EUROPEAN COMMISSION



Brussels, 12.7.2010 SEC(2010)840

COMMISSION STAFF WORKING DOCUMENT

IMPACT ASSESSMENT

PART IV

Accompanying document to the

WHITE PAPER

on Insurance Guarantee Schemes

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

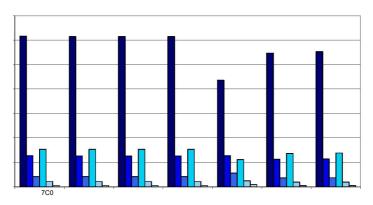
A6 Comparison of different policy options by country

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A6.1 Austria





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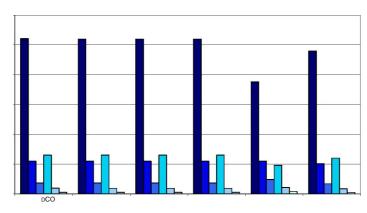
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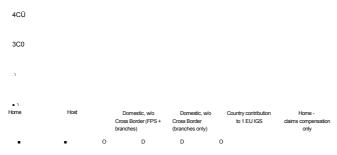
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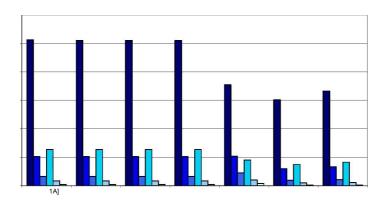
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Austria - Life Insurance





Austria - Non-Life Insurance



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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

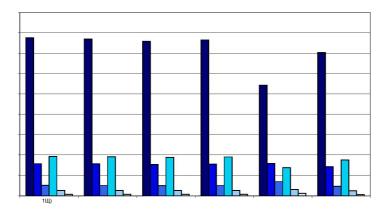
Belgium - Total Insurance

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

Belgium - Life Insurance



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

 $\mathsf{DPD} = 0.5\%, \alpha = 99\% \; \mathsf{DPD} = 0.5\%, \alpha = 90\% \; \mathsf{DPD} = 0.5\%, \alpha = 75\% \; \mathsf{DPD} = 0.1\%, \alpha = 99\% \; \mathsf{\bar{U}PD} = 0.1\%, \alpha = 90\% \; \mathsf{DPD} = 0.1\%, \alpha = 75\% \; \mathsf{DPD} = 0.1\%, \alpha = 90\% \; \mathsf{DPD} = 0.1\%, \alpha$

Belgium - Non-Life Insurance

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Home Host Domestic, Domestic, Country contribution Home - Home - volarise Border with Cross Border to 1 EU IGS daims compensation claims and (FPS + branches) (branches only) only premiums compensation

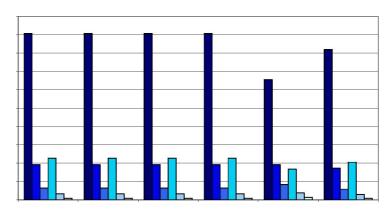
A6.3 Bulgaria

Bulgaria - Total 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%

Bulgaria - Life Insurance





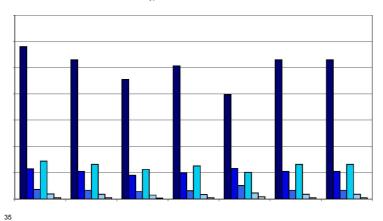
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Bulgaria - Non-Life Insurance

Home	Host	Drovente	Demostic	O		
TIOTHO	11000	Domestic,	Domestic,	Country contribution	Home -	Home -
		w/o Cross Border	w/o Cross Border	to 1 EU IGS	claims compensation	claims and premiums
		(FPS + branches)	(branches only)		only	compensation
_	_		0			

A6.4 Cyprus

Cyprus - Total Insurance



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> Domestic, Domestic, Country contribution Home - Home - Wo Cross Border wo Cross Border to 1 EU IGS claims compensation claims and premiums (FPS + branches) (branches only) 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%

Cyprus - Life Insurance

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20 15 Domestic, Domestic, Country contribution Home - w/o Cross Border w/o Cross Border to 1 EU IGS claims compensation (FPS + branches) (branches only) only

 $DPD=0.5\%, \alpha=99\% \ DPD=0.5\%, \alpha=90\% \ DPD=0.5\%, \alpha=75\% \ DPD=0.1\%, \alpha=99\% \ \bar{U}PD=0.1\%, \alpha=90\% \ DPD=0.1\%, \alpha=75\% \ DPD=0.1\%, \alpha=90\% \ DPD=0.1$

Cyprus - Non-Life Insurance

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

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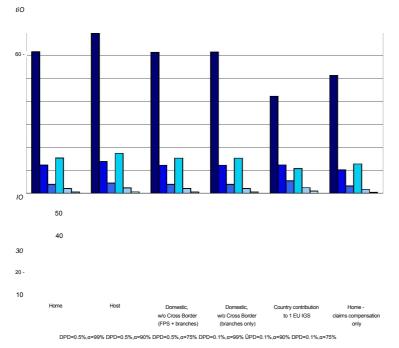
A6.5 Czech Republic

