



List of Variables

Business Survey Insurance Sector

Data: Q4/1999-Q4/2016

As of July 2018

Contents	Page 1-2
Description of Variables	Page 3-23

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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
1.10)	ins	Insurance	Versicherungsbefragung

2. Standard questions

No.	Name	Label	German
Collective questions			
2.1)	statebus	state of business (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
2.a) Life insurances			
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 development 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 development 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.a.11)	currcontribution	development of the disposal of current contributions vs. corresponding period last year	Entwicklung des Abgangs laufender Beiträge - im bisherigen Jahresverlauf
2.a.12)	exp_currcontribution	expected development of the disposal of current contributions vs. previous year	Erwartete Entwicklung des Abgangs laufender Beiträge - gegenüber dem Vorjahr

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
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Collective questions

3.1)	profsite	profit situation in the current accounting year	Ertragslage im aktuellen Geschäftsjahr
3.2)	profsite	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

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_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

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

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
			1999 2000 2001 2002 2003 2004 2005 2006 2007 2008	Further information
	WEST			KT and INNO firm adressfile id 7 digits digit 1-2: economic sector digit 3-7: company id number
	EAST			
			2009 2010 2011 2012 2013 2014 2015 2016 2017 2018	
	WEST			
	EAST			

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
			1999 2000 2001 2002 2003 2004 2005 2006 2007 2008	Further information
	WEST			Running number of plant
	EAST			
			2009 2010 2011 2012 2013 2014 2015 2016 2017 2018	
	WEST			
	EAST			

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
			1999 2000 2001 2002 2003 2004 2005 2006 2007 2008	Further information
	WEST			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
	EAST			
			2009 2010 2011 2012 2013 2014 2015 2016 2017 2018	
	WEST			
	EAST			

No.	Name	Label	Survey period	Survey frequency
1.9)	latecomer	latecomer	West since 12/1999 East since 12/1999	quarterly survey quarterly survey
			1999 2000 2001 2002 2003 2004 2005 2006 2007 2008	Further information
				Latecomer [1] N=latecomer
	WEST			
	EAST			
			2009 2010 2011 2012 2013 2014 2015 2016 2017 2018	

No.	Name	Label	Survey period	Survey frequency
1.10)	ins	insurance	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			[1] Health insurance [2] Life insurance [3] Property/casualty insurance
	EAST			
			2009 2010 2011 2012 2013 2014 2015 2016 2017 2018	
	WEST			
	EAST			

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>Current situation</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>insurances: HI, LI, CI</p> <p>Current situation</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>									
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
2.2)	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>Development in the year so far</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>since 09/2002</p> <p>insurances: HI, LI, CI</p> <p>Development in the year so far</p> <p>3) In the course of the year so far our premium income has</p>									
Time span 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 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>Development in the year so far</p> <p>3) In the course of the year so far our premium income has</p>		Development of premium income vs. corresponding period last year (since 2002/09)

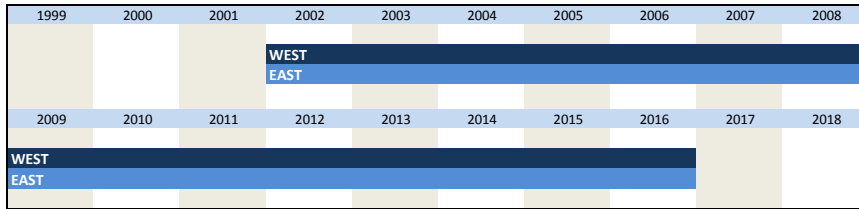
(compared to the respective period of previous year)

increased [1]

(approximately) unchanged [2]

decreased [3]

Time span of variable



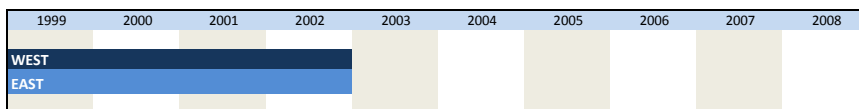
No.	Name	Label	Survey period	Survey frequency
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2.4)	exp_devpi1	expected development of premium income vs. previous year (1999/12 - 2002/06)	West 12/1999 to 06/2002 East 12/1999 to 06/2002	quarterly survey quarterly survey
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Wording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

