



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

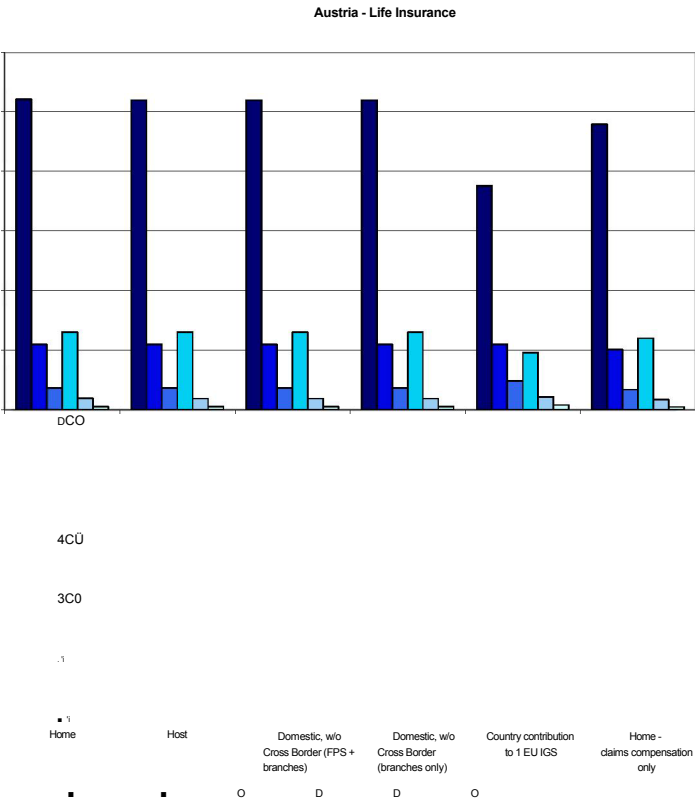
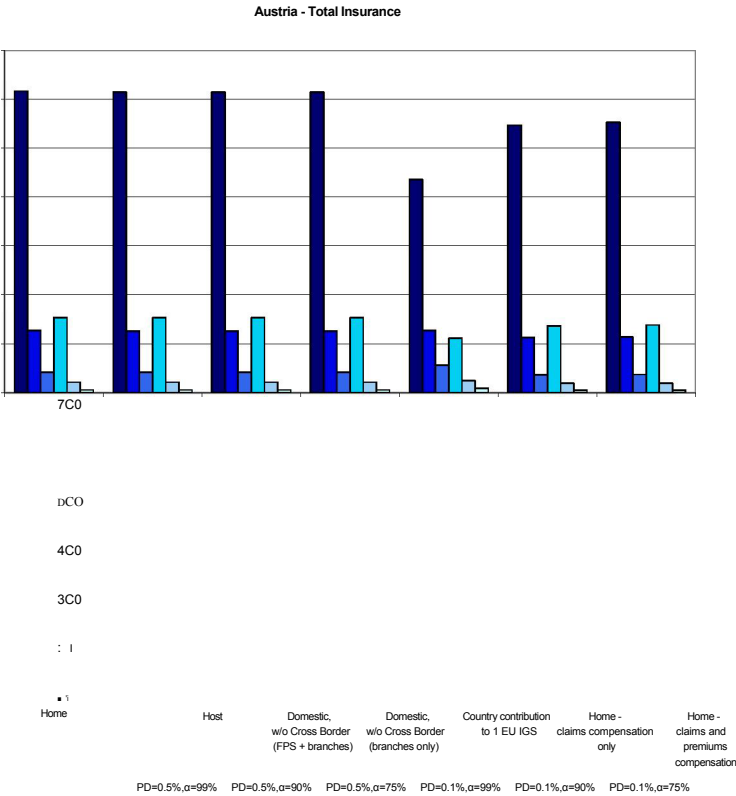
{COM(2010) 370}  
{SEC(2010) 841}

## **A6            Comparison of different policy options by country**

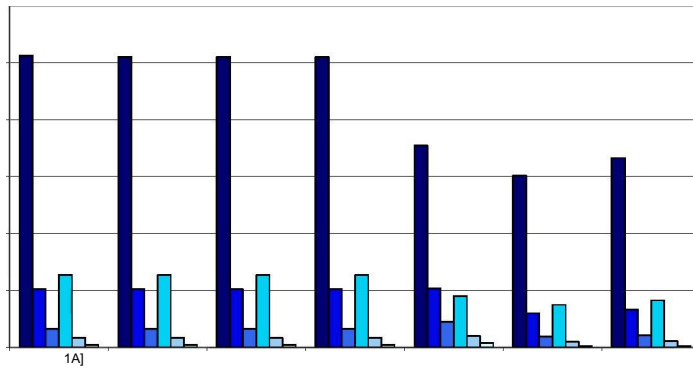
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A6.1 Austria



Austria - Non-Life Insurance



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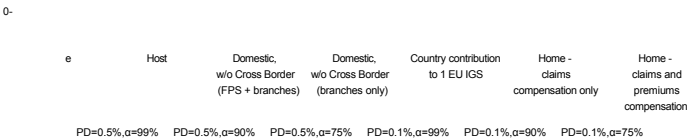
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$\mathcal{E}$

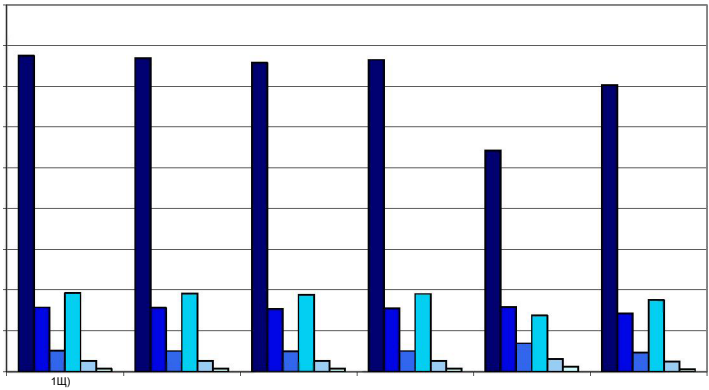
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PD=0.5%, $\alpha$ =99%	PD=0.5%, $\alpha$ =90%	PD=0.5%, $\alpha$ =75%	PD=0.1%, $\alpha$ =99%	PD=0.1%, $\alpha$ =90%	PD=0.1%, $\alpha$ =75%	

A6.2 Belgium

Belgium - Total Insurance



Belgium - Life Insurance



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

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

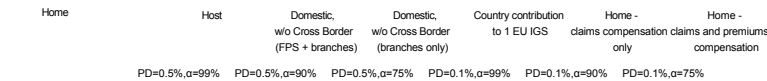
Home - claims and premiums compensation

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%

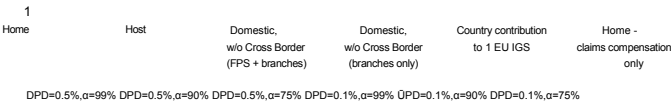
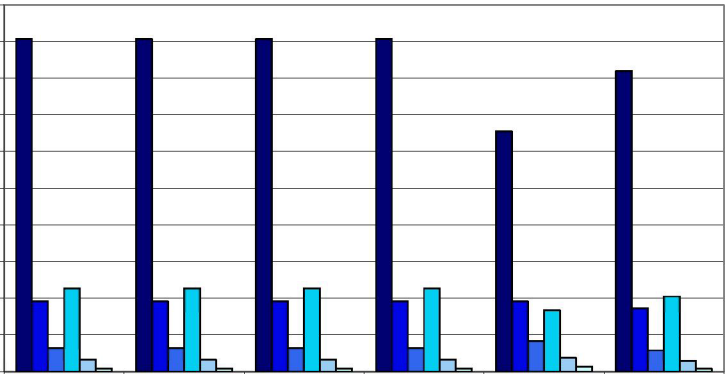


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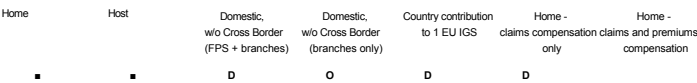
## Bulgaria - Total Insurance



