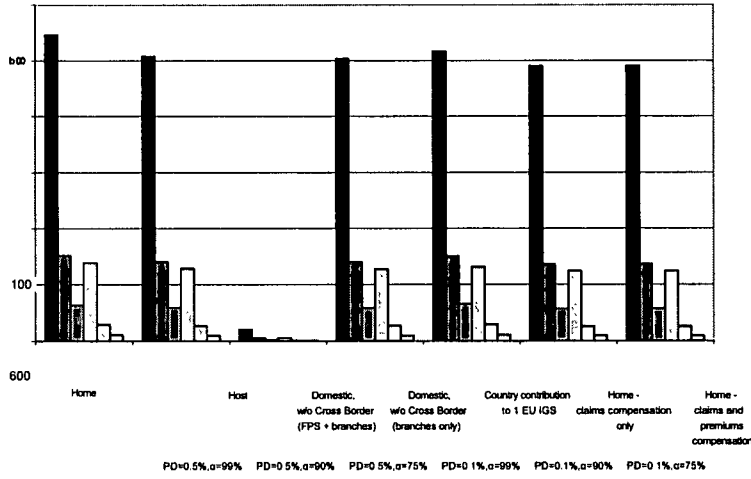


Lithuania - Non-Life Insurance

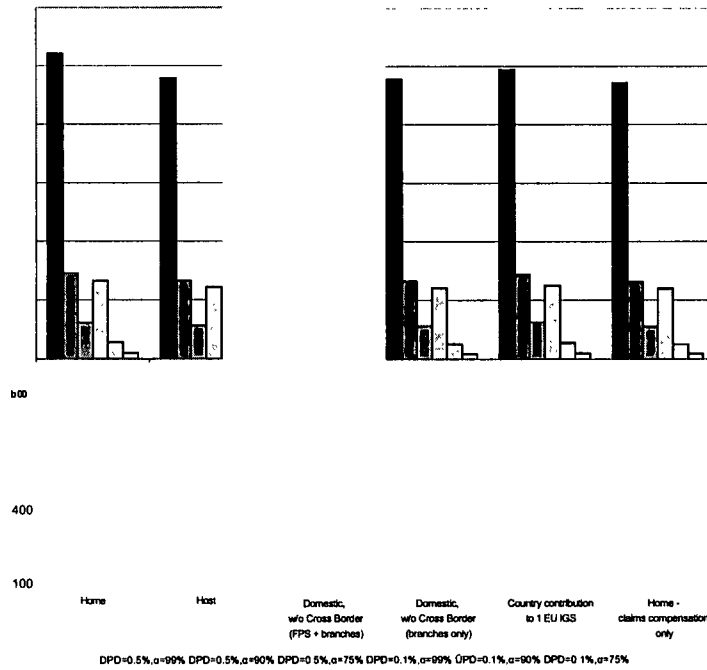


A6.19 Luxembourg

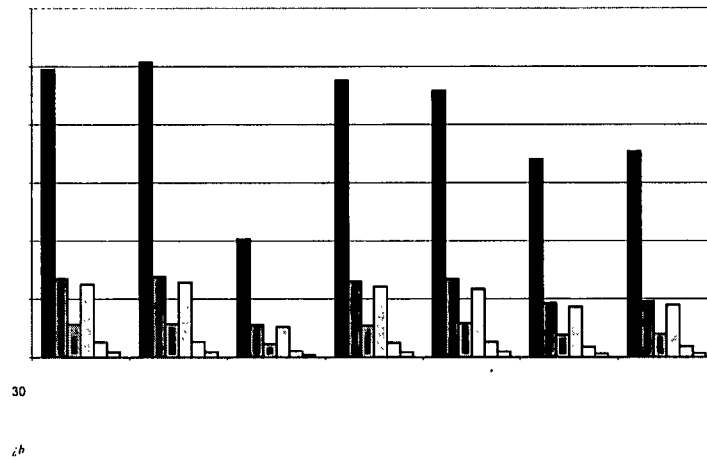
Luxembourg - Total Insurance



Luxembourg - Life Insurance



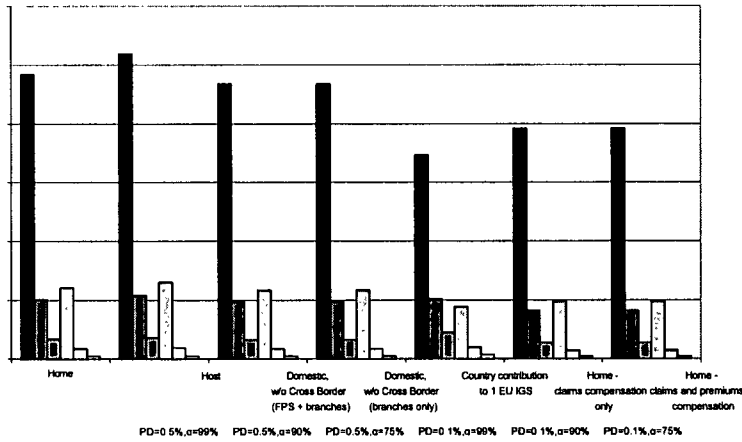
Luxembourg - Non-Life Insurance



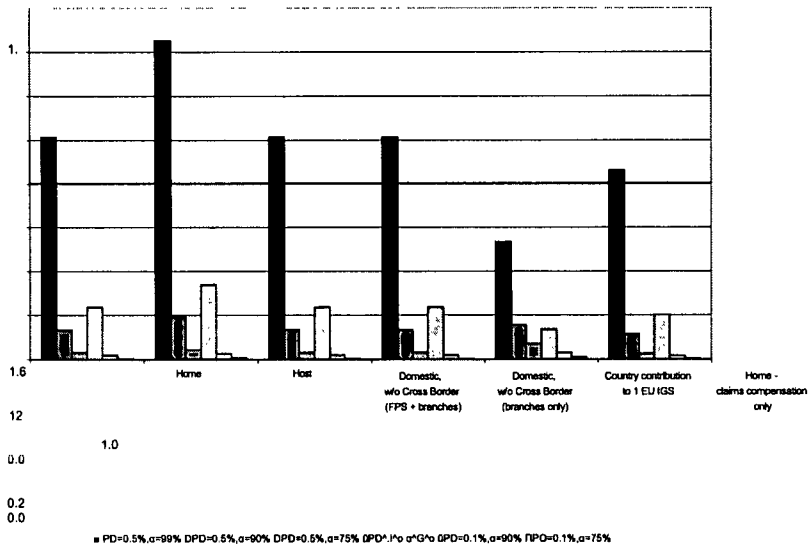
Home	Host	Domestic, w/o Cross Border (FPS + branches)	Domestic, w/o Cross Border (branches only)	Country contribution to 1 EU IGS	Home - claims compensation only	Home - claims and premiums compensation