Czech Republic - Total Insurance

Home Host Domestic, Domestic, Country contribution Home - Home - Wo Cross Border Wo Cross Border (FPS + branches) (branches only) only compensation claims and premiums only compensation contribution on the contribution of the contributi

 $PD = 0.5\%, \alpha = 99\% \quad PD = 0.5\%, \alpha = 90\% \quad PD = 0.5\%, \alpha = 75\% \quad PD = 0.1\%, \alpha = 99\% \quad PD = 0.1\%, \alpha = 90\% \quad PD = 0.1\%, \alpha = 75\%$

Czech Republic - Life Insurance



Czech Republic - Non-Life Insurance

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

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

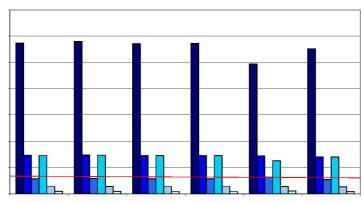
A6.6 Germany





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%

Germany- Life Insurance



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3,000

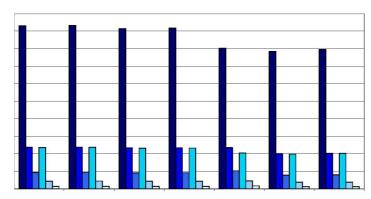
2,000

1,000

Home Host Domestic, Domestic, Country contribution Home - who Cross Border who Cross Border to 1 EU IGS claims compensation only (vranches only)

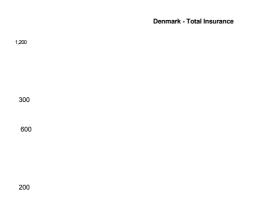
Germany - Non-Life Insurance

 $\mathsf{DPD} = 0.5\%, \alpha = 99\% \; \mathsf{DPD} = 0.5\%, \alpha = 90\% \; \mathsf{DPD} = 0.5\%, \alpha = 75\% \; \mathsf{DPD} = 0.1\%, \alpha = 99\% \; \mathsf{\bar{U}PD} = 0.1\%, \alpha = 90\% \; \mathsf{DPD} = 0.1\%, \alpha = 75\% \; \mathsf{DPD} = 0.1\%, \alpha = 90\% \; \mathsf{DPD} = 0.1\%, \alpha$



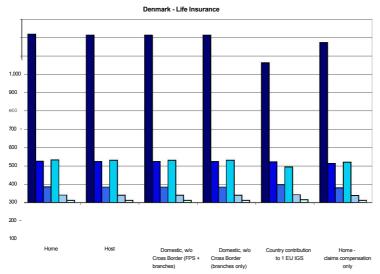
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Θ00 -							
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	е	Host	Domestic, w/o Cross Border (FPS + branches)	Domestic, w/o Cross Border (branches only)	Country contribution to 1 EU IGS	Home - claims compensation only	Home - claims and premiums compensation
	PD=0.59	6,α=99% PD=0	0.5%,α=90% PD=0.8	5%,α=75% PD=0.	1%,α=99% PD=0.1%	%,α=90% PD=0.1%,	u=75%

A6.7 Denmark



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

 $HPD=0.5\%, \alpha=99\% \ DPD=0.5\%, \alpha=90\% \ DPD=0.5\%, \alpha=75\% \ OPD=0.1\%, \alpha=99\% \ \OmegaPD=0.1\%, \alpha=90\% \ \OmegaPD=0.1\%, \alpha=75\% \ OPD=0.1\%, \alpha=90\% \ \OmegaPD=0.1\%, \alpha=90\% \ \OmegaPD=0.1\%,$



IPD=0.5%,α=99% DPD=0.5%,α=90% DPD=0.5%,α=75% 0PD=0.1%,α=99% 0PD=0.1%,α=90% 0PD=0.1%,α=75% Denmark - Non-Life Insurance



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Home Host Domestic, Domestic, Wio Cross Border (FPS + branches) (tranches only)

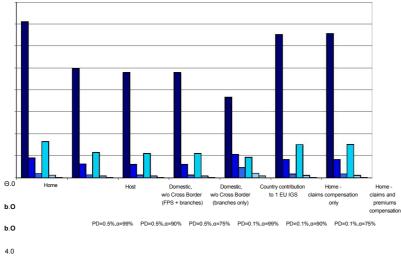
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PD=0.5%,α=99% PD=0.5%,α=90% PD=0.5%,α=75% PD=0.1%,α=99% PD=0.1%,α=90% PD=0.1%,α=75%

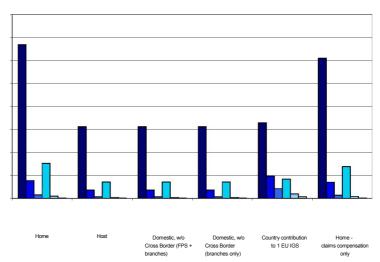
Note: red line refers to the target fund size

