

List of Variables

Business Survey Insurance Sector

Data: Q4/1999-Q4/2016

As of July 2018

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LMU-ifo Economics & Business Data Center (EBDC)

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List of variables - Ifo Business Survey Insurance Sector

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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

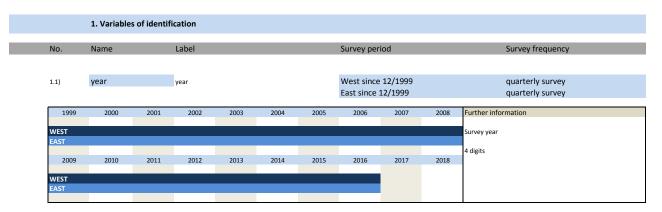
No.	Name	Label German	
Collective	questions		
2.1)	statebus	state of buisness (appraisal) Beurteilung der Geschäftslage	
2.2)	devpi1	development of premium income vs. corresponding period Entwicklung der Beitragseinnahmen im bisherigen last year (1999/12 - 2002/06) (12/1999 - 06/2002)	Jahresverlauf
2.3)	devpi2	development of premium income vs. corresponding period Entwicklung der Beitragseinnahmen im bisherigen last year (since 2002/09) 09/2002)	Jahresverlauf (seit
2.4)	exp_devpi1	expected development of premium income vs. previous Erwartete Entwicklung der Beitragseinnahmen gegr year (1999/12 - 2002/06) (12/1999 - 06/2002)	enüber dem Vorjahr
2.5)	exp_devpi2	expected development of premium income vs. previous Erwartete Entwicklung der Beitragseinnahmen gegr year (since 2002/09) (seit 09/2002)	enüber dem Vorjahr
2.6)	exp_devbus	expected business development (next six months) Erwartete Entwicklung der Geschäftslage i. d. näch:	sten sechs Monaten
2.7)	stabstock	stability of stock Bestandfestigkeit	
2.8)	compsame	competition against companies of same insurance branche Wettbewerb innerhalb des eigenen Versicherungsz	weiges
2.9)	exp_compsame	expected competition against companies of same insurance Erwarteter Wettbewerb innerhalb des eigenen Ver branche	sicherungszweiges
2.a) Life in	<u>surances</u>		
2.a.1)	dev_nbapl1	development of new business (annual premium) vs. Entwicklung des Neugeschäfts - current annual prei corresponding period last year (1999/12 - 2002/06) bisherigen Jahresverlauf (12/1999 - 06/2002)	mium - im
2.a.2)	dev_nbapl2	development of new business (annual premium) vs. Entwicklung des Neugeschäfts - current annual premium) vs. corresponding period last year (since 2002/09) bisherigen Jahresverlauf (seit 09/2002)	mium - im
2.a.3)	dev_nbspl1	development of new business (single premium) vs. previous Entwicklung des Neugeschäfts - single premium - ir year (1999/12 - 2002/06) Jahresverlauf (12/1999 - 06/2002)	n bisherigen
2.a.4)	dev_nbspl2	development of new business (single premium) vs. previous Entwicklung des Neugeschäfts - single premium - ir year (since 2002/09)	n bisherigen
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 aggenüber dem Vorjahr(12/1999 - 06/2002)	annual premium -
2.a.6)	exp_dev_nbapl2	expected develoment of new business (annual premium) Erwartete Entwicklung des Neugeschäfts - current avs. previous year (since 2002/09) gegenüber dem Vorjahr (seit 09/2002)	nnual premium -
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 pr 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 pr dem Vorjahr (seit 09/2002)	emium - gegenüber
2.a.9)	compothl	competition against companies of other insurance branches Wettbewerb gegenüber anderen Versicherungszwe	eigen
2.a.10)	exp_compothl	expected competition against companies of other insurance Erwarteter Wettbewerb gegenüber anderen Versic branches	herungszweigen
2.a.11)	currcontribution	development of the disposal of current contributions Entwicklung des Abgangs laufender Beiträge - im vs.corresponding period last year bisherigen Jahresverlauf	
2.a.12)	exp_currcontribution	η expected development of the disposal of current Erwartete Entwicklung des Abgangs laufender Beitr contributions vs. previous year dem Vorjahr	äge - gegenüber