PD=0.5%, α =99%	PD=0.5%, α =90%	PD=0.5%, α =75%	PD=0.1%, α =99%	PD=0.1%, α =90%	PD=0.1%, α =75%	

A6.20 Latvia

Latvia - Total Insurance

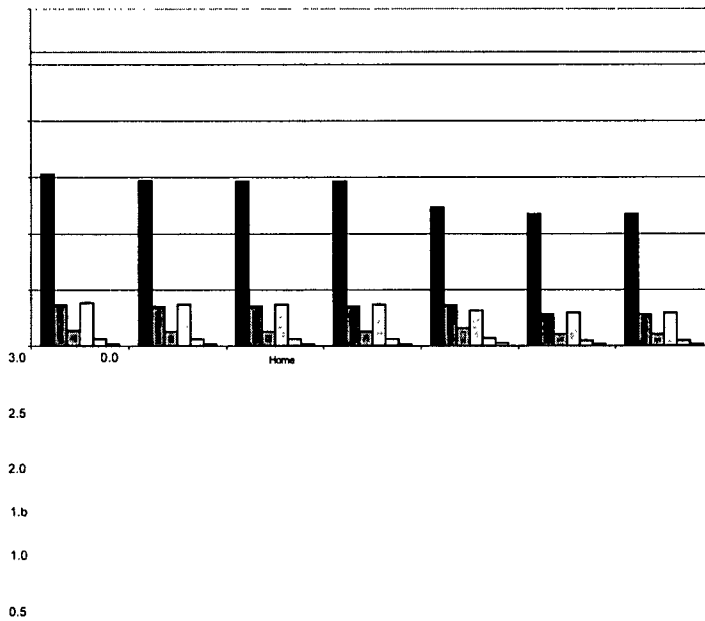


Latvia - Life Insurance



Note: red line refers to the 2006 fund size

Latvia - Non-Life Insurance



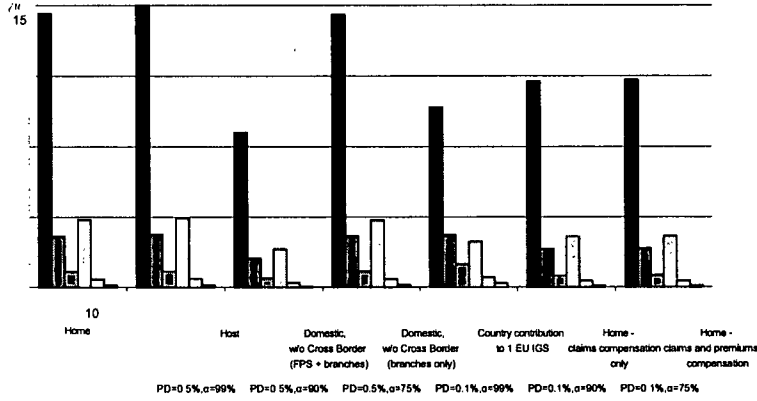
Host	Domestic	Foreign	%Country contributor	EU/IGS (FPS + branches)	claims compensation (branches only)	claims and only	premiums compensation
W/O			PD=0.5%, a=99%	PD=0.5%, a=90%	PD=0.5%, a=75%	PD=0.1%, a=99%	PD=0.1%, a=75%
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Note: red line refers to the 2006 fund size

