

List of Variables

Business Survey Insurance Sector

Data: Q4/1999-Q4/2015

As of December 2016

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LMU-ifo Economics & Business Data Center (EBDC)

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List of variables - Ifo Business Survey Insurance Sector

- 1. Variables of identification
- 2. Standard questions
- 3. Special questions

1. Variables of identification

No.	Name	Label	German description
1.1)	year	year	Erhebungsjahr
1.2)	month	month, end month of the quarter	Erhebungsmonat, Endmonat des jeweiligen Quartals
1.3)	fedstaifo	federal state (ifo-code)	Bundesland entsprechend ifo Codierung
1.4)	westeast	western eastern	Unterscheidet zwischen West- and East- Erhebung
1.5)	sector_wz03	ID num of insurance industry 2003	Kennnummer Versicherungsgewerbe 2003
1.6)	idnum	KT and INNO firm adressfile id	Firmenidentifikationsnummer
1.7)	runnum	running number of plant	Laufende Firmennummer
1.8)	plantnum	KT and INNO information containing id	11 digitse Identifikationsnummer
1.9)	latecomer	latecomer	Nachzügler

2. Standard questions

No.	Name	Label Germa	in			
<u>Collective</u>	questions					
2.1)	statebus	state of buisness (appraisal) Beurteil	ung der Geschäftslage			
2.2)	devpi1		ung der Beitragseinnahmen im bisherigen Jahresverlauf 9 - 06/2002)			
2.3)	devpi2		Entwicklung der Beitragseinnahmen im bisherigen Jahresverlauf (seit 09/2002)			
2.4)	exp_devpi1		te Entwicklung der Beitragseinnahmen gegenüber dem (12/1999 - 06/2002)			
2.5)	exp_devpi2		te Entwicklung der Beitragseinnahmen gegenüber dem (seit 09/2002)			
2.6)	exp_devbus	expected business development (next six months) Erwarter Monater	te Entwicklung der Geschäftslage i. d. nächsten sechs n			
2.7)	stabstock	stability of stock Bestand	festigkeit			
2.8)	compsame	competition against companies of same insurance branche Wettbew	verb innerhalb des eigenen Versicherungszweiges			
2.9)	exp_compsame	expected competition against companies of same Erwarter insurance branche	ter Wettbewerb innerhalb des eigenen Versicherungszweiges			
<u>2.a) Life ir</u>	<u>nsurances</u>					
2.a.1)	dev_nbapl1		ung des Neugeschäfts - current annual premium - im en Jahresverlauf (12/1999 - 06/2002)			
2.a.2)	dev_nbapl2		Entwicklung des Neugeschäfts - current annual premium - im bisherigen Jahresverlauf (seit 09/2002)			
2.a.3)	dev_nbspl1		Entwicklung des Neugeschäfts - single premium - im bisherigen Jahresverlauf (12/1999 - 06/2002)			
		development of new business (single premium) vs. Entwickl				
2.a.4)	dev_nbspl2		ung des Neugeschäfts - single premium - im bisherigen erlauf (seit 09/2002)			
2.a.4) 2.a.5)	dev_nbspl2 exp_dev_nbapl1	previous year (since 2002/09) Jahresve expected develoment of new business (annual premium) Erwarter				
		previous year (since 2002/09)Jahresverexpected develoment of new business (annual premium)Erwartervs. previous year (1999/12 - 2002/06)gegenübexpected develoment of new business (annual premium)ErwarterErwarterErwarter	erlauf (seit 09/2002) te Entwicklung des Neugeschäfts - current annual premium -			
2.a.5)	exp_dev_nbapl1	previous year (since 2002/09)Jahresverexpected develoment of new business (annual premium) vs. previous year (1999/12 - 2002/06)Erwarter gegenüb Erwarter gegenüb expected develoment of new business (annual premium) vs. previous year (since 2002/09)Erwarter gegenüb Erwarter gegenüb Erwarter gegenüb Erwarter gegenübexpected development of new business (single premium)Erwarter gegenüb Erwarter gegenüb	erlauf (seit 09/2002) te Entwicklung des Neugeschäfts - current annual premium - ber dem Vorjahr(12/1999 - 06/2002) te Entwicklung des Neugeschäfts - current annual premium -			
2.a.5) 2.a.6)	exp_dev_nbapl1 exp_dev_nbapl2	previous year (since 2002/09)Jahresverexpected develoment of new business (annual premium) vs. previous year (1999/12 - 2002/06)Erwarter gegenütz gegenützexpected develoment of new business (annual premium) vs. previous year (since 2002/09)Erwarter gegenütz gegenützexpected development of new business (single premium) vs. previous year (1999/12 - 2002/06)Erwarter gegenützexpected development of new business (single premium) vs. previous year (1999/12 - 2002/06)Erwarter gegenützexpected development of new business (single premium)Erwarter gegenützexpected development of new business (single premium)Erwarter gegenützexpected development of new business (single premium)Erwarter gegenütz	erlauf (seit 09/2002) te Entwicklung des Neugeschäfts - current annual premium - ber dem Vorjahr(12/1999 - 06/2002) te Entwicklung des Neugeschäfts - current annual premium - ber dem Vorjahr (seit 09/2002) te Entwicklung des Neugeschäfts - single premium -			
2.a.5) 2.a.6) 2.a.7)	exp_dev_nbapl1 exp_dev_nbapl2 exp_dev_nbspl1	previous year (since 2002/09)Jahresverexpected develoment of new business (annual premium) vs. previous year (1999/12 - 2002/06)Erwarter gegenütz gegenützexpected develoment of new business (annual premium) vs. previous year (since 2002/09)Erwarter gegenütz gegenützexpected development of new business (single premium) vs. previous year (1999/12 - 2002/06)Erwarter gegenützexpected development of new business (single premium) vs. previous year (1999/12 - 2002/06)Erwarter gegenützexpected development of new business (single premium) vs. previous year (since 2002/09)Erwarter gegenütz	erlauf (seit 09/2002) te Entwicklung des Neugeschäfts - current annual premium - ber dem Vorjahr(12/1999 - 06/2002) te Entwicklung des Neugeschäfts - current annual premium - ber dem Vorjahr (seit 09/2002) te Entwicklung des Neugeschäfts - single premium - ber dem Vorjahr (12/1999 - 06/2002) te Entwicklung des Neugeschäfts - single premium -			

2.b) Casualty insurances

2.b.1)	dev_gnba1	development of gross new business vs. corresponding period last year (1999/12 - 2002/06)	Entwicklung des Bruttoneugeschäfts im bisherigen Jahresverlauf (12/1999 - 06/2002)
2.b.2)	dev_gnba2	development of gross new business vs. corresponding period last year (since 2002/09)	Entwicklung des Bruttoneugeschäfts im bisherigen Jahresverlauf(seit 09/2002)
2.b.3)	exp_dev_gnba1	expected develoment of gross new business vs. previous year (1999/12 - 2002/06)	Erwartete Entwicklung des Bruttoneugeschäfts gegenüber dem Vorjahr (12/1999 - 06/2002)
2.b.4)	exp_dev_gnba2	expected development of gross new business vs. previous year (since 2002/09)	Erwartete Entwicklung des Bruttoneugeschäfts gegenüber dem Vorjahr (seit 09/2002)
2.b.5)	devia	development of indemnification vs. previous year	Schadenentwicklung im bisherigen Jahresverlauf
2.b.6)	exp_devia	expected development of indemnification vs. previous year	Erwartete Schadenentwicklung gegenüber dem Vorjahr
2.b.7)	exp_atstocka	expected adjustment of tariffs in stock (next 12 months)	Erwartete Tarifanpassung im Bestand i. d. nächsten 12 Monaten
2.b.8)	exp_atnba	expected adjustment of tariffs in new business (next 12 months)	Erwartete Tarifanpassung im Neugeschäft i. d. nächsten 12 Monaten
2 a) 11 a dala ira			

2.c) Health insurances

2.c.1)	dev_gnbh1	development of gross new business vs. corresponding period last year (1999/12 - 2002/06)	Entwicklung des Bruttoneugeschäfts im bisherigen Jahresverlauf (12/1999 - 06/2002)
2.c.2)	dev_gnbh2	development of gross new business vs. corresponding period last year (since 2002/09)	Entwicklung des Bruttoneugeschäfts im bisherigen Jahresverlauf(seit 09/2002)
2.c.3)	exp_dev_gnbh1	expected develoment of gross new business vs. previous year (1999/12 - 2002/06)	Erwartete Entwicklung des Bruttoneugeschäfts gegenüber dem Vorjahr (12/1999 - 06/2002)
2.c.4)	exp_dev_gnbh2	expected development of gross new business vs. previous year (since 2002/09)	Erwartete Entwicklung des Bruttoneugeschäfts gegenüber dem Vorjahr (seit 09/2002)
2.c.5)	devih	development of indemnification vs. previous year	Leistungsentwicklung im bisherigen Jahresverlauf
2.c.6)	exp_devih	expected development of indemnification vs. previous year	Erwartete Leistungsentwicklung gegenüber dem Vorjahr
2.c.7)	exp_aph	expected adjustment of premium	Erwartete Prämienanpassung

