



## List of Variables

# Business Survey Insurance Sector

Data: Q4/1999-Q4/2015

As of December 2016

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Description of Variables

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LMU-ifo Economics & Business Data Center (EBDC)

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81679 München

## 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	German
<b>Collective questions</b>			
2.1)	statebus	state of buisness (appraisal)	Beurteilung der Geschäftslage
2.2)	devpi1	development of premium income vs. corresponding period last year (1999/12 - 2002/06)	Entwicklung der Beitragseinnahmen im bisherigen Jahresverlauf (12/1999 - 06/2002)
2.3)	devpi2	development of premium income vs. corresponding period last year (since 2002/09)	Entwicklung der Beitragseinnahmen im bisherigen Jahresverlauf (seit 09/2002)
2.4)	exp_devpi1	expected development of premium income vs. previous year (1999/12 - 2002/06)	Erwartete Entwicklung der Beitragseinnahmen gegenüber dem Vorjahr (12/1999 - 06/2002)
2.5)	exp_devpi2	expected development of premium income vs. previous year (since 2002/09 )	Erwartete Entwicklung der Beitragseinnahmen gegenüber dem Vorjahr (seit 09/2002 )
2.6)	exp_devbus	expected business development (next six months)	Erwartete Entwicklung der Geschäftslage i. d. nächsten sechs Monaten
2.7)	stabstock	stability of stock	Bestandfestigkeit
2.8)	compsame	competition against companies of same insurance branche	Wettbewerb innerhalb des eigenen Versicherungszweiges
2.9)	exp_compsame	expected competition against companies of same insurance branche	Erwarteter Wettbewerb innerhalb des eigenen Versicherungszweiges
<b>2.a) Life insurances</b>			
2.a.1)	dev_nbapl1	development of new business (annual premium) vs. corresponding period last year (1999/12 - 2002/06)	Entwicklung des Neugeschäfts - current annual premium - im bisherigen Jahresverlauf (12/1999 - 06/2002)
2.a.2)	dev_nbapl2	development of new business (annual premium) vs. corresponding period last year (since 2002/09)	Entwicklung des Neugeschäfts - current annual premium - im bisherigen Jahresverlauf (seit 09/2002)
2.a.3)	dev_nbspl1	development of new business (single premium) vs. previous year (1999/12 - 2002/06)	Entwicklung des Neugeschäfts - single premium - im bisherigen Jahresverlauf (12/1999 - 06/2002)
2.a.4)	dev_nbspl2	development of new business (single premium) vs. previous year (since 2002/09 )	Entwicklung des Neugeschäfts - single premium - im bisherigen Jahresverlauf (seit 09/2002)
2.a.5)	exp_dev_nbapl1	expected develoment of new business (annual premium) vs. previous year (1999/12 - 2002/06)	Erwartete Entwicklung des Neugeschäfts - current annual premium - gegenüber dem Vorjahr(12/1999 - 06/2002)
2.a.6)	exp_dev_nbapl2	expected develoment of new business (annual premium) vs. previous year (since 2002/09)	Erwartete Entwicklung des Neugeschäfts - current annual premium - gegenüber dem Vorjahr (seit 09/2002 )
2.a.7)	exp_dev_nbspl1	expected development of new business (single premium) vs. previous year (1999/12 - 2002/06)	Erwartete Entwicklung des Neugeschäfts - single premium - gegenüber dem Vorjahr (12/1999 - 06/2002)
2.a.8)	exp_dev_nbspl2	expected development of new business (single premium) vs. previous year (since 2002/09 )	Erwartete Entwicklung des Neugeschäfts - single premium - gegenüber dem Vorjahr (seit 09/2002 )
2.a.9)	compothl	competition against companies of other insurance branches	Wettbewerb gegenüber anderen Versicherungszweigen
2.a.10)	exp_compothl	expected competition against companies of other insurance branches	Erwarteter Wettbewerb gegenüber anderen Versicherungszweigen

**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 development 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 Tarifierfassung im Bestand i. d. nächsten 12 Monaten
2.b.8)	exp_atnba	expected adjustment of tariffs in new business (next 12 months)	Erwartete Tarifierfassung im Neugeschäft i. d. nächsten 12 Monaten

**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 development 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
<b>Collective questions</b>			
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
3.3)	edevpi_yy	exp. dev. premium income next vs. current year	Erwartete Entwicklung der Beitragseinnahmen im nächsten Jahr gegenüber dem laufenden Jahr
<b>3.a) Life insurances</b>			
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_nbsp1_yy	exp. dev. new business (single premium) next vs. current year	Erwartete Entwicklung des Neugeschäfts - single premium - im nächsten Jahr gegenüber dem laufenden Jahr
<b>3.b) Casualty insurances</b>			
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
<b>3.c) Health insurances</b>			
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

## 1. Variables of identification

No.	Name	Label	Survey period	Survey frequency
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1.1)	year	year	West since 12/1999 East since 12/1999	quarterly survey quarterly survey
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1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	Further information
WEST										Survey year  4 digits
EAST										
2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	
WEST							EAST			

No.	Name	Label	Survey period	Survey frequency
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1.2)	month	month, end month of the quarter	West since 12/1999 East since 12/1999	quarterly survey quarterly survey
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1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	Further information
WEST										Month, end month of the respective quarter e.g.: 3, 6, 9, 12
EAST										
2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	
WEST							EAST			

No.	Name	Label	Survey period	Survey frequency
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1.3)	fedstaifo	federal state (ifo-code)	West since 12/1999 East since 12/1999	quarterly survey quarterly survey
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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 period	Survey frequency
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1.4)	westeast	western eastern	West since 12/1999 East since 12/1999	quarterly survey quarterly survey
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1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	Further information
WEST										Differentiates between eastern and western survey
EAST										
2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	
WEST							EAST			

No.	Name	Label	Survey period	Survey frequency
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1.5)	sector_wz03	ID num of insurance industry	West since 12/1999 East since 12/1999	quarterly survey quarterly survey
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1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	Further information
WEST										ID number of insurance industry  Label key: very extensive, on demand  see do-File: kt_vg_Panel_Label.do
EAST										
2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	
WEST							EAST			

No.	Name	Label	Survey period	Survey frequency
1.6)	idnum	KT and INNO firm adressfile id	West since 12/1999 East since 12/1999	quarterly survey quarterly survey
				Further information
				KT and INNO firm adressfile id
				7 digits
				digit 1-2: economic sector
				digit 3-7: company id number

No.	Name	Label	Survey period	Survey frequency
1.7)	runnum	running number of plant	West since 12/1999 East since 12/1999	quarterly survey quarterly survey
				Further information
				Running number of plant

No.	Name	Label	Survey period	Survey frequency
1.8)	plantnum	KT and INNO information containing id	West since 12/1999 East since 12/1999	quarterly survey quarterly survey
				Further information
				KT and INNO information containing id, 11 digits
				plantnum is formed by the following variables:
				digit 1-6: sector_wz03(prodnum)
				digit 7-8: fedstaifo
				digit 9-11: runnum

No.	Name	Label	Survey period	Survey frequency
1.9)	latecomer	latecomer	West since 12/1999 East since 12/1999	quarterly survey quarterly survey
				Further information
				Latecomer
				[1] N=latecomer

## 2. Standard questions

No.	Name	Label	Survey period	Survey frequency
2.1)	statebus	state of business (appraisal)	West since 12/1999 East since 12/1999	quarterly survey quarterly survey

### Wording of question

12/1999 to 06/2002	insurances: HI, LI, CI	Further information							
<p><b>Current situation</b></p> <p>1) We currently evaluate our state of business to be</p> <p>good [1] <input type="text"/></p> <p>satisfying [2] <input type="text"/></p> <p>bad [3] <input type="text"/></p>		Appraisal of the state of business							
<p>since 09/2002</p> <p><b>Current situation</b></p> <p>1) We currently evaluate our state of business to be</p> <p>favourable [1] <input type="text"/></p> <p>acceptable [2] <input type="text"/></p> <p>unfavourable [3] <input type="text"/></p>									
<b>Time span of variable</b>									
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
2.2)	devpi1	development of premium income vs. corresponding period last year (1999/12 - 2002/06)	West 12/1999 to 06/2002 East 12/1999 to 06/2002	quarterly survey quarterly survey

### Wording of question

12/1999 to 06/2002	insurances: HI, LI, CI	Further information
<p><b>Development in the year so far</b></p> <p>3) In the course of the year so far our premium income has (compared to the respective period of previous year)</p> <p>clearly increased [1] <input type="text"/></p> <p>slightly increased [2] <input type="text"/></p> <p>(approximately) unchanged [3] <input type="text"/></p> <p>slightly decreased [4] <input type="text"/></p> <p>clearly decreased [5] <input type="text"/></p>		Development of premium income vs. corresponding period last year (1999/12 - 2002/06)
<p><b>Time span of variable</b></p> <p>1999</p> <p>2000</p> <p>2001</p> <p>2002</p> <p>2003</p> <p>2004</p> <p>2005</p> <p>2006</p> <p>2007</p> <p>2008</p> <p>WEST</p> <p>EAST</p>		