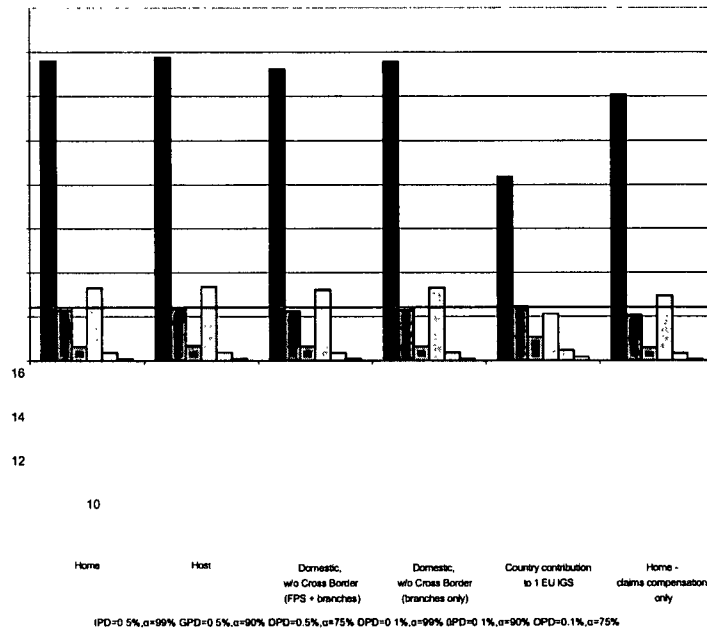
A6.21 Malta

Malta - Total Insurance

z/b

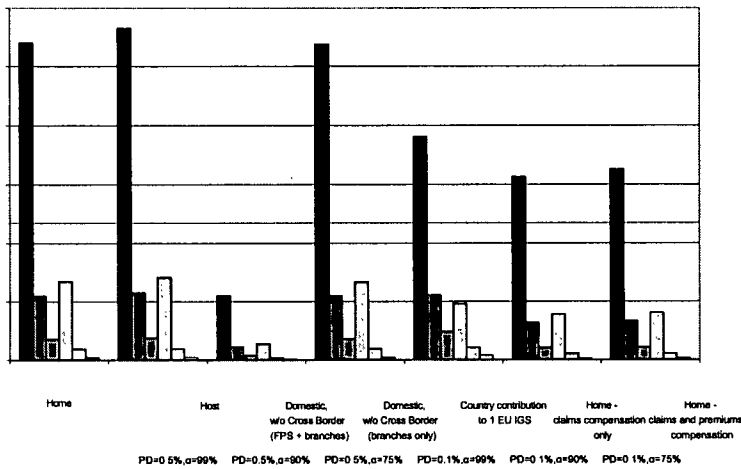


Malta - Life Insurance



Note: red line refers to the target fund size

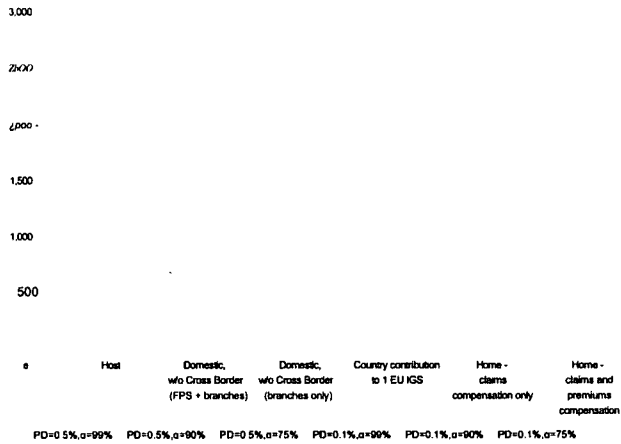
Malta - Non-Life Insurance



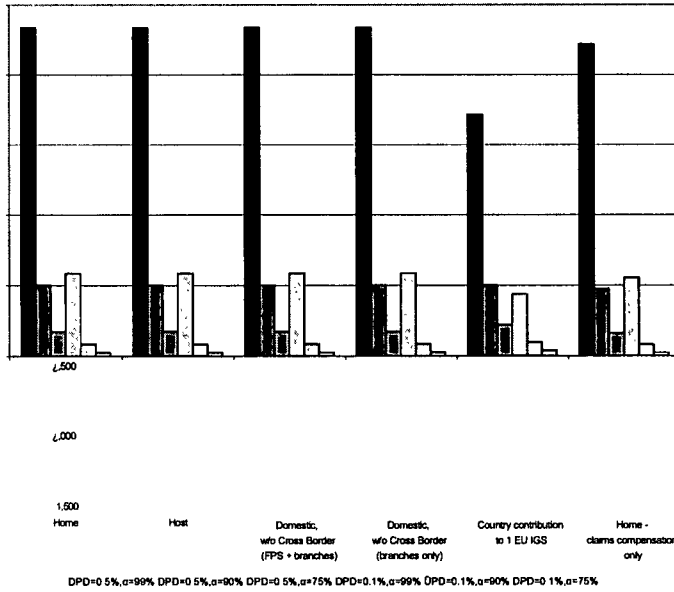
Note: red line refers to the target fund size