3. Special questions

No.	Name	Label	German description
Collective	e questions		
3.1)	profsit	profit situation in the current accounting year	Ertragslage im aktuellen Geschäftsjahr
3.2)	e_profsit	expected profit situation in the next three years	Erwartete Ertragslage in den nächsten drei Jahren
2.2			Erwartete Entwicklung der Beitragseinnahmen im nächsten Jahr
3.3)	edevpi vv	exp. dev. premium income next vs. current year	

	,	cucip//		gegenüber dem laufenden Jahr
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3.a) Life insurances

3.a.1)	edev_nbapl_yy	exp. dev. new business (annual premium) next vs. current year	Erwartete Entwicklung des Neugeschäfts - current annual premium - im nächsten Jahr gegenüber dem laufenden Jahr
3.a.2)	edev_nbspl_yy	exp. dev. new business (single premium) next vs. current year	Erwartete Entwicklung des Neugeschäfts - single premium - im nächsten Jahr gegenüber dem laufenden Jahr

3.b) Casualty insurances

3.b.1)	edev_gnba_yy	exp. dev. gross new business next vs. current year	Erwartete Entwicklung des Bruttoneugeschäfts im nächsten Jahr gegenüber dem laufenden Jahr
3.b.2)	edevia_yy	exp. dev. indemnification next vs. current year	Erwartete Schadenentwicklung im nächsten Jahr gegenüber dem laufenden Jahr

3.c) Health insurances

3.c.1)	edev_gnbh_yy	exp. dev. gross new business next vs. current year	Erwartete Entwicklung des Bruttoneugeschäfts im nächsten Jahr gegenüber dem laufenden Jahr
3.c.2)	edevih_yy	exp. dev. indemnification next vs. current year	Erwartete Leistungsentwicklung im nächsten Jahr gegenüber dem laufenden Jahr

No.	Name		Label				Survey pe	riod		Survey frequency
1)	year		year				West since	12/1000		quarterly survey
	ycai		year				East since			quarterly survey
								,		
1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	Further information
VEST										Survey year
AST										
2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	4 digits
2009	2010	2011	2012	2015	2014	2015	2010	2017	2018	
VEST										
AST										
•	N						C	• •		
No.	Name		Label				Survey pe	riod		Survey frequency
2)	month		month, end r	nonth of the q	uarter		West since 12/1999			quarterly survey
							East since	East since 12/1999		quarterly survey
1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	Further information
1999	2000	2001	2002	2000	2001	2003	2000	2007	2000	
VEST										
AST										Month, end month of the respective quarter e.g.: 3, 6, 9, 12
2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	
			_							
VEST AST										

No.	Name		Label				Survey per	riod		Survey frequency		
1.3)	fedstaifo		federal state (ifo-code)				West since	e 12/1999		quarterly survey		
							East since 12/1999			quarterly survey		
1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	Further information		
WEST										Federal state according to ifo code		
EAST												
2009	2010	2011	2012	2013	2014	2015	2016	2017	2018			
WEST												
EAST												

No.	Name		Label				Survey per	iod		Survey frequency
1.4)	westeast		western easte	ern			West since	2 12/1999		quarterly survey
							East since 12/1999			quarterly survey
1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	Further information
WEST										Differenciates between eastern and western survey
EAST										
2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	
MECT			_							
WEST										
EAST										

No.	Name		Label			Survey period			Survey frequency	
1.5)	sector_wz0	13	-		West since 12/1999 East since 12/1999			quarterly survey quarterly survey		
1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	Further information
WEST										ID number of insurance industry
EAST										
2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	Label key: very extensive, on demand
WEST										see do-File: kt_vg_Panel_Label.do
EAST										

No.	Name		Label			Survey period			Survey frequency			
1.6)	idnum		KT and INNO	firm adressfile	id		West since 12/1999			quarterly survey		
1.07	lanam						East since 12/1999			quarterly survey		
1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	Further information		
WEST										KT and INNO firm adressfile id		
EAST										7 digits		
2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	digit 1-2: econoimic sector digit 3-7: company id number		
WEST												
EAST												

Name		Label				Survey period			Survey frequency
runnum		running number of plant				West since 12/1999			quarterly survey
				East since	12/1999		quarterly survey		
2000	2001	2002	2003	2004	2005	2006	2007	2008	Further information
									Running number of plant
2010	2011	2012	2013	2014	2015	2016	2017	2018	
	runnum 2000	runnum 2000 2001	running numb 2000 2001 2002	runnum running number of plant 2000 2001 2002 2003	runnum running number of plant 2000 2001 2002 2003 2004 Image: State Sta	running number of plant 2000 2001 2002 2003 2004 2005 Image: State	runnum running number of plant West since 2000 2001 2002 2003 2004 2005 2006 Image: Stress of the stres of the stress of the stress of the stress o	runnum running number of plant West since 12/1999 2000 2001 2002 2003 2004 2005 2006 2007 2000 2001 2002 2003 2004 2005 2006 2007	runnum running number of plant West since 12/1999 East since 12/1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2000 2001 2002 2003 2004 2005 2006 2007 2008

No.	Name		Label				Survey per	riod		Survey frequency
			_							
1.8)	plantnum		KT and INNO	KT and INNO information containing id			West since	e 12/1999		quarterly survey
							East since 12/1999			quarterly survey
1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	Further information
WEST										KT and INNO information containing id, 11 digits
EAST										
										plantnum is formed by the following variables:
2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	digit 1-6: sector_wz03(prodnum)
										digit 7-8: fedstaifo
WEST										digit 9-11: runnum
EAST										

No.	Name		Label				Survey per	iod		Survey frequency	
1.9)	latecomer		latecomer				West since East since			quarterly survey quarterly survey	
1999	2000	2001	2002 WEST EAST	2003	2004	2005	2006	2007		Further information Latecomer	
2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	[1] N=latecomer	

No.	Name		Label				Survey per	iod		Survey frequency
2.1)	statebus		state of buisne	ess (appraisa	al)		West since			quarterly survey
Wording	of question						East since	12/1999		quarterly survey
12/1999 to	06/2002							insurances:	HI, LI, CI	Further information
Current situ										Appraisal of the state of business
1) We curre	ently evaluate ou	r state of bus	siness to be							
			good [1]							
			satisfying [2]							
			bad [3]							
Current situ	uation							insurances:	HI, LI, CI	
since 09/20 Current situ 1) We curre		r state of bus						insurances:	HI, LI, CI	
Current sit (1) We curre	uation		iness to be favourable [1] acceptable [2]					insurances:	HI, LI, CI	
Current sit (1) We curre	uation ently evaluate ou		iness to be favourable [1] acceptable [2]		2004	2005	2006	insurances:	HI, LI, CI	
Current situ 1) We curre Time spa 1999 WEST	uation ently evaluate ou n of variable		iness to be favourable [1] acceptable [2] unfavourable	[3]	2004	2005				
Current situ 1) We curre Time spa 1999	uation ently evaluate ou n of variable		iness to be favourable [1] acceptable [2] unfavourable	[3]		2005				
Current situ 1) We curre Time spa 1999 WEST	uation ently evaluate ou n of variable		iness to be favourable [1] acceptable [2] unfavourable	[3]	2004	2005				

No.	Name		Label				Survey pe	riod		Survey frequency
2.2)	devpi1		development	-		responding	West 12/1	.999 to 06/2	2002	quarterly survey
			period last yea	d last year (1999/12 - 2002/06) East 12/199				99 to 06/20	002	quarterly survey
Wording	of question									
12/1999 to 06/2002								insurances:	HI, LI, CI	Further information
3) In the cou	nt in the year so Irse of the year s d to the respecti	o far our pre	emium income h previous year)	as						Development of premium income vs. corresponding period last year (1999/12 - 2002/06)
			clearly increas	ed [1]]			
			slightly increas	sed [2]]			
			(approximatel	y) unchanged	[3]]			
			slightly decrea	ised [4]]			
			clearly decrea	sed [5]]			
										-
Time coor	ofvariable									
	n of variable									
1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	
WEST										
EAST										