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

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 West & East since 01/2014	1st, 2nd quarter 1st, 2nd, 3rd quarter 1st, 2nd, 3rd quarter
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Wording of question

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

5) Compared to last year our premium income will be

rising [1]

not changing [2]

falling [3]

since 09/2011 insurances: HI, CI

Schedules and expectations for the whole business year 20XX/YY*

6) Compared to last year our premium income will be

rising [1]

not changing [2]

falling [3]

since 09/2011 insurances: LI

Schedules and expectations for the whole business year 20XX/YY*

5) Compared to last year our premium income will be

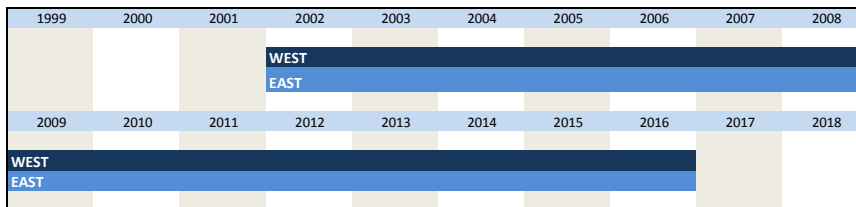
rising [1]

not changing [2]

falling [3]

The same Question concerning the next business year is in edevpi_yy (qustion is stated in Dec. And since 2011 in Sept.)

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

Expected business development during the next 12 or 6 months

8) During the next 6 months our business development will be

more favourable [1]

not changing [2]

less favourable [3]

since 12/1999 insurances: LI

Expected business development during the next 12 or 6 months

6) During the next 6 months our business development will be

more favourable [1]

not changing [2]

less favourable [3]

since 12/1999 insurances: CI

Expected business development during the next 12 or 6 months

9) During the next 6 months our business development will be

more favourable [1]

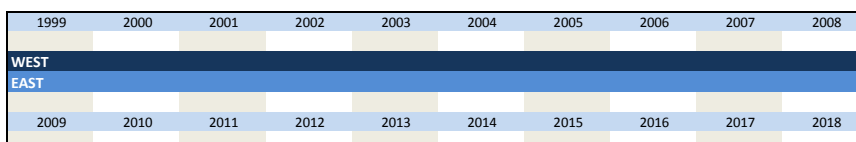
not changing [2]

less favourable [3]

Further information

Expected business development (next six months)

Time span of variable



WEST	
EAST	

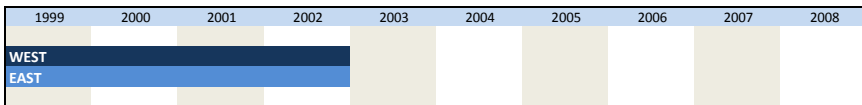
No.	Name	Label	Survey period	Survey frequency
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2.7) **stabstock** stability of stock West 12/1999 to 06/2002 quarterly survey
East 12/1999 to 06/2002 quarterly survey

Wording of question

12/1999 to 06/2002 <Questions not available yet>	Further information Stability of stock
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Time span of variable



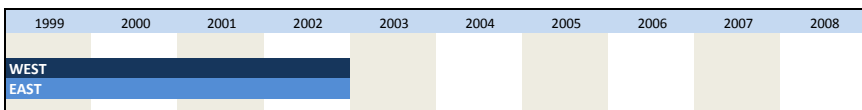
No.	Name	Label	Survey period	Survey frequency
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2.8) **compsame** competition against companies of same insurance branch West 12/1999 to 06/2002 quarterly survey
East 12/1999 to 06/2002 quarterly survey

Wording of question

12/1999 to 06/2002 <Questions not available yet>	Further information Competition against companies of same insurance branch
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Time span of variable



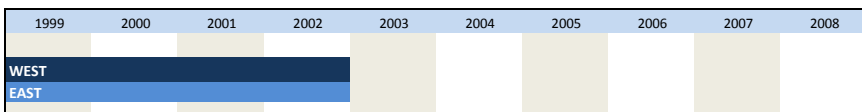
No.	Name	Label	Survey period	Survey frequency
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2.9) **exp_compsame** expected competition against companies of same insurance branch West and East 12/1999 to 06/2002 quarterly survey