## Bulgaria - Life Insurance



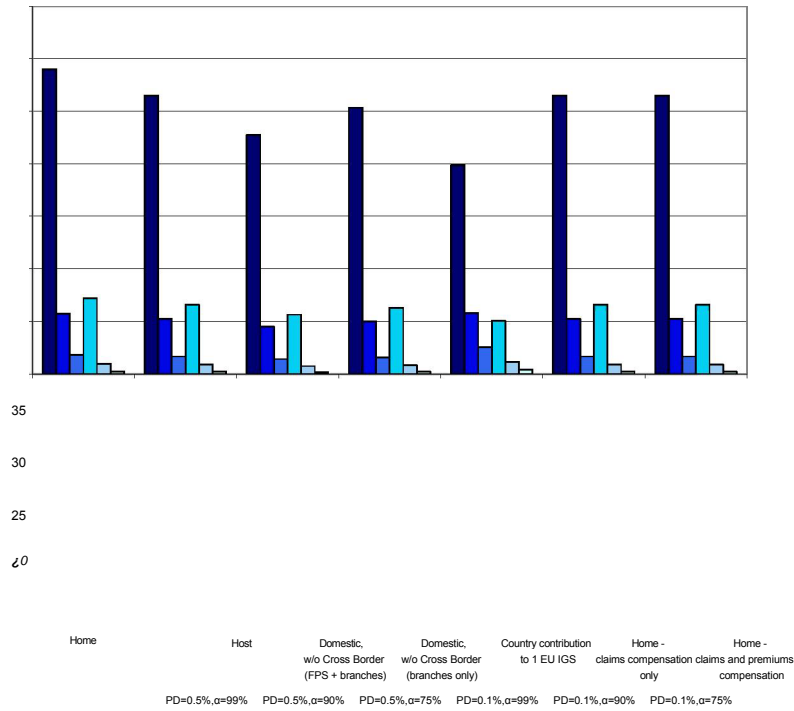
## Bulgaria - Non-Life Insurance



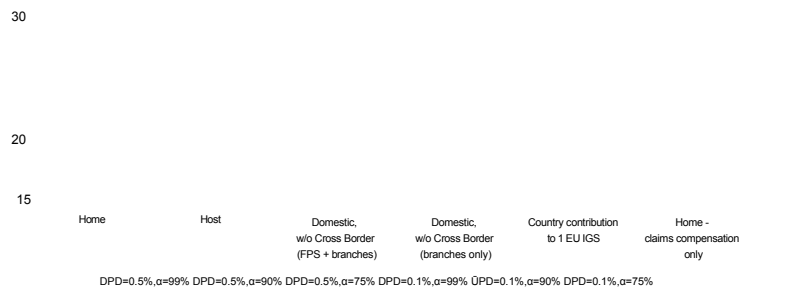


## A6.4 Cyprus

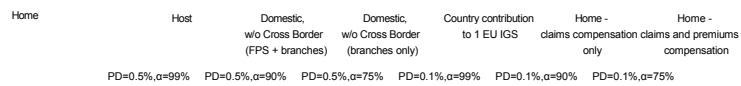
Cyprus - Total Insurance



Cyprus - Life Insurance

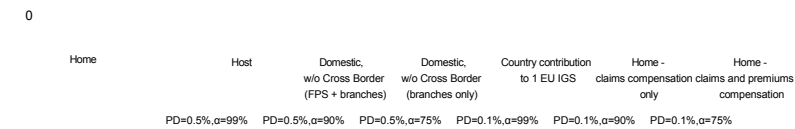


Cyprus - Non-Life Insurance

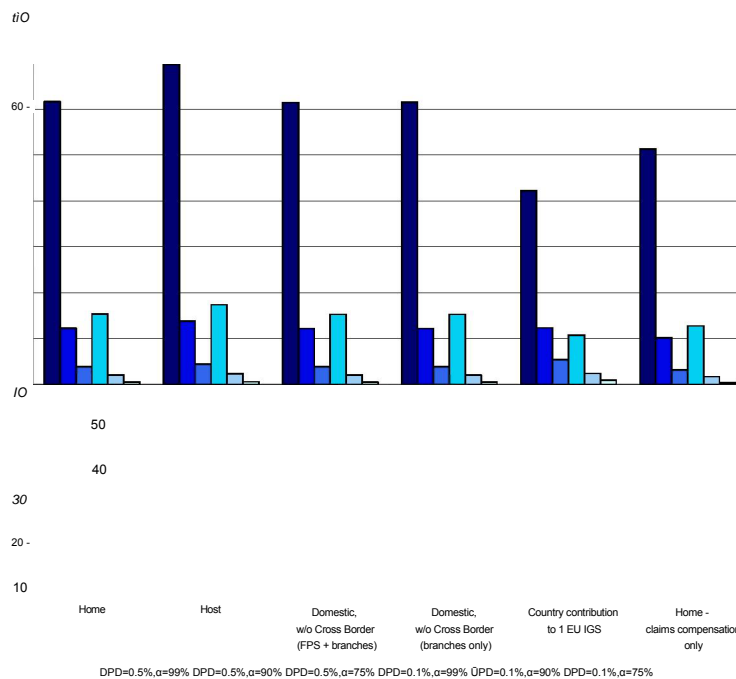


## A6.5 Czech Republic

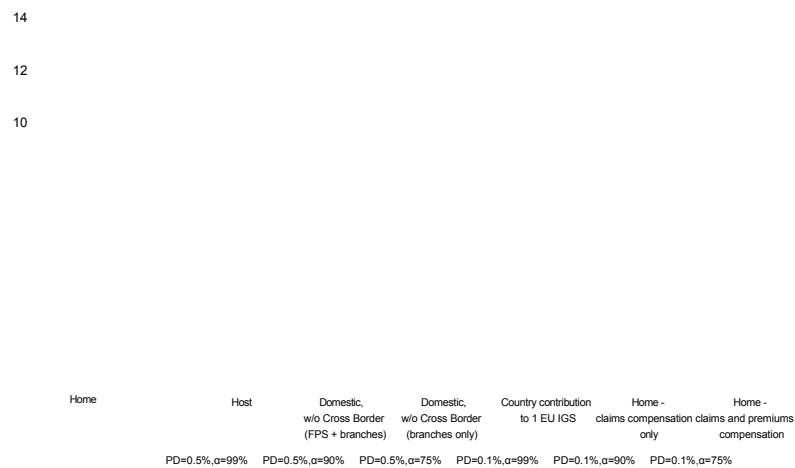
Czech Republic - Total Insurance



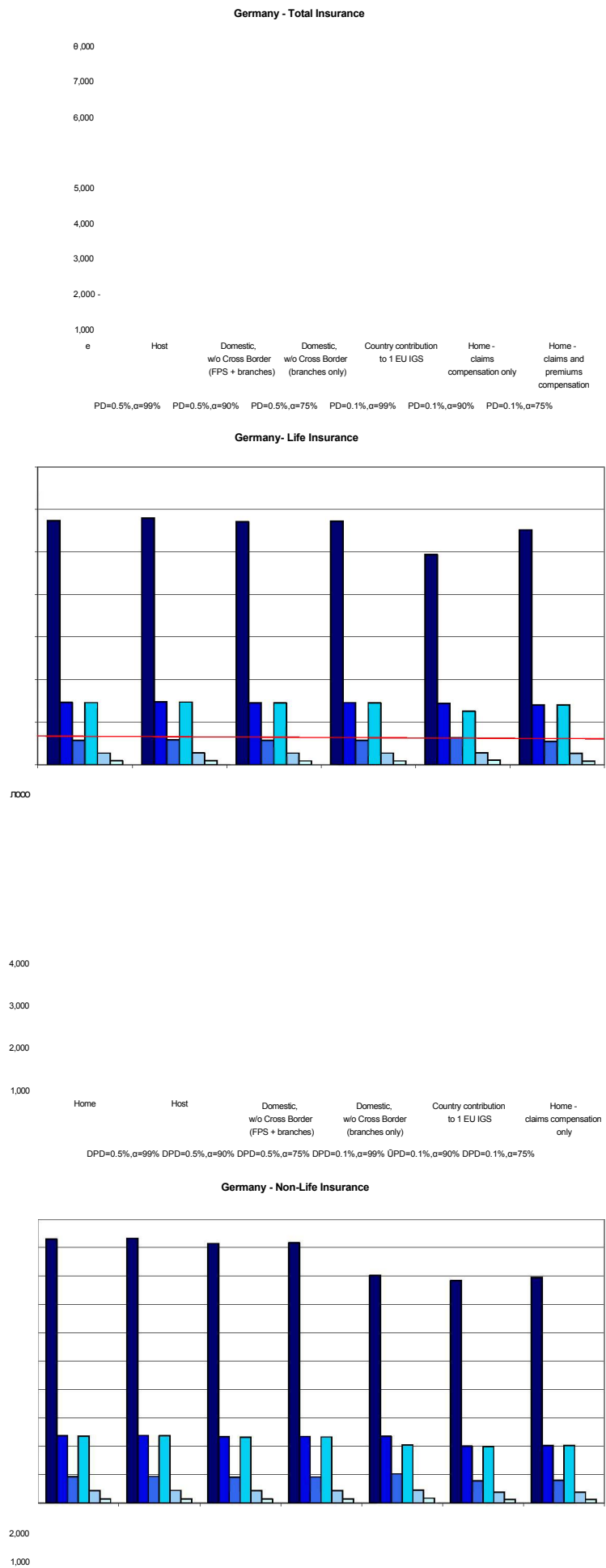
Czech Republic - Life Insurance

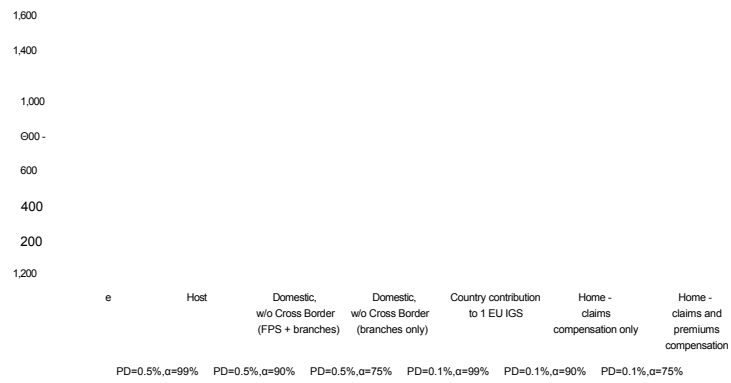


Czech Republic - Non-Life Insurance

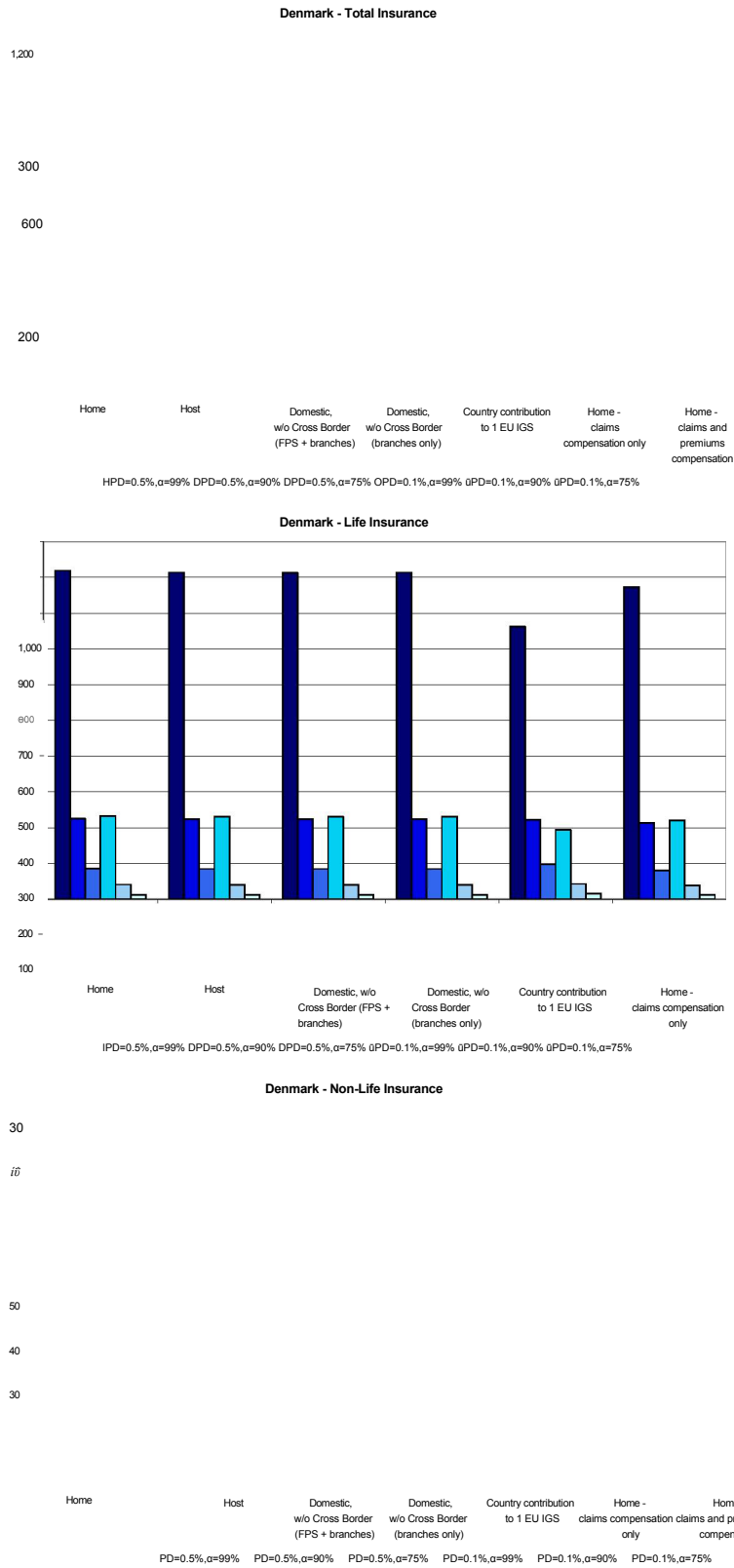


A6.6 Germany





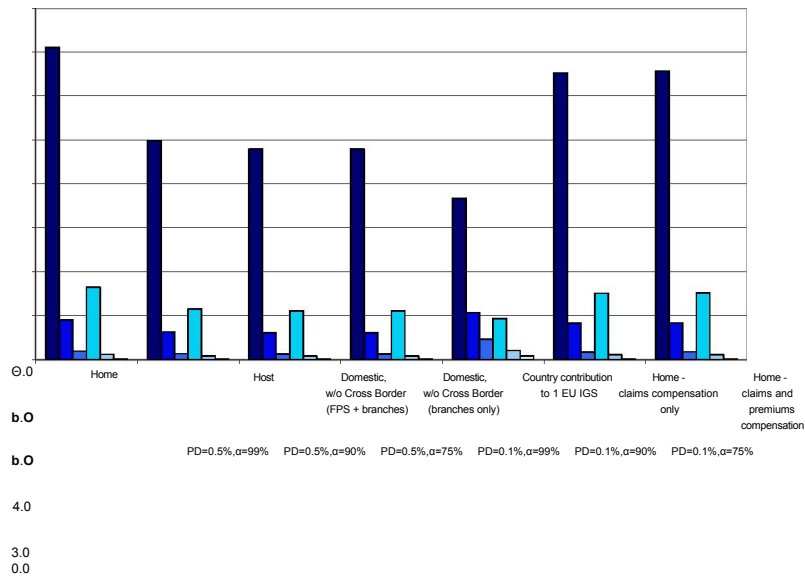
# A6.7 Denmark



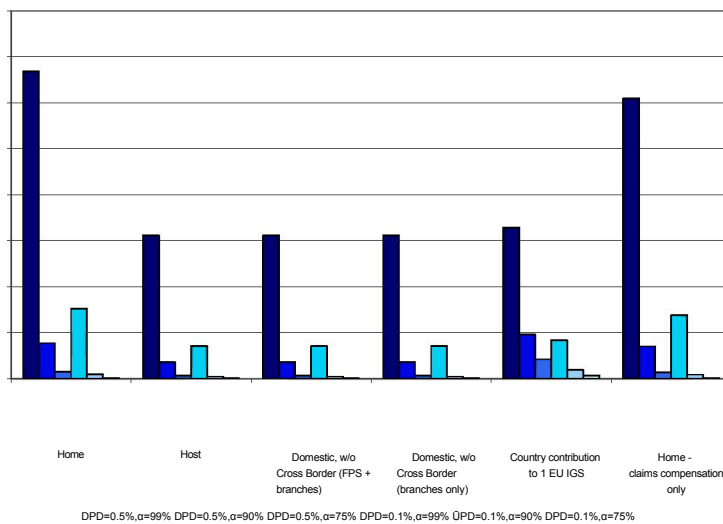
Note: red line refers to the target fund size

## A6.8 Estonia

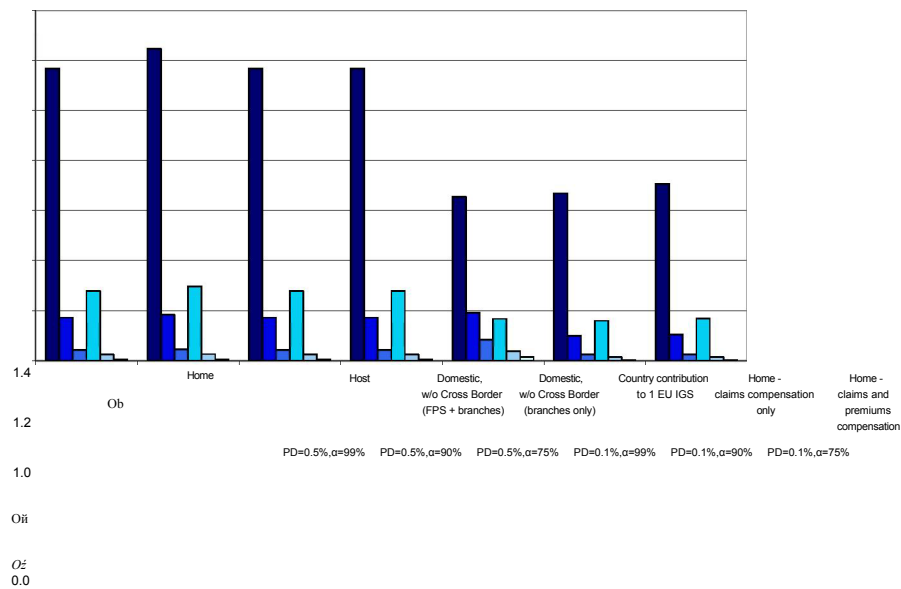
Estonia - Total Insurance



Estonia - Life Insurance



Estonia - Non-Life Insurance

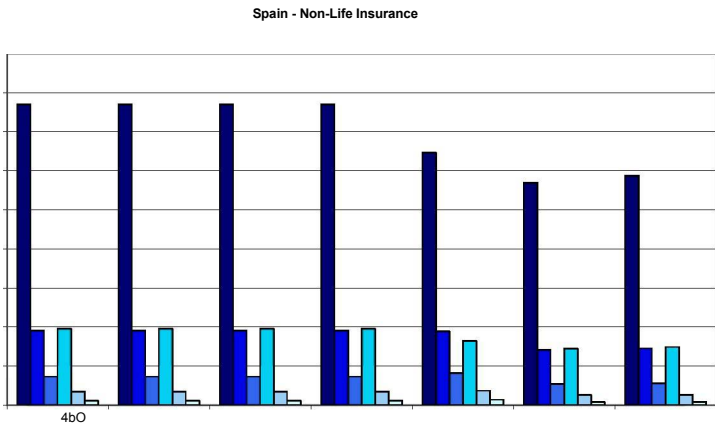
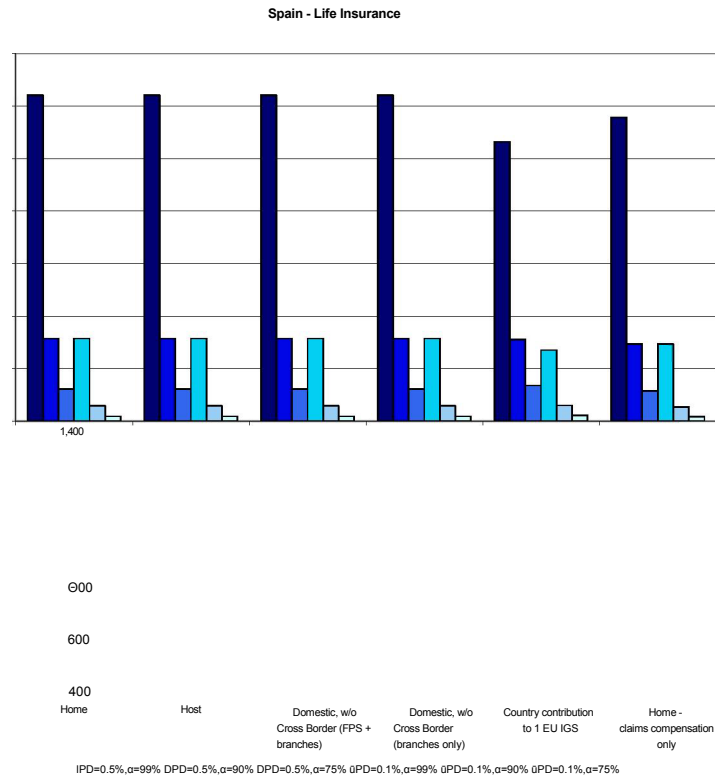