A6.22 The Netherlands

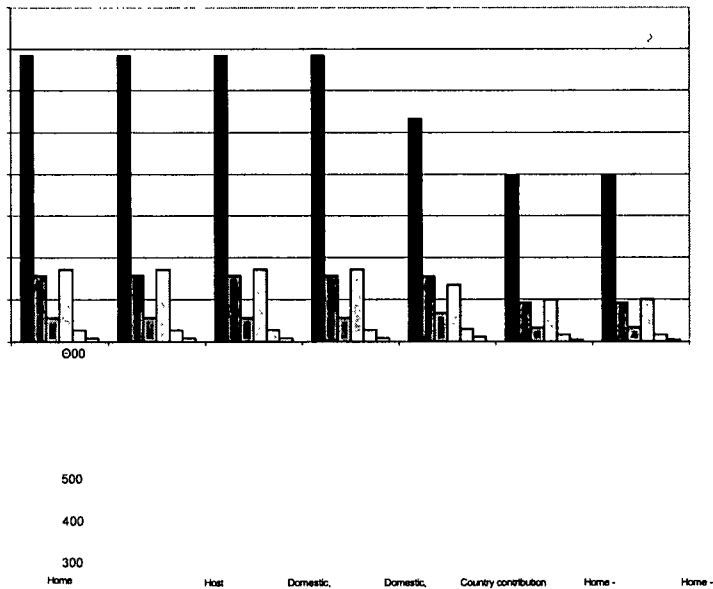
The Netherlands - Total Insurance



The Netherlands - Life Insurance



The Netherlands - Non-Life Insurance



	o 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

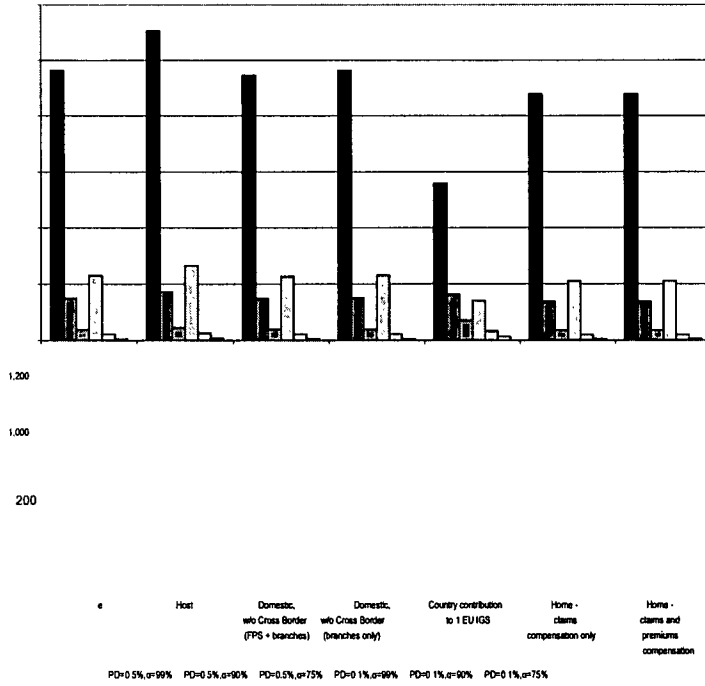
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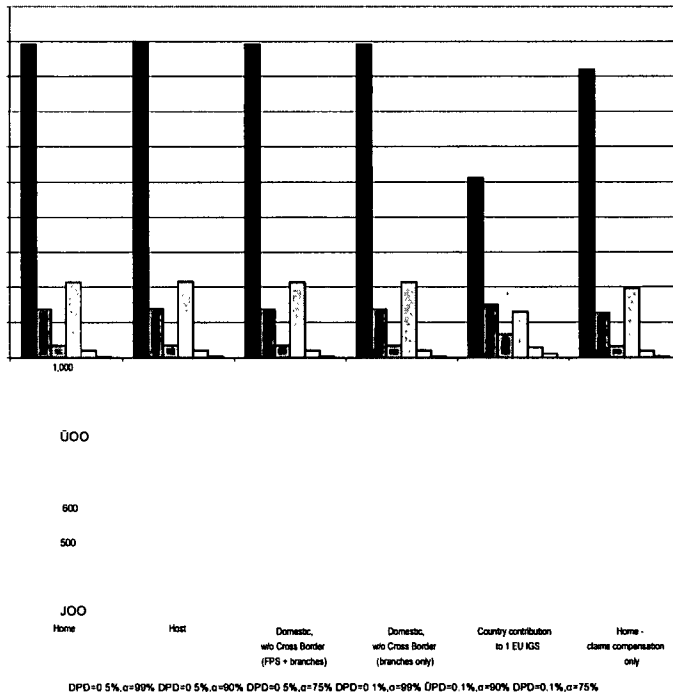
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A6.23 Norway

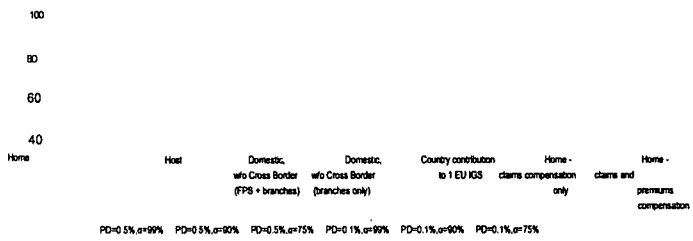
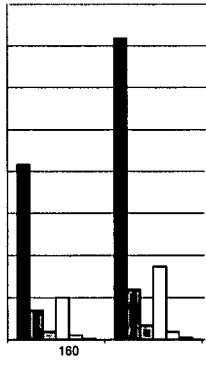
Norway - Total Insurance