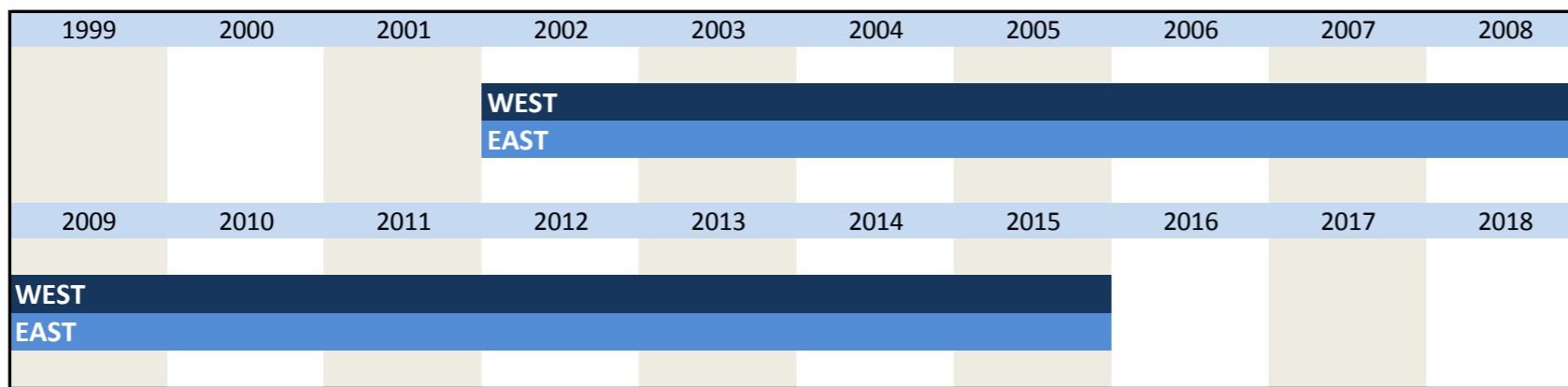
No.	Name	Label	Survey period	Survey frequency
2.3)	devpi2	development of premium income vs. corresponding period last year (since 2002/09)	West since 09/2002 East since 09/2002	quarterly survey quarterly survey

### Wording of question

since 09/2002	insurances: HI, LI, CI	Further information
<p><b>Development in the year so far</b></p> <p>3) In the course of the year so far our premium income has (compared to the respective period of previous year)</p>		Development of premium income vs. corresponding period last year (since 2002/09)

increased [1]	<input type="text"/>
(approximately) unchanged [2]	<input type="text"/>
decreased [3]	<input type="text"/>

Time span of variable



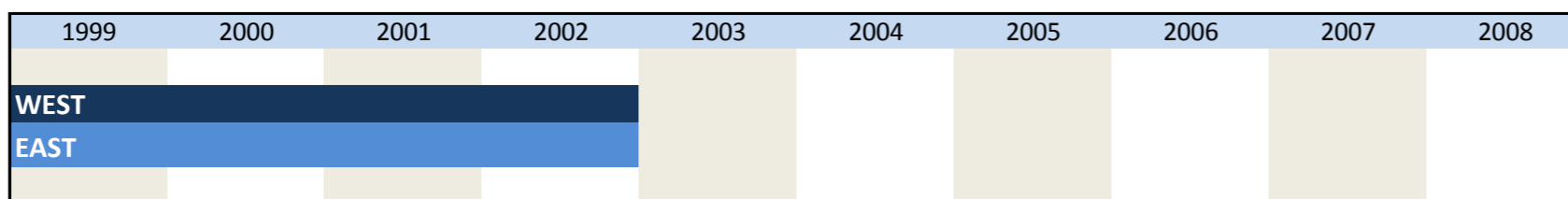
No.	Name	Label	Survey period	Survey frequency
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2.4)	exp_devpi1	expected development of premium income vs. previous year (1999/12 - 2002/06)	West 12/1999 to 06/2002 East 12/1999 to 06/2002	quarterly survey quarterly survey
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Wording of question

12/1999 to 06/2002		insurances: HI, CI	Further information
<b>Schedules and expectations for the whole business year</b>			
6) Compared to last year our premium income will be			
clearly rising [1]	<input type="text"/>		Expected development of premium income vs. previous year (1999/12 - 2002/06)
slightly rising [2]	<input type="text"/>		
not changing [3]	<input type="text"/>		
slightly falling [4]	<input type="text"/>		
clearly falling [5]	<input type="text"/>		
12/1999 to 06/2002		insurances: LI	
<b>Schedules and expectations for the whole business year</b>			
5) Compared to last year our premium income will be			
clearly rising [1]	<input type="text"/>		
slightly rising [2]	<input type="text"/>		
not changing [3]	<input type="text"/>		
slightly falling [4]	<input type="text"/>		
clearly falling [5]	<input type="text"/>		

Time span of variable



No.	Name	Label	Survey period	Survey frequency
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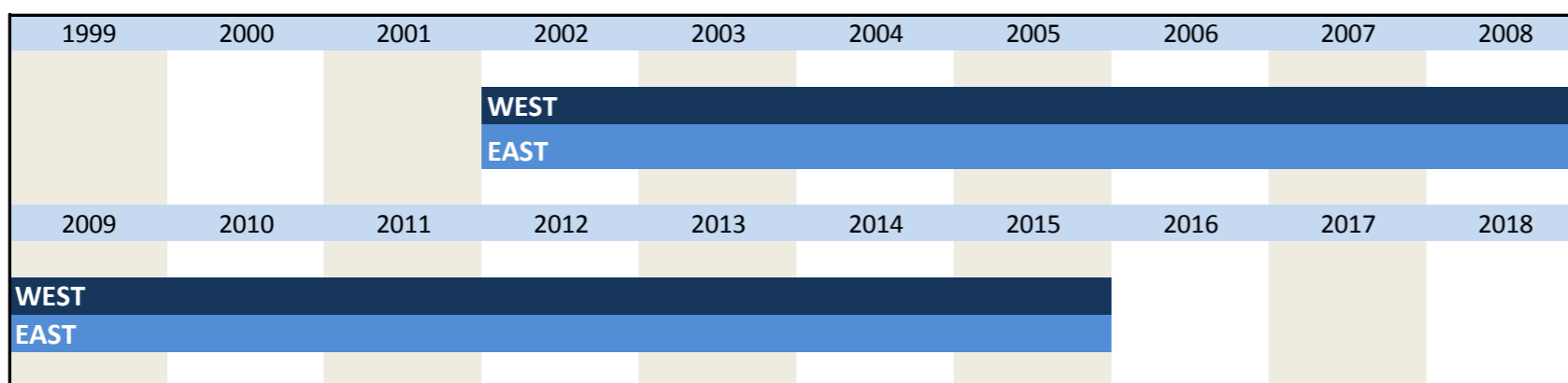
2.5)	exp_devpi2	expected development of premium income vs. previous year (since 2002/09 )	West since 09/2002 East since 09/2002	quarterly survey quarterly survey
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Wording of question

since 09/2002		insurances: HI, CI	Further information
<b>Schedules and expectations for the whole business year</b>			
6) Compared to last year our premium income will be			
rising [1]	<input type="text"/>		* 20XX denotes the current business year  e.g.: if the question was posed in 2011, 20XX means 2011
not changing [2]	<input type="text"/>		
falling [3]	<input type="text"/>		
since 09/2002		insurances: LI	
<b>Schedules and expectations for the whole business year</b>			
5) Compared to last year our premium income will be			
rising [1]	<input type="text"/>		

not changing [2]	<input type="text"/>
falling [3]	<input type="text"/>
since 09/2011	insurances: HI, CI
<b>Schedules and expectations for the whole business year 20XX/YY*</b>	
6) Compared to last year our premium income will be	
rising [1]	<input type="text"/>
not changing [2]	<input type="text"/>
falling [3]	<input type="text"/>
since 09/2011	insurances: LI
<b>Schedules and expectations for the whole business year 20XX/YY*</b>	
5) Compared to last year our premium income will be	
rising [1]	<input type="text"/>
not changing [2]	<input type="text"/>
falling [3]	<input type="text"/>