No.	Name	Label	Survey period		Survey frequency
2.3)	devpi2	development of premium income vs. corresponding	West since 09/2002		quarterly survey
		period last year (since 2002/09)	East since 09/2002		quarterly survey
Wording	g of question				
since 09/2	.002		insurances:	HI, LI, CI	Further information
Developm	ent in the year so far				Development of premium income vs. corresponding
	ourse of the year so far	our premium income has			period last year (since 2002/09)
3) In the c	ourse of the year so far	our premium income nas			

			increased [1] (approximate decreased [3]		[2]]]		
Time span	of variable								
1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
			WEST EAST						
2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
WEST EAST									

No.	Name	Label		Survey period		Survey frequency
2.4)	exp_devpi1	expected development of premium	income vs.	West 12/1999 to 06/	2002	quarterly survey
		previous year (1999/12 - 2002/06)		East 12/1999 to 06/2	.002	quarterly survey
Wording	g of question					
12/1999 to	o 06/2002			insurances:	HI, CI	Further information
Schedules	and expectations for the	whole business year				Expected development of premium income vs.
6) Compai	red to last year our premiu	um income will be				previous year (1999/12 - 2002/06)
		clearly rising [1]]		
		slightly rising [2]				
		not changing [3]]		
		slightly falling [4]]		
		clearly falling [5]]		
12/1999 to	o 06/2002			insurances:	LI	
	and expectations for the red to last year our premiu	-				
		clearly rising [1]]		

			slightly rising [[2]]		
			not changing [3]]		
			slightly falling	[4]	l]		
			clearly falling [[5]]		
Time span	of variable		L						
1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
WEST									
EAST									

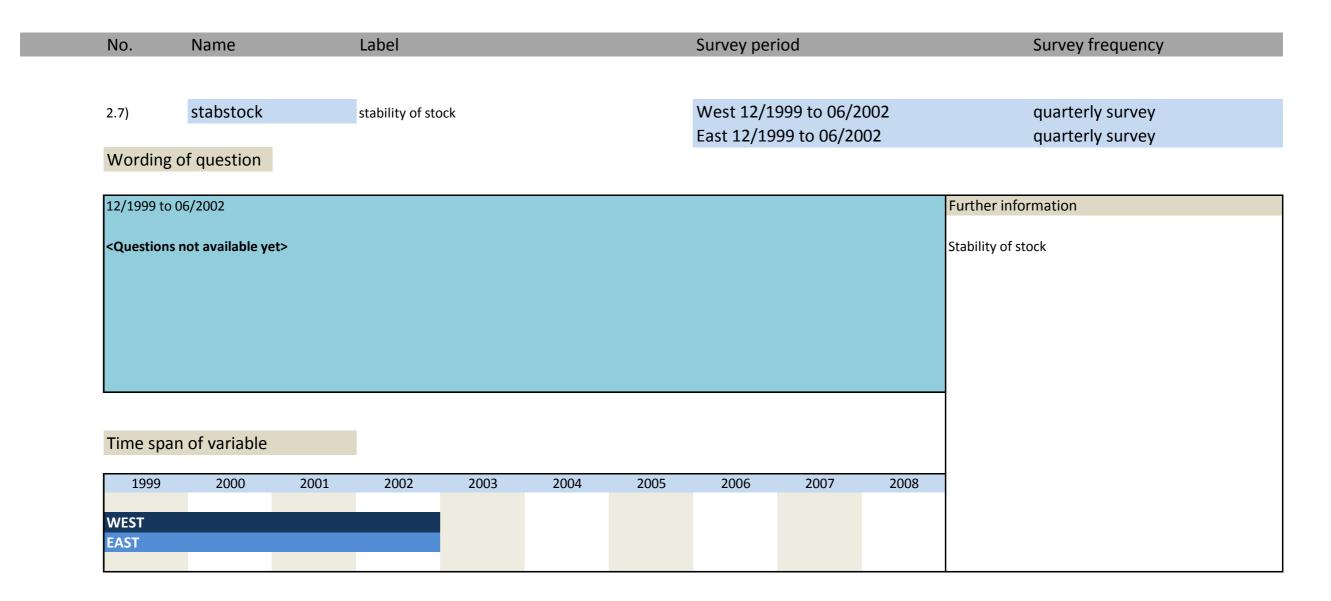
No.	Name	Label	Survey period	Survey frequency
2.5)	exp_devpi2	expected development of premium income vs.	West since 09/2002	quarterly survey
		previous year (since 2002/09)	East since 09/2002	quarterly survey
Wordin	ng of question			
since 09/2	2002		insurances: HI, CI	Further information

Schedules and expectations for the whole business year 6) Compared to last year our premium income will be		Expected development of premium income vs. previous year (since 2002/09)
rising [1]		*
not changing [2]		20XX denotes the current business year
falling [3]		e.g.: if the question was posed in 2011,
since 09/2002	insurances: LI	20XX means 2011
Schedules and expectations for the whole business year		
5) Compared to last year our premium income will be		
rising [1]		

			not changing	[2]					
]			
			falling [3]]			
since 09/2011	L							insurances:	HI, CI
	d expectation to last year ou		le business yea come will be	ar 20XX/YY*					
			rising [1]]			
			not changing	[2]]			
			falling [3]]			
since 09/2011	L							insurances:	LI
	to last year ou		rising [1] not changing falling [3]	[2]]]			
Time span	of variable								
1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
			WEST EAST						
2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
WEST EAST									

No.	Name	Label	Survey period	Survey frequency
2.6)	exp_devbus	expected business development (next six months)	West since 12/1999	quarterly survey
			East since 12/1999	quarterly survey
Wording	of question			
	20		·	
since 12/19	99		insurances: HI	Further information
Expected b	usiness development duri	ing the next 12 or 6 months		Expected business development (next six months)

8) During the r	next 6 months	our business o	development	will be					
				more favoura	ble [1]]	
				not changing	[2]]	
				less favourab	le [3]]	
since 12/1999								insurances:	LI
Expected busin 6) During the r									
				more favoura	ble [1]]	
				not changing	[2]]	
				less favourab	le [3]]	
since 12/1999								insurances:	CI
Expected busin 9) During the r									
				more favoura	ble [1]			J	
				not changing	[2]]	
				less favourab	le [3]]	
Time span o	of variable								
1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
WEST									
EAST									
2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
WEST EAST									



No.	Name	Label			Survey perio	od		Survey frequency
2.8)	compsame		gainst companies of same	insurance	West 12/199	99 to 06/200)2	quarterly survey
		branch			East 12/1999	9 to 06/2002	2	quarterly survey
Wording	of question							
12/1999 to (06/2002							Further information
<questions< td=""><td>not available yet></td><td></td><td></td><td></td><td></td><td></td><td></td><td>Competition against companies of same insurance branch</td></questions<>	not available yet>							Competition against companies of same insurance branch
	c · · · ·	_						
Time spai	n of variable							
1999	2000	2001 2002	2003 2004	2005	2006	2007	2008	

/FST				
EAST				
	-			

No.	Name		Label				Survey per	iod		Survey frequency
2.9) Wordin	exp_comps g of question	ame	expected com insurance brar		st companies o	of same	West and E	East 12/199	9 to 06/200	02 quarterly survey
12/1999	to 06/2002									Further information
<questio< td=""><td>ns not available yet</td><td>⊳</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>Expected competition against companies of same insurance branch</td></questio<>	ns not available yet	⊳								Expected competition against companies of same insurance branch
Time sp	oan of variable									
Time sp		2001	2002	2003	2004	2005	2006	2007	2008	

No.	Name	Label	Survey period	Survey frequency
	day, sharel1	development of new business (annual premium) vs.	West 12/1000 to 00/2002	
2.a.1)	dev_nbapl1	corresponding period last year (1999/12 - 2002/06)	West 12/1999 to 06/2002 East 12/1999 to 06/2002	quarterly survey quarterly survey
Wordin	g of question			,
12/1999 t	to 06/2002		insurances: LI	Further information

Development	in the year so	far								Development of new business (annual premium) vs.
2)During the c	ourse of the ye	ear so far our	new business (compared to t	he respective	e period of prev	vious year)			corresponding period last year (1999/12 - 2002/06)
	a) current ann	ual premium								
			increased sign	ificantly [1]]			
			increased sligh	ntly [2]]			
			remained uncl	nanged [3]]			
			decreased slig	htly [4]]			
			decreased sigr	nificantly [5]]			
Time span	of variable									
1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	
WEST										
EAST										

No.	Name		Label				Survey per	iod		Survey frequency
2.a.2)	dev_nbapl2		development				West since East since			quarterly survey quarterly survey
Wording of	of question									
since 09/200	2							insurances:	LI	Further information
-	It in the year so course of the ye		r new business	(compared to	the respective	e period of pre	evious year)			Development of new business (annual premium) vs. corresponding period last year (since 2002/09)
	a) current ann	ual premiur	n							
			increased [1]]			
			remained rou	ighly unchang	ed [2]					
			decreased [3]]]			
										-
Time span	of variable									
										4