Wording of question

12/1999 to 06/2002 <Questions not available yet>	Further information Expected competition against companies of same insurance branch
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Time span of variable



No.	Name	Label	Survey period	Survey frequency
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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
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Wording of question

12/1999 to 06/2002	insurances: LI	Further information																														
Development in the year so far 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)																														
a) current annual premium																																
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"/>																																
Time span of variable																																
<table border="1"> <tr> <td>1999</td><td>2000</td><td>2001</td><td>2002</td><td>2003</td><td>2004</td><td>2005</td><td>2006</td><td>2007</td><td>2008</td> </tr> <tr> <td colspan="4">WEST</td> <td></td><td></td><td></td><td></td><td></td><td></td> </tr> <tr> <td colspan="4">EAST</td> <td></td><td></td><td></td><td></td><td></td><td></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.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
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Wording of question

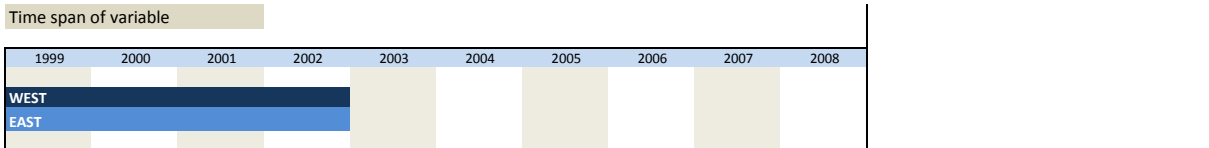
since 09/2002	insurances: LI	Further information																																																																
Development in the year so far 2) During the course of the year so far our new business (compared to the respective period of previous year)		Development of new business (annual premium) vs. corresponding period last year (since 2002/09)																																																																
a) current annual premium																																																																		
increased [1] <input type="text"/>																																																																		
remained roughly unchanged [2] <input type="text"/>																																																																		
decreased [3] <input type="text"/>																																																																		
Time span of variable																																																																		
<table border="1"> <tr> <td>1999</td><td>2000</td><td>2001</td><td>2002</td><td>2003</td><td>2004</td><td>2005</td><td>2006</td><td>2007</td><td>2008</td> </tr> <tr> <td></td><td></td><td></td><td colspan="7">WEST</td><td></td><td></td> </tr> <tr> <td></td><td></td><td></td><td colspan="7">EAST</td><td></td><td></td> </tr> <tr> <td>2009</td><td>2010</td><td>2011</td><td>2012</td><td>2013</td><td>2014</td><td>2015</td><td>2016</td><td>2017</td><td>2018</td> </tr> <tr> <td colspan="8">WEST</td><td></td><td></td> </tr> <tr> <td colspan="8">EAST</td><td></td><td></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																																																									
			WEST																																																															
			EAST																																																															
2009	2010	2011	2012	2013	2014	2015	2016	2017	2018																																																									
WEST																																																																		
EAST																																																																		

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

2.a.3)	dev_nbsp1	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

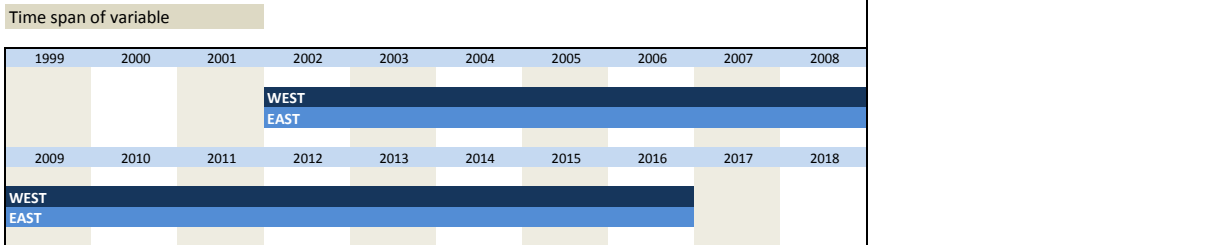
12/1999 to 06/2002	insurances: LI	Further information
Development in the year so far 2) During the course of the year so far our new business (compared to the respective period of previous year) has		Development of new business (single premium) vs. previous year (1999/12 - 2002/06)
b) single premium		
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"/>		



No.	Name	Label	Survey period	Survey frequency
2.a.4)	dev_nbspl2	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