Norway - Life Insurance

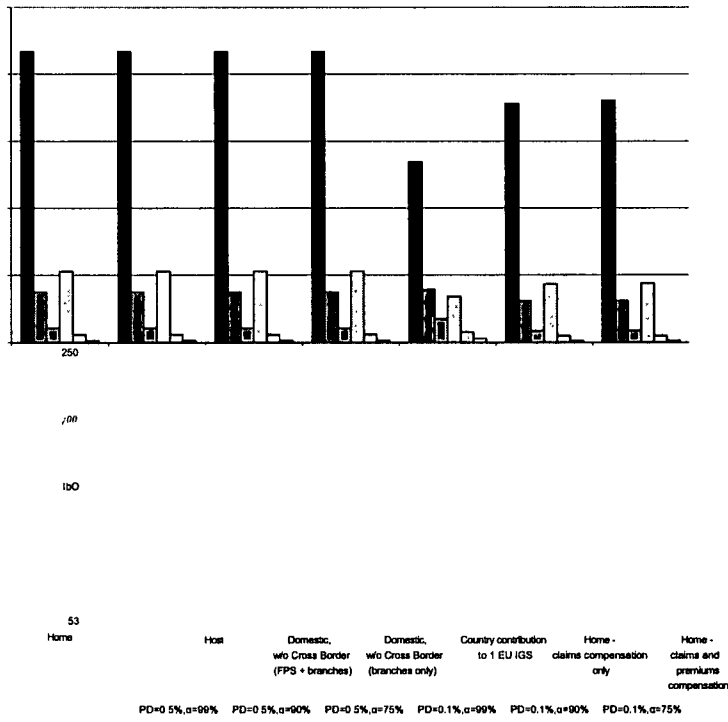


Norway - Non-Life insurance

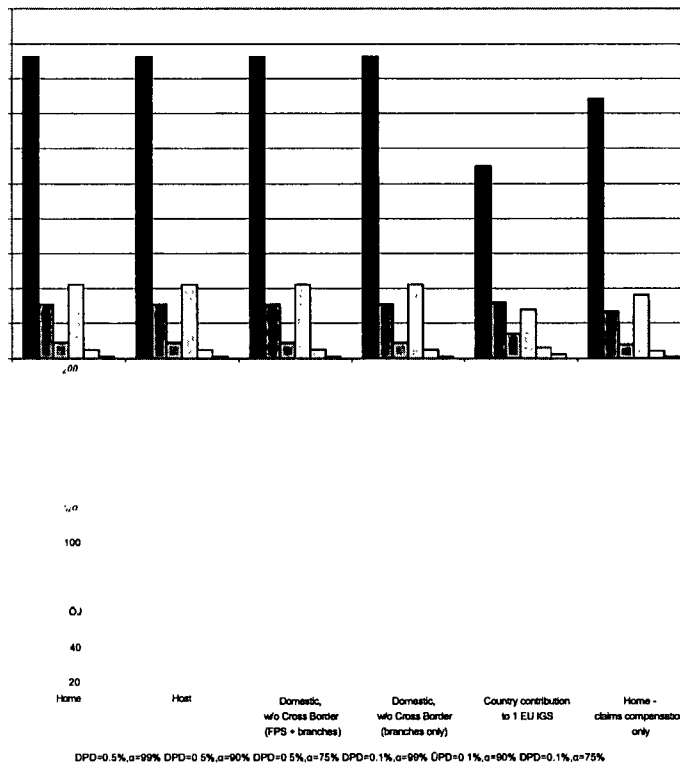


A6.24 Poland

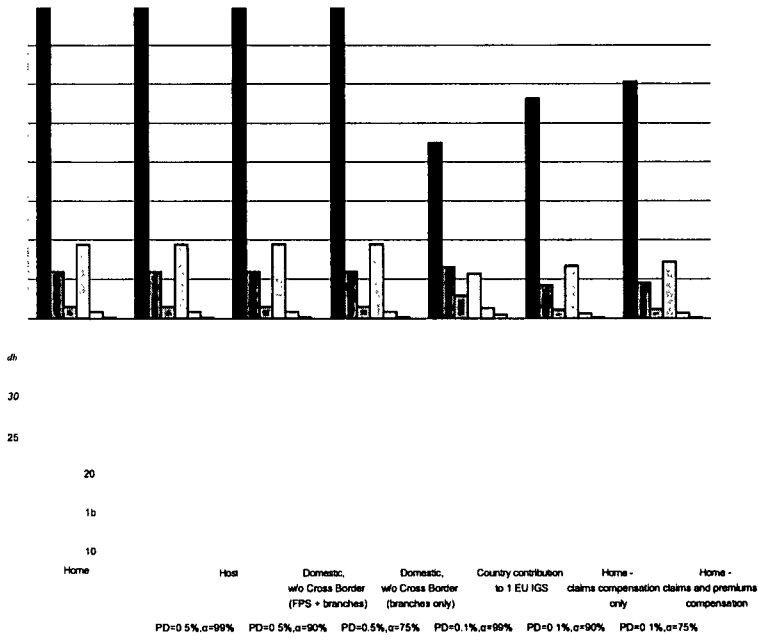
Poland - Total Insurance



Poland - Life Insurance

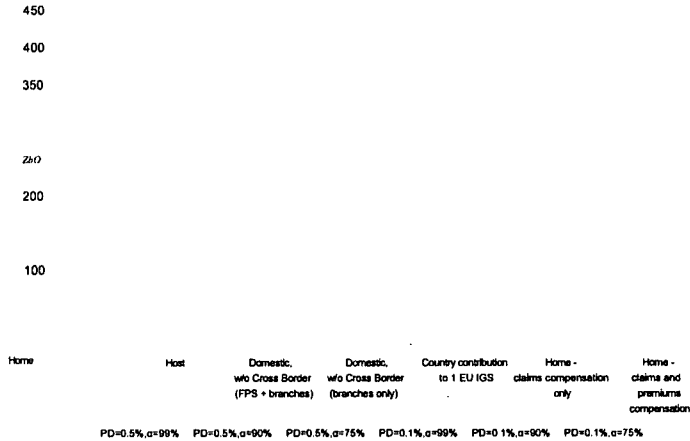


Poland - Non-Life Insurance

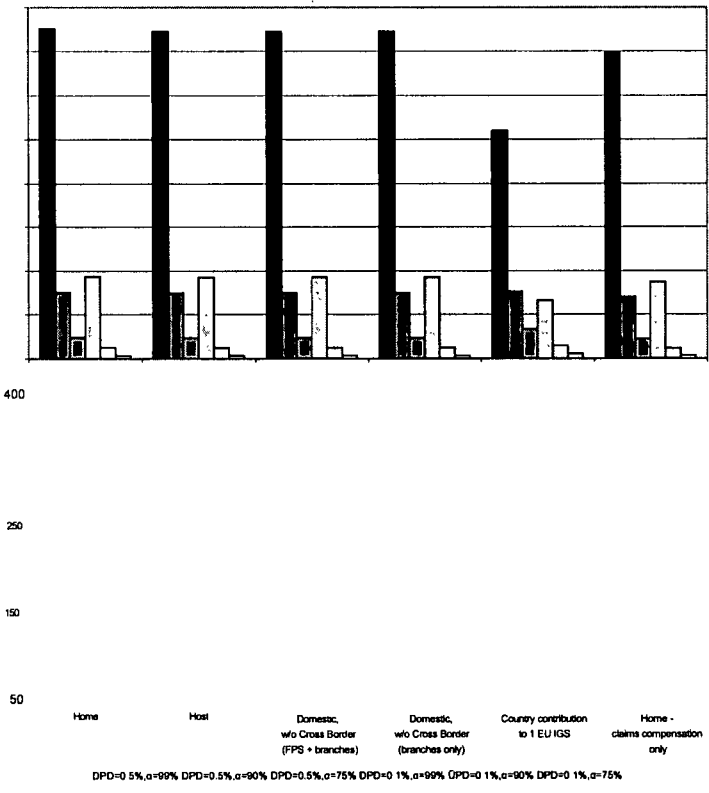


A6.25 Portugal

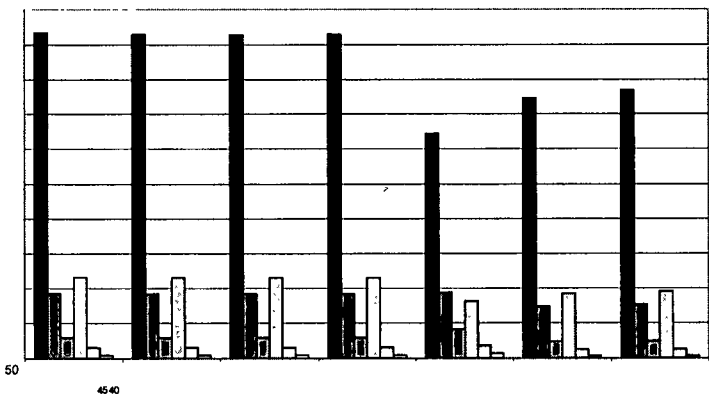
Portugal - Total Insurance



Portugal - Life Insurance



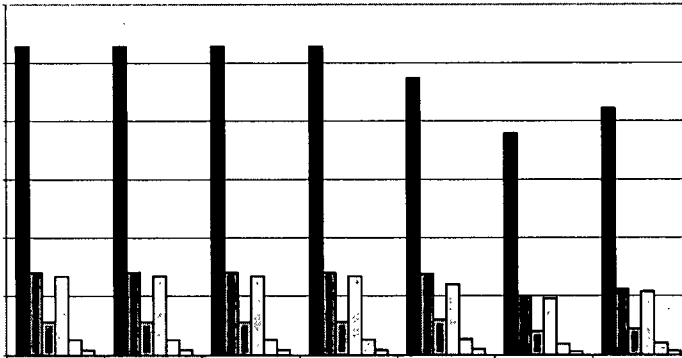
Portugal - Non-Life Insurance



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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%

A6.26 Romania

Romania - Total Insurance

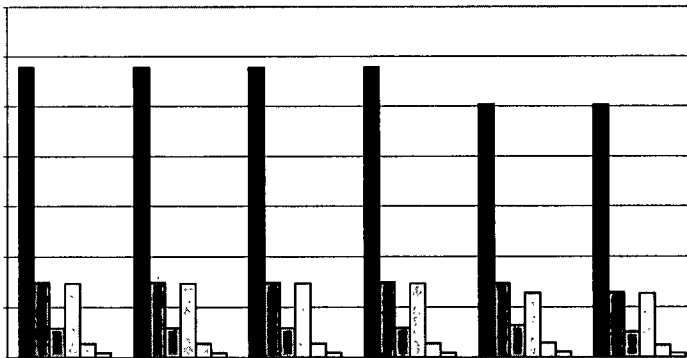