				WEST						
				EAST						
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
١	WEST									
	EAST									

No.	Name	Label				Survey per	iod		Survey frequency
2.a.3)	dev_nbspl1	-	of new busines		nium) vs.	West 12/19	999 to 06/2	2002	quarterly survey
		previous year	(1999/12 - 200	02/06)		East 12/19	99 to 06/20	002	quarterly survey
Wording	of question								
12/1999 to	06/2002						insurances:	LI	Further information
	ent in the year so far ne course of the year	r so far our new business	(compared to tl	he respective	period of pre	vious year) has			Development of new business (single premium) vs previous year (1999/12 - 2002/06)
	b) single premiun	n							
		clearly increa	sed [1]						
		slightly increa	ased [2]						
		(approximate	ly) remained ur	nchanged [3]					
		slightly decre	ased [4]						
		clearly decrea	ased [5]						
Time spa	an of variable								
1999	2000	2001 2002	2003	2004	2005	2006	2007	2008	
WEST									
EAST									

No.	Name		Label				Survey pe	riod		Survey frequency
			dovelopment	of now busing	ess (single prei	mium) vc		- 00/2002		
2.a.4)	dev_nbspl2	2				mum) vs.	West since 09/2002			quarterly survey
	previous year (since 2002/09) East since 09/2002									quarterly survey
Wording	g of question									
since 09/2	002							insurances:	LI	Further information
	ent in the year so he course of the y		ır new business	(compared to	the respective	period of pre	vious year)			Development of new business (single premium) previous year (since 2002/09)
	b) single pren	nium								
			increased [1]]		
			remained app	proximately ur	nchanged [2]]		
			decreased [3]]]		
Time spa	an of variable									
1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	
			MECT		_				_	
			WEST EAST							
2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	
WEST										
EAST										

No.	Name	Label	Survey period	Survey frequency
2.a.5)	exp_dev_nbapl1	expected develoment of new business (annual	West 12/1999 to 06/2002	quarterly survey
		premium) vs. previous year (1999/12 - 2002/06)	East 12/1999 to 06/2002	quarterly survey
Wording	g of question			
12/1999 to	06/2002		insurances: LI	Further information
Schedules	and expectations for the w	hole business year		Expected develoment of new business (annual
4) Compar	ed to last year our new busi	ness will		premium) vs. previous year (1999/12 - 2002/06)
	a) current annual premi			

.

			increase signi	ficantly [1]					
			increase sligh	tly [2]]		
			stay about the	e same [3]]		
			decrease sligh	ntly [4]]		
			decrease sign	ificantly [5]]		
Time span	of variable								
1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
WEST									
EAST									

No.	Name	Label	Survey period	Survey frequency
2.a.6)	exp_dev_nbapl2	expected develoment of new business (annual	West since 09/2002	quarterly survey
		premium) vs. previous year (since 2002/09)	East since 09/2002	quarterly survey
Wording	g of question			
since 09/2	2002		insurances: LI	Further information
Schedules	and expectations for the wi	hole business year		Expected develoment of new business (annua premium) vs. previous year (since 2002/09)
4) Compar	red to last year our new busir	-		*
4) Compar	red to last year our new busin a) current annual premi	ness will		
4) Compar		ness will		*
4) Compar		ness will		* 20XX denotes the current business year
4) Compar		ness will um rather increase [1]		* 20XX denotes the current business year e.g.:

	l expectations o last year our		l e business yea ss will	r 20XX/YY*					
;	a) current ann	ual premiun	n						
			rather increas	se [1]					
			stay about the	e same [2]					
			rather decrea	se [3]					
ime span o	of variable								
1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
			WEST EAST						
2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
WEST									
EAST									

No.	Name	Label			Survey peri	iod		Survey frequency
2.a.7)	exp_dev_nbspl1	expected development			West 12/19	999 to 06/2	.002	quarterly survey
		premium) vs. previou	s year (1999/12 - 2002	2/06)	East 12/19	99 to 06/20	002	quarterly survey
Wording	of question							
12/1999 to	06/2002					insurances:	U	Further information
Schedules	and expectations for the	whole business vear						Expected development of new business (single
	ed to last year our new bu							premium) vs. previous year (1999/12 - 2002/06)
	b) single premium							
	2, 0B.o P. 0		_					
		clearly rising [1]	L					
		clightly rising [2]	Г]				
		slightly rising [2]	L					
		not changing [3]	Γ					
			F					
		slightly falling [4]	L					
		clearly falling [5]	Γ					
								-
Time spa	an of variable							
1999	2000 200	1 2002 200	03 2004	2005	2006	2007	2008	
WEST								
EAST								

No.	Name	Label	Survey period	Survey frequency
2.a.8)	exp_dev_nbspl2	expected development of new business (single	West since 09/2002	quarterly survey
		premium) vs. previous year (since 2002/09)	East since 09/2002	quarterly survey
Wording	g of question			
since 09/20	002		insurances: LI	Further information
Schedules	and expectations for the w	/hole business year		Expected development of new business (single
	red to last year our new bus	-		premium) vs. previous year (since 2002/09)
	b) single premium			
		rising [1]		*
		not changing [2]		20XX denotes the current business year
		falling [3]		e.g.:
				if the question was posed in 2011
since 09/20	011		insurances: LI	20XX means 2011
	and expectations for the w ed to last year our new bus b) single premium	vhole business year 20XX/YY* iness will be		
		rising [1]		
		not changing [2]		

			falling [3]						
ime span	of variable								
1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
			WEST EAST						
2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
WEST AST									