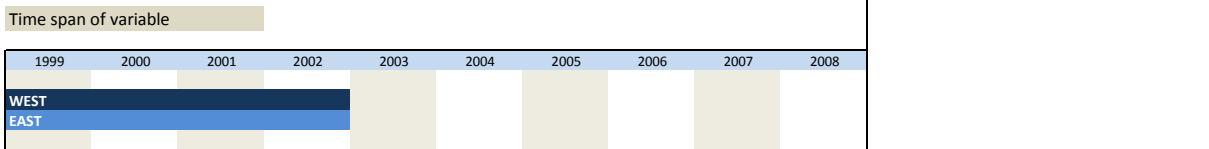
since 09/2002	insurances: LI	Further information
<p>Development in the year so far</p> <p>2) During the course of the year so far our new business (compared to the respective period of previous year)</p> <p>b) single premium</p> <p>increased [1] <input type="text"/></p> <p>remained approximately unchanged [2] <input type="text"/></p> <p>decreased [3] <input type="text"/></p>		<p>Development of new business (single premium) vs. previous year (since 2002/09)</p>



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
<p>Schedules and expectations for the whole business year</p> <p>4) Compared to last year our new business will</p> <p>a) current annual premium</p> <p>increase significantly [1] <input type="text"/></p> <p>increase slightly [2] <input type="text"/></p> <p>stay about the same [3] <input type="text"/></p> <p>decrease slightly [4] <input type="text"/></p> <p>decrease significantly [5] <input type="text"/></p>		<p>Expected development of new business (annual premium) vs. previous year (1999/12 - 2002/06)</p>



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 West & East since 01/2014	1st, 2nd quarter 1st, 2nd, 3rd quarter 1st, 2nd, 3rd quarter

Wording of question

since 09/2002	insurances: LI	Further information
<p>Schedules and expectations for the whole business year</p> <p>4) Compared to last year our new business will</p> <p>a) current annual premium</p>		<p>Expected development of new business (annual premium) vs. previous year (since 2002/09)</p> <p>* 20XX denotes the current business year</p>

rather increase [1]	<input type="text"/>	e.g.: if the question was posed in 2011, 20XX means 2011							
stay about the same [2]	<input type="text"/>								
rather decrease [3]	<input type="text"/>								
since 09/2011	insurances: LI	The same Question concerning the next business year is in edev_nbapl_yy (question is stated in Dec. And since 2011 in Sept.)							
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]	<input type="text"/>								
stay about the same [2]	<input type="text"/>								
rather decrease [3]	<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.a.7)	exp_dev_nbspl1	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

Wording of question

12/1999 to 06/2002	insurances: LI	Further information							
Schedules and expectations for the whole business year 4) Compared to last year our new business will be		Expected development of new business (single premium) vs. previous year (1999/12 - 2002/06)							
b) single premium									
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									
1999	2000	2001	2002	2003	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 premium) vs. previous year (since 2002/09)	West since 09/2002 East since 09/2002 West & East since 01/2014	1st, 2nd quarter 1st, 2nd, 3rd quarter 1st, 2nd, 3rd quarter

Wording of question

since 09/2002	insurances: LI	Further information
Schedules and expectations for the whole business year 4) Compared to last year our new business will be		Expected development of new business (single premium) vs. previous year (since 2002/09)
b) single premium		
rising [1]	<input type="text"/>	*
not changing [2]	<input type="text"/>	
falling [3]	<input type="text"/>	
		e.g.:
		20XX denotes the current business year

<p>since 09/2011</p> <p>insurances: LI</p> <p>Schedules and expectations for the whole business year 20XX/YY*</p> <p>4) Compared to last year our new business will be</p> <p>b) single premium</p> <p>rising [1] <input type="text"/></p> <p>not changing [2] <input type="text"/></p> <p>falling [3] <input type="text"/></p>	<p>if the question was posed in 2011 20XX means 2011</p> <p>The same Question concerning the next business year is in edev_nbsp_l_yy (question is stated in Dec. And since 2011 in Sept.)</p>
<p>Time span of variable</p>	

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

<p>12/1999 to 06/2002</p> <p>insurances: LI</p> <p><Questions not available yet></p>	<p>Further information</p> <p>Competition against companies of other insurance branches</p>
<p>Time span of variable</p>	