A6.8 Estonia

Estonia - Total Insurance

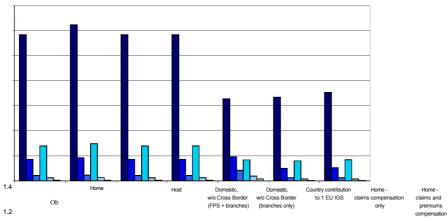


Estonia - Life Insurance



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

Estonia - Non-Life Insurance



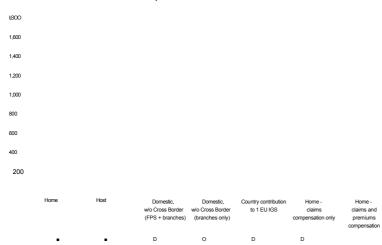
 $PD{=}0.5\%, \alpha {=}99\% \quad PD{=}0.5\%, \alpha {=}90\% \quad PD{=}0.5\%, \alpha {=}75\% \quad PD{=}0.1\%, \alpha {=}99\% \quad PD{=}0.1\%, \alpha {=}90\% \quad PD{=}0.1\%, \alpha {=}75\% \quad PD{=}0.1\%, \alpha {=}90\% \quad PD{=}0.1\%, \alpha {=}90\%$

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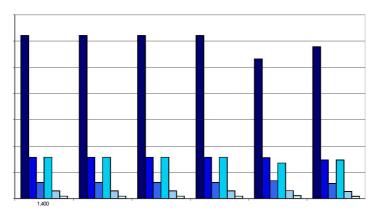
A6.9 Spain





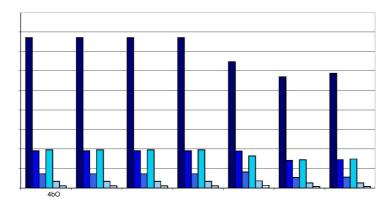
Note: red line refers to the 2008 fund size

Spain - Life Insurance





Spain - Non-Life Insurance

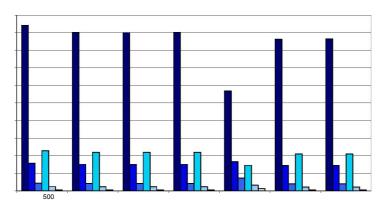


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Home Host Domestic, Domestic, Country contribution Home - Homew/o Cross Border w/o Cross Border to 1 EU IGS daims compensation claims and
(FPS + branches) (branches only) only premiums
compensation

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

A6.10 Finland

Finland - Total Insurance



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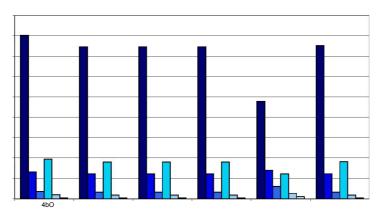
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Domestic, Domestic, Country contribution Homew/o Cross Border (vio Cross Border to 1 EU IGS daims compensation claims and (FPS + branches) (branches only) remiliums compensation compensation

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Finland - Life Insurance

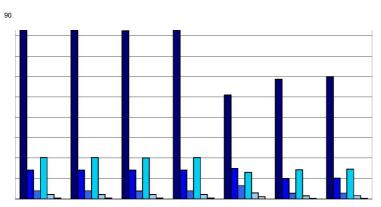


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Æ0 Home

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

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A6.11 France

France - Total Insurance



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

 $\mathsf{PD} = 0.5\%, \alpha = 99\% \quad \mathsf{PD} = 0.5\%, \alpha = 90\% \quad \mathsf{PD} = 0.5\%, \alpha = 75\% \quad \mathsf{PD} = 0.1\%, \alpha = 99\% \quad \mathsf{PD} = 0.1\%, \alpha = 90\% \quad \mathsf{PD} = 0.1\%, \alpha = 75\%$

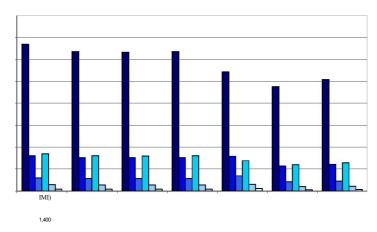
France - Life Insurance



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%

Note: red line refers to the 2007 fund size

France - Non-Life Insurance





A6.12 United Kingdom

United Kingdom - Total Insurance

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

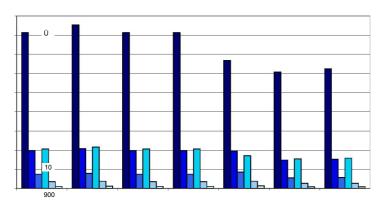
PD=0.5%,α=99% PD=0.5%,α=90% PD=0.5%,α=75% PD=0.1%,α=99% PD=0.1%,α=90% PD=0.1%,α=75%

United Kingdom - Life Insurance

16,000
14,000
12,000
10,000
6,000
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Home Host Domestic, w/o Cross Border (FPS+ Cross Border (branches) in 1 EU ISS Calins compensation only