No.	Name		Label				Survey pe	nou		Survey frequency
2.a.9)	compothl		competition a branches	against compai	nies of other i	nsurance		1999 to 06/2 999 to 06/20		quarterly survey quarterly survey
Wording	g of question						Lust 12/12	555 10 00/20	02	quarterly survey
12/1999 to	o 06/2002							insurances:	LI	Further information
<question< th=""><th>ıs not available ye</th><th>2t></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th>Competition against companies of other insurance branches</th></question<>	ıs not available ye	2t>								Competition against companies of other insurance branches
Time spa	an of variable									
1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	
WEST										
EAST										
No.	Name		Label				Survey pe	riod		Survey frequency
2.a.10)	exp_compo	othl	expected con	npetition again	nst companies	of other	West 12/1	1999 to 06/2	002	quarterly survey
			insurance bra		·			999 to 06/20		quarterly survey
Wording	of auestion									
12/1999 to <question< th=""><th></th><th>et></th><th></th><th></th><th></th><th></th><th></th><th>insurances:</th><th>U</th><th>Further information Expected competition against companies of other insurance branches</th></question<>		et>						insurances:	U	Further information Expected competition against companies of other insurance branches
	0 06/2002	et>						insurances:	U	Expected competition against companies of other
<question< td=""><td>0 06/2002</td><td></td><td></td><td></td><td></td><td></td><td></td><td>insurances:</td><td>U</td><td>Expected competition against companies of other</td></question<>	0 06/2002							insurances:	U	Expected competition against companies of other
<question< td=""><td>o 06/2002 ns not available ye</td><td></td><td>2002</td><td>2003</td><td>2004</td><td>2005</td><td>2006</td><td>insurances:</td><td>LI 2008</td><td>Expected competition against companies of other</td></question<>	o 06/2002 ns not available ye		2002	2003	2004	2005	2006	insurances:	LI 2008	Expected competition against companies of other
<question< td=""><td>o 06/2002 Is not available ye</td><td></td><td>2002</td><td>2003</td><td>2004</td><td>2005</td><td>2006</td><td></td><td></td><td>Expected competition against companies of other</td></question<>	o 06/2002 Is not available ye		2002	2003	2004	2005	2006			Expected competition against companies of other
<question< td=""><td>o 06/2002 Is not available ye</td><td></td><td>2002</td><td>2003</td><td>2004</td><td>2005</td><td>2006</td><td></td><td></td><td>Expected competition against companies of other</td></question<>	o 06/2002 Is not available ye		2002	2003	2004	2005	2006			Expected competition against companies of other
<question Time spa 1999 WEST EAST</question 	an of variable 2000			2003	2004	2005		2007		Expected competition against companies of other insurance branches
<question< td=""><td>o 06/2002 Is not available ye</td><td></td><td>2002 Label</td><td>2003</td><td>2004</td><td>2005</td><td>2006 Survey per</td><td>2007</td><td></td><td>Expected competition against companies of other</td></question<>	o 06/2002 Is not available ye		2002 Label	2003	2004	2005	2006 Survey per	2007		Expected competition against companies of other
<question Time spa 1999 WEST EAST</question 	an of variable 2000	2001	Label	t of gross new b	business vs. co		Survey per	2007	2008	Expected competition against companies of other insurance branches
<question Time spa 1999 WEST EAST No. 2.b.1)</question 	an of variable 2000 Name dev_gnba1	2001	Label		business vs. co		Survey per West 12/1	2007 riod	2008	Expected competition against companies of other insurance branches
<question Time spa 1999 WEST EAST No. 2.b.1) Wording</question 	an of variable 2000 Name dev_gnba1	2001	Label	t of gross new b	business vs. co		Survey per West 12/1	2007 riod 1999 to 06/20 999 to 06/20	2008	Expected competition against companies of other insurance branches
<question Time spa 1999 WEST EAST No. 2.b.1) Wording</question 	o 06/2002 Is not available ye an of variable 2000 Name dev_gnba1 g of question 0 06/2002	2001	Label	t of gross new b	business vs. co		Survey per West 12/1	2007 riod 1999 to 06/2	2008	Expected competition against companies of other insurance branches Survey frequency quarterly survey quarterly survey frequency
<question Time spa 1999 WEST EAST No. 2.b.1) Wording 12/1999 to 12/1999 to 2) During to</question 	an of variable 2000 Name dev_gnba1	2001 o far year so far ou	Label development period last ye	t of gross new b ear (1999/12 - 2 siness (premiu	business vs. co 2002/06)		Survey per West 12/1	2007 riod 1999 to 06/20 999 to 06/20	2008	Expected competition against companies of other insurance branches Survey frequency quarterly survey quarterly survey frequency
<question Time spa 1999 WEST EAST No. 2.b.1) Wording 12/1999 to 12/1999 to 2) During to</question 	an of variable ye 2000 an of variable 2000 be dev_gnba1 g of question b 06/2002 bent in the year so the course of the year	2001 o far year so far ou	Label development period last ye	t of gross new b ear (1999/12 - 2 siness (premiu	business vs. co 2002/06)		Survey per West 12/1	2007 riod 1999 to 06/20 999 to 06/20	2008	Expected competition against companies of other insurance branches Survey frequency quarterly survey quarterly survey guarterly survey
<question Time spa 1999 WEST EAST No. 2.b.1) Wording 12/1999 to 12/1999 to 2) During to</question 	an of variable ye 2000 an of variable 2000 be dev_gnba1 g of question b 06/2002 bent in the year so the course of the year	2001 o far year so far ou	Label development period last ye	t of gross new H ear (1999/12 - 2 siness (premiu re	business vs. co 2002/06)		Survey per West 12/1	2007 riod 1999 to 06/20 999 to 06/20	2008	Expected competition against companies of other insurance branches Survey frequency quarterly survey quarterly survey guarterly survey
<question Time spa 1999 WEST EAST No. 2.b.1) Wording 12/1999 to 12/1999 to 2) During to</question 	an of variable ye 2000 an of variable 2000 be dev_gnba1 g of question b 06/2002 bent in the year so the course of the year	2001 o far year so far ou	Label development period last ye ur gross new bu revious year) ar clearly increa slightly increa	siness (premiu re used [1]	business vs. co 2002/06)		Survey per West 12/1	2007 riod 1999 to 06/20 999 to 06/20	2008	Expected competition against companies of other insurance branches Survey frequency quarterly survey quarterly survey quarterly survey
<question Time spa 1999 WEST EAST No. 2.b.1) Wording 12/1999 to 12/1999 to 2) During to</question 	an of variable ye 2000 an of variable 2000 be dev_gnba1 g of question b 06/2002 bent in the year so the course of the year	2001 o far year so far ou	Label development period last ye ur gross new bu revious year) ar clearly increa slightly increa	t of gross new H ear (1999/12 - 2 siness (premiu re used [1] ased [2] ely) unchanged	business vs. co 2002/06)		Survey per West 12/1	2007 riod 1999 to 06/20 999 to 06/20	2008	Expected competition against companies of other insurance branches Survey frequency quarterly survey quarterly survey quarterly survey

Time span	of variable								
1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
WEST									
EAST									

No.	Name		Label				Survey per	iod		Survey frequency
2.b.2)	dev_gnba2			of gross new l		orresponding	West since	09/2002		quarterly survey
			period last ye	ar (since 2002	/09)		East since	09/2002		quarterly survey
Wording	g of question									
since 09/2	002							insurances:	CI	Further information
2) During t	tent in the year so the course of the y d to the respective	ear so far o			m)					Development of gross new business vs. correspo period last year (since 2002/09)
			increased [1]]			
			approximatel	y unchanged [2]]			identical questioning for
			decreased [3]				1			CI (dev_gnba2) and (dev_gnbh2)
			uecieaseu [5]				J			
Time spa	an of variable									
Time spa	an of variable	2001	2002	2003	2004	2005	2006	2007	2008	
		2001		2003	2004	2005	2006	2007	2008	
		2001	WEST	2003	2004	2005	2006	2007	2008	
		2001		2003	2004	2005	2006	2007	2008	
		2001	WEST	2003	2004	2005	2006	2007	2008	
1999 2009	2000		WEST EAST							
1999	2000		WEST EAST							

No.	Name	Label	Survey period	Survey frequency
2.b.3)	exp dev gnba1	expected develoment of gross new business vs.	West 12/1999 to 06/2002	guarterly survey

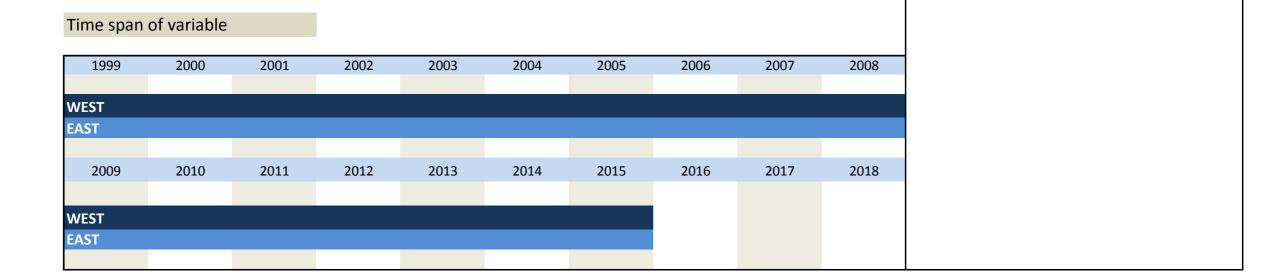
previous year (1999/12 - 2002/06)	East 12/1999 to 06/2002	quarterly survey
-----------------------------------	-------------------------	------------------

2/1999 to	06/2002							insurances:	CI	Further information
	and expectations ed to previous ye		-		e					Expected develoment of gross new business vs. previous year (1999/12 - 2002/06)
			clearly increas	sed [1]]			
			slightly increa	sed [2]]			
			(approximate	ly) unchanged	[3]]			
			slightly decrea	ased [4]]			identical questioning for CI (exp_dev_gnba1) and
			clearly decrea	ised [5]]			HI (exp_dev_gnbh1)
ime spa	n of variable									
1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	
/EST										
AST										

2.b.4)	exp_dev_gnba2	expected development of gross new business vs. previous year (since 2002/09)	West since 09/2002 East since 09/2002	quarterly survey quarterly survey
Wording	g of question		insurances: CI	Further information
Since 05/2		hala husinass yaar	insurances. Cr	Expected development of gross new business vs.
	and expectations for the w	is new business (premium) will		previous year (since 2002/09)

			stay about the							identical questioning for CI (exp_dev_gnba2) and HI (exp_dev_gnbh2)
since 09/2011	1							insurances:	CI	*
5) Compared	-	ar our gross n	le business yea new business (p rather increas stay about the rather decrea	remium) will se [1] e same [2]			 			20XX denotes the current business year e.g.: if the question was posed in 2011, 20XX means 2011
1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	
			WEST EAST							
2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	
WEST EAST										

ious year West since 12/1999 quarterly survey East since 12/1999 quarterly survey
East since 12/1999 quarterly survey
insurances: Cl Eurther information
insurances: Cl. Eurther information
insurances: Cl. Eurther information
insurances. er i ruttier information
Development of indomnification vs. provinus
Development of indemnification vs. previous
1999 to 2002 the G-J-indemnification quota
inquired
]