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

<p>12/1999 to 06/2002</p> <p>insurances: LI</p> <p><Questions not available yet></p>	<p>Further information</p> <p>Expected competition against companies of other insurance branches</p>
<p>Time span of variable</p>	

No.	Name	Label	Survey period	Survey frequency
2.a.11)	currcontribution	development of the disposal of current contributions vs.corresponding period last year	West since 12/2016 East since 12/2016	quarterly survey quarterly survey

Wording of question

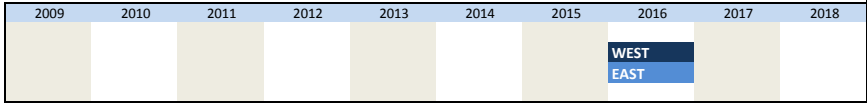
<p>since 12/2016</p> <p>insurances: LV</p>	<p>Further information</p>
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Development in the year so far

3) During the course of the year so far our disposal of current contributions (compared to the respective period of previous year)

increased [1]
 remained roughly unchanged [2]
 decreased [3]

Time span of variable



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

2.a.12) **exp_currcontribution** expected development of the disposal of current contributions vs. previous year
 West ab 12/2016 quarterly survey
 Ost ab 12/2016 quarterly survey

Wording of question

since 12/2016 insurances: LV

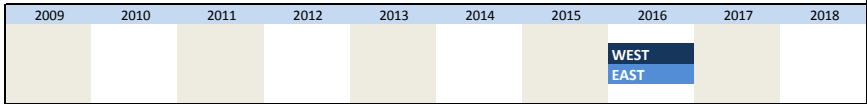
Schedules and expectations for the whole business year

6) Compared to previous year our disposal of current contributions will

rather increase [1]
 stay about the same [2]
 rather decrease [3]

Further information

Time span of variable



No.	Name	Label	Survey period	Survey frequency
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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 quarterly survey
 East 12/1999 to 06/2002 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]

slightly increased [2]

(approximately) unchanged [3]

slightly decreased [4]

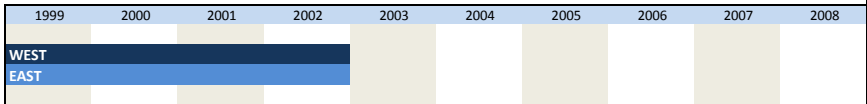
clearly decreased [5]

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_gnba1)

Time span of variable



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 quarterly survey
 East since 09/2002 quarterly survey

Wording of question

since 09/2002 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

Further information

Development of gross new business vs. corresponding period last year (since 2002/09)

increased [1]	<input type="text"/>	identical questioning for CI (dev_gnba2) and (dev_gnbh2)	HI						
approximately unchanged [2]	<input type="text"/>								
decreased [3]	<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.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

Wording of question

12/1999 to 06/2002	insurances: CI	Further information							
Schedules and expectations for the whole business year 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
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 West & East since 01/2014	1st, 2nd quarter 1st, 2nd, 3rd quarter 1st, 2nd, 3rd quarter

Wording of question

since 09/2002	insurances: CI	Further information							
Schedules and expectations for the whole business year 5) Compared to previous year our gross new business (premium) will		Expected development of gross new business vs. previous year (since 2002/09) identical questioning for CI (exp_dev_gnba2) and HI (exp_dev_gnbh2)							
rather increase [1]	<input type="text"/>								
stay about the same [2]	<input type="text"/>								
rather decrease [3]	<input type="text"/>								
since 09/2011	insurances: CI	* 20XX denotes the current business year e.g.: if the question was posed in 2011, 20XX means 2011 The same Question concerning the next business year is in edev_gnba_yy (question is stated in Dec. And since 2011 in Sept.)							
Schedules and expectations for the whole business year 20XX/YY* 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									
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
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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
Development in the year so far 4) During course of the year so far the development of indemnification (compared to the respective period of previous year) is <div style="display: flex; justify-content: space-between;"> more favourable [1] <input type="text"/> </div> <div style="display: flex; justify-content: space-between;"> not changing [2] <input type="text"/> </div> <div style="display: flex; justify-content: space-between;"> less favourable <input type="text"/> </div>		Development of indemnification vs. previous year 1999 to 2002 the G-J-indemnification quota was inquired