Time span of variable

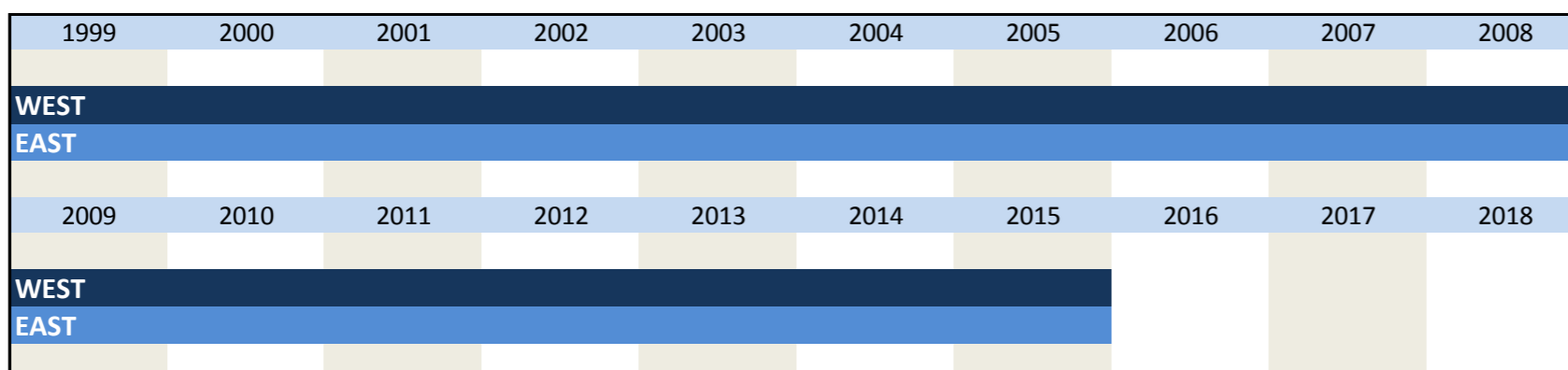


No.	Name	Label	Survey period	Survey frequency
2.6)	exp_devbus	expected business development (next six months)	West since 12/1999 East since 12/1999	quarterly survey quarterly survey

Wording of question

since 12/1999	insurances: HI	Further information
<b>Expected business development during the next 12 or 6 months</b>		Expected business development (next six months)
8) During the next 6 months our business development will be		
more favourable [1]	<input type="text"/>	
not changing [2]	<input type="text"/>	
less favourable [3]	<input type="text"/>	
since 12/1999	insurances: LI	
<b>Expected business development during the next 12 or 6 months</b>		
6) During the next 6 months our business development will be		
more favourable [1]	<input type="text"/>	
not changing [2]	<input type="text"/>	
less favourable [3]	<input type="text"/>	
since 12/1999	insurances: CI	
<b>Expected business development during the next 12 or 6 months</b>		
9) During the next 6 months our business development will be		
more favourable [1]	<input type="text"/>	
not changing [2]	<input type="text"/>	
less favourable [3]	<input type="text"/>	

Time span of variable





No.	Name	Label	Survey period	Survey frequency
2.7)	stabstock	stability of stock	West 12/1999 to 06/2002 East 12/1999 to 06/2002	quarterly survey quarterly survey

Wording of question

12/1999 to 06/2002	Further information
<Questions not available yet>	Stability of stock
Time span of variable	
1999 2000 2001 2002 2003 2004 2005 2006 2007 2008	
WEST	
EAST	

No.	Name	Label	Survey period	Survey frequency
2.8)	compsame	competition against companies of same insurance branch	West 12/1999 to 06/2002 East 12/1999 to 06/2002	quarterly survey quarterly survey

Wording of question

12/1999 to 06/2002	Further information
<Questions not available yet>	Competition against companies of same insurance branch
Time span of variable	
1999 2000 2001 2002 2003 2004 2005 2006 2007 2008	
WEST	
EAST	

No.	Name	Label	Survey period	Survey frequency
2.9)	exp_compsame	expected competition against companies of same insurance branch	West and East 12/1999 to 06/2002	quarterly survey

Wording of question

12/1999 to 06/2002	Further information
<Questions not available yet>	Expected competition against companies of same insurance branch
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.1)	dev_nbapl1	development of new business (annual premium) vs. corresponding period last year (1999/12 - 2002/06)	West 12/1999 to 06/2002 East 12/1999 to 06/2002	quarterly survey quarterly survey

Wording of question

12/1999 to 06/2002	insurances: LI	Further information
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<b>Development in the year so far</b> 2) During the course of the year so far our new business (compared to the respective period of previous year)	Development of new business (annual premium) vs. corresponding period last year (1999/12 - 2002/06)																														
<b>a) current annual premium</b>  increased significantly [1] <input type="text"/> increased slightly [2] <input type="text"/> remained unchanged [3] <input type="text"/> decreased slightly [4] <input type="text"/> decreased significantly [5] <input type="text"/>																															
<b>Time span of variable</b>																															
<table border="1" style="width: 100%; text-align: center;"> <tr> <th>1999</th><th>2000</th><th>2001</th><th>2002</th><th>2003</th><th>2004</th><th>2005</th><th>2006</th><th>2007</th><th>2008</th> </tr> <tr> <td colspan="3" style="background-color: #003366; color: white;">WEST</td> <td colspan="7"></td> </tr> <tr> <td colspan="3" style="background-color: #0066b3; color: white;">EAST</td> <td colspan="7"></td> </tr> </table>		1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	WEST										EAST									
1999	2000	2001	2002	2003	2004	2005	2006	2007	2008																						
WEST																															
EAST																															

No.	Name	Label	Survey period	Survey frequency
2.a.2)	dev_nbapl2	development of new business (annual premium) vs. corresponding period last year (since 2002/09)	West since 09/2002 East since 09/2002	quarterly survey quarterly survey

**Wording of question**

since 09/2002 <span style="float: right;">insurances: LI</span>  <b>Development in the year so far</b> 2) During the course of the year so far our new business (compared to the respective period of previous year)	Further information  Development of new business (annual premium) vs. corresponding period last year (since 2002/09)																																																												
<b>a) current annual premium</b>  increased [1] <input type="text"/> remained roughly unchanged [2] <input type="text"/> decreased [3] <input type="text"/>																																																													
<b>Time span of variable</b>																																																													
<table border="1" style="width: 100%; text-align: center;"> <tr> <th>1999</th><th>2000</th><th>2001</th><th>2002</th><th>2003</th><th>2004</th><th>2005</th><th>2006</th><th>2007</th><th>2008</th> </tr> <tr> <td colspan="3"></td> <td colspan="7" style="background-color: #003366; color: white;">WEST</td> </tr> <tr> <td colspan="3"></td> <td colspan="7" style="background-color: #0066b3; color: white;">EAST</td> </tr> <tr> <th>2009</th><th>2010</th><th>2011</th><th>2012</th><th>2013</th><th>2014</th><th>2015</th><th>2016</th><th>2017</th><th>2018</th> </tr> <tr> <td colspan="7" style="background-color: #003366; color: white;">WEST</td> <td colspan="3"></td> </tr> <tr> <td colspan="7" style="background-color: #0066b3; color: white;">EAST</td> <td colspan="3"></td> </tr> </table>		1999	2000	2001	2002	2003	2004	2005	2006	2007	2008				WEST										EAST							2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	WEST										EAST									
1999	2000	2001	2002	2003	2004	2005	2006	2007	2008																																																				
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2009	2010	2011	2012	2013	2014	2015	2016	2017	2018																																																				
WEST																																																													
EAST																																																													

No.	Name	Label	Survey period	Survey frequency
2.a.3)	dev_nbspl1	development of new business (single premium) vs. previous year (1999/12 - 2002/06)	West 12/1999 to 06/2002 East 12/1999 to 06/2002	quarterly survey quarterly survey

**Wording of question**

12/1999 to 06/2002 <span style="float: right;">insurances: LI</span>  <b>Development in the year so far</b> 2) During the course of the year so far our new business (compared to the respective period of previous year) has	Further information  Development of new business (single premium) vs. previous year (1999/12 - 2002/06)																														
<b>b) single premium</b>  clearly increased [1] <input type="text"/> slightly increased [2] <input type="text"/> (approximately) remained unchanged [3] <input type="text"/> slightly decreased [4] <input type="text"/> clearly decreased [5] <input type="text"/>																															
<b>Time span of variable</b>																															
<table border="1" style="width: 100%; text-align: center;"> <tr> <th>1999</th><th>2000</th><th>2001</th><th>2002</th><th>2003</th><th>2004</th><th>2005</th><th>2006</th><th>2007</th><th>2008</th> </tr> <tr> <td colspan="3" style="background-color: #003366; color: white;">WEST</td> <td colspan="7"></td> </tr> <tr> <td colspan="3" style="background-color: #0066b3; color: white;">EAST</td> <td colspan="7"></td> </tr> </table>		1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	WEST										EAST									
1999	2000	2001	2002	2003	2004	2005	2006	2007	2008																						
WEST																															
EAST																															

No.	Name	Label	Survey period	Survey frequency
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2.a.4) **dev\_nbapl2** development of new business (single premium) vs. previous year (since 2002/09) West since 09/2002 East since 09/2002 quarterly survey quarterly survey