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United Kingdom - Non-Life Insurance

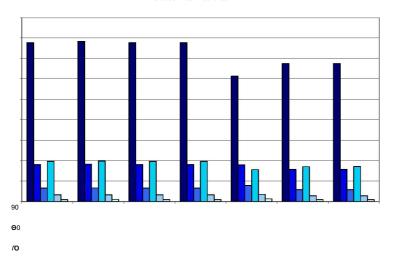


e Host Domestic, Domestic, Country contribution Homew/o Cross Border w/o Cross Border to 1 EU IGS claims claims and
(FPS + branches) (branches only) compensation only premiums
compensation

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%

A6.13 Greece

Greece - Total Insurance



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Greece - Life Insurance

10 Domestic, Domestic, Country contribution Home -wlo Cross Border wlo Cross Border to 1 EU IGS daims compensation (FPS + branches) (branches only) only Home Host Domestic,

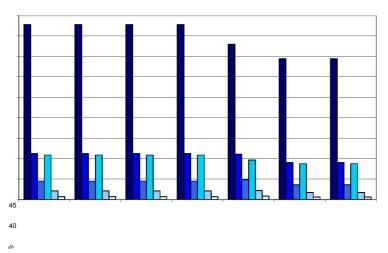
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Greece - Non-Life Insurance

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A6.14 Hungary





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Hungary - Life Insurance

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

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

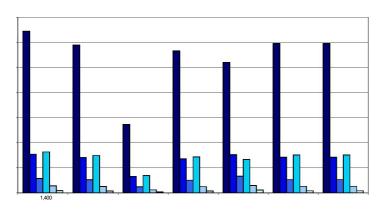
Hungary - Non-Life Insurance

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

A6.15 Ireland

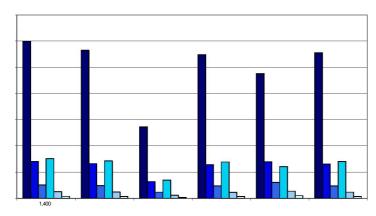
Ireland - Total Insurance



 & Domestic, wio Cross Border (FPS + branches)
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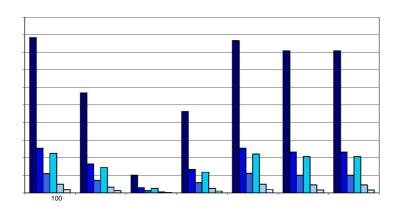
PD=0.5%,a=99% PD=0.5%,a=90% PD=0.5%,a=75% PD=0.1%,a=99% PD=0.1%,a=90% PD=0.1%,a=75%

Ireland - Life Insurance





 $DPD=0.5\%, \alpha=99\% \ DPD=0.5\%, \alpha=90\% \ DPD=0.5\%, \alpha=75\% \ DPD=0.1\%, \alpha=99\% \ \bar{U}PD=0.1\%, \alpha=90\% \ DPD=0.1\%, \alpha=75\% \ DPD=0.1\%, \alpha=90\% \ DPD=0.1$

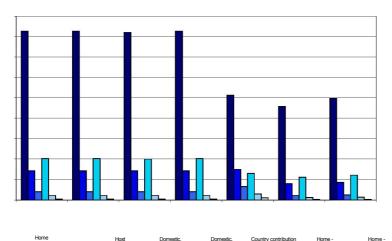




PD=0.5%,a=99% PD=0.5%,a=90% PD=0.5%,a=75% PD=0.1%,a=99% PD=0.1%,a=90% PD=0.1%,a=75%

A6.16 Iceland

Iceland - Total Insurance



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

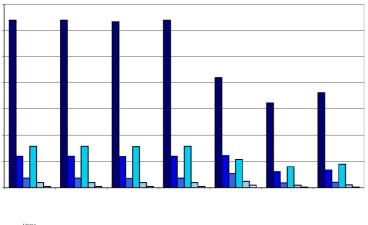
Iceland - Life Insurance

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

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Iceland - Non-Life Insurance



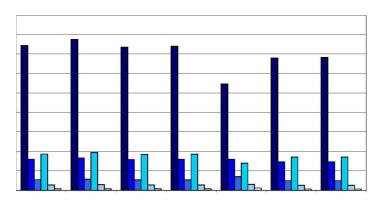
Home Host Domestic, Domestic, Country contribution Home - Home - Wo Cross Border (FPS + branches) (branches only) to 1 EU IGS claims compensation claims and premiums only compensation.