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.6)	exp_devia	expected development of indemnification vs. previous year	West since 12/1999 East since 12/1999 West & East since 01/2014	1st, 2nd quarter 1st, 2nd, 3rd quarter 1st, 2nd, 3rd quarter
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Wording of question

since 12/1999	insurances: CI	Further information
Schedules and expectations for the whole business year 7) Compared to previous year the development of indemnification will be <div style="display: flex; justify-content: space-between;"> more favourable [1] <input type="text"/> </div> <div style="display: flex; justify-content: space-between;"> not changing [2] <input type="text"/> </div> <div style="display: flex; justify-content: space-between;"> less favourable <input type="text"/> </div>		Expected development of indemnification vs. previous year 1999 to 2002 the G-J-indemnification quota was 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 <div style="display: flex; justify-content: space-between;"> more favourable [1] <input type="text"/> </div> <div style="display: flex; justify-content: space-between;"> not changing [2] <input type="text"/> </div> <div style="display: flex; justify-content: space-between;"> less favourable <input type="text"/> </div>		* 20XX denotes the current business year e.g.: if the question was posed in 2011, 20XX=2011 The same Question concerning the next business year is in edevia_yy (question is stated in Dec. And since 2011 in Sept.)

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 quarterly survey
East since 12/1999 quarterly survey

Wording of question

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

Wording of question

since 12/1999	insurances: CI	Further information
Expected business development during the next 12 or 6 months 8) During the next 12 months we expect an adjustment of tariffs b) in new business up [1] <input type="text"/> no, no change [2] <input type="text"/> down [3] <input type="text"/>		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 quarterly survey
East 12/1999 to 06/2002 quarterly survey

Wording of question

12/1999 to 06/2002	insurances: HI	Further information
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) is 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"/>		Development of gross new business vs. corresponding period last year (1999/12 - 2002/06) identical questioning for CI (dev_gnba1) and (dev_gnbh1) HI

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

No.	Name	Label	Survey period	Survey frequency
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

Wording of question

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

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.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

Wording of question

12/1999 to 06/2002	insurances: HI	Further information
<p>Schedules and expectations for the whole business year</p> <p>5) Compared to previous year our gross new business (premium) will be</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>		<p>Expected development of gross new business vs. previous year (1999/12 - 2002/06)</p> <p>identical questioning for CI (exp_dev_gnba1) and HI (exp_dev_gnbh1)</p>

Time span of variable									
1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
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 West & East since 01/2014	1st, 2nd quarter 1st, 2nd, 3rd quarter 1st, 2nd, 3rd quarter

Wording of question

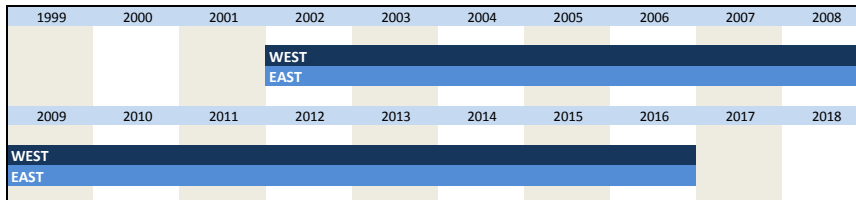
since 09/2002	insurances: HI	Further information
<p>Schedules and expectations for the whole business year</p> <p>5) Compared to previous year our gross new business (premium) will be</p> <p>increased [1] <input type="text"/></p> <p>approximately unchanged [2] <input type="text"/></p>		<p>Expected development of gross new business vs. previous year (since 2002/09)</p> <p>identical questioning for CI (exp_dev_gnba2) and</p>

decreased [3]	<input type="text"/>	HI (exp_dev_gnbh2)
since 09/2011	insurances: HI	
Schedules and expectations for the whole business year 20XX/YY*		
5) Compared to previous year our gross new business (premium) will be		
increased [1]	<input type="text"/>	
approximately unchanged [2]	<input type="text"/>	
decreased [3]	<input type="text"/>	

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

The same Question concerning the next business year is
in edev_gnba_yy (question is stated in Dec. And since
2011 in Sept.)