# A6.9 Spain



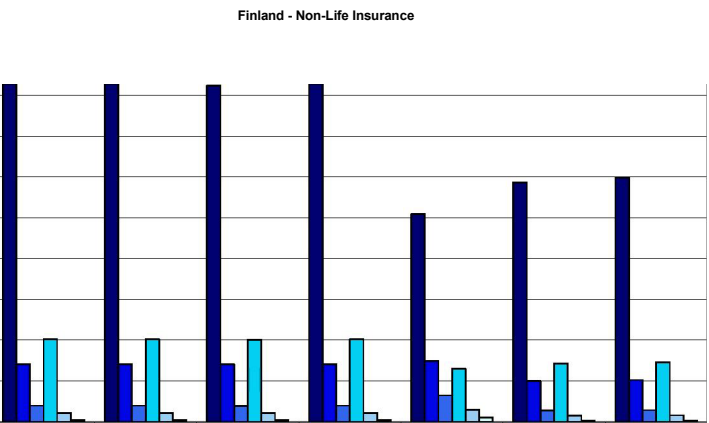
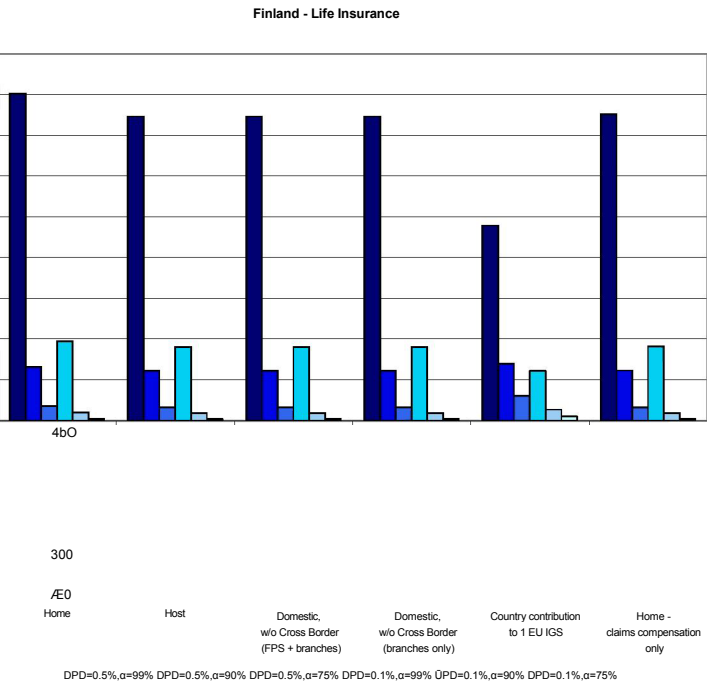
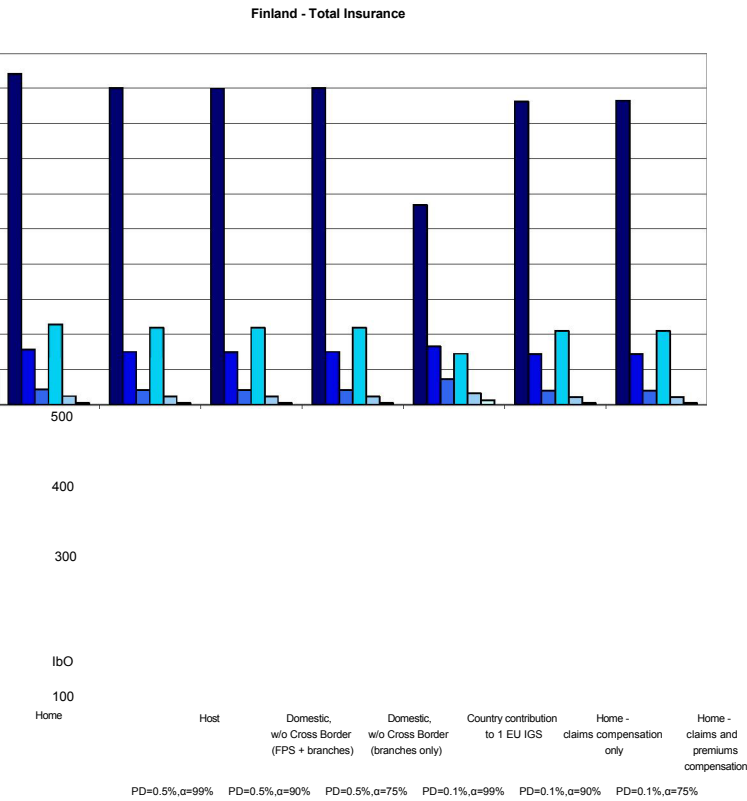
Note: red line refers to the 2008 fund size

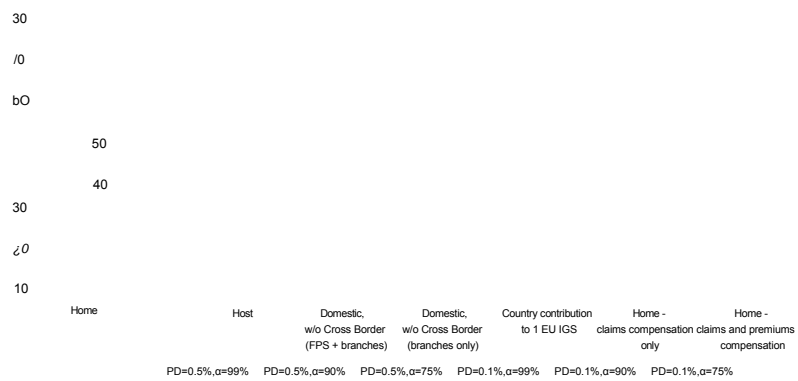




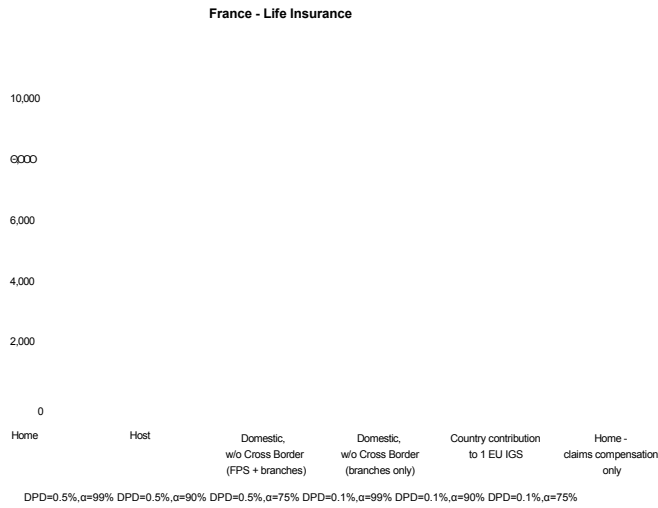
tO						
Home	Host	Domestic, w/o Cross Border (FPS + branches)	Domestic, w/o Cross Border (branches only)	Country contribution to 1 EU IGS	Home - claims compensation only	Home - claims and premiums compensation
PD=0.5%, $\alpha$ =99%	PD=0.5%, $\alpha$ =90%	PD=0.5%, $\alpha$ =75%	PD=0.1%, $\alpha$ =99%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

# A6.10 Finland

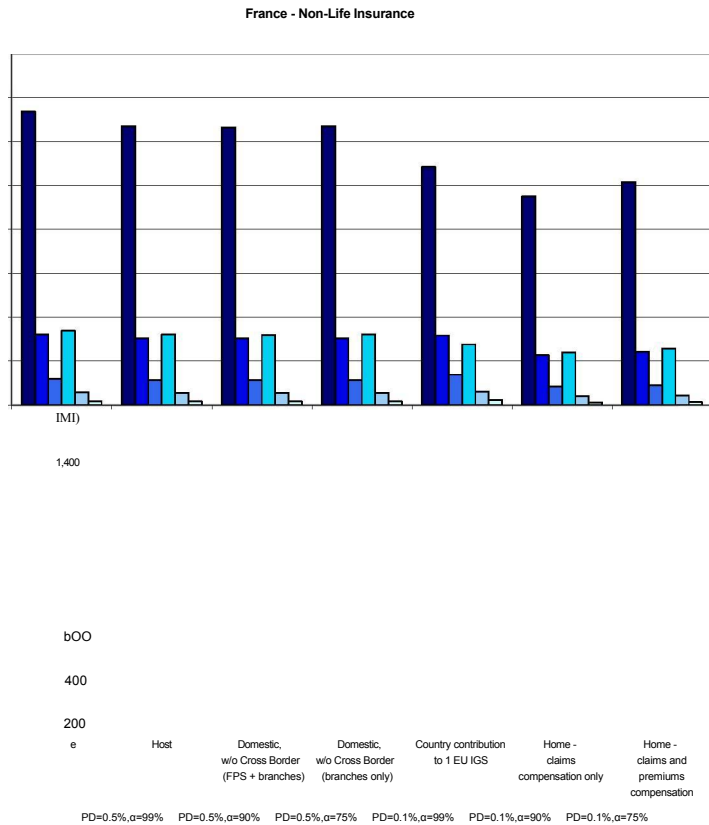




# A6.11 France



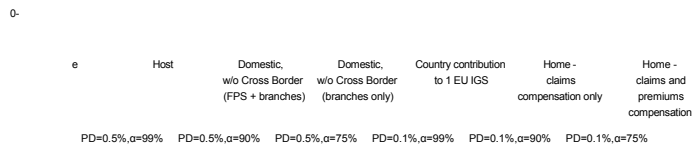
Note: red line refers to the 2007 fund size