2.b) Casualty insurances

2.b.1)	dev_gnba1	development of gross new business vs. corresponding period last year (1999/12 - 2002/06) Entwicklung des Bruttoneugeschäfts im bisherigen Jahresverlauf (12/1999 - 06/2002)
2.b.2)	dev_gnba2	development of gross new business vs. corresponding period last year (since 2002/09) Entwicklung des Bruttoneugeschäfts im bisherigen Jahresverlauf(seit 09/2002)
2.b.3)	exp_dev_gnba1	expected develoment of gross new business vs. previous year (1999/12 - 2002/06) Erwartete Entwicklung des Bruttoneugeschäfts gegenüber dem Vorjahr (12/1999 - 06/2002)
2.b.4)	exp_dev_gnba2	expected development of gross new business vs. previous Erwartete Entwicklung des Bruttoneugeschäfts gegenüber dem Vorjahr year (since 2002/09) (seit 09/2002)
2.b.5)	devia	development of indemnification vs. previous year Schadenentwicklung im bisherigen Jahresverlauf
2.b.6)	exp_devia	expected development of indemnification vs. previous year Erwartete Schadenentwicklung gegenüber dem Vorjahr
2.b.7)	exp_atstocka	expected adjustment of tariffs in stock (next 12 months) Erwartete Tarifanpassung im Bestand i. d. nächsten 12 Monaten
2.b.8)	exp_atnba	expected adjustment of tariffs in new business (next 12 Erwartete Tarifanpassung im Neugeschäft i. d. nächsten 12 Monaten months)
2.c) Health in	nsurances	
2.c.1)	dev_gnbh1	development of gross new business vs. corresponding period last year (1999/12 - 2002/06) Entwicklung des Bruttoneugeschäfts im bisherigen Jahresverlauf (12/1999 - 06/2002)
2.c.2)	dev_gnbh2	development of gross new business vs. corresponding period last year (since 2002/09) Entwicklung des Bruttoneugeschäfts im bisherigen Jahresverlauf(seit 09/2002)
2.c.3)	exp_dev_gnbh1	expected develoment of gross new business vs. previous year (1999/12 - 2002/06) Erwartete Entwicklung des Bruttoneugeschäfts gegenüber dem Vorjahr (12/1999 - 06/2002)
2.c.4)	exp_dev_gnbh2	expected development of gross new business vs. previous Erwartete Entwicklung des Bruttoneugeschäfts gegenüber dem Vorjahr year (since 2002/09) (seit 09/2002)
2.c.5)	devih	development of indemnification vs. previous year Leistungsentwicklung im bisherigen Jahresverlauf
2.c.6)	exp_devih	expected development of indemnification vs. previous year Erwartete Leistungsentwicklung gegenüber dem Vorjahr
2.c.7)	exp_aph	expected adjustment of premium Erwartete Prämienanpassung

3. Special questions

No.	Name	Label	German description
Collective qu	estions		
3.1) 3.2)	profsit e profsit	profit situation in the current accounting year expected profit situation in the next three years	Ertragslage im aktuellen Geschäftsjahr 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 insur	rances		
3.a.1)	edev_nbapl_yy	exp. dev. new business (annual premium) next vs. curren year	Erwartete Entwicklung des Neugeschäfts - current annual premium - im nächsten Jahr gegenüber dem laufenden Jahr
3.a.2)	edev_nbspl_yy	exp. dev. new business (single premium) next vs. current	Erwartete Entwicklung des Neugeschäfts - single premium - im
5.0.2)		year	nächsten Jahr gegenüber dem laufenden Jahr
3.b) Casualty	insurances	year	nachsten Jahr gegenüber dem laufenden Jahr
,	insurances edev_gnba_yy	year exp. dev. gross new business next vs. current year	Erwartete Entwicklung des Bruttoneugeschäfts im nächsten Jahr gegenüber dem laufenden Jahr
3.b) Casualty 3.b.1)			Erwartete Entwicklung des Bruttoneugeschäfts im nächsten Jahr
3.b) Casualty 3.b.1)	edev_gnba_yy edevia_yy	exp. dev. gross new business next vs. current year	Erwartete Entwicklung des Bruttoneugeschäfts im nächsten Jahr gegenüber dem laufenden Jahr Erwartete Schadenentwicklung im nächsten Jahr gegenüber dem
3.b) Casualty 3.b.1) 3.b.2)	edev_gnba_yy edevia_yy	exp. dev. gross new business next vs. current year	Erwartete Entwicklung des Bruttoneugeschäfts im nächsten Jahr gegenüber dem laufenden Jahr Erwartete Schadenentwicklung im nächsten Jahr gegenüber dem



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

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

No.	Name		Label				Survey peri	od		Survey frequency
1.4)	westeast		western easte	rn			West since			quarterly survey
							East since 1	12/1999		quarterly survey
1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	Further information
WEST										Differenciates between eastern and western survey
EAST										
2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	
WEST										
EAST										

No.	Name		Label				Survey per	iod		Survey frequency
1.5)	sector_wz0	3	ID num of ins	urance industry	,		West since	12/1999		quarterly survey
							East since	12/1999		quarterly survey
1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	Further information
WEST										ID number of insurance industry
EAST										
2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	Label key: very extensive, on demand
WEST										see do-File: kt_vg_Panel_Label.do
EAST										



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

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

No.	Name		Label				Survey per	iod		Survey frequency
1.10)	ins		insurance				West since	12/1999		quarterly survey
							East since	12/1999		quarterly survey
1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	Further information
WEST										
EAST										
2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	[1] Health insurance [2] Life insurance
WEST										[3] Property/casualty insurance
EAST										