Time span of variable



No.	Name	Label	Survey period	Survey frequency
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

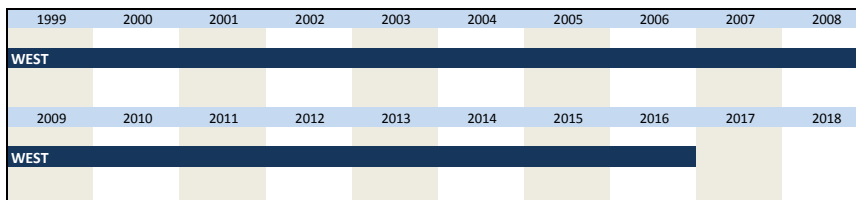
since 12/1999	insurances: HI	
Development in the year so far		
4) In the course of the year the development of services for costs of illness (compared to the respective period of previous year) is		
improved [1]	<input type="text"/>	
not changed[2]	<input type="text"/>	
declined [3]	<input type="text"/>	

Further information

Development of indemnification vs. previous year

This question is also posed in EAST.

Time span of variable



No.	Name	Label	Survey period	Survey frequency
2.c.6)	exp_devih	expected development of indemnification vs. previous year	West since 12/1999 East since 12/1999 West & East since 01/2014	1st, 2nd quarter 1st, 2nd, 3rd quarter 1st, 2nd, 3rd quarter

since 12/1999	insurances: HI	
Schedules and expectations for the whole business year		
7) Compared to previous year the development of services for costs of illness will expectedly be		
improving [1]	<input type="text"/>	
not changing[2]	<input type="text"/>	
declining [3]	<input type="text"/>	
since 09/2011	insurances: HI	
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]	<input type="text"/>	
not changing[2]	<input type="text"/>	
declining [3]	<input type="text"/>	

Further information

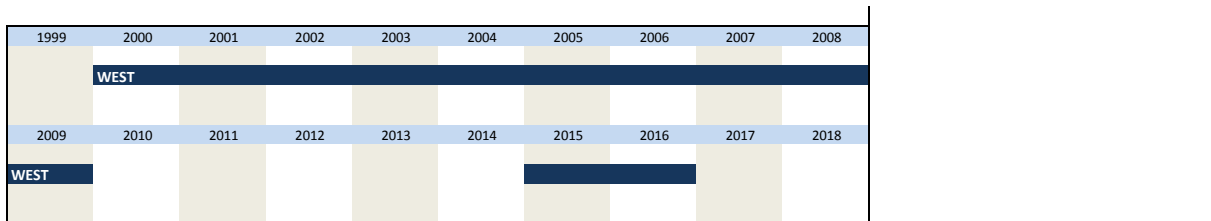
Expected development of indemnification vs. previous year

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

This question is also posed in EAST.

The same Question concerning the next business year is
in edevih_yy (question is stated in Dec. And since 2011
in Sept.)

Time span of variable



No.	Name	Label	Survey period	Survey frequency
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2.c.7) **exp_aph** expected adjustment of premium

West 12/1999 to 06/2002
East 12/1999 to 06/2002

quarterly survey
quarterly survey

Wording of question

12/1999 to 06/2002

<Questions not available yet>

Further information

Expected adjustment of premium

This question was also posed in EAST.

Time span of variable

1999 2000 2001 2002 2003 2004 2005 2006 2007 2008

WEST

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																														
Profit situation and profit expectations 10) Our profit situation (measured for example by the development of the annual surplus or internal operating numbers) in the current business year is		Profit situation in the current accounting year																														
favourable [1] <input type="text"/> acceptable [2] <input type="text"/> unfavourable [3] <input type="text"/>		Only total business in each case pertains sector_wz03-numbers: 660310 660100 660320																														
Time span of variable																																
<table border="1"> <thead> <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> </thead> <tbody> <tr> <td></td><td></td><td>WEST</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> <tr> <td></td><td></td><td>EAST</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> </tbody> </table>			2009	2010	2011	2012	2013	2014	2015	2016	2017	2018			WEST										EAST							
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																														
Profit situation and profit expectations 11) Our profit situation (measured for example by the development of the annual surplus or internal operating numbers) will be [...] during the next 3 years compared to the current situation		Expected profit situation in the next three years																														
more favourable [1] <input type="text"/> not changing [2] <input type="text"/> less favourable [3] <input type="text"/>		Only total business in each case pertains sector_wz03-numbers: 660310 660100 660320																														
Time span of variable																																
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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 & East since 12/2002 West & East since 09/2011	annual (4th quarter) annual (3rd, 4th quarter)