7) Compared to previous year the development of indemnification will be	No.	Name	Label	Survey period		Survey frequency	
year Fast since 12/1999 quarterly survey Wording of question insurances: Cl Further information since 12/1999 insurances: Cl Further information Schedules and expectations for the whole business year Expected development of indemnification vs. prevyear 7) Compared to previous year the development of indemnification will be 1999 to 2002 the G-J-indemnification quota was inquired more favourable [1] insurances: Cl 20XX denotes the current business year since 09/2011 insurances: Cl 20XX denotes the current business year Get get if the question was posed in 2011, 20XX=2011 more favourable [1] insurances: Cl 20XX denotes the current business year e.g.: if the question was posed in 2011, 20XX=2011 if the question was posed in 2011, 20XX=2011							
Wording of question insurances: Cl Further information since 12/1999 insurances: Cl Further information Schedules and expectations for the whole business year Expected development of indemnification vs. prevear Expected development of indemnification vs. prevear 7) Compared to previous year the development of indemnification will be Image: Schedules and expectations for the whole business year Image: Schedules and expectations for the whole business year Image: Schedules and expectations for the whole business year Image: Schedules and expectations for the whole business year 20XX/YY* Image: Schedules and expectations for the whole business year 20XX/YY* Image: Schedules and expectations was posed in 2011, 20XX=2011 Image: Schedules and expectations for the whole business year 10 more favourable [1] Image: Schedules and expectations was posed in 2011, 20XX=2011 Image: Schedules and expectation was posed in 2011, 20XX=2011 Image: Schedules and expectations for the whole business year 10 more favourable [1] Image: Schedules and expectation was posed in 2011, 20XX=2011 Image: Schedules and expectations for the whole business year 10 more favourable [1] Image: Schedules and expectation was posed in 2011, 20XX=2011	2.b.6)	exp_devia		wious West since 12/1999		quarterly survey	
since 12/1999 insurances: CI Further information Expected development of indemnification will be more favourable [1] insurances: CI insurance		- (year	East since 12/1999		quarterly survey	
Schedules and expectations for the whole business year Expected development of indemnification vs. prevyear 7) Compared to previous year the development of indemnification will be 1999 to 2002 the G-J-indemnification quota was inquired not changing [2] 1999 to 2002 the G-J-indemnification quota was inquired since 09/2011 insurances: CI Schedules and expectations for the whole business year 20XX/YY* insurances: CI 7) Compared to previous year the development of indemnification will be insurances: CI e.g.: if the question was posed in 2011, 20XX=2011 more favourable [1] insurances: CI	wording	of question					
7) Compared to previous year the development of indemnification will be more favourable [1] not changing [2] less favourable since 09/2011 Schedules and expectations for the whole business year 20XX/YY* 7) Compared to previous year the development of indemnification will be more favourable [1] more favourable [1]	since 12/19	99		insurances:	CI	Further information	
7) Compared to previous year the development of indemnification will be year more favourable [1] 1999 to 2002 the G-J-indemnification quota was inquired not changing [2] 1 less favourable * since 09/2011 insurances: CI Schedules and expectations for the whole business year 20XX/YY** 20XX denotes the current business year e.g.: 7) Compared to previous year the development of indemnification will be insurances: CI more favourable [1] if the question was posed in 2011, 20XX=2011	Schedules a	and expectations for the wh	ole business year			Expected development of indemnification vs. previous	
not changing [2] less favourable since 09/2011 insurances: Cl Schedules and expectations for the whole business year 20XX/YY* 7) Compared to previous year the development of indemnification will be more favourable [1]		-	-			year	
not changing [2]			more favourable [1]			1999 to 2002 the G-J-indemnification quota was	
less favourable * since 09/2011 insurances: CI 20XX denotes the current business year Schedules and expectations for the whole business year 20XX/YY* 20XX denotes the current business year 7) Compared to previous year the development of indemnification will be if the question was posed in 2011, 20XX=2011 more favourable [1]			not changing [2]			inquired	
since 09/2011 Schedules and expectations for the whole business year 20XX/YY* 7) Compared to previous year the development of indemnification will be more favourable [1] More favourable [1]							
Schedules and expectations for the whole business year 20XX/YY* if the question was posed in 2011, 20XX=2011 7) Compared to previous year the development of indemnification will be more favourable [1]			less favourable			*	
Schedules and expectations for the whole business year 20XX/YY* if the question was posed in 2011, 20XX=2011 7) Compared to previous year the development of indemnification will be more favourable [1]	since 09/20	11		insurances:	CI	20XX denotes the current business year	
7) Compared to previous year the development of indemnification will be more favourable [1]	Schodulos	and avaactations for the wh	ala husingss year 20XX /VX*			-	
		•	• • • • • • • • • • • • • • • • • • •				
			more favourable [1]				
not changing [2]]			
			not changing [2]				
less favourable			less favourable				
						-	

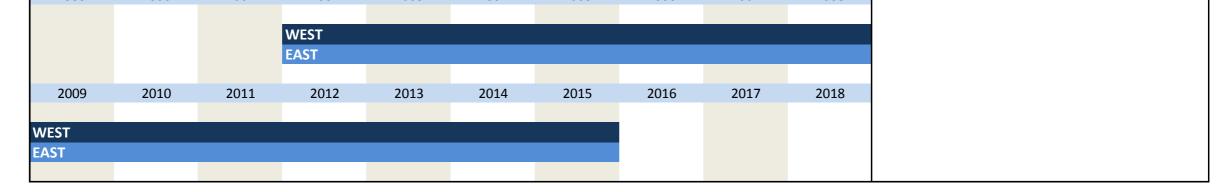
Time span	of variable								
1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
WEST EAST									
2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
WEST									
EAST									

No.	Name		Label				Survey per	riod		Survey frequency
2.b.7)	exp_atstocl	ka	expected adju months)	ustment of ta	riffs in stock (ne	xt 12	West since East since			quarterly survey quarterly survey
Wording	of question							,		
since 12/19	99							insurances:	CI	Further information
	usiness developn ne next 12 month									Expected adjustment of tariffs in stock (next 12 months)
	a) in stock									
			up [1]							
			no, no change	e [2]						
			down [3]							-
Time spa	n of variable									
1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	
WEST EAST	-									
2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	
WEST			_							
EAST										
No	Name		Label			_		riod		Survey frequency
No.	Name		Label				Survey per	riod		Survey frequency
2.b.8)	exp_atnba			ustment of ta	riffs in new busi	ness (next 12		e 12/1999		Survey frequency quarterly survey quarterly survey
2.b.8)			expected adju	ustment of ta	riffs in new busi	ness (next 12	West since	e 12/1999		quarterly survey
2.b.8)	exp_atnba of question		expected adju	ustment of ta	riffs in new busi	ness (next 12	West since	e 12/1999	CI	quarterly survey
2.b.8) Wording since 12/19 Expected bu	exp_atnba of question 199 usiness developn	nent during	expected adju months) the next 12 or	6 months	riffs in new busi	ness (next 12	West since	e 12/1999 12/1999	CI	quarterly survey quarterly survey Further information Expected adjustment of tariffs in new business (n
2.b.8) Wording since 12/19 Expected bu	exp_atnba of question	nent during s we expect	expected adju months) the next 12 or	6 months	riffs in new busi	ness (next 12	West since	e 12/1999 12/1999	CI	quarterly survey quarterly survey Further information
2.b.8) Wording since 12/19 Expected bu	exp_atnba of question 1999 usiness developm the next 12 months	nent during s we expect	expected adju months) the next 12 or an adjustment	6 months	riffs in new busi	ness (next 12	West since	e 12/1999 12/1999	CI	quarterly survey quarterly survey Further information Expected adjustment of tariffs in new business (n
2.b.8) Wording since 12/19 Expected bu	exp_atnba of question 1999 usiness developm the next 12 months	nent during s we expect	expected adjumonths)	6 months of tariffs	riffs in new busi	ness (next 12	West since	e 12/1999 12/1999	CI	quarterly survey quarterly survey Further information Expected adjustment of tariffs in new business (n
2.b.8) Wording since 12/19 Expected bu	exp_atnba of question 1999 usiness developm the next 12 months	nent during s we expect	expected adju months) the next 12 or an adjustment	6 months of tariffs	riffs in new busi	ness (next 12	West since	e 12/1999 12/1999	CI	quarterly survey quarterly survey Further information Expected adjustment of tariffs in new business (new business)
2.b.8) Wording since 12/19 Expected bu 8) During th	exp_atnba of question 999 usiness developm ne next 12 months b) in new busi	nent during s we expect	expected adjumonths)	6 months of tariffs	riffs in new busi	ness (next 12	West since	e 12/1999 12/1999	CI	quarterly survey quarterly survey Further information Expected adjustment of tariffs in new business (n
2.b.8) Wording since 12/19 Expected bu 8) During th During th	exp_atnba of question 999 usiness developm ne next 12 months b) in new busi	nent during s we expect iness	expected adjumonths) the next 12 or an adjustment up [1] no, no change down [3]	6 months of tariffs e [2]			West since East since	e 12/1999 12/1999 insurances:		quarterly survey quarterly survey Further information Expected adjustment of tariffs in new business (new business)
2.b.8) Wording since 12/19 Expected bu 8) During th During th Time span	exp_atnba of question 999 usiness developm ne next 12 months b) in new busi	nent during s we expect	expected adjumonths)	6 months of tariffs	riffs in new busi	ness (next 12	West since	e 12/1999 12/1999	CI 2008	quarterly survey quarterly survey Further information Expected adjustment of tariffs in new business (new business)
2.b.8) Wording since 12/19 Expected bu 8) During th During th	exp_atnba of question 999 usiness developm ne next 12 months b) in new busi	nent during s we expect iness	expected adjumonths) the next 12 or an adjustment up [1] no, no change down [3]	6 months of tariffs e [2]			West since East since	e 12/1999 12/1999 insurances:		quarterly survey quarterly survey Further information Expected adjustment of tariffs in new business (n
2.b.8) Wording Since 12/19 Expected bu 8) During th 8) During th Time span	exp_atnba of question 999 usiness developm ne next 12 months b) in new busi	nent during s we expect iness	expected adjumonths) the next 12 or an adjustment up [1] no, no change down [3]	6 months of tariffs e [2]			West since East since	e 12/1999 12/1999 insurances:		quarterly survey quarterly survey Further information Expected adjustment of tariffs in new business (no
2.b.8) Wording Since 12/19 Expected by 8) During th 8) During th Time span	exp_atnba of question usiness developm ne next 12 months b) in new busi b) in new busi	nent during s we expect iness 2001	expected adjumonths) the next 12 or an adjustment up [1] no, no change down [3] 2002	6 months of tariffs e [2] 2003	2004	2005	West since East since	e 12/1999 12/1999 insurances: 2007	2008	quarterly survey quarterly survey Further information Expected adjustment of tariffs in new business (no