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Home Host Domestic, w/o Cross Border (FPS + branches) Domestic, w/o Cross Border (branches only) Country contribution to 1 EU IGS Home - claims compensation only Home - claims and premiums compensation
 PD=0.5%, α =99% PD=0.5%, α =90% PD=0.5%, α =75%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

Romania - Life Insurance



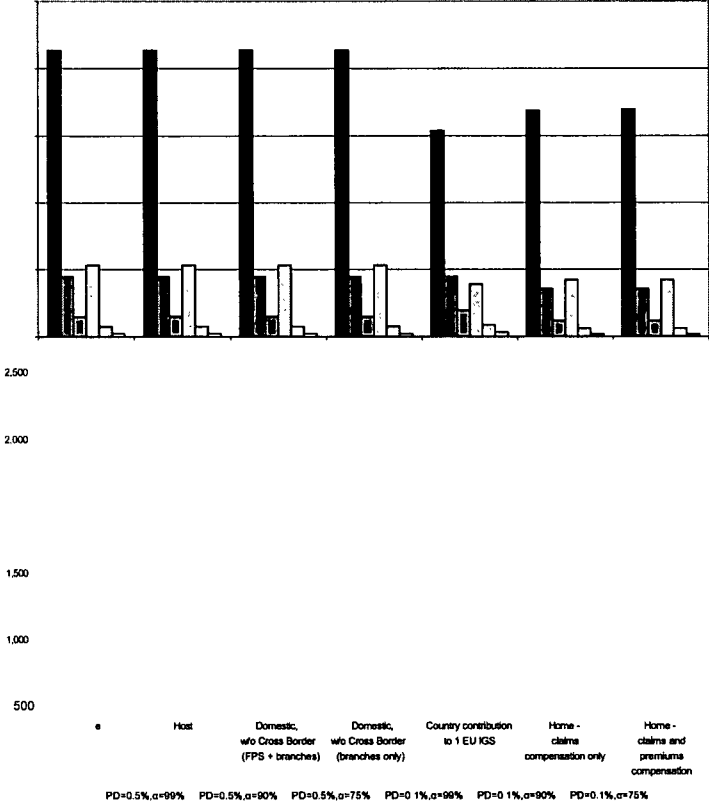
Home Host Domestic, w/o Cross Border (FPS + branches) Domestic, w/o Cross Border (branches only) Country contribution to 1 EU IGS Home - claims compensation only Home - claims and premiums compensation
 PMS%, α =99% DPD=0.5%, α =90% DPD=0.5%, α =75% DPD=0.1%, α =90% DPD=0.1%, α =90% DPD=0.1%, α =75%