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

A6.17 Italy

4,000 3,500 3,000

Italy - Total Insurance



2,000

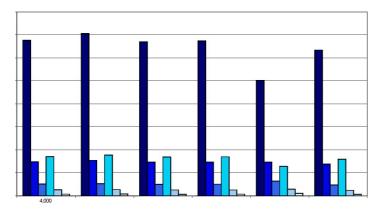
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e Host Domestic, Domestic, Country contribution Home-Home-wivo Cross Border (FPS + branches) (branches only) compensation only premiums

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%

Italy - Life Insurance

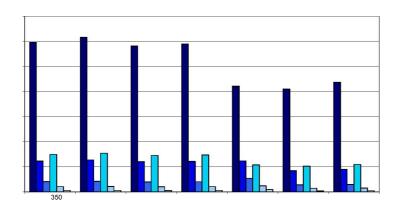


2,500

2,000

500
Home Host Domestic, Domestic, Country contribution Homewio Cross Border w/o Cross Border to 1 EU IGS claims compensation
(FPS + branches) (branches only) only

DPD=0.5%,a=99% DPD=0.5%,a=90% DPD=0.5%,a=75% DPD=0.1%,a=99% QPD=0.1%,a=90% DPD=0.1%,a=75%

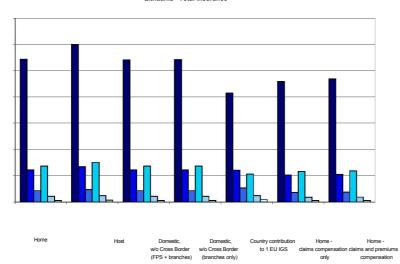




PD=0.5% r=99% PD=0.5% r=90% PD=0.5% r=75% PD=0.1% r=99% PD=0.1% r=90% PD=0.1% r=75%

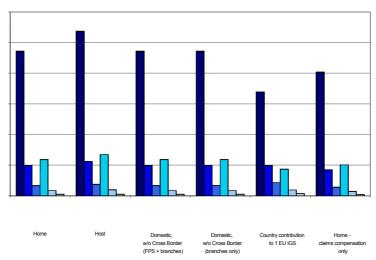
A6.18 Lithuania

Lithuania - Total 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%

Lithuania - Life Insurance



 $DPD=0.5\%, \alpha=99\% \ DPD=0.5\%, \alpha=90\% \ DPD=0.5\%, \alpha=75\% \ DPD=0.1\%, \alpha=99\% \ \bar{U}PD=0.1\%, \alpha=90\% \ DPD=0.1\%, \alpha=75\% \ DPD=0.1\%, \alpha=90\% \ DPD=0.1$

Lithuania - Non-Life Insurance

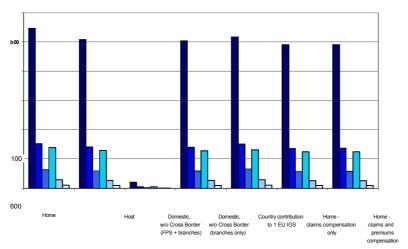
Home Host Domestic. Domestic. Country contribution Home - Home - Home - Wo Cross Border w/o Cross Border to FPS + branches) (FPS + branches) (branches only) to 1 EU IGS only compensation claims and premiums only compensation.

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%

19

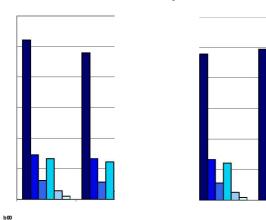
A6.19 Luxembourg

Luxembourg - Total 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%

Luxembourg - Life Insurance



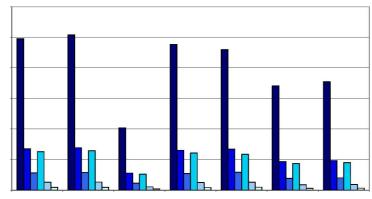
400

100

Home Host Domestic, Domestic, Country contribution Home - (IFFS + tranches) (branches only) only

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

Luxembourg - Non-Life Insurance



30

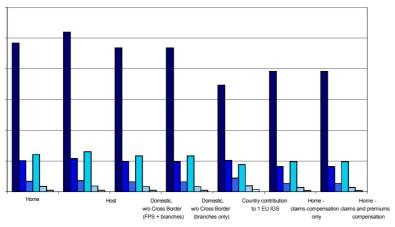
¿Ь

Host Domestic, Domestic, Country contribution Home - Home - who Cross Border to 1 EU IGS claims compensation claims and premiums only 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% Home

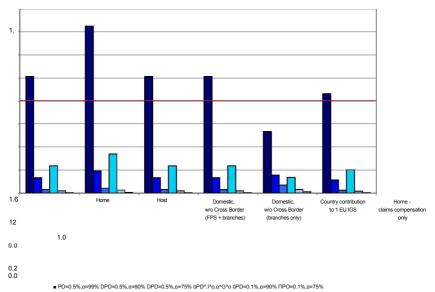
A6.20 Latvia

Latvia - Total Insurance



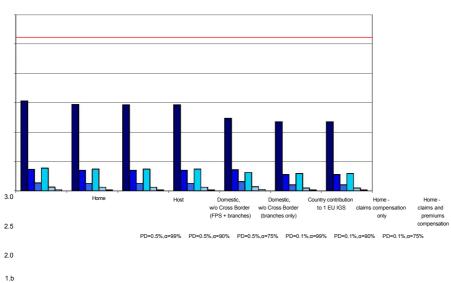
 $PD = 0.5\%, \alpha = 99\% \hspace{0.5cm} PD = 0.5\%, \alpha = 90\% \hspace{0.5cm} PD = 0.5\%, \alpha = 75\% \hspace{0.5cm} PD = 0.1\%, \alpha = 99\% \hspace{0.5cm} PD = 0.1\%, \alpha = 90\% \hspace{0.5cm} PD = 0.1\%, \alpha = 75\% \hspace{0.5cm} PD = 0.1\%, \alpha = 90\% \hspace{0.5cm}$