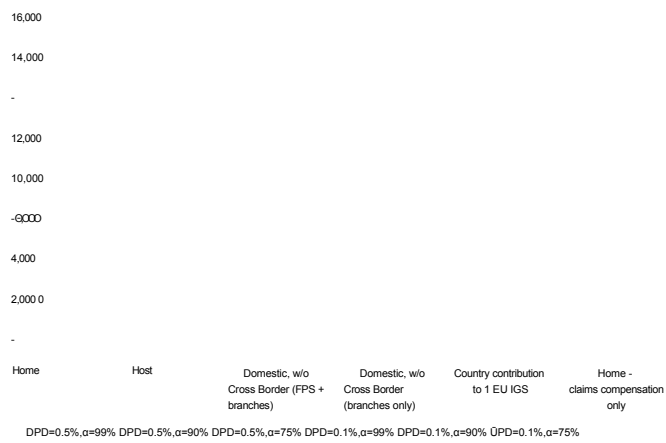


## A6.12 United Kingdom

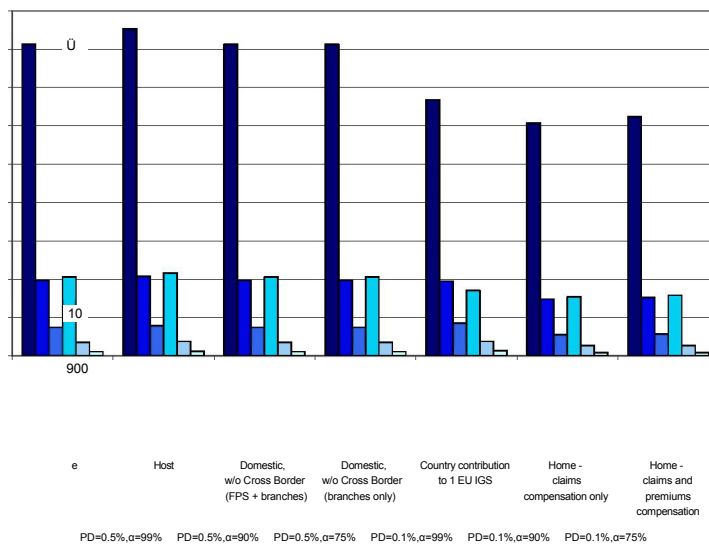
### United Kingdom - Total Insurance



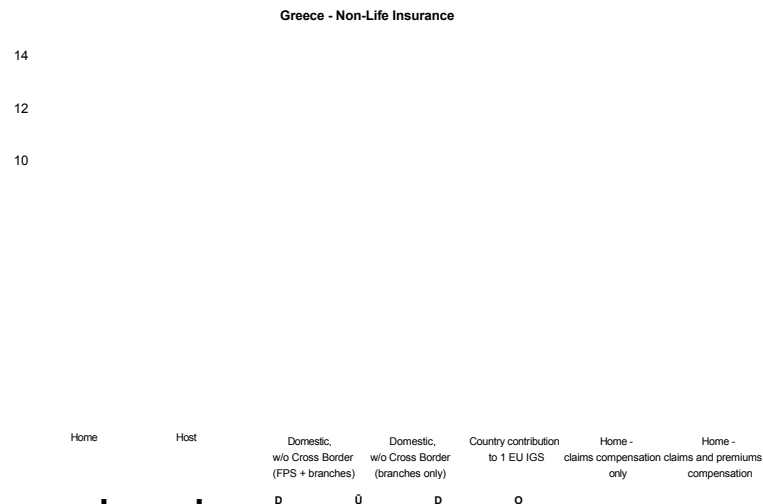
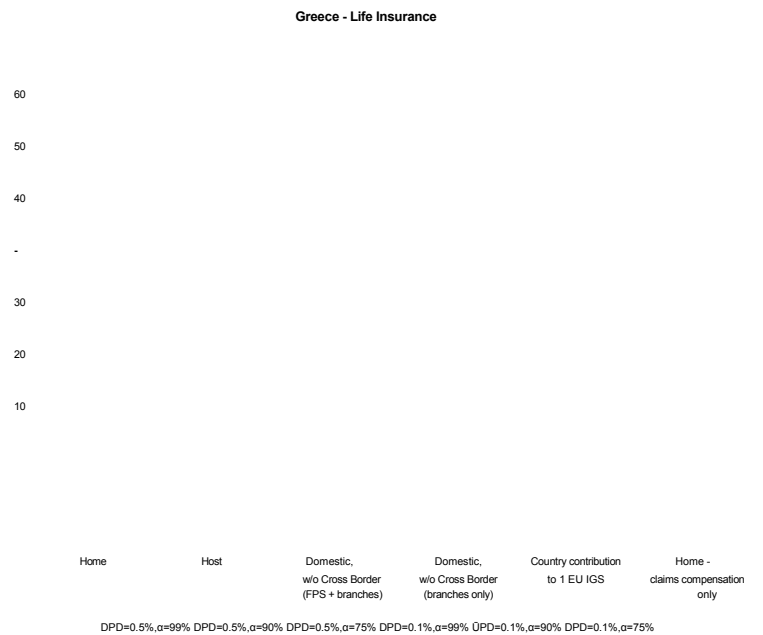
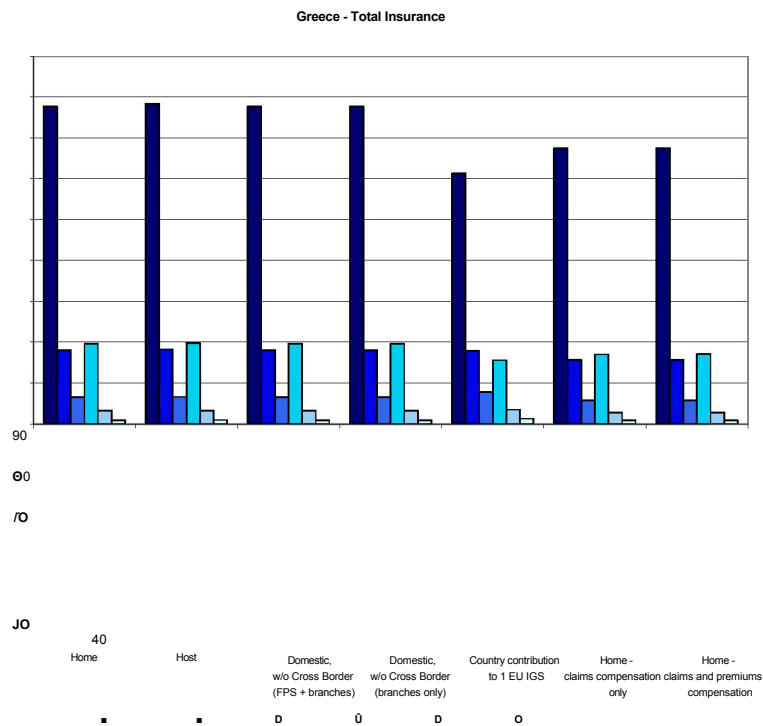
### United Kingdom - Life Insurance



### United Kingdom - Non-Life Insurance



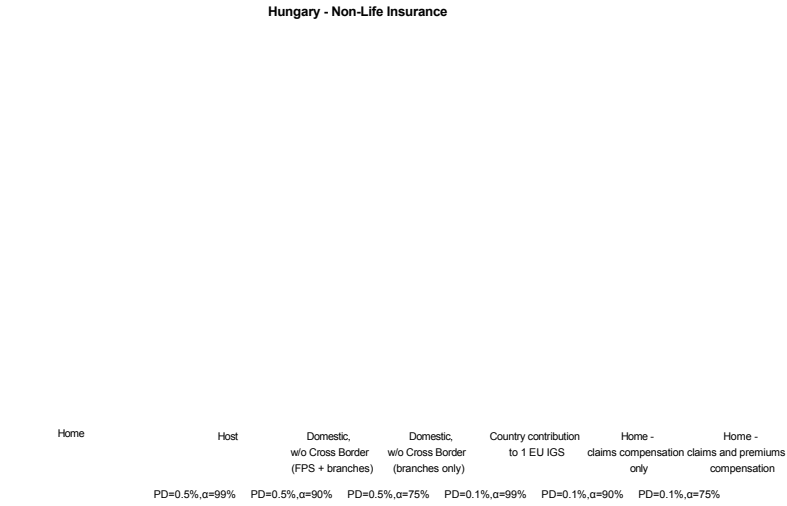
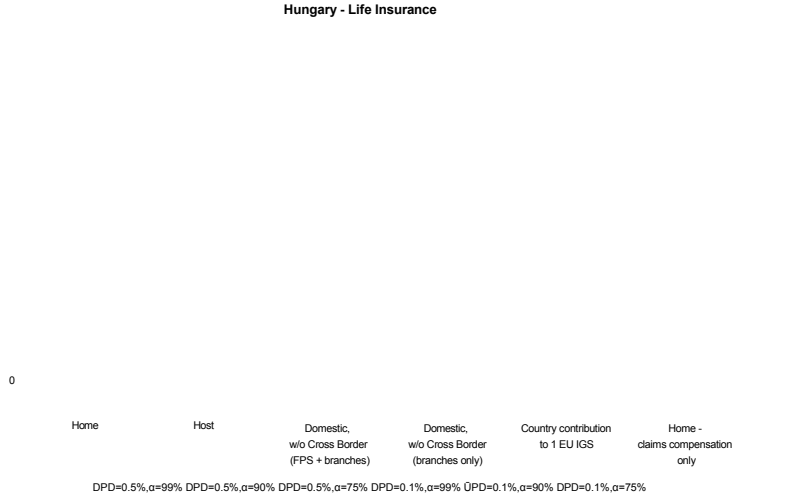
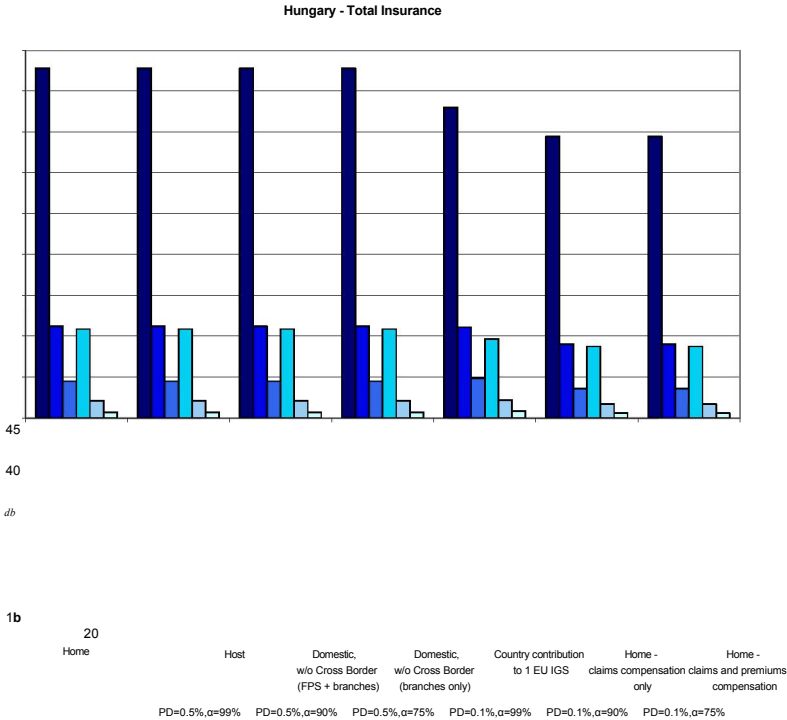
A6.13 Greece





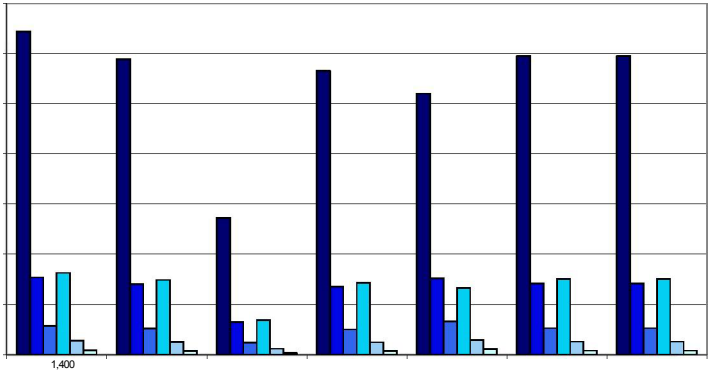


A6.14 Hungary



# A6.15 Ireland

Ireland - Total Insurance

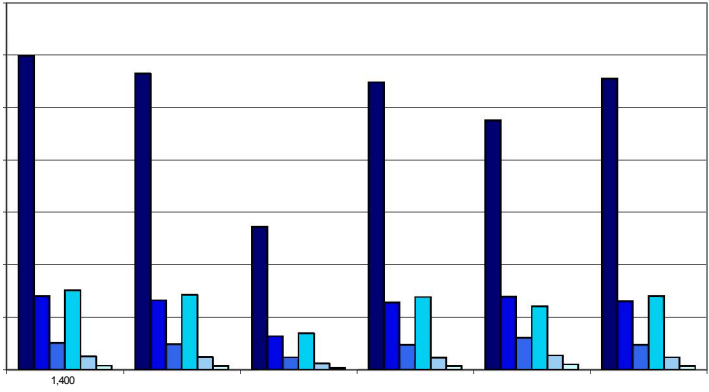


200  
e

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

PD=0.5%, 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%

Ireland - Life Insurance

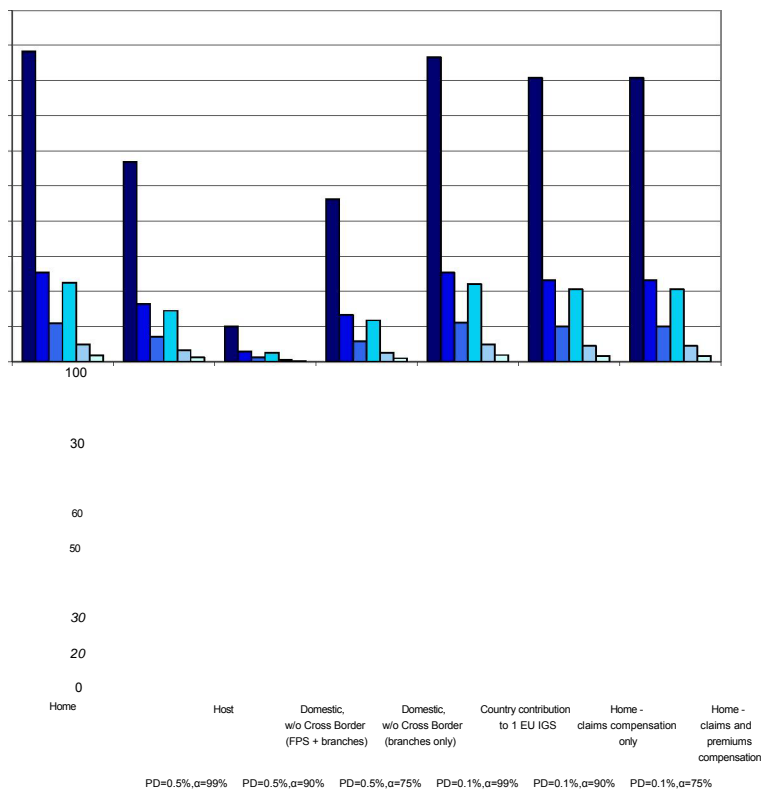


600  
400  
200  
e

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

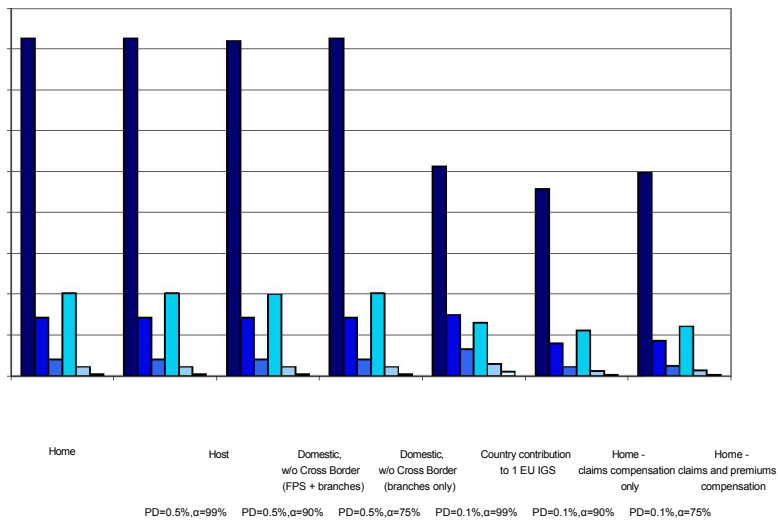
DPD=0.5%, alpha=99% DPD=0.5%, alpha=90% DPD=0.5%, alpha=75% DPD=0.1%, alpha=99% DPD=0.1%, alpha=90% DPD=0.1%, alpha=75%