**Wording of question**

since 09/2002	insurances: LI	Further information							
<b>Development in the year so far</b> 2) During the course of the year so far our new business (compared to the respective period of previous year)		Development of new business (single premium) vs. previous year (since 2002/09)							
<b>b) single premium</b>  increased [1] <input type="text"/> remained approximately unchanged [2] <input type="text"/> decreased [3] <input type="text"/>									
<b>Time span of variable</b>									
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.a.5) **exp\_dev\_nbapl1** expected development of new business (annual premium) vs. previous year (1999/12 - 2002/06) West 12/1999 to 06/2002 East 12/1999 to 06/2002 quarterly survey quarterly survey

**Wording of question**

12/1999 to 06/2002	insurances: LI	Further information							
<b>Schedules and expectations for the whole business year</b> 4) Compared to last year our new business will		Expected development of new business (annual premium) vs. previous year (1999/12 - 2002/06)							
<b>a) current annual premium</b>  increase significantly [1] <input type="text"/> increase slightly [2] <input type="text"/> stay about the same [3] <input type="text"/> decrease slightly [4] <input type="text"/> decrease significantly [5] <input type="text"/>									
<b>Time span of variable</b>									
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 development of new business (annual premium) vs. previous year (since 2002/09) West since 09/2002 East since 09/2002 quarterly survey quarterly survey

**Wording of question**

since 09/2002	insurances: LI	Further information
<b>Schedules and expectations for the whole business year</b> 4) Compared to last year our new business will		Expected development of new business (annual premium) vs. previous year (since 2002/09)  * 20XX denotes the current business year  e.g.: if the question was posed in 2011,  20XX means 2011
<b>a) current annual premium</b>  rather increase [1] <input type="text"/> stay about the same [2] <input type="text"/> rather decrease [3] <input type="text"/>		
since 09/2011	insurances: LI	

**Schedules and expectations for the whole business year 20XX/YY\***  
4) Compared to last year our new business will

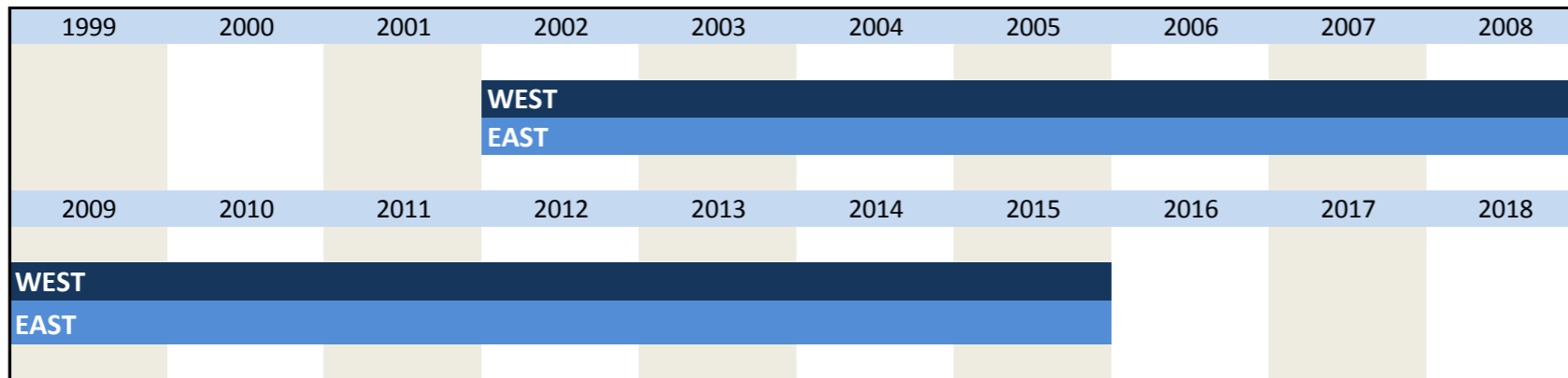
**a) current annual premium**

rather increase [1]

stay about the same [2]

rather decrease [3]

Time span of variable



No.	Name	Label	Survey period	Survey frequency
-----	------	-------	---------------	------------------

2.a.7)	exp_dev_nbpl1	expected development of new business (single premium) vs. previous year (1999/12 - 2002/06)	West 12/1999 to 06/2002 East 12/1999 to 06/2002	quarterly survey quarterly survey
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Wording of question

12/1999 to 06/2002 insurances: LI

**Schedules and expectations for the whole business year**  
4) Compared to last year our new business will be

**b) single premium**

clearly rising [1]

slightly rising [2]

not changing [3]

slightly falling [4]

clearly falling [5]

Further information  
Expected development of new business (single premium) vs. previous year (1999/12 - 2002/06)

Time span of variable

Year	WEST	EAST
1999	Yes	No
2000	Yes	No
2001	Yes	No
2002	No	Yes
2003	No	Yes
2004	No	Yes
2005	No	Yes
2006	No	Yes
2007	No	No
2008	No	No

No.	Name	Label	Survey period	Survey frequency
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2.a.8)	exp_dev_nbpl2	expected development of new business (single premium) vs. previous year (since 2002/09 )	West since 09/2002 East since 09/2002	quarterly survey quarterly survey
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Wording of question

since 09/2002 insurances: LI

**Schedules and expectations for the whole business year**  
4) Compared to last year our new business will be

**b) single premium**

rising [1]

not changing [2]

falling [3]

Further information  
Expected development of new business (single premium) vs. previous year (since 2002/09 )

\*  
20XX denotes the current business year  
e.g.:  
if the question was posed in 2011  
20XX means 2011

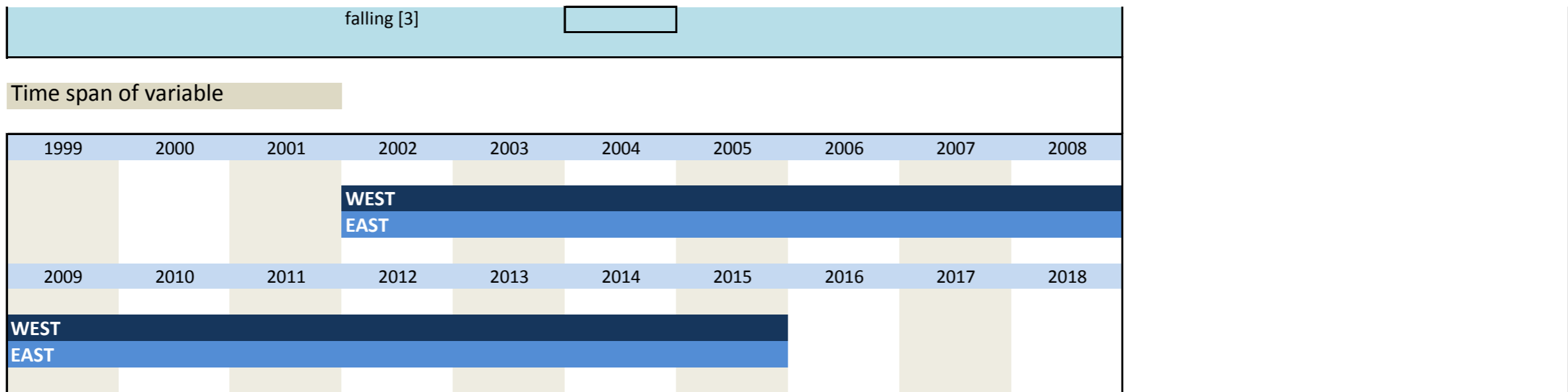
since 09/2011 insurances: LI

**Schedules and expectations for the whole business year 20XX/YY\***  
4) Compared to last year our new business will be

**b) single premium**

rising [1]

not changing [2]



No.	Name	Label	Survey period	Survey frequency
2.a.9)	compothl	competition against companies of other insurance branches	West 12/1999 to 06/2002 East 12/1999 to 06/2002	quarterly survey quarterly survey

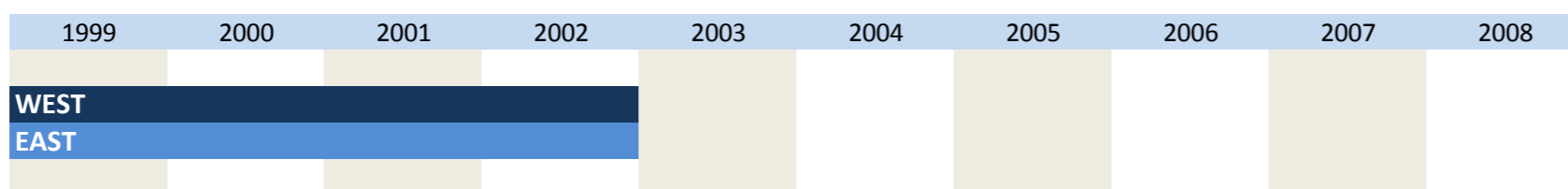
Wording of question

12/1999 to 06/2002 insurances: LI

<Questions not available yet>

Further information  
Competition against companies of other insurance branches

Time span of variable



No.	Name	Label	Survey period	Survey frequency
2.a.10)	exp_compothl	expected competition against companies of other insurance branches	West 12/1999 to 06/2002 East 12/1999 to 06/2002	quarterly survey quarterly survey