Latvia - Life Insurance



Note: red line refers to the 2006 fund size

Latvia - Non-Life Insurance

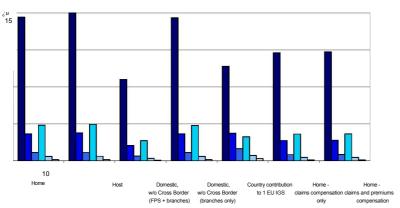


1.0

A6.21 Malta

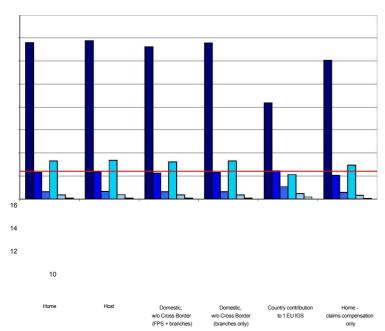
Malta - Total Insurance

¿b



 $PD = 0.5\%, \alpha = 99\% \quad PD = 0.5\%, \alpha = 90\% \quad PD = 0.5\%, \alpha = 75\% \quad PD = 0.1\%, \alpha = 99\% \quad PD = 0.1\%, \alpha = 90\% \quad PD = 0.1\%, \alpha = 75\%$

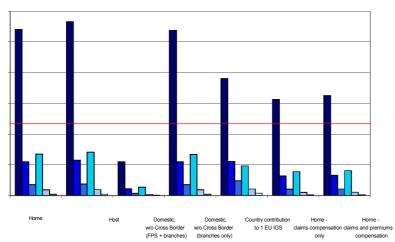
Malta - Life Insurance



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

Note: red line refers to the target fund size

Malta - 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%

Note: red line refers to the target fund size

A6.22 The Netherlands

The Netherlands - Total Insurance

3,000

2,000

1,000

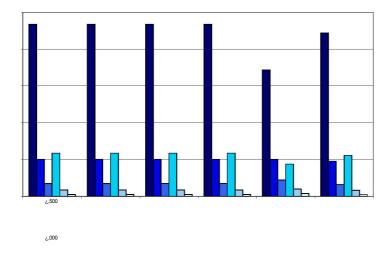
1,000

1,000

e Host Domestic, Domestic, Country contribution Home- Home- claims and with Cross Border (FPS + branches) (branches only) compensation only premiums

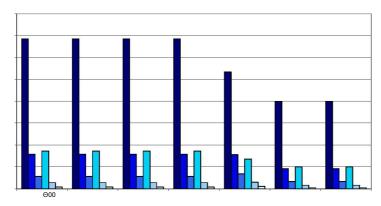
 $PD = 0.5\%, \alpha = 99\% \quad PD = 0.5\%, \alpha = 90\% \quad PD = 0.5\%, \alpha = 75\% \quad PD = 0.1\%, \alpha = 99\% \quad PD = 0.1\%, \alpha = 90\% \quad PD = 0.1\%, \alpha = 75\%$

The Netherlands - Life Insurance



1,500
Home Host Domestic, Domestic, Country contribution Home w/o Cross Border w/o Cross Border to 1 EU IGS daims compensation
(FPS+branches) (branches only) only

The Netherlands - Non-Life Insurance



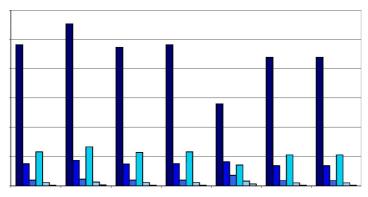
400

300
Home Host Domestic, wio Cross Border (FPS + branches) (branches only)

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

A6.23 Norway

Norway - Total Insurance



1,200

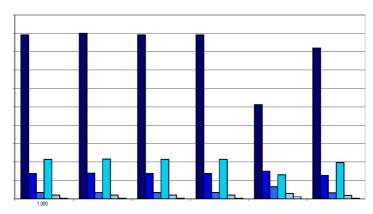
1,000

200

e Host Domestic, Domestic, Country contribution Homewio Cross Border wio Cross Border to 1 EU IGS claims claims and
(FPS + branches) (branches only) compensation only premiums
compensation

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

Norway - Life Insurance



ÜOO

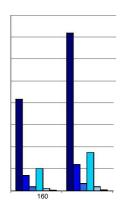
600

500

JOO
Home Host Domestic, Domestic, Country contribution Home wio Cross Border wio Cross Border to 1 EU IGS claims compensation
(FPS + branches) (branches only) only