No.	Name	Label	Survey period	Survey frequency
2.c.1)	dev_gnbh1	development of gross new business vs. corresponding	West 12/1999 to 06/2002	quarterly survey
		period last year (1999/12 - 2002/06)	East 12/1999 to 06/2002	quarterly survey
Wording c	of question			

12/1999 to 06	6/2002							insurances:	HI	Further information
2) During the	t in the year so course of the ye o the respective	ear so far ou		iness (premiu	ım)					Development of gross new business vs. corresponding period last year (1999/12 - 2002/06)
			clearly increas	ed [1]]			
			slightly increa	sed [2]]			
			(approximatel	y) unchanged	[3]]			
			slightly decrea	ised [4]]			identical questioning for CI (dev_gnba1) and HI
			clearly decrea	sed [5]]			(dev_gnbh1)
Time span	of variable									
1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	
WEST EAST										

No.	Name		Label				Survey pe	riod		Survey frequency
2.c.2)	dev_gnbh2					. corresponding	West sinc	e 09/2002		quarterly survey
			period last yea	ar (since 2002,	/09)		East since	09/2002		quarterly survey
Wording o	fquestion									
since 09/2002	2							insurances:	н	Further information
2) During the	i n the year so f course of the ye the respective p	ear so far ou		iness (premiu	m)					Development of (gross) new business vs. corresponding period last year (since 2002/09)
			increased [1]							
			approximately	/ unchanged [2]					identical questioning for CI (dev_gnba2) and HI
			decreased [3]							(dev_gnbh2)
Time span	of variable									



2.c.3) Wording c	exp_dev_gnbh1	expected deve previous year	loment of gro	cc now husin					
			loment of gro	cc now bucin					
Wording of	c	previous vear			ess vs.	West 12/19	99 to 06/2	.002	quarterly survey
Wording o	C	p	(1999/12 - 200	02/06)		East 12/199	99 to 06/20	002	quarterly survey
	of question								
12/1999 to 0	06/2002					i	insurances:	HI	Further information
	nd expectations for the d to previous year our gro			e					Expected develoment of gross new business vs. previous year (1999/12 - 2002/06)
		clearly increas	ed [1]]			
		slightly increas	sed [2]]			
		(approximatel	y) unchanged	[3]]			
		slightly decrea	sed [4]]			identical questioning for
		clearly decrea				1			CI (exp_dev_gnba1) and
		clearly decrea	seu [ɔ]			1			HI (exp_dev_gnbh1)
Time spar	n of variable								
1999	2000 2003	1 2002	2003	2004	2005	2006	2007	2008	1
WEST									
EAST									

No.	Name	Label	Survey period	Survey frequency

2.c.4) exp_dev_gnbh2

expected development of gross new business vs. previous year (since 2002/09) West since 09/2002 East since 09/2002 quarterly survey quarterly survey

since 09/200)2							insurances:	HI	Further information
			le business yea iew business (p		be					Expected development of gross new business vs. previous year (since 2002/09)
			increased [1]]			
			approximately	y unchanged [2]]			identical questioning for
			decreased [3]]			CI (exp_dev_gnba2) and HI (exp_dev_gnbh2)
since 09/201	1							insurances:	HI	*
	-		le business yea new business (p		be					20XX denotes the current business year e.g.:
			increased [1]]			if the question was posed in 2011, 20XX means 2011
			approximately	y unchanged [2]]			
			decreased [3]]			
Time span	of variable									
1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	
			WEST							
			EAST							
2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	
WEST										
EAST										

No.	Name	Label	Survey period	Survey frequency
2.c.5)	devih	development of indemnification vs. previous year	West since 12/1999	quarterly survey
			East since 12/1999	quarterly survey
Wordin	ng of question			
since 12/	/1999		insurances: HI	Further information

Since 12/1555	insulances.	

4) In the cours (compared	se of the year	the developm	ent of services previous year) i			Development of indemnification vs. previous year				
			improved [1] not changed[2 declined [3]]]]				
Time span	of variable									
1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	
WEST EAST					_		_			
2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	
WEST										
EAST										

No.	Name	Label		Survey period	Survey frequency
2.c.6)	exp_devih	expected development	nt of indemnification vs. previous	West since 12/1999	quarterly survey
		year		East since 12/1999	quarterly survey
Wording	of question				
since 12/199	99			insurances: HI	Further information
Schedules a	nd avaactations for th				
7) Compared		e whole business year development of services for c	osts of illness will expectedly be		Expected development of indemnification vs. previous year
7) Compared		-	osts of illness will expectedly be		
7) Compared		development of services for c	osts of illness will expectedly be		
7) Compared		development of services for c	osts of illness will expectedly be		year *

	lules and expectations for the whole business year 20XX/YY* npared to previous year the development of services for costs of illness will expectedly													
			improving [1]											
			not changing[2	2]										
			declining [3]											
Time span	of variable		1 - C											
1999	2000	2001	2002	2003	2004	2005	2006	2007	2008					
WEST														
EAST														
2009	2010	2011	2012	2013	2014	2015	2016	2017	2018					
WEST														
EAST														

No.	Name		Label				Survey per	riod		Survey frequency
2.c.7)	exp_aph						West 12/1999 to 06/2002			quarterly survey
							East 12/19	99 to 06/2	002	quarterly survey
Wording	of question									
12/1999 to	06/2002									Further information
<questions< td=""><td>s not available y</td><td>et></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>Expected adjustment of premium</td></questions<>	s not available y	et>								Expected adjustment of premium
Time spa	n of variable									
1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	
WEST										
EAST										

No.	Name	Label			Survey per	riod		Survey frequency		
3.1) Wording o	profsit of question	profit si	uation in the curr	rent accounting year	West since East since			annual (2nd quarter) annual (2nd quarter)		
since 06/201	1					insurances:	HI, LI, CI	Further information		
10) Our profi	on and profit expect t situation (measure rrent business year	ed for example by is		of the annual surplus o	or internal operating n	umbers)		Profit situation in the current accounting ye Only total business in each case pertains sector_wz03-numbers:		
10) Our profi	t situation (measure	ed for example by is favoura accepta	ble [1]	of the annual surplus o	or internal operating n	umbers)		Only total business in each case		
10) Our profi in the cu	t situation (measure rrent business year	ed for example by is favoura accepta	ole [1] ole [2] rable [3]		or internal operating n	umbers) 2017	2018	Only total business in each case pertains sector_wz03-numbers:		