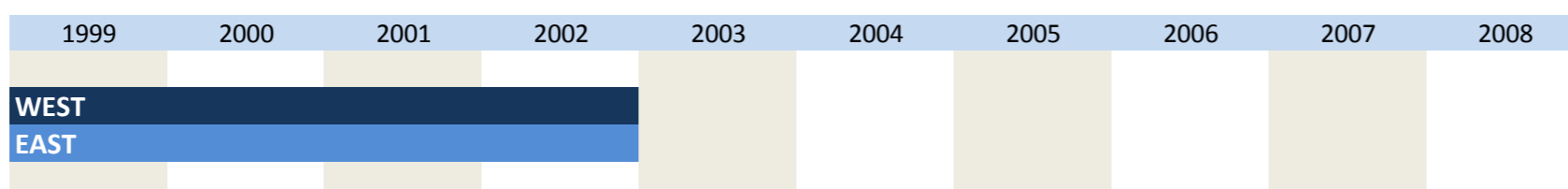
Wording of question

12/1999 to 06/2002 insurances: LI

<Questions not available yet>

Further information  
Expected competition against companies of other insurance branches

Time span of variable



No.	Name	Label	Survey period	Survey frequency
2.b.1)	dev_gnba1	development of gross new business vs. corresponding period last year (1999/12 - 2002/06)	West 12/1999 to 06/2002 East 12/1999 to 06/2002	quarterly survey quarterly survey

Wording of question

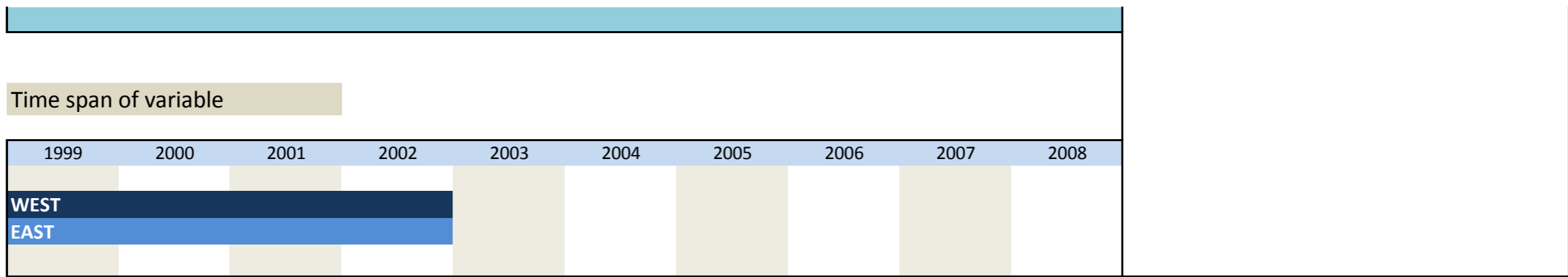
12/1999 to 06/2002 insurances: CI

**Development in the year so far**  
2) During the course of the year so far our gross new business (premium) (compared to the respective period of previous year) are

clearly increased [1]	<input type="text"/>
slightly increased [2]	<input type="text"/>
(approximately) unchanged [3]	<input type="text"/>
slightly decreased [4]	<input type="text"/>
clearly decreased [5]	<input type="text"/>

Further information  
Development of gross new business vs. corresponding period last year (1999/12 - 2002/06)

identical questioning for  
CI (dev\_gnba1) and  
HI (dev\_gnbh1)

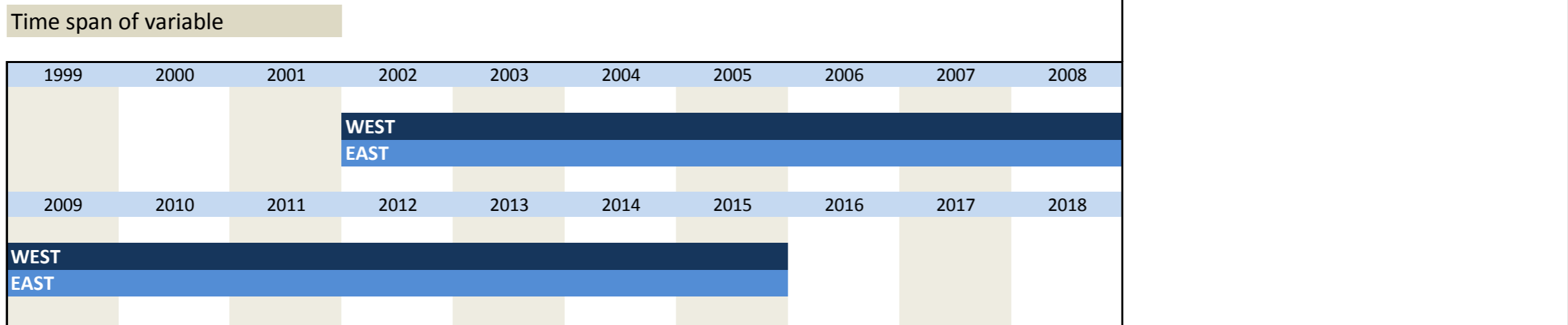


No.	Name	Label	Survey period	Survey frequency
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2.b.2)	dev_gnba2	development of gross new business vs. corresponding period last year (since 2002/09)	West since 09/2002 East since 09/2002	quarterly survey quarterly survey
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Wording of question

since 09/2002	insurances: CI	Further information
<b>Development in the year so far</b> 2) During the course of the year so far our gross new business (premium) (compared to the respective period of previous year) are  increased [1] <input type="text"/> approximately unchanged [2] <input type="text"/> decreased [3] <input type="text"/>		Development of gross new business vs. corresponding period last year (since 2002/09)  identical questioning for CI (dev_gnba2) and HI (dev_gnbh2)

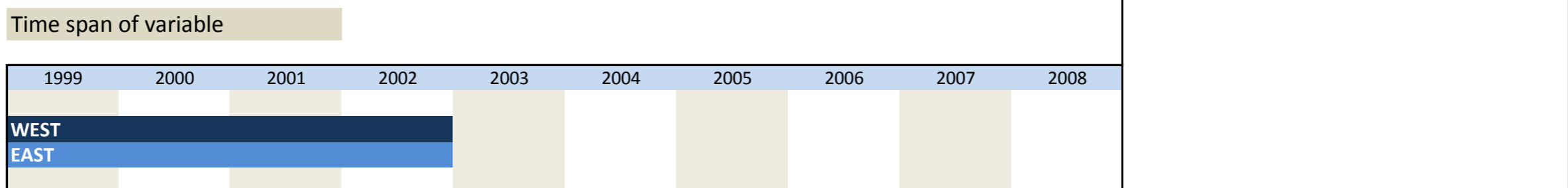


No.	Name	Label	Survey period	Survey frequency
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2.b.3)	exp_dev_gnba1	expected development of gross new business vs. previous year (1999/12 - 2002/06)	West 12/1999 to 06/2002 East 12/1999 to 06/2002	quarterly survey quarterly survey
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Wording of question

12/1999 to 06/2002	insurances: CI	Further information
<b>Schedules and expectations for the whole business year</b> 5) Compared to previous year our gross new business (premium) will be  clearly increased [1] <input type="text"/> slightly increased [2] <input type="text"/> (approximately) unchanged [3] <input type="text"/> slightly decreased [4] <input type="text"/> clearly decreased [5] <input type="text"/>		Expected development of gross new business vs. previous year (1999/12 - 2002/06)  identical questioning for CI (exp_dev_gnba1) and HI (exp_dev_gnbh1)