PD=0.5%,a=99% DPD=0.5%,a=90% DPD=0.5%,a=75% DPD=0.1%,a=99% ŪPD=0.1%,a=90%

Norway - Non-Life Insurance

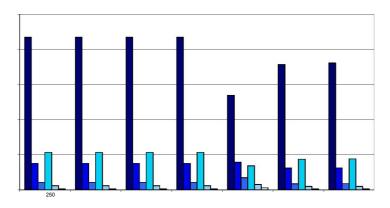




PD=0.5%,a=99% PD=0.5%,a=90% PD=0.5%,a=75% PD=0.1%,a=99% PD=0.1%,a=90% PD=0.1%,a=75%

A6.24 Poland

Poland - Total Insurance



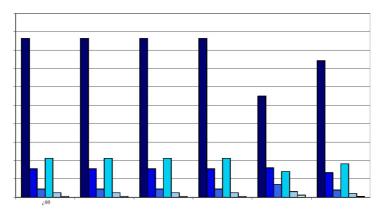
200

lbO

53
Home Host Domestic, Domestic, Country contribution Home - Home w/o Cross Border w/o Cross Border to 1 EU IGS claims compensation claims and
(FPS + branches) (branches only) only premiums

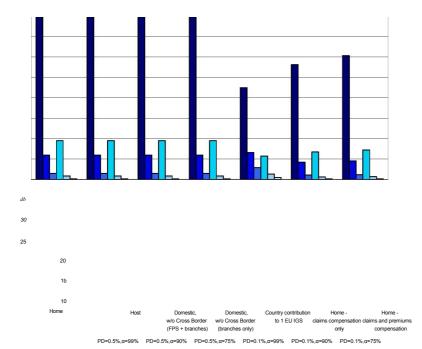
PD=0.5%,α=99% PD=0.5%,α=90% PD=0.5%,α=75% PD=0.1%,α=99% PD=0.1%,α=90% PD=0.1%,α=75%

Poland - Life Insurance





 $DPD=0.5\%, \alpha=99\% \ DPD=0.5\%, \alpha=90\% \ DPD=0.5\%, \alpha=75\% \ DPD=0.1\%, \alpha=99\% \ \tilde{U}PD=0.1\%, \alpha=90\% \ DPD=0.1\%, \alpha=75\% \ DPD=0.1\%, \alpha=90\% \ DPD=0.1\%, \alpha=75\% \ DPD=0.1\%, \alpha=90\% \ DPD=0.1\%, \alpha=90\% \ DPD=0.1\%, \alpha=75\% \ DPD=0.1\%, \alpha=90\% \ DPD=0.1\%, \alpha=75\% \ DPD=0.1\%, \alpha=90\% \ DPD=0.1\%, \alpha=90\% \ DPD=0.1\%, \alpha=75\% \ DPD=0.1\%, \alpha=90\% \ DPD=0.1\%, \alpha=90\% \ DPD=0.1\%, \alpha=75\% \ DPD=0.1\%, \alpha=90\% \ DPD=0.1\%, \alpha=90\% \ DPD=0.1\%, \alpha=75\% \ DPD=0.1\%, \alpha=90\% \ DPD=0.1\%, \alpha=75\% \ DPD=0.1\%, \alpha=90\% \ DPD=0.1\%, \alpha=75\% \ DPD=0.1\%, \alpha=90\% \ DPD=0.1\%, \alpha=90\% \ DPD=0.1\%, \alpha=75\% \ DPD=0.1\%, \alpha=90\% \ DPD=0.1\%, \alpha=90\% \ DPD=0.1\%, \alpha=75\% \ DPD=0.1$



A6.25 Portugal



450
400
350

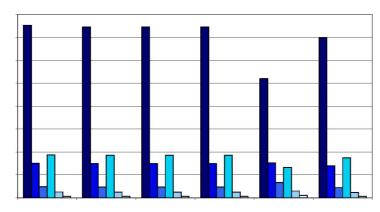
ZEO
200

100

Home Host Domestic, wo Cross Border wo Cross Border (FPS + branches) (branches only) only premiums compensation compensat

 $PD = 0.5\%, \alpha = 99\% \quad PD = 0.5\%, \alpha = 90\% \quad PD = 0.5\%, \alpha = 75\% \quad PD = 0.1\%, \alpha = 99\% \quad PD = 0.1\%, \alpha = 90\% \quad PD = 0.1\%, \alpha = 75\%$