Romania - Non-Life Insurance

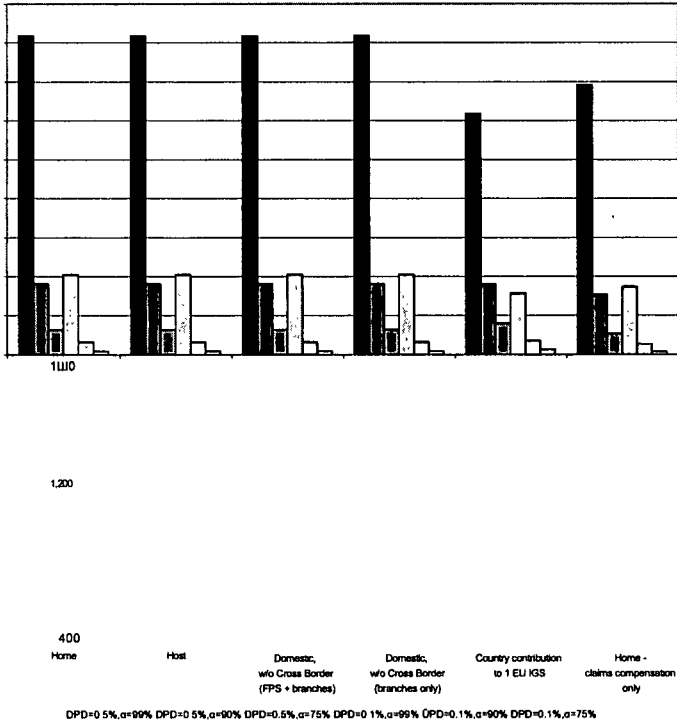
Home Host Domestic, w/o Cross Border (FPS + branches) Domestic, w/o Cross Border (branches only) Country contribution to 1 EU IGS Home - claims compensation only Home - claims and premiums compensation
 PMS%, α =99% DPD=0.5%, α =90% DPD=0.5%, α =75% DPD=0.1%, α =90% DPD=0.1%, α =90% DPD=0.1%, α =75%