Ireland - Non-Life Insurance



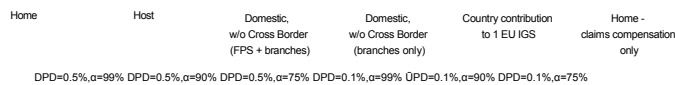
## A6.16 Iceland

Iceland - Total Insurance

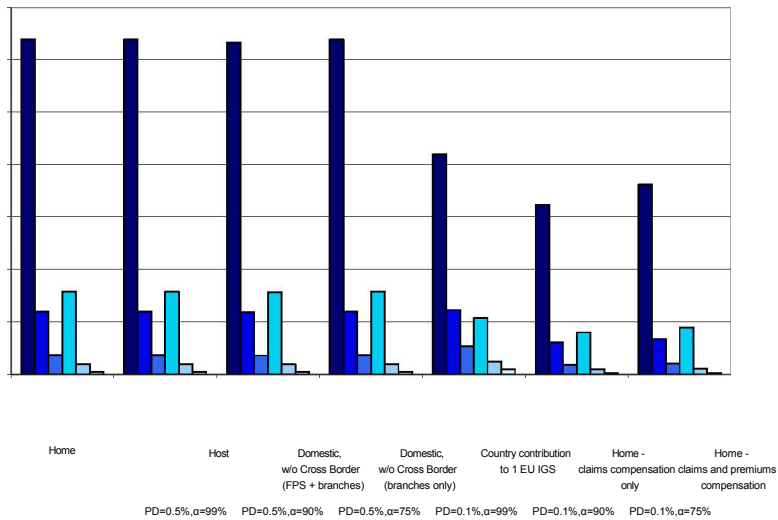


Iceland - Life Insurance

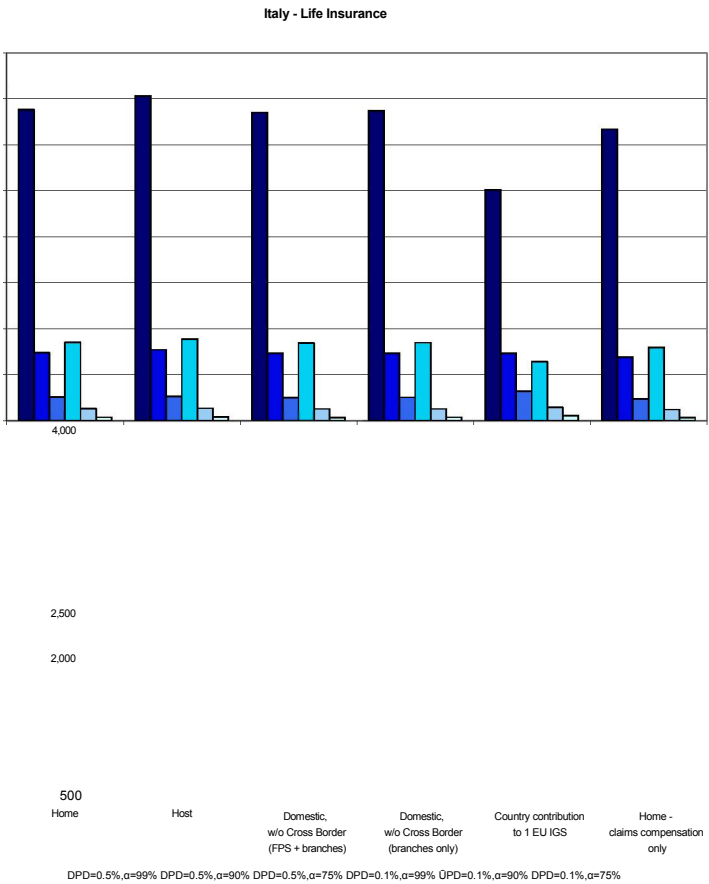
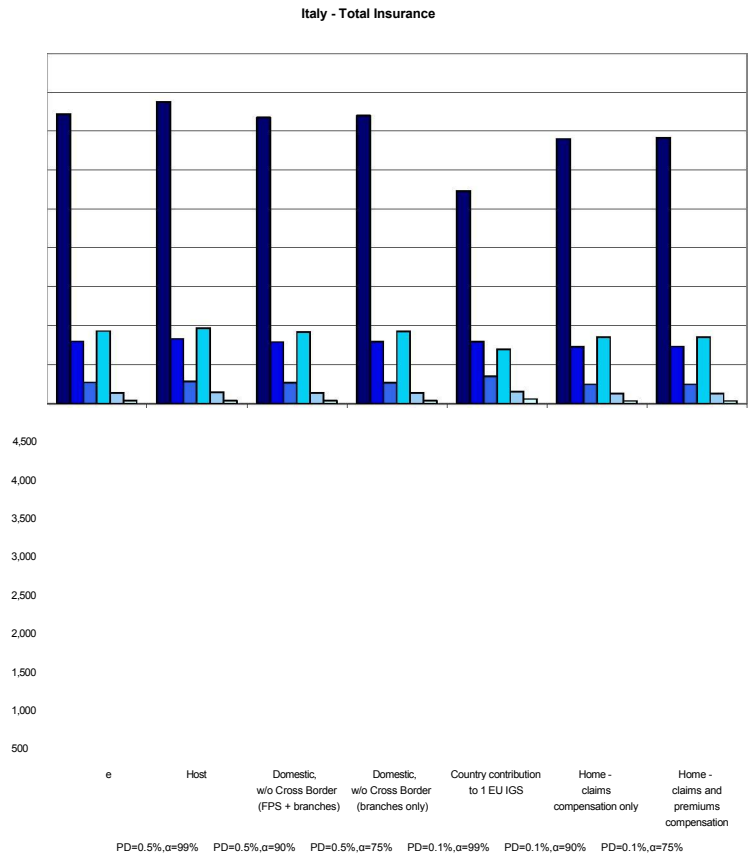
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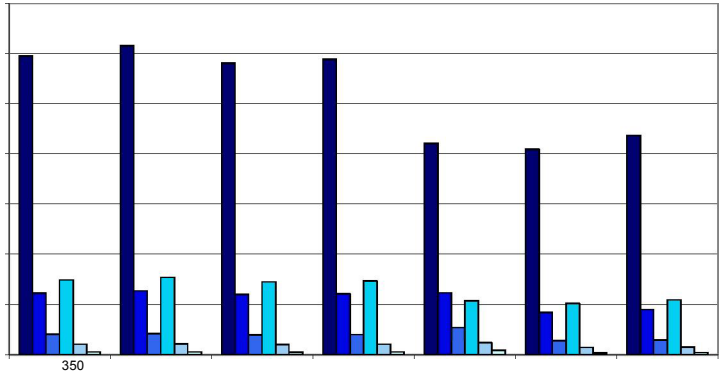
Iceland - Non-Life Insurance



A6.17 Italy



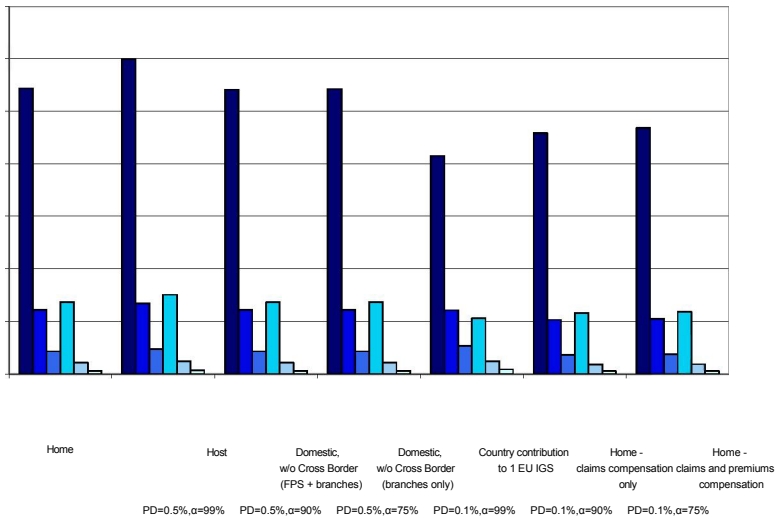
Italy - Non-Life Insurance



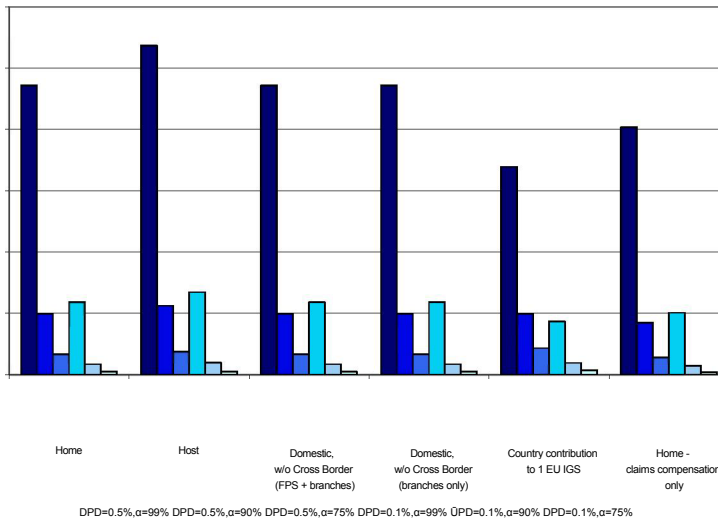
DO	Host	Domestic, w/o Cross Border (FPS + branches)	Domestic, w/o Cross Border (branches only)	Country contribution to 1 EU IGS	Home - claims compensation only	Home - claims and premiums compensation
Home						
	PD=0.5%, $\alpha$ =99%	PD=0.5%, $\alpha$ =90%	PD=0.5%, $\alpha$ =75%	PD=0.1%, $\alpha$ =99%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

## A6.18 Lithuania

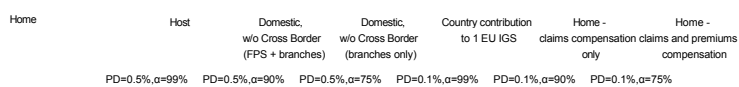
Lithuania - Total Insurance



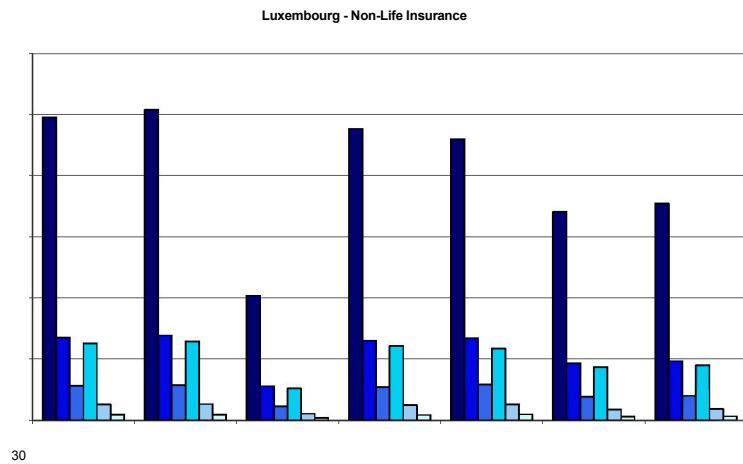
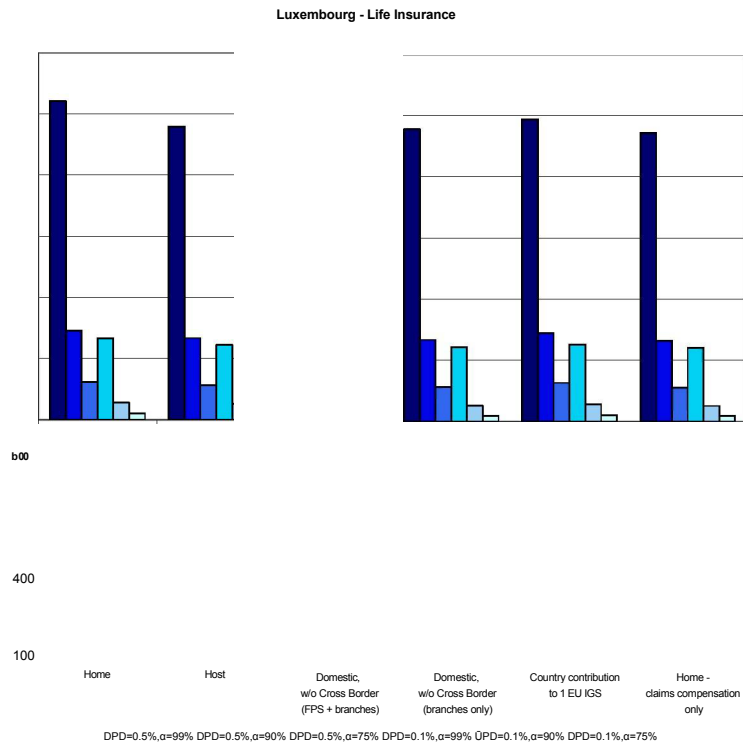
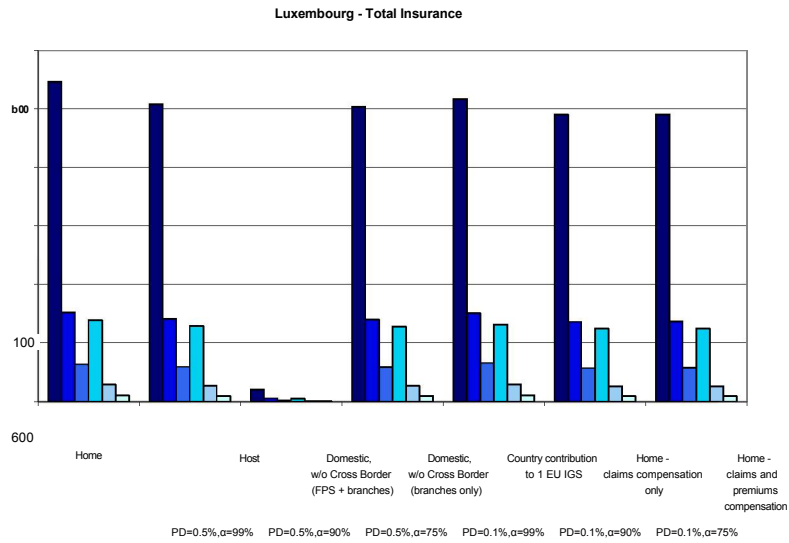
Lithuania - Life Insurance