Portugal - Life Insurance

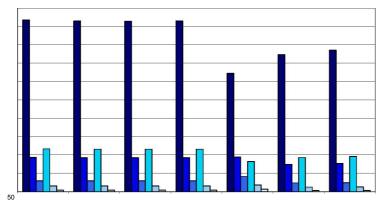


400

250

150

Portugal - Non-Life Insurance

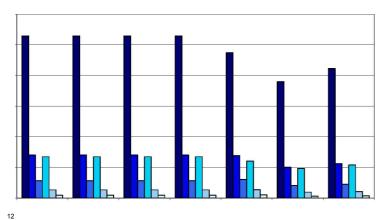


4540

Home

A6.26 Romania

Romania - Total Insurance

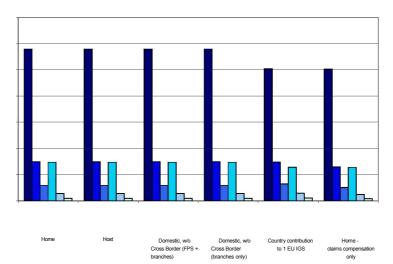


10

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

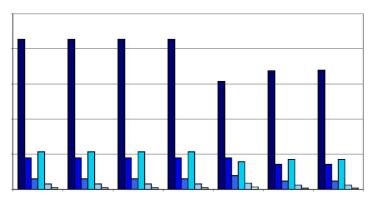
Romania - Life Insurance



■ PM5%,α=99% DPD=0 5%,α=90% DPD=0 5%,α=75% DPD^D 1%,α^9% ŪPD^D 1%,α=90% DPD=0 1%,α=75% Romania - Non-Life Insurance

Host Domestic, Domestic, Country contribution Home - Hom w/o e-Cross Border w/o Cross Border to 1 EU IGS claims compensation claims and (FPS + branches) premium (branches only) only compe s nsation

A6.27 Sweden



2,500

2,000

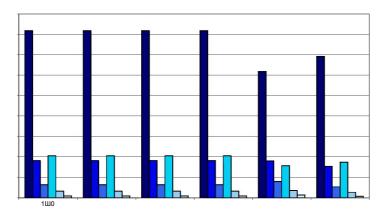
1,000

500

Domestic, Domestic, Country contribution Homew/o Cross Border (vio Cross Border (branches only) to 1 EU IGS claims claims and (FPS + branches) (branches only) compensation only premilums 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%

Sweden - Life Insurance

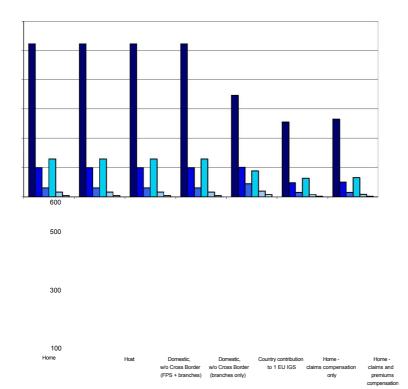


1,200

400 Home

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

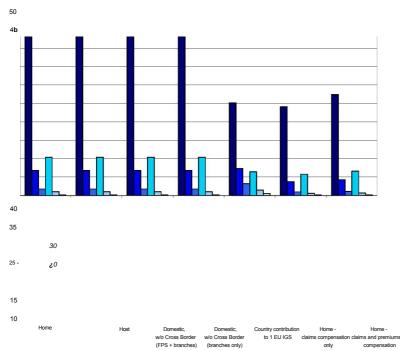
DPD=0.5%,α=99% DPD=0.5%,α=90% DPD=0.5%,α=75% DPD=0.1%,α=99% ŪPD=0.1%,α=90% DPD=0.1%,α=75%



 $PD=0.5\%, \alpha=99\% \quad PD=0.5\%, \alpha=90\% \quad PD=0.5\%, \alpha=75\% \quad PD=0.1\%, \alpha=99\% \quad PD=0.1\%, \alpha=90\% \quad PD=0.1\%, \alpha=75\% \quad PD=0.1\%, \alpha=90\% \quad PD=0$

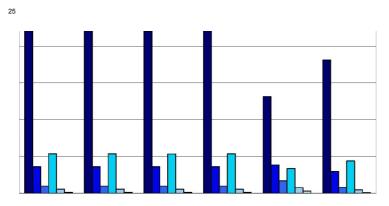
A6.28 Slovenia

Slovenia - Total Insurance



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

Slovenia - Life Insurance

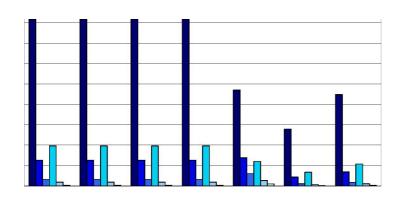


20



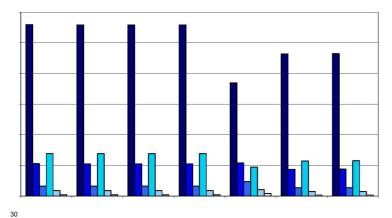
 $DPD = 0.5\%, \alpha = 99\% \ DPD = 0.5\%, \alpha = 90\% \ DPD = 0.5\%, \alpha = 75\% \ DPD = 0.1\%, \alpha = 99\% \ \bar{U}PD = 0.1\%, \alpha = 90\% \ DPD = 0.1\%, \alpha = 75\% \ DPD = 0.1\%, \alpha = 90\% \ DPD = 0.1\%, \alpha =$

Slovenia - Non-Life Insurance



A6.29 Slovakia

Slovakia - Total Insurance



25

Slovakia - Life Insurance

0

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

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

Slovakia - Non-Life Insurance