A6.27 Sweden

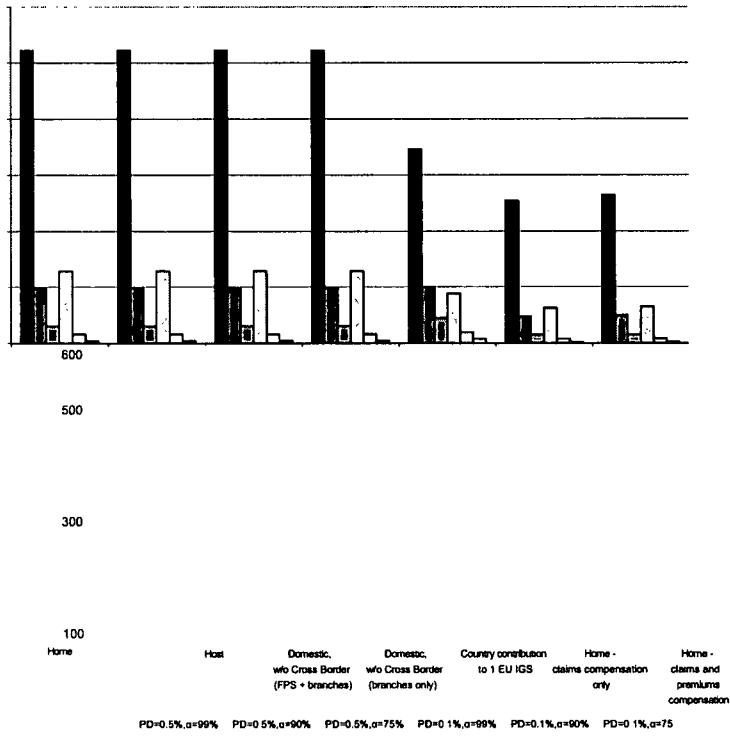
Sweden - Total Insurance



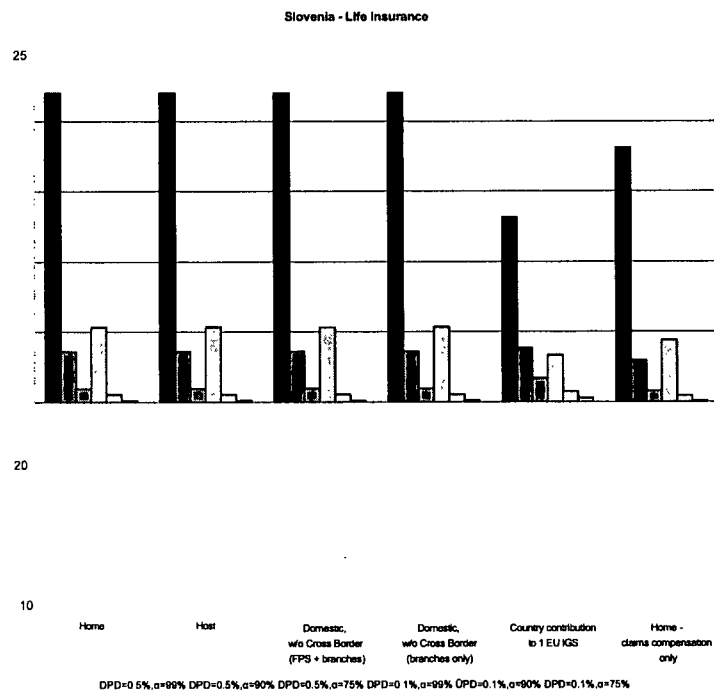
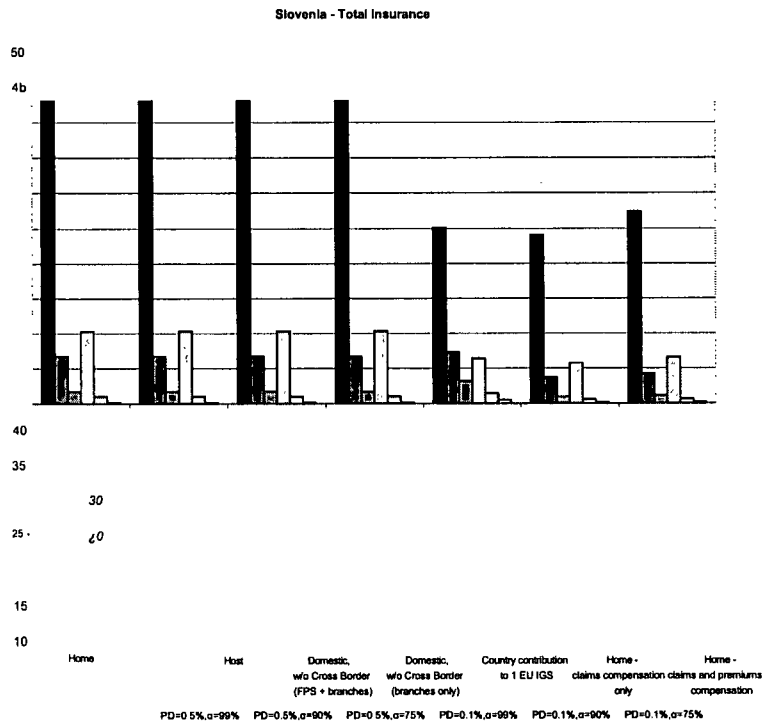
Sweden - Life Insurance



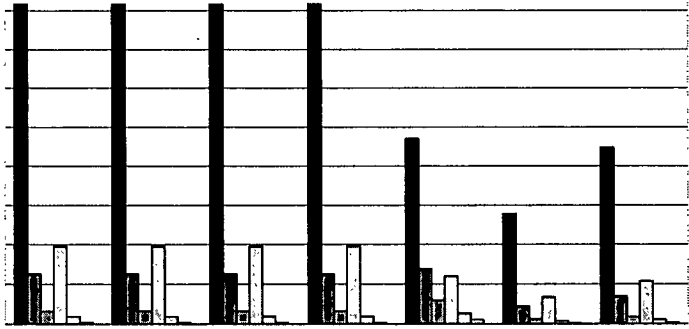
Sweden - Non-Life Insurance



A6.28 Slovenia



Slovenia - Non-Life Insurance



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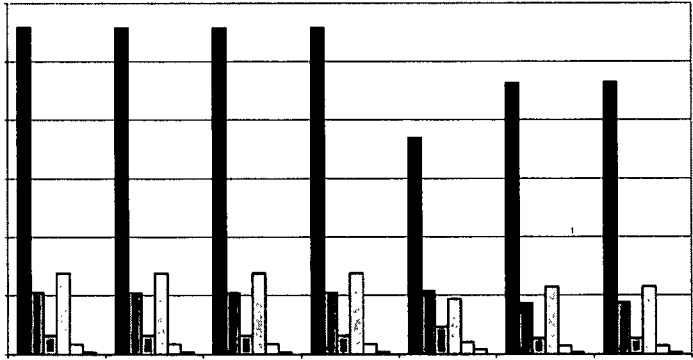
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Home	Host	Domestic, w/o Cross Border (FPS + branches)	Domestic, w/o Cross Border (branches only)	Country contribution to 1 EU IGS	Home - claims compensation only	Home - claims and premiums compensation
PD=0.5%, α =99%	PD=0.5%, α =90%	PD=0.5%, α =75%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

A6.29 Slovakia

Slovakia - Total Insurance



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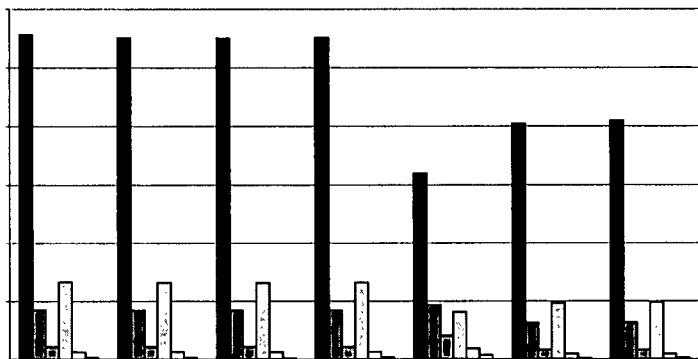
Home Host Domestic, w/o Cross Border (FPS + branches) Domestic, w/o Cross Border (branches only) Country contribution to 1 EU IGS Home - claims compensation only Home - claims compensation and premiums compensation

Slovakia - 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
 DPD=0.5%, a=99% DPD=0.5%, a=90% DPD=0.5%, a=75% DPD=0.1%, a=99% OPD=0.1%, a=90% DPD=0.1%, a=75%

Slovakia - Non-Life Insurance



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