No.	Name	Label	Survey period	Survey frequency
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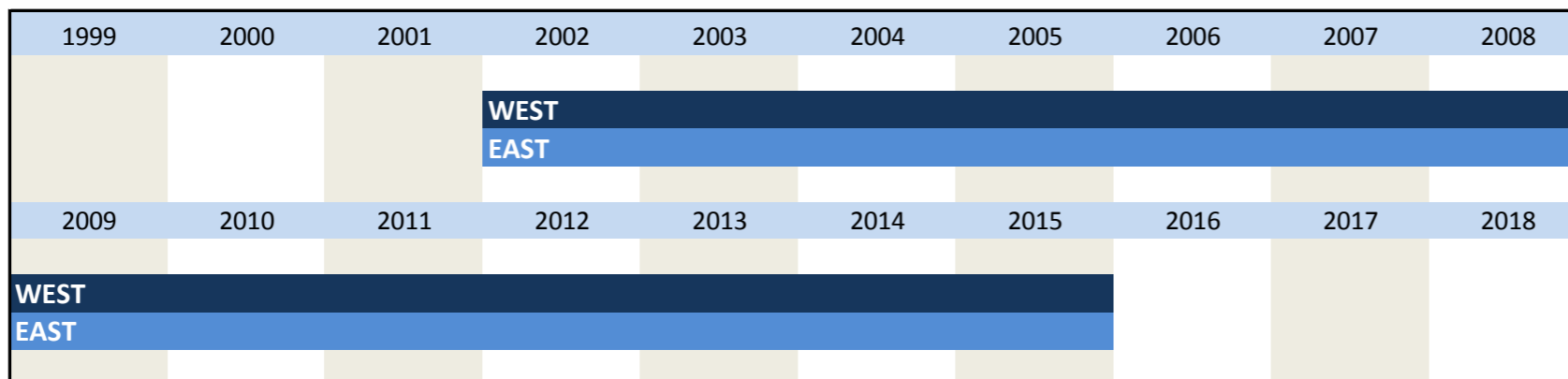
2.b.4)	exp_dev_gnba2	expected development of gross new business vs. previous year (since 2002/09)	West since 09/2002 East since 09/2002	quarterly survey quarterly survey
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Wording of question

since 09/2002	insurances: CI	Further information
<b>Schedules and expectations for the whole business year</b> 5) Compared to previous year our gross new business (premium) will  rather increase [1] <input type="text"/>		Expected development of gross new business vs. previous year (since 2002/09)

stay about the same [2]	<input type="text"/>	insurances: CI	identical questioning for CI (exp_dev_gnba2) and HI (exp_dev_gnbh2)
rather decrease [3]	<input type="text"/>		
since 09/2011			
<b>Schedules and expectations for the whole business year 20XX/YY*</b>			* 20XX denotes the current business year e.g.: if the question was posed in 2011, 20XX means 2011
5) Compared to previous year our gross new business (premium) will			
rather increase [1]	<input type="text"/>		
stay about the same [2]	<input type="text"/>		
rather decrease [3]	<input type="text"/>		

Time span of variable



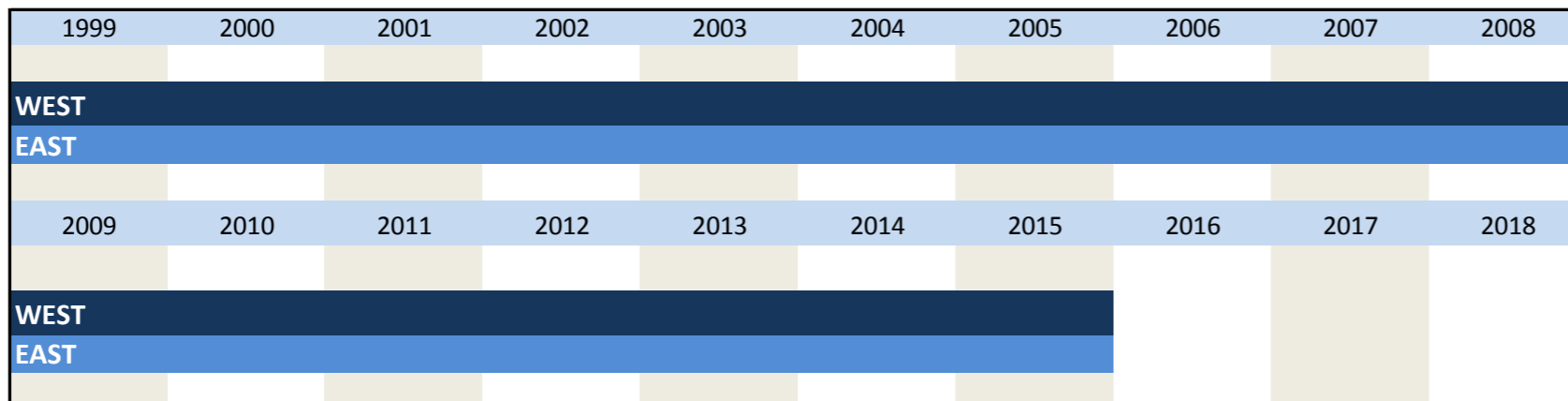
No.	Name	Label	Survey period	Survey frequency
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2.b.5)	devia	development of indemnification vs. previous year	West since 12/1999 East since 12/1999	quarterly survey quarterly survey
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Wording of question

since 12/1999	insurances: CI	Further information
<b>Development in the year so far</b>		Development of indemnification vs. previous year
4) During course of the year so far the development of indemnification (compared to the respective period of previous year) is		
more favourable [1]	<input type="text"/>	1999 to 2002 the G-J-indemnification quota was inquired
not changing [2]	<input type="text"/>	
less favourable	<input type="text"/>	

Time span of variable



No.	Name	Label	Survey period	Survey frequency
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2.b.6)	exp_devia	expected development of indemnification vs. previous year	West since 12/1999 East since 12/1999	quarterly survey quarterly survey
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Wording of question

since 12/1999	insurances: CI	Further information
<b>Schedules and expectations for the whole business year</b>		Expected development of indemnification vs. previous year
7) Compared to previous year the development of indemnification will be		
more favourable [1]	<input type="text"/>	1999 to 2002 the G-J-indemnification quota was inquired
not changing [2]	<input type="text"/>	
less favourable	<input type="text"/>	
since 09/2011	insurances: CI	* 20XX denotes the current business year e.g.: if the question was posed in 2011, 20XX=2011
<b>Schedules and expectations for the whole business year 20XX/YY*</b>		
7) Compared to previous year the development of indemnification will be		
more favourable [1]	<input type="text"/>	
not changing [2]	<input type="text"/>	
less favourable	<input type="text"/>	

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.b.7)	exp_atstocka	expected adjustment of tariffs in stock (next 12 months)	West since 12/1999 East since 12/1999	quarterly survey quarterly survey

Wording of question

since 12/1999	insurances: CI	Further information
<p><b>Expected business development during the next 12 or 6 months</b> 8) During the next 12 months we expect an adjustment of tariffs</p> <p><b>a) in stock</b></p> <p>up [1] <input type="text"/></p> <p>no, no change [2] <input type="text"/></p> <p>down [3] <input type="text"/></p>		Expected adjustment of tariffs in stock (next 12 months)

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.b.8)	exp_atnba	expected adjustment of tariffs in new business (next 12 months)	West since 12/1999 East since 12/1999	quarterly survey quarterly survey

Wording of question

since 12/1999	insurances: CI	Further information
<p><b>Expected business development during the next 12 or 6 months</b> 8) During the next 12 months we expect an adjustment of tariffs</p> <p><b>b) in new business</b></p> <p>up [1] <input type="text"/></p> <p>no, no change [2] <input type="text"/></p> <p>down [3] <input type="text"/></p>		Expected adjustment of tariffs in new business (next 12 months)

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.1)	dev_gnbh1	development of gross new business vs. corresponding period last year (1999/12 - 2002/06)	West 12/1999 to 06/2002 East 12/1999 to 06/2002	quarterly survey quarterly survey

Wording of question



12/1999 to 06/2002	insurances: HI	Further information							
<b>Development in the year so far</b> 2) During the course of the year so far our gross new business (premium) (compared to the respective period of previous year) is		Development of gross new business vs. corresponding period last year (1999/12 - 2002/06)  identical questioning for CI (dev_gnba1) and HI (dev_gnbh1)							
clearly increased [1]	<input type="text"/>								
slightly increased [2]	<input type="text"/>								
(approximately) unchanged [3]	<input type="text"/>								
slightly decreased [4]	<input type="text"/>								
clearly decreased [5]	<input type="text"/>								
Time span of variable									
1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
WEST									
EAST									

No.	Name	Label	Survey period	Survey frequency
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2.c.2)	dev_gnbh2	development of (gross) new business vs. corresponding period last year (since 2002/09)	West since 09/2002 East since 09/2002	quarterly survey quarterly survey
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Wording of question

since 09/2002	insurances: HI	Further information							
<b>Development in the year so far</b> 2) During the course of the year so far our gross new business (premium) (compared to the respective period of previous year) is		Development of (gross) new business vs. corresponding period last year (since 2002/09)  identical questioning for CI (dev_gnba2) and HI (dev_gnbh2)							
increased [1]	<input type="text"/>								
approximately unchanged [2]	<input type="text"/>								
decreased [3]	<input type="text"/>								
Time span of variable									
1999	2000		2001	2002	2003	2004	2005	2006	2007
WEST									
EAST									
2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
WEST									
EAST									

No.	Name	Label	Survey period	Survey frequency
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2.c.3)	exp_dev_gnbh1	expected development of gross new business vs. previous year (1999/12 - 2002/06)	West 12/1999 to 06/2002 East 12/1999 to 06/2002	quarterly survey quarterly survey
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Wording of question

12/1999 to 06/2002	insurances: HI	Further information							
<b>Schedules and expectations for the whole business year</b> 5) Compared to previous year our gross new business (premium) will be		Expected development of gross new business vs. previous year (1999/12 - 2002/06)  identical questioning for CI (exp_dev_gnba1) and HI (exp_dev_gnbh1)							
clearly increased [1]	<input type="text"/>								
slightly increased [2]	<input type="text"/>								
(approximately) unchanged [3]	<input type="text"/>								
slightly decreased [4]	<input type="text"/>								
clearly decreased [5]	<input type="text"/>								
Time span of variable									
1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
WEST									
EAST									