Lithuania - Non-Life Insurance



# A6.19 Luxembourg

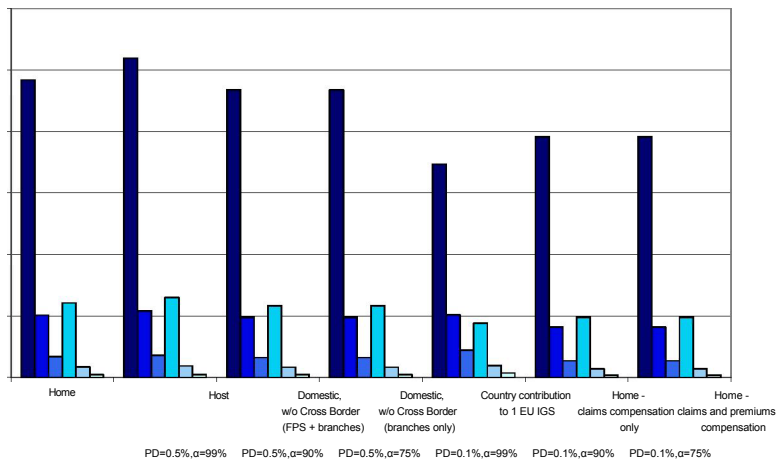




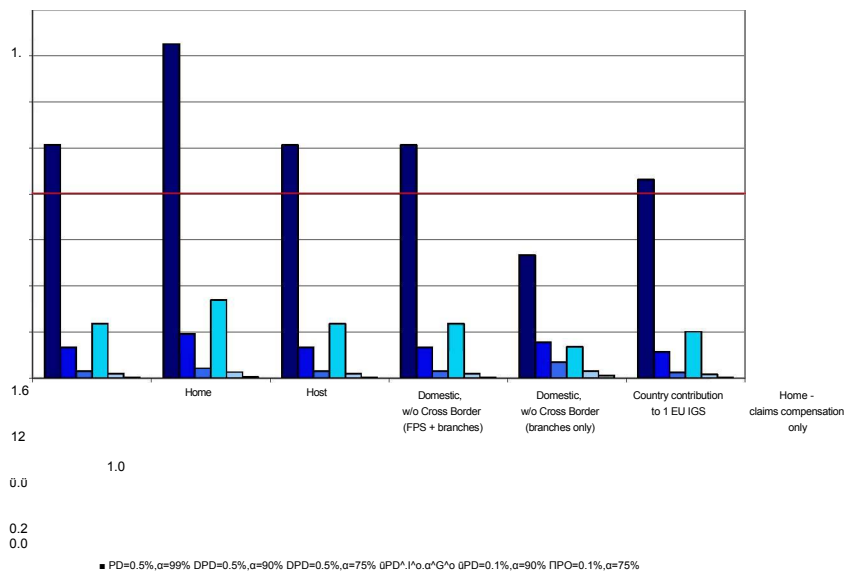
Home	Host	Domestic, w/o Cross Border (FPS + branches)	Domestic, w/o Cross Border (branches only)	Country contribution to 1 EU IGS	Home - claims compensation only	Home - claims and premiums compensation
PD=0.5%, $\alpha$ =99%	PD=0.5%, $\alpha$ =90%	PD=0.5%, $\alpha$ =75%	PD=0.1%, $\alpha$ =99%	PD=0.1%,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

## A6.20 Latvia

Latvia - Total Insurance

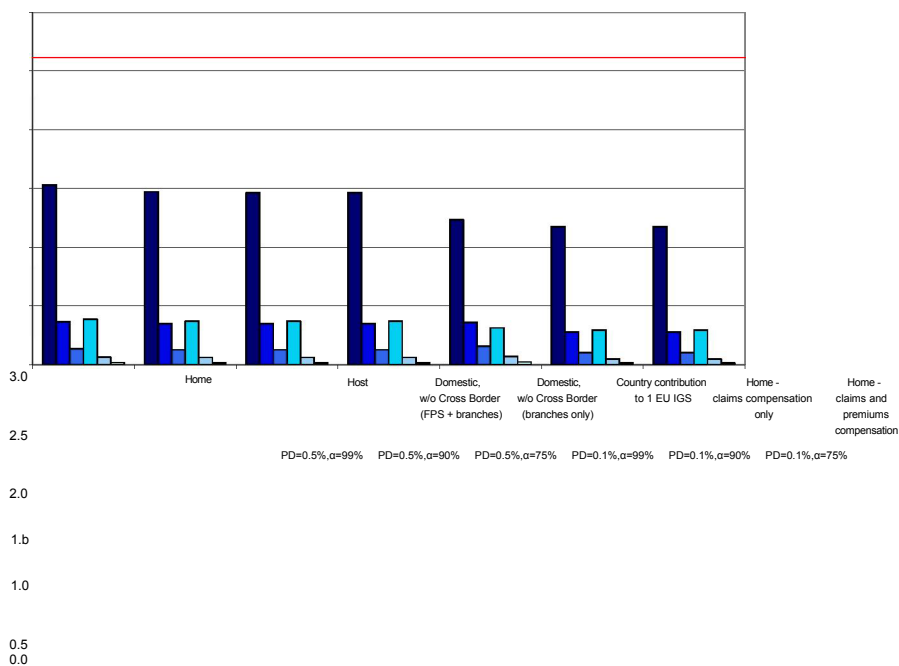


Latvia - Life Insurance



Note: red line refers to the 2006 fund size

Latvia - Non-Life Insurance



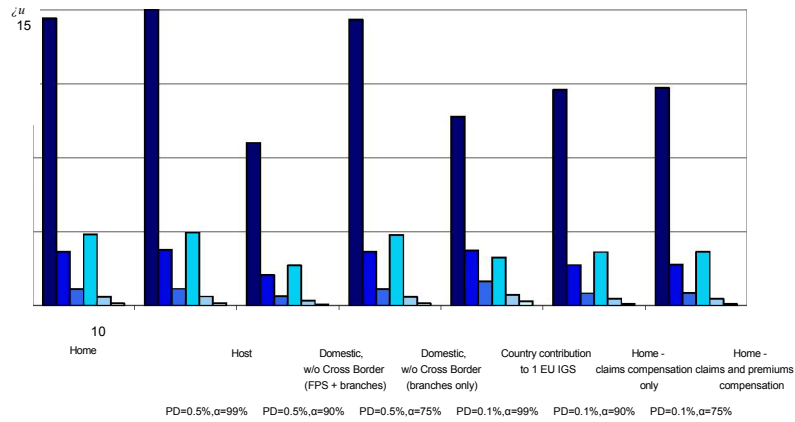
Note: red line refers to the 2006 fund size