No.	Name	Label	Survey period	Survey frequency
3.2)	exp_profsit	expected profit situation in the next three years	West since 06/2011	annual (2nd quarter)
			East since 06/2011	annual (2nd quarter)
Wordin	g of question			
since 06/2	2011		insurances: HI, LI, CI	Further information
11) Our pi	•	tions for example by the development of the annual surplus or int ars compared to the current situation	ernal operating numbers)	Expected profit situation in the next three years
WIII De				Only total business in each case
		more favourable [1]		pertains sector_wz03-numbers:
		not changing [2]		660310 660100 660320

			less tavourabi	e [3]			1		
Time span o	of variable								
2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
2005	2010	2011	2012	2013	2011	2013	2010	2017	2010
		WEST EAST							

No.	Name	Label				Survey peri	od		Survey frequency
3.3)	edevpi_yy	exp. dev. of p	remium income n	ext vs. current ye	ear	West since	09/2011		annual (3rd quarter)
						East since (9/2011		annual (3rd quarter)
Wording	g of question								
since 09/2	.011						insurances:	HI, LI, CI	Further information
		r the whole business yea premium income will be							Exp. dev. of premium income next vs. current year
		rising [1]							*
		not changing	[2]						20YY denotes next business year
		falling [3]							e.g.:
									if the question was posed in 2011, 20YY means 2012
Time sp	an of variable								
2009	2010	2011 2012	2013	2014 2	2015	2016	2017	2018	
	W	EST							
	EA								

No.	Name	Label	Survey period	Survey frequency

3.a.1)	edev_nbapl_yy	exp. dev. new business (annual premium) next vs.	West since 09/2011	annual (3rd quarter)
		current year	East since 09/2011	annual (3rd quarter)

since 09/2011	1							insurances:	LI	Further information
		ns for the whol r our new busir	e business yea ness will be	r 20YY*						Exp. dev. new business (annual premium) next vs. current year
	a) current ar	nnual premium	I							
			rising [1]							*
			not changing	[2]						20YY denotes next business year
			falling [3]							e.g.: if the question was posed in 2011,
										20YY means 2012
Time span	of variable	1								
2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	
		WEST EAST								

No.	Name	Label	Survey period	Survey frequency
3.a.2)	edev_nbspl_yy	exp. dev. new business (single premium) next vs.	West since 09/2011	annual (3rd quarter)
		current year	East since 09/2011	annual (3rd quarter)
Wording	g of question			
since 09/20	011		insurances: LI	Further information
	and expectations for the v to previous year our new b	whole business year 20YY* business will be		Exp. dev. new business (single premium) next vs. current year
	b) single premium			
		rising [1]		*
		not changing [2]		20YY denotes next business year
		falling [3]		e.g.:
				if the question was posed in 2011, 20YY means 2012

Time span	of variable	2							
2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
		WEST EAST							

No.	Name	Label				Survey peri	iod		Survey frequency
3.b.1)	edev_gnba_yy	exp. dev. gro	ss new busine	ss next vs. curre	nt year	West since East since (annual (3rd quarter) annual (3rd quarter)
Wording	of question					East since t	J9/2011		annual (Sru quarter)
since 09/20)11						insurances:	CI	Further information
	and expectations for th to previous year our gro								Exp. dev. gross new business next vs. current year
		rising [1]							
		not changing	[2]						*
		falling [3]							20YY denotes next business year e.g.:
									if the question was posed in 2011, 20YY means 2012
Time spa	n of variable								
2009	2010 20	011 2012	2013	2014	2015	2016	2017	2018	
	WEST								
	EAST								

No.	Name	Label	Survey period	Survey frequency
3.b.2)	edevia_yy	exp. dev. indemnification next vs. current year	West since 09/2011	annual (3rd quarter)
			East since 09/2011	annual (3rd quarter)

since 09/2011	L							insurances:	CI	Further information
	•		e business yea oment of inden		costs of illnes	s will be				Exp. dev. indemnification next vs. current year
			improving [1]]				*
			not changing	[2]]				20YY denotes next business year
			declining [3]]				e.g.: if the question was posed in 2011,
										20YY mean 2012
Time span	of variable									
2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	
		WEST								
		EAST								

No.	Name	Label				Survey per	riod		Survey frequency
3.c.1)	edev_gnbh_y	v exp. dev. gr	oss new busin	ness next vs. currer	nt year	West since	09/2011		annual (3rd quarter)
5.0.17		1				East since			annual (3rd quarter)
Wording	of question								
since 09/20)11						insurances:	НІ	Further information
		o <mark>r the whole business y</mark> or r gross new business (pr							Exp. dev. gross new business next vs. current ye
		rising [1]							
		not changin	g [2]						*
		falling [3]							20YY denotes next business year
									e.g.: if the question was posed in 2011,
									20YY means 2012
Time spa	in of variable								
2009	2010	2011 2012	2013	2014	2015	2016	2017	2018	
	W	EST							
		ST							
No.	Name	Label				Survey per	riod		Survey frequency
No.									
No. 3.c.2)	Name edevih_yy		demnification	next vs. current ye	ear	West since	e 09/2011		annual (3rd quarter)
3.c.2)			demnification	next vs. current y	ear		e 09/2011		
3.c.2)	edevih_yy		demnification	next vs. current y	ear	West since	e 09/2011	HI	annual (3rd quarter)
3.c.2) Wording since 09/20	edevih_yy of question			next vs. current y	ear	West since	e 09/2011 09/2011	HI	annual (3rd quarter) annual (3rd quarter)
3.c.2) Wording since 09/20 Schedules	edevih_yy of question	exp. dev. in	ear 20YY*		ear	West since	e 09/2011 09/2011	HI	annual (3rd quarter) annual (3rd quarter) Further information
3.c.2) Wording since 09/20 Schedules	edevih_yy of question	exp. dev. in	ear 20YY* vices for costs		ear	West since	e 09/2011 09/2011	HI	annual (3rd quarter) annual (3rd quarter) Further information
3.c.2) Wording since 09/20 Schedules	edevih_yy of question	exp. dev. in For the whole business y the development of serv	ear 20YY* vices for costs 1]	of illness will be	ear	West since	e 09/2011 09/2011	HI	annual (3rd quarter) annual (3rd quarter) Further information Exp. dev. indemnification next vs. current year
3.c.2) Wording since 09/20 Schedules	edevih_yy of question	exp. dev. in For the whole business y the development of serv improving [ear 20YY* vices for costs 1] g [2]	of illness will be	ear	West since	e 09/2011 09/2011	HI	annual (3rd quarter) annual (3rd quarter) Further information Exp. dev. indemnification next vs. current year * 20YY denotes next business year e.g.:
3.c.2) Wording since 09/20 Schedules	edevih_yy of question	exp. dev. in or the whole business y the development of serv improving [not changin	ear 20YY* vices for costs 1] g [2]	of illness will be	ear	West since	e 09/2011 09/2011	HI	annual (3rd quarter) annual (3rd quarter) Further information Exp. dev. indemnification next vs. current year * 20YY denotes next business year
3.c.2) Wording since 09/20 Schedules 7) Compare	edevih_yy of question	exp. dev. in or the whole business y the development of serv improving [not changin	ear 20YY* vices for costs 1] g [2]	of illness will be	ear	West since	e 09/2011 09/2011	HI	annual (3rd quarter) annual (3rd quarter) Further information Exp. dev. indemnification next vs. current year * 20YY denotes next business year e.g.: if the question was posed in 2011,
3.c.2) Wording since 09/20 Schedules 7) Compare Time spa	edevih_yy of question 011 and expectations for ed to previous year to an of variable	exp. dev. in For the whole business y the development of service improving [not changin declining [3	ear 20YY* vices for costs 1] g [2]	of illness will be		West since East since	e 09/2011 09/2011 insurances:		annual (3rd quarter) annual (3rd quarter) Further information Exp. dev. indemnification next vs. current year * 20YY denotes next business year e.g.: if the question was posed in 2011,
3.c.2) Wording since 09/20 Schedules 7) Compare	edevih_yy of question 011 and expectations for ed to previous year to an of variable 2010	exp. dev. in or the whole business ye the development of server improving [not changin declining [3] 2011 2012	ear 20YY* vices for costs 1] g [2]	of illness will be	ear	West since	e 09/2011 09/2011	HI 2018	annual (3rd quarter) annual (3rd quarter) Further information Exp. dev. indemnification next vs. current year * 20YY denotes next business year e.g.: if the question was posed in 2011,
3.c.2) Wording since 09/20 Schedules 7) Compare 7) Compare	edevih_yy of question oli oli and expectations for ed to previous year t an of variable 2010	exp. dev. in For the whole business y the development of service improving [not changin declining [3	ear 20YY* vices for costs 1] g [2]	of illness will be		West since East since	e 09/2011 09/2011 insurances:		annual (3rd quarter) annual (3rd quarter) Further information Exp. dev. indemnification next vs. current year * 20YY denotes next business year e.g.: if the question was posed in 2011,