No.	Name	Label	Survey period	Survey frequency
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2.c.4) **exp\_dev\_gnbh2** expected development of gross new business vs. previous year (since 2002/09)

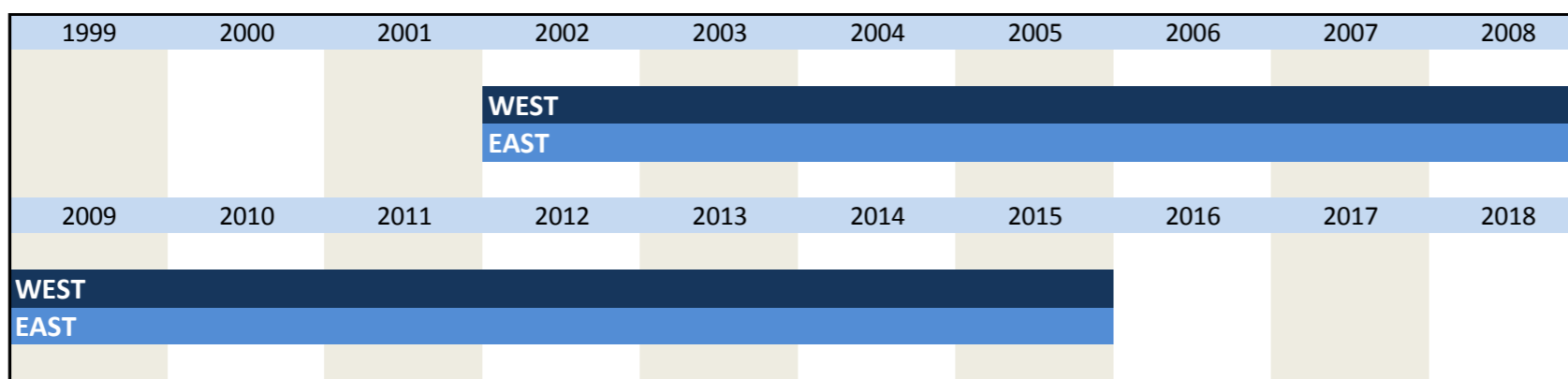
West since 09/2002  
East since 09/2002

quarterly survey  
quarterly survey

**Wording of question**

<p>since 09/2002</p> <p>insurances: HI</p> <p><b>Schedules and expectations for the whole business year</b></p> <p>5) Compared to previous year our gross new business (premium) will be</p> <p style="text-align: right;">increased [1] <input type="text"/></p> <p style="text-align: right;">approximately unchanged [2] <input type="text"/></p> <p style="text-align: right;">decreased [3] <input type="text"/></p>	<p><b>Further information</b></p> <p>Expected development of gross new business vs. previous year (since 2002/09)</p> <p><b>identical questioning for CI (exp_dev_gnba2) and HI (exp_dev_gnbh2)</b></p> <p>* 20XX denotes the current business year <b>e.g.:</b> if the question was posed in 2011, 20XX means 2011</p>
<p>since 09/2011</p> <p>insurances: HI</p> <p><b>Schedules and expectations for the whole business year 20XX/YY*</b></p> <p>5) Compared to previous year our gross new business (premium) will be</p> <p style="text-align: right;">increased [1] <input type="text"/></p> <p style="text-align: right;">approximately unchanged [2] <input type="text"/></p> <p style="text-align: right;">decreased [3] <input type="text"/></p>	

**Time span of variable**



No.	Name	Label	Survey period	Survey frequency
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2.c.5) **devih** development of indemnification vs. previous year

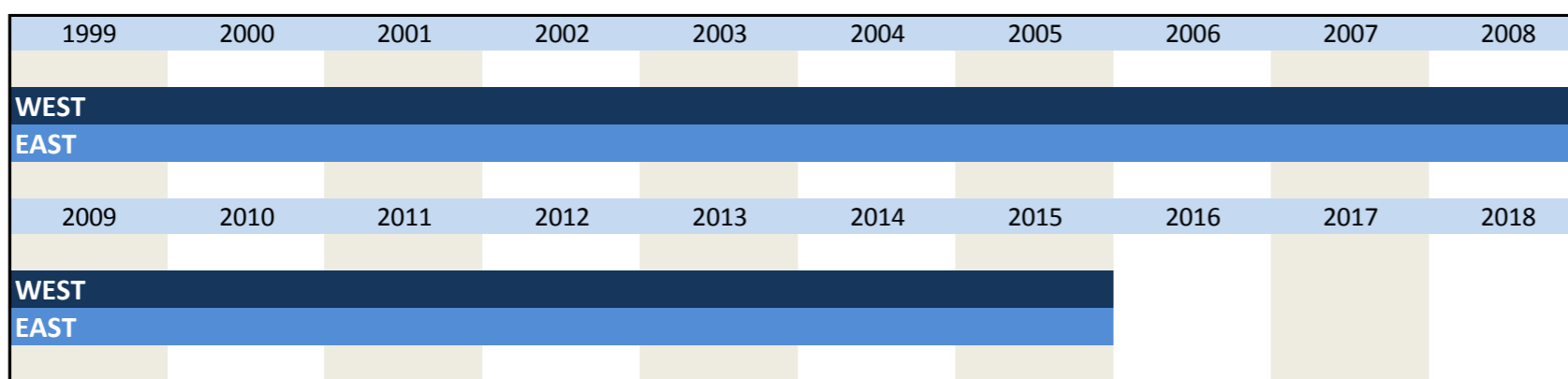
West since 12/1999  
East since 12/1999

quarterly survey  
quarterly survey

**Wording of question**

<p>since 12/1999</p> <p>insurances: HI</p> <p><b>Development in the year so far</b></p> <p>4) In the course of the year the <b>development of services</b> (compared to the respective period of previous year) is</p> <p style="text-align: right;">improved [1] <input type="text"/></p> <p style="text-align: right;">not changed[2] <input type="text"/></p> <p style="text-align: right;">declined [3] <input type="text"/></p>	<p><b>Further information</b></p> <p>Development of indemnification vs. previous year</p>
<p>since 12/1999</p> <p>insurances: HI</p> <p><b>Development in the year so far</b></p> <p>4) In the course of the year the <b>development of services</b> (compared to the respective period of previous year) is</p> <p style="text-align: right;">improved [1] <input type="text"/></p> <p style="text-align: right;">not changed[2] <input type="text"/></p> <p style="text-align: right;">declined [3] <input type="text"/></p>	

**Time span of variable**



No.	Name	Label	Survey period	Survey frequency
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2.c.6) **exp\_devih** expected development of indemnification vs. previous year

West since 12/1999  
East since 12/1999

quarterly survey  
quarterly survey

**Wording of question**

<p>since 12/1999</p> <p>insurances: HI</p> <p><b>Schedules and expectations for the whole business year</b></p> <p>7) Compared to previous year the development of services for costs of illness will expectedly be</p> <p style="text-align: right;">improving [1] <input type="text"/></p> <p style="text-align: right;">not changing[2] <input type="text"/></p> <p style="text-align: right;">declining [3] <input type="text"/></p>	<p><b>Further information</b></p> <p>Expected development of indemnification vs. previous year</p> <p>* 20XX denotes the current business year <b>e.g.:</b> if the question was posed in 2011, 20XX means 2011</p>
<p>since 09/2011</p> <p>insurances: HI</p> <p><b>Schedules and expectations for the whole business year</b></p> <p>7) Compared to previous year the development of services for costs of illness will expectedly be</p> <p style="text-align: right;">improving [1] <input type="text"/></p> <p style="text-align: right;">not changing[2] <input type="text"/></p> <p style="text-align: right;">declining [3] <input type="text"/></p>	