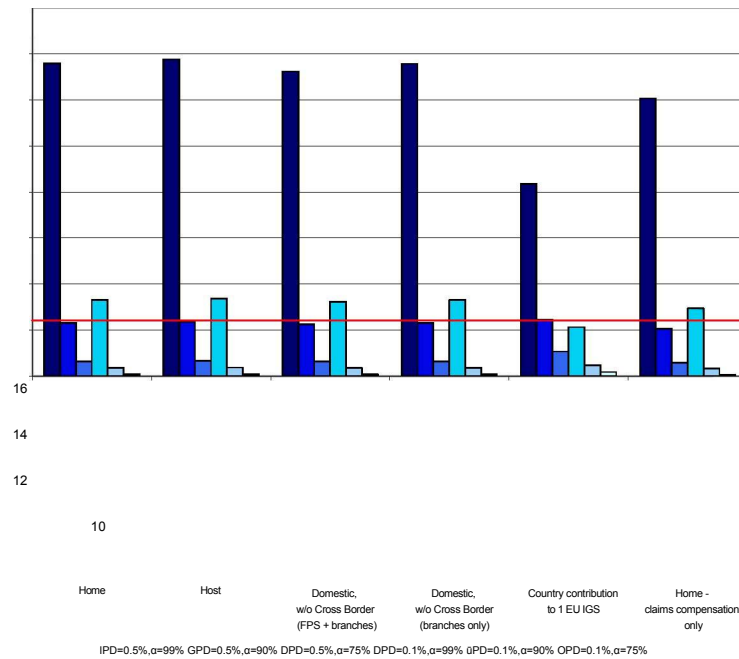
## A6.21 Malta

Malta - Total Insurance

2b

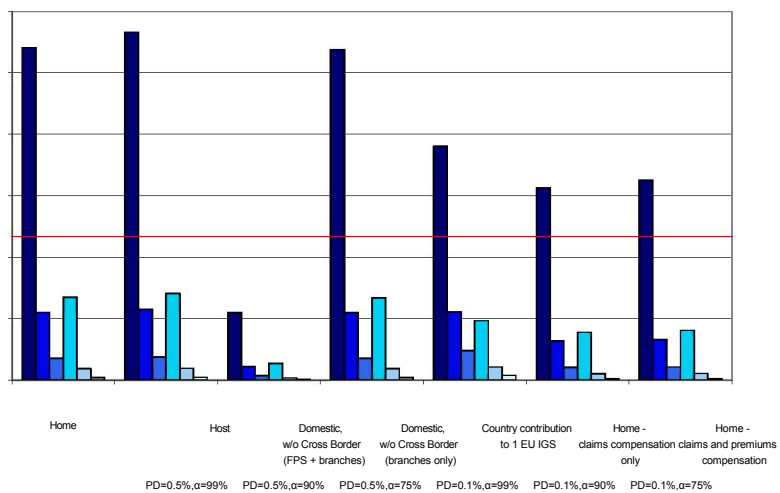


Malta - Life Insurance



Note: red line refers to the target fund size

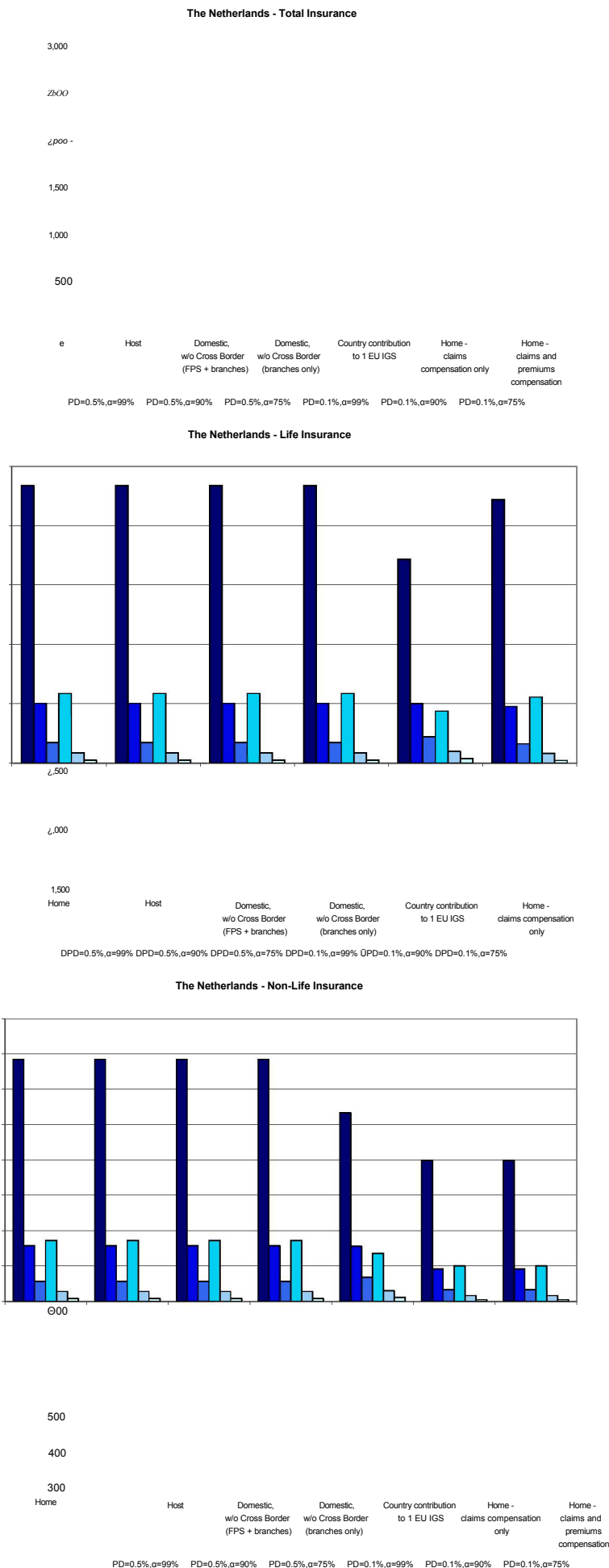
Malta - Non-Life Insurance



Note: red line refers to the target fund size

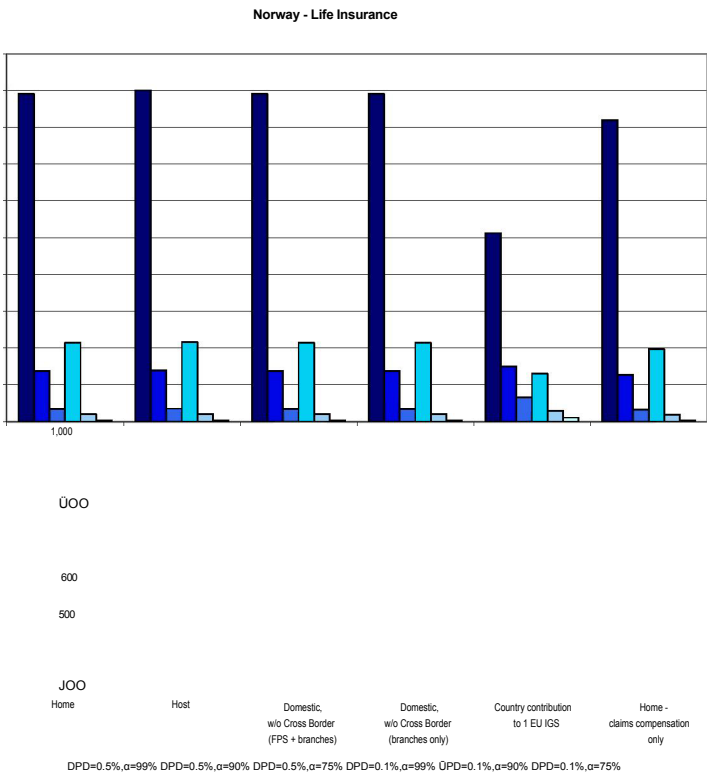
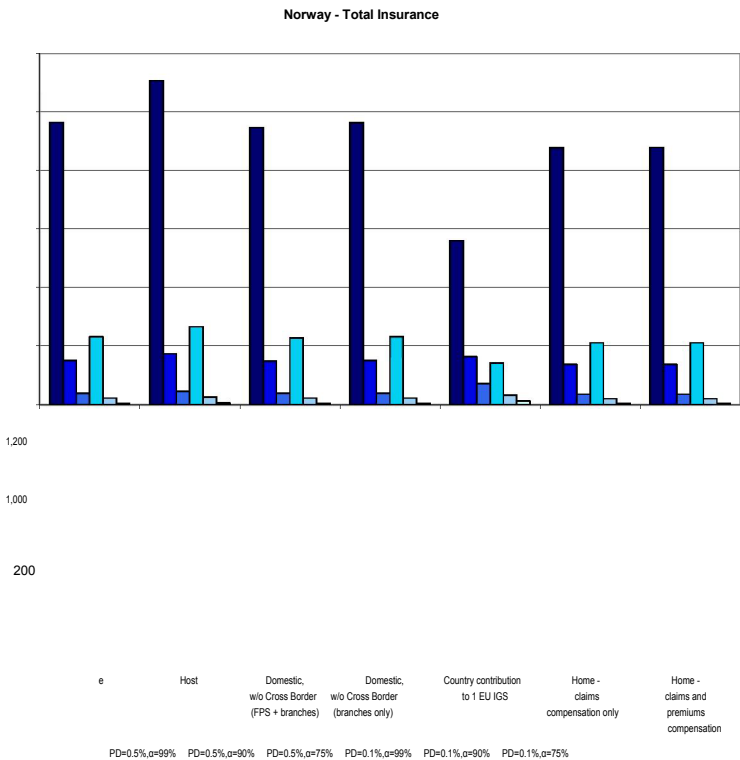


## A6.22 The Netherlands



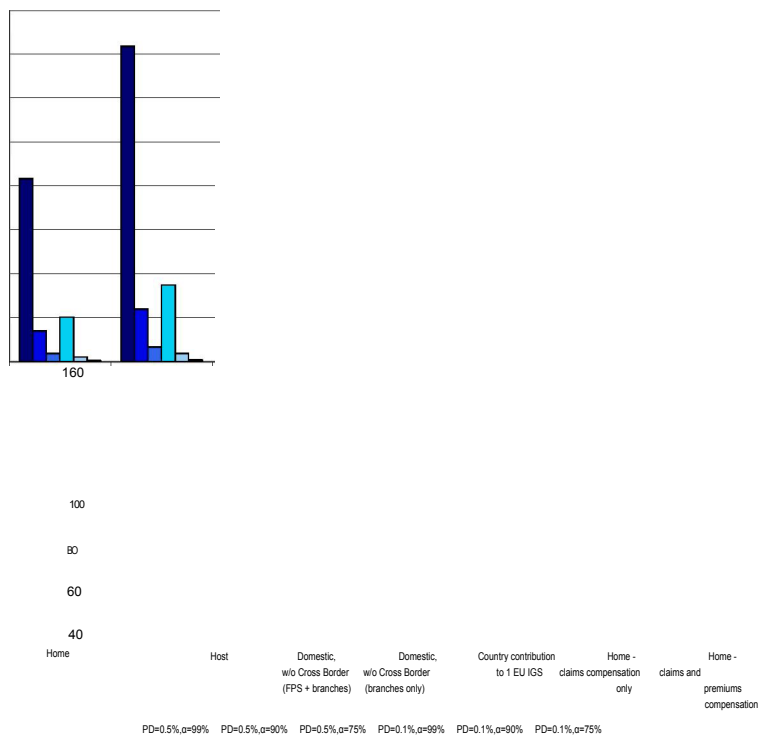


A6.23 Norway

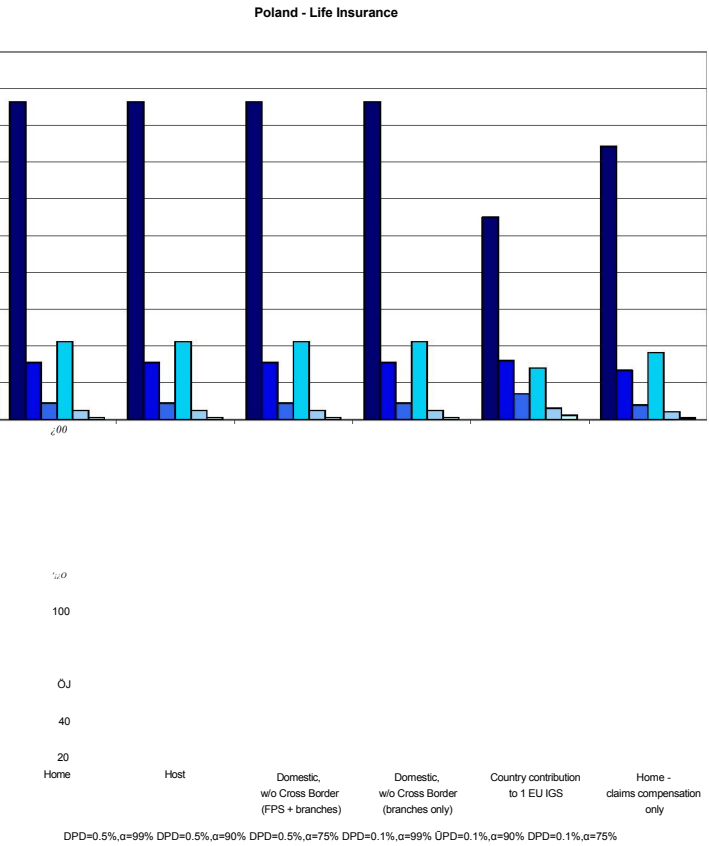
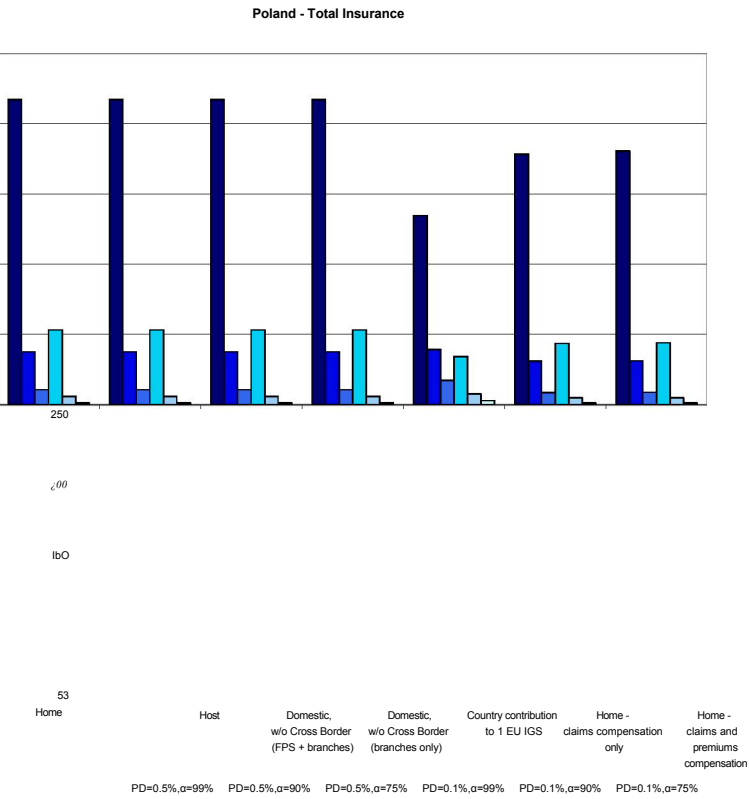