Wording of question

since 09/2011	insurances: HI, LI, CI	Further information																														
Schedules and expectations for the whole business year 20YY* compared to previous year our premium income will be		Exp. dev. of premium income next vs. current year																														
rising [1] <input type="text"/> not changing [2] <input type="text"/> falling [3] <input type="text"/>		* 20YY denotes next business year e.g.: if the question was posed in 2011, 20YY means 2012																														
Time span of variable																																
<table border="1"> <thead> <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> </thead> <tbody> <tr> <td></td><td></td><td></td><td>WEST</td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> <tr> <td></td><td></td><td></td><td>EAST</td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> </tbody> </table>			1999	2000	2001	2002	2003	2004	2005	2006	2007	2008				WEST										EAST						
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			EAST																													
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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 & East since 12/2002 West & East since 09/2011	annual (4th quarter) annual (3rd, 4th quarter)
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Wording of question

since 09/2011	insurances: LI	Further information							
Schedules and expectations for the whole business year 20YY* Compared to previous year our new business will be a) current annual premium 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 e.g.: if the question was posed in 2011, 20YY means 2012							
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
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3.a.2)	edev_nbspl_yy	exp. dev. new business (single premium) next vs. current year	West & East since 12/2002 West & East since 09/2011	annual (4th quarter) annual (3rd, 4th quarter)
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Wording of question

since 09/2011	insurances: LI	Further information							
Schedules and expectations for the whole business year 20YY* Compared to previous year our new business will be b) single premium 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 e.g.: if the question was posed in 2011, 20YY means 2012							
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
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3.b.1)	edev_gnba_yy	exp. dev. gross new business next vs. current year	West & East since 12/2002 West & East since 09/2011	annual (4th quarter) annual (3rd, 4th quarter)
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Wording of question

since 09/2011	insurances: CI	Further information
Schedules and expectations for the whole business year 20YY* 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 e.g.:

										if the question was posed in 2011, 20YY means 2012		
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
3.b.2)	edevia_yy	exp. dev. indemnification next vs. current year	West & East 12/1999-2010 West & East 09/2011 - 09/2013 West & East since 09/2014	annual (4th quarter) annual (3rd quarter) 3rd, 4th quarter

Wording of question

since 09/2011	insurances: CI	Further information										
Schedules and expectations for the whole business year 20YY* 7) Compared to previous year the development of indemnification for costs of illness will be		Exp. dev. indemnification next vs. current year										
improving [1]	<input type="text"/>	*										
not changing [2]	<input type="text"/>	20YY denotes next business year										
declining [3]	<input type="text"/>	e.g.: if the question was posed in 2011, 20YY mean 2012										
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
3.c.1)	edev_gnbh_yy	exp. dev. gross new business next vs. current year	West & East since 12/2002 West & East since 09/2011	annual (4th quarter) annual (3rd, 4th quarter)

Wording of question

since 09/2011	insurances: HI	Further information										
Schedules and expectations for the whole business year 20YY* Compared to previous year our gross new business (premium) will		Exp. dev. gross new business next vs. current year										
rising [1]	<input type="text"/>	*										
not changing [2]	<input type="text"/>	20YY denotes next business year										
falling [3]	<input type="text"/>	e.g.: if the question was posed in 2011, 20YY means 2012										
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
3.c.2)	edevih_yy	exp. dev. indemnification next vs. current year	West & East 12/1999 - 2010 West & East 09/2011 to 09/2013 West & East since 09/2014	annual (4th quarter) annual (3rd quarter) 3rd, 4th quarter

Wording of question

<p>since 09/2011</p> <p>insurances: HI</p> <p>Schedules and expectations for the whole business year 20YY*</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>Further information</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> <p>This question was also posed in EAST.</p>										
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<table border="1"> <tr> <td>2009</td><td>2010</td><td>2011</td><td>2012</td><td>2013</td><td>2014</td><td>2015</td><td>2016</td><td>2017</td><td>2018</td> </tr> </table>		2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
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<p>WEST</p>											