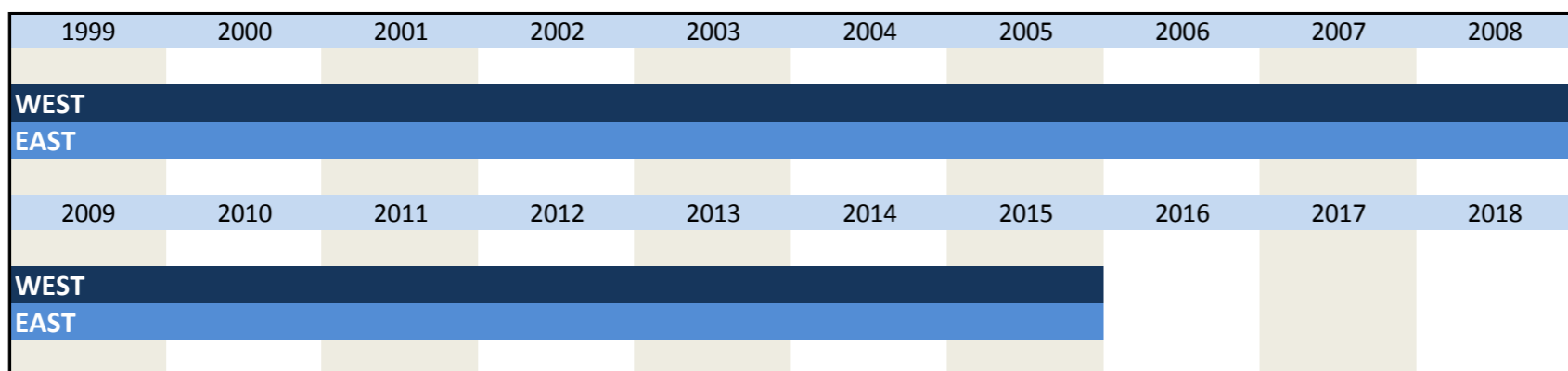
**Schedules and expectations for the whole business year 20XX/YY\***  
 7) Compared to previous year the development of services for costs of illness will expectedly

improving [1]

not changing[2]

declining [3]

Time span of variable



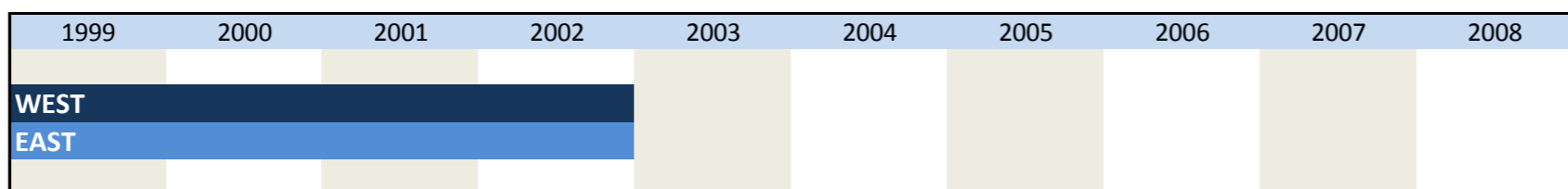
No.	Name	Label	Survey period	Survey frequency
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2.c.7)	exp_apb	expected adjustment of premium	West 12/1999 to 06/2002 East 12/1999 to 06/2002	quarterly survey quarterly survey
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Wording of question

12/1999 to 06/2002	Further information
<Questions not available yet>	Expected adjustment of premium

Time span of variable



### 3. Special questions

No.	Name	Label	Survey period	Survey frequency
3.1)	profsit	profit situation in the current accounting year	West since 06/2011 East since 06/2011	annual (2nd quarter) annual (2nd quarter)

#### Wording of question

since 06/2011	insurances: HI, LI, CI	Further information							
<b>Profit situation and profit expectations</b> 10) Our profit situation (measured for example by the development of the annual surplus or internal operating numbers) <b>in the current business year is</b>  favourable [1] <input type="text"/> acceptable [2] <input type="text"/> unfavourable [3] <input type="text"/>		Profit situation in the current accounting year  Only total business in each case pertains sector_wz03-numbers: 660310    660100    660320							
Time span of variable									
2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
		WEST							
		EAST							

No.	Name	Label	Survey period	Survey frequency
3.2)	exp_profsit	expected profit situation in the next three years	West since 06/2011 East since 06/2011	annual (2nd quarter) annual (2nd quarter)

#### Wording of question

since 06/2011	insurances: HI, LI, CI	Further information							
<b>Profit situation and profit expectations</b> 11) Our profit situation (measured for example by the development of the annual surplus or internal operating numbers) will be [...] during the <b>next 3 years</b> compared to the current situation  more favourable [1] <input type="text"/> not changing [2] <input type="text"/> less favourable [3] <input type="text"/>		Expected profit situation in the next three years  Only total business in each case pertains sector_wz03-numbers: 660310    660100    660320							
Time span of variable									
2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
		WEST							
		EAST							

No.	Name	Label	Survey period	Survey frequency
3.3)	edevpi_yy	exp. dev. of premium income next vs. current year	West since 09/2011 East since 09/2011	annual (3rd quarter) annual (3rd quarter)

#### Wording of question

since 09/2011	insurances: HI, LI, CI	Further information							
<b>Schedules and expectations for the whole business year 20YY*</b> compared to previous year our premium income will be  rising [1] <input type="text"/> not changing [2] <input type="text"/> falling [3] <input type="text"/>		Exp. dev. of premium income next vs. current year  * 20YY denotes next business year  <b>e.g.:</b> if the question was posed in 2011, 20YY means 2012							
Time span of variable									
2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
		WEST							
		EAST							

No.	Name	Label	Survey period	Survey frequency
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3.a.1)	edev_nbapl_yy	exp. dev. new business (annual premium) next vs. current year	West since 09/2011 East since 09/2011	annual (3rd quarter) annual (3rd quarter)
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Wording of question

since 09/2011	insurances: LI	Further information							
<b>Schedules and expectations for the whole business year 20YY*</b> Compared to previous year our new business will be  <b>a) current annual premium</b>  rising [1] <input type="text"/> not changing [2] <input type="text"/> falling [3] <input type="text"/>		Exp. dev. new business (annual premium) next vs. current year  * 20YY denotes next business year  <b>e.g.:</b> if the question was posed in 2011, 20YY means 2012							
Time span of variable									
2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
		WEST							
		EAST							

No.	Name	Label	Survey period	Survey frequency
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3.a.2)	edev_nbspl_yy	exp. dev. new business (single premium) next vs. current year	West since 09/2011 East since 09/2011	annual (3rd quarter) annual (3rd quarter)
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Wording of question

since 09/2011	insurances: LI	Further information							
<b>Schedules and expectations for the whole business year 20YY*</b> Compared to previous year our new business will be  <b>b) single premium</b>  rising [1] <input type="text"/> not changing [2] <input type="text"/> falling [3] <input type="text"/>		Exp. dev. new business (single premium) next vs. current year  * 20YY denotes next business year  <b>e.g.:</b> if the question was posed in 2011, 20YY means 2012							
Time span of variable									
2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
		WEST							
		EAST							

No.	Name	Label	Survey period	Survey frequency
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3.b.1)	edev_gnba_yy	exp. dev. gross new business next vs. current year	West since 09/2011 East since 09/2011	annual (3rd quarter) annual (3rd quarter)
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Wording of question

since 09/2011	insurances: CI	Further information							
<b>Schedules and expectations for the whole business year 20YY*</b> Compared to previous year our gross new business (premium) will be  rising [1] <input type="text"/> not changing [2] <input type="text"/> falling [3] <input type="text"/>		Exp. dev. gross new business next vs. current year  * 20YY denotes next business year  <b>e.g.:</b> if the question was posed in 2011, 20YY means 2012							
Time span of variable									
2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
		WEST							
		EAST							

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

since 09/2011	insurances: CI	Further information							
<p><b>Schedules and expectations for the whole business year 20YY*</b></p> <p>7) Compared to previous year the development of indemnification for costs of illness will be</p> <p>improving [1] <input type="text"/></p> <p>not changing [2] <input type="text"/></p> <p>declining [3] <input type="text"/></p>		<p>Exp. dev. indemnification next vs. current year</p> <p>*</p> <p>20YY denotes next business year</p> <p>e.g.: if the question was posed in 2011, 20YY mean 2012</p>							
Time span of variable									
2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
		WEST							
		EAST							

No.	Name	Label	Survey period	Survey frequency
3.c.1)	edev_gnbh_yy	exp. dev. gross new business next vs. current year	West since 09/2011 East since 09/2011	annual (3rd quarter) annual (3rd quarter)

Wording of question

since 09/2011	insurances: HI	Further information							
<p><b>Schedules and expectations for the whole business year 20YY*</b></p> <p>Compared to previous year our gross new business (premium) will</p> <p>rising [1] <input type="text"/></p> <p>not changing [2] <input type="text"/></p> <p>falling [3] <input type="text"/></p>		<p>Exp. dev. gross new business next vs. current year</p> <p>*</p> <p>20YY denotes next business year</p> <p>e.g.: if the question was posed in 2011, 20YY means 2012</p>							
Time span of variable									
2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
		WEST							
		EAST							

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

Wording of question

since 09/2011	insurances: HI	Further information							
<p><b>Schedules and expectations for the whole business year 20YY*</b></p> <p>7) Compared to previous year the development of services for costs of illness will be</p> <p>improving [1] <input type="text"/></p> <p>not changing [2] <input type="text"/></p> <p>declining [3] <input type="text"/></p>		<p>Exp. dev. indemnification next vs. current year</p> <p>*</p> <p>20YY denotes next business year</p> <p>e.g.: if the question was posed in 2011, 20YY means 2012</p>							
Time span of variable									
2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
		WEST							
		EAST							