Norway - Non-Life Insurance

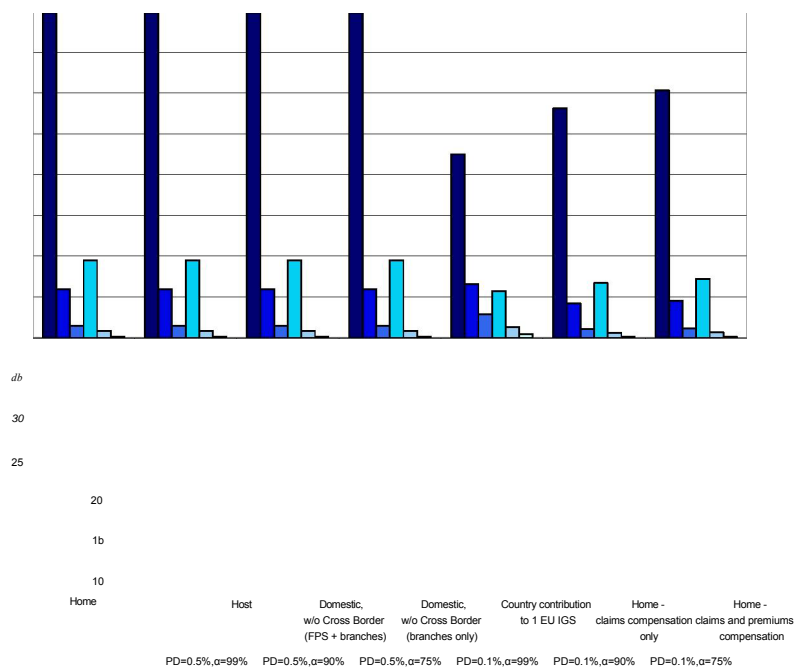




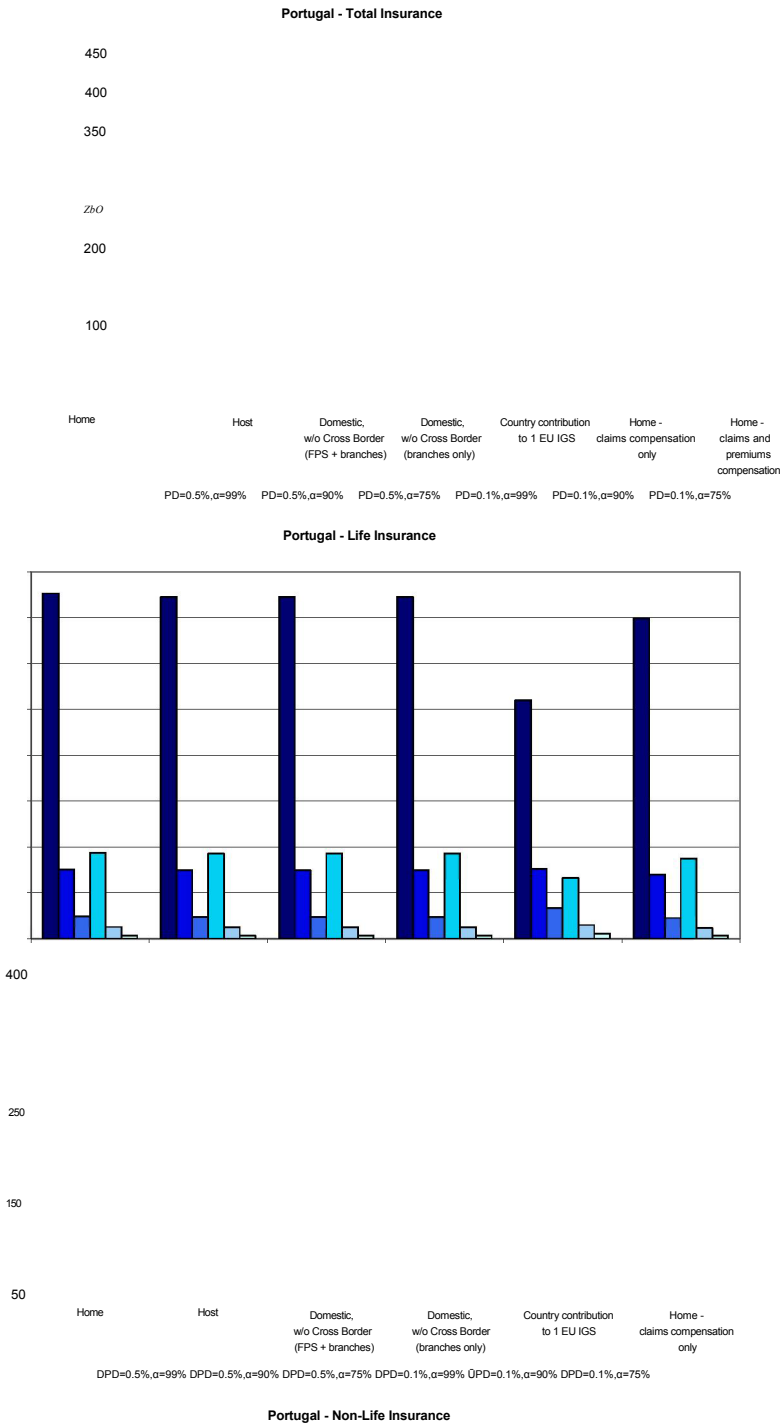
A6.24 Poland



Poland - Non-Life Insurance



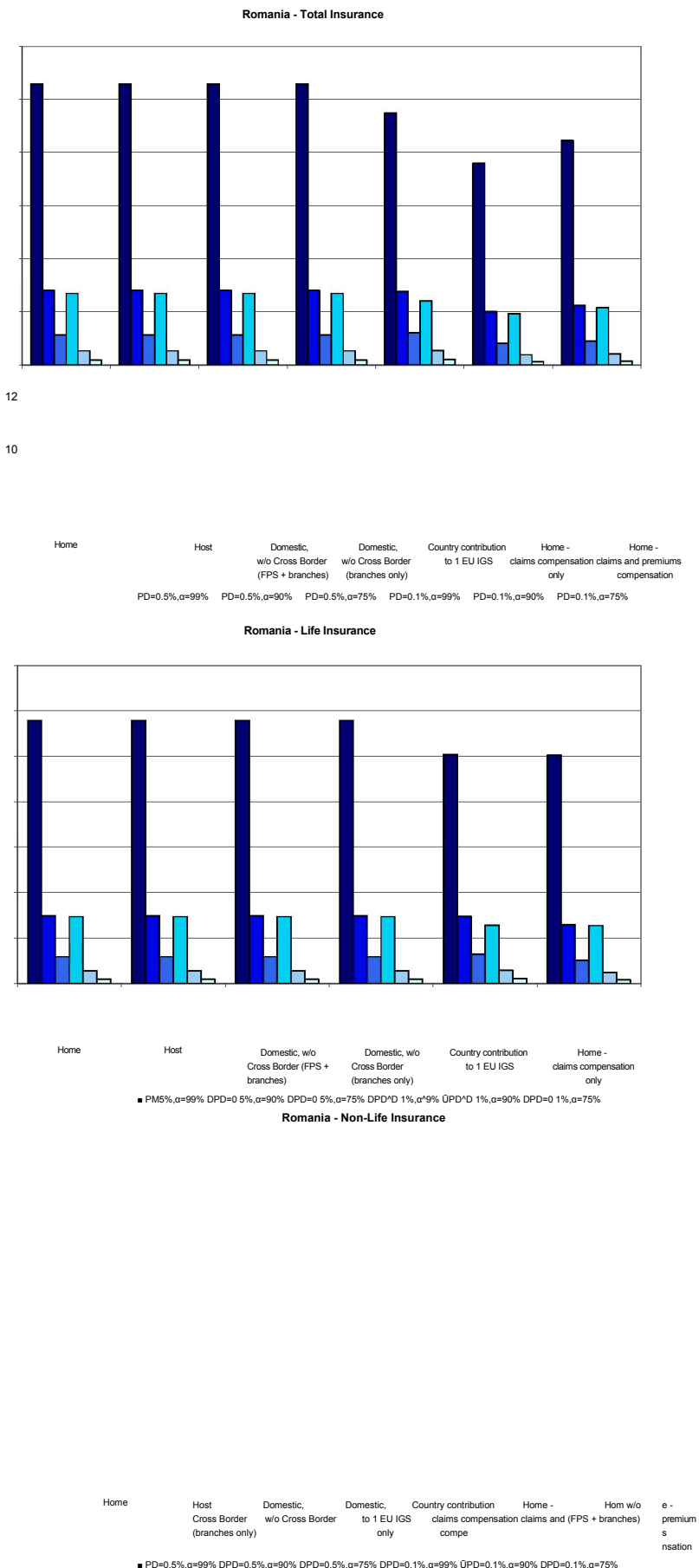
A6.25 Portugal



20

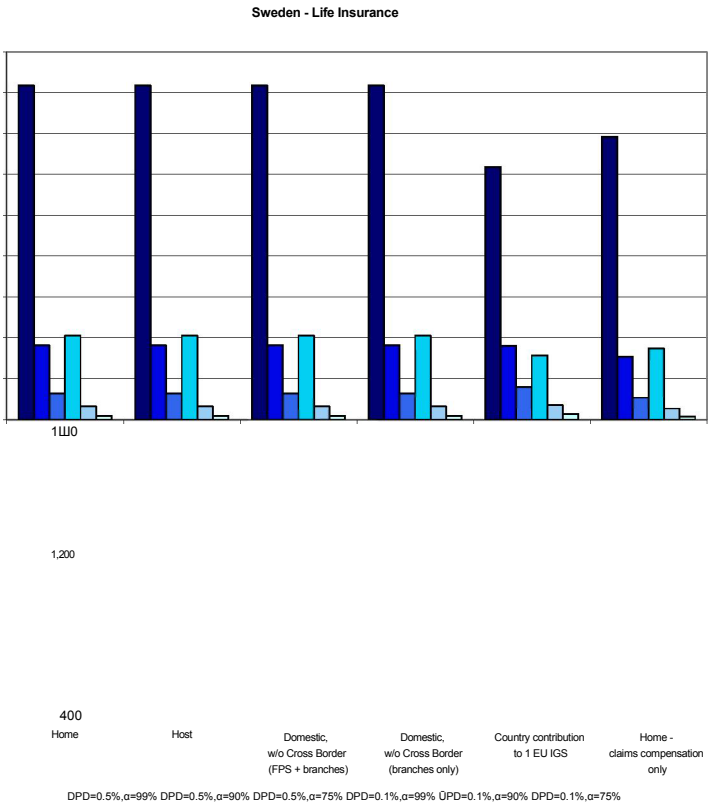
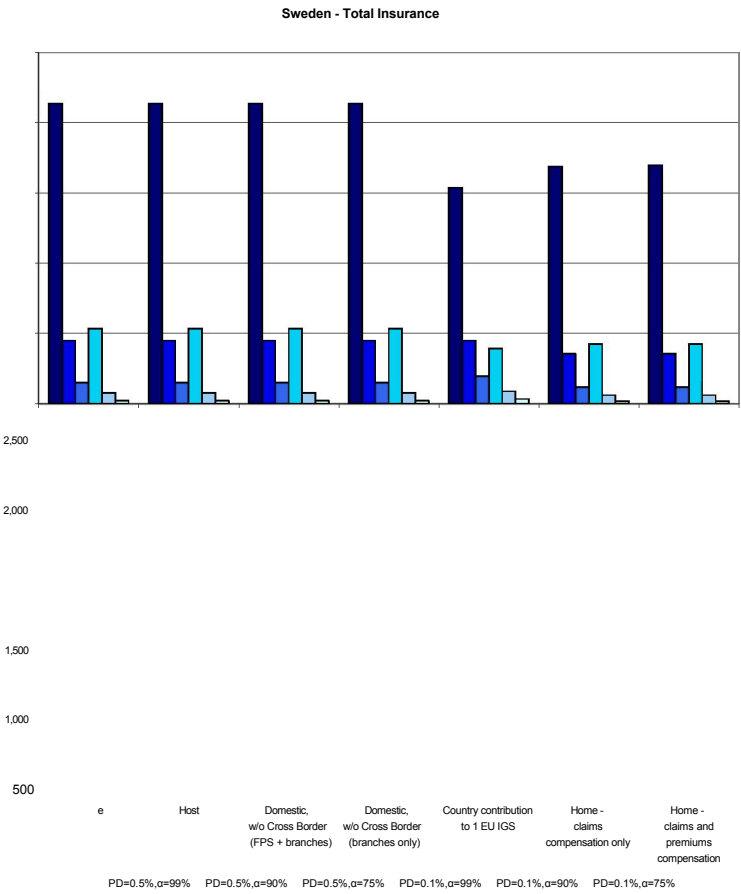
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A6.26 Romania



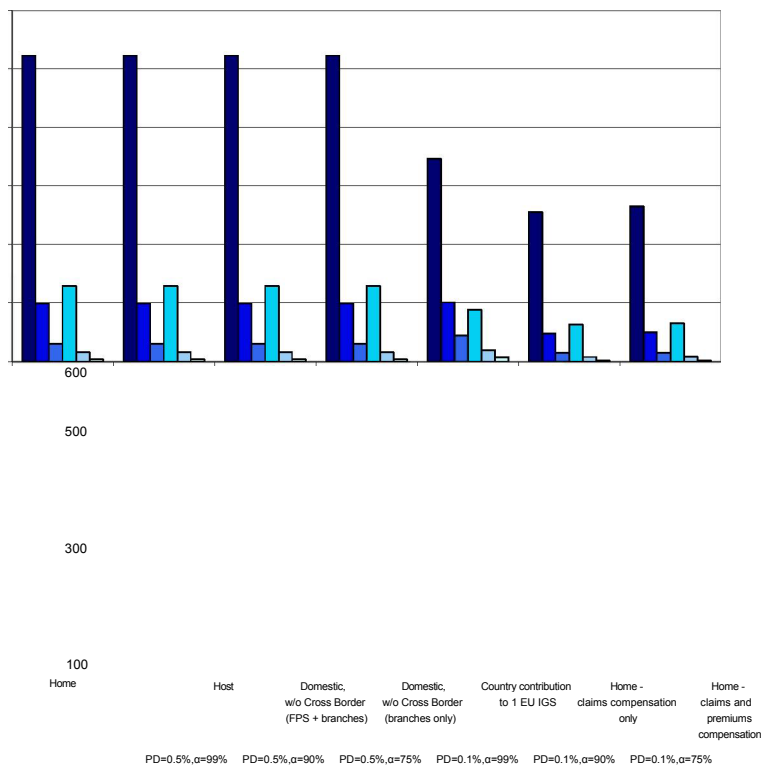


A6.27 Sweden

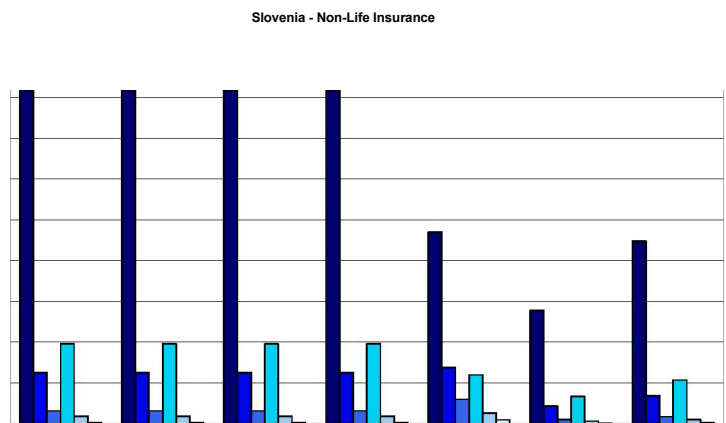
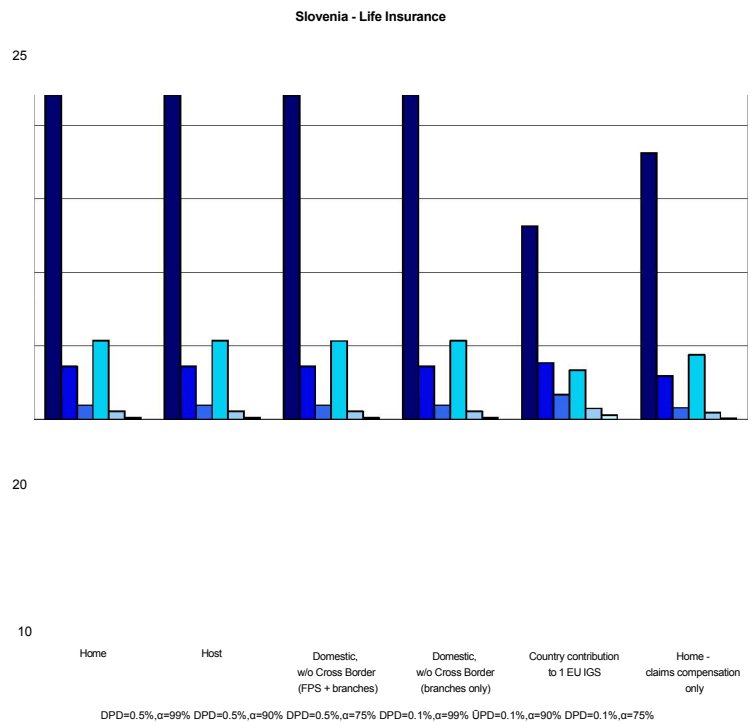
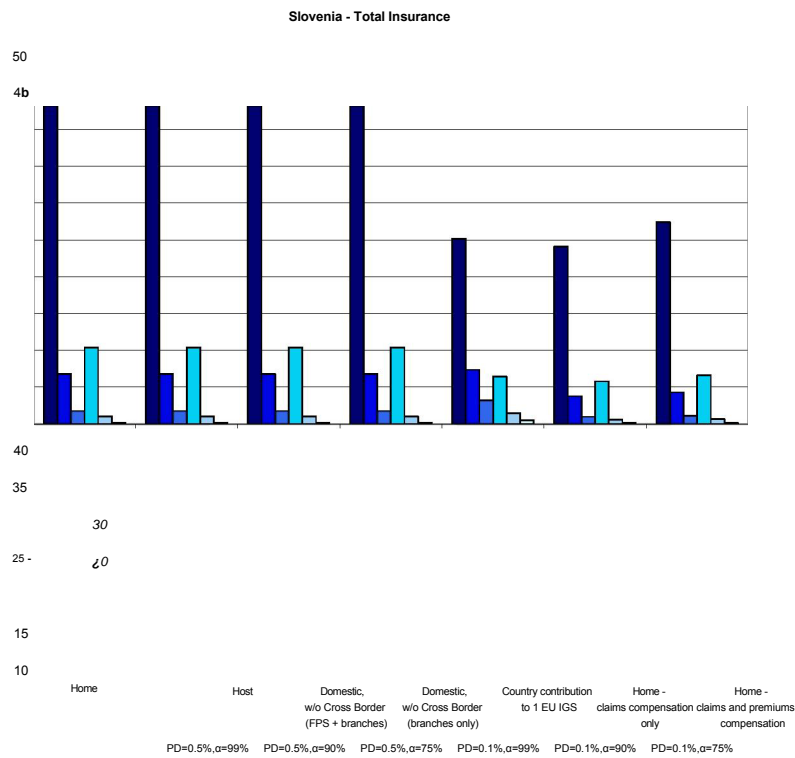


Sweden - Non-Life Insurance





A6.28 Slovenia



14

12

10						
Home	Host	Domestic, w/o Cross Border (FPS + branches)	Domestic, w/o Cross Border (branches only)	Country contribution to 1 EU IGS	Home - claims compensation only	Home - claims and premiums compensation
	PD=0.5%, $\alpha$ =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%

A6.29 Slovakia