	2. Standard	d question	S							
No.	Name		Label				Survey per	riod		Survey frequency
2.1)	statebus		state of buisne	ess (appraisal)		West since	e 12/1999		quarterly survey
Wording	of question						East since	12/1999		quarterly survey
12/1999 to	06/2002							insurances:	HI, LI, CI	Further information
Current situ	uation ently evaluate our	r state of busi	inass to ba							Appraisal of the state of business
I) We curre	intry evaluate our	state of busi	good [1]			7				
			satisfying [2]			_]				
			bad [3]]				
since 09/20	02							insurances:	HI, LI, CI	
Current situ 1) We curre	uation ently evaluate our	r state of busi	iness to be							
			favourable [1]]				
			acceptable [2]]				
			unfavourable [[3]						
-										
1999	n of variable	2001	2002	2003	2004	2005	2006	2007	2008	
WEST	2000	2001	2002	2003	2004	2003	2000	2007	2008	
EAST										
WEST	2010	2011	2012	2013	2014	2015	2016	2017	2018	
EAST										
No.	Name		Label				Survey per	riod		Survey frequency
No. 2.2)	Name devpi1		development of period last year			esponding	West 12/1	.999 to 06/2		quarterly survey
2.2)			development o			responding	West 12/1			
2.2)	devpi1 of question		development o			responding	West 12/1	.999 to 06/2	002	quarterly survey
2.2) Wording 12/1999 to Developme 3) In the cor	devpi1 of question 06/2002 ent in the year so ourse of the year s	o far our pre	development of period last yea	ir (1999/12 -		responding	West 12/1	.999 to 06/20	002	quarterly survey quarterly survey
2.2) Wording 12/1999 to Developme 3) In the cor	devpi1 of question 06/2002 ent in the year so	o far our pre	development con period last yea period last yea mium income happevious year)	r (1999/12 -		responding	West 12/1	.999 to 06/20	002	quarterly survey quarterly survey Further information Development of premium income vs. corresponding
2.2) Wording 12/1999 to Developme 3) In the cor	devpi1 of question 06/2002 ent in the year so ourse of the year s	o far our pre	development of period last yea	s ed [1]		responding	West 12/1	.999 to 06/20	002	quarterly survey quarterly survey Further information Development of premium income vs. corresponding
2.2) Wording 12/1999 to Developme 3) In the cor	devpi1 of question 06/2002 ent in the year so ourse of the year s	o far our pre	development coperiod last year mium income har previous year) clearly increase	s ed [1]	2002/06)		West 12/1	.999 to 06/20	002	quarterly survey quarterly survey Further information Development of premium income vs. corresponding
2.2) Wording 12/1999 to Developme 3) In the cor	devpi1 of question 06/2002 ent in the year so ourse of the year s	o far our pre	development of period last year mium income has previous year) clearly increass slightly increass	s ed [1] seed [2] y) unchanged	2002/06)		West 12/1	.999 to 06/20	002	quarterly survey quarterly survey Further information Development of premium income vs. corresponding
2.2) Wording 12/1999 to Developme 3) In the cor	devpi1 of question 06/2002 ent in the year so ourse of the year s	o far our pre	development of period last year mium income has previous year) clearly increase slightly increase (approximately	s ed [1] sed [2] y) unchanged sed [4]	2002/06)		West 12/1	.999 to 06/20	002	quarterly survey quarterly survey Further information Development of premium income vs. corresponding
Wording 12/1999 to Developme 3) In the cor (compare	devpi1 of question 06/2002 ent in the year so urse of the year sed to the respecti	o far our pre	development of period last year mium income has previous year) clearly increase slightly increase (approximately slightly decrea	s ed [1] sed [2] y) unchanged sed [4]	2002/06)		West 12/1	.999 to 06/20	002	quarterly survey quarterly survey Further information Development of premium income vs. corresponding
2.2) Wording 12/1999 to Developme 3) In the cor (compare)	devpi1 of question 06/2002 ent in the year so urse of the year sed to the respecti	io far our prei	development of period last year mium income has previous year) clearly increase (approximately slightly decrease clearly decrease	s ed [1] sed [2] y) unchanged sed [4] sed [5]	J [3]		West 12/19 East 12/19	999 to 06/20	НІ, Ц, СІ	quarterly survey quarterly survey Further information Development of premium income vs. corresponding
Vording 12/1999 to Developme 3) In the coi (compare) Time spa	devpi1 of question 06/2002 ent in the year so urse of the year sed to the respecti	o far our pre	development of period last year mium income has previous year) clearly increase slightly increase (approximately slightly decrea	s ed [1] sed [2] y) unchanged sed [4]	2002/06)		West 12/1	.999 to 06/20	002	quarterly survey quarterly survey Further information Development of premium income vs. corresponding
2.2) Wording 12/1999 to Developme 3) In the cor (compare) Time spa	devpi1 of question 06/2002 ent in the year so urse of the year sed to the respecti	io far our prei	development of period last year mium income has previous year) clearly increase (approximately slightly decrease clearly decrease	s ed [1] sed [2] y) unchanged sed [4] sed [5]	J [3]		West 12/19 East 12/19	999 to 06/20	НІ, Ц, СІ	quarterly survey quarterly survey Further information Development of premium income vs. corresponding
Use the second s	devpi1 of question 06/2002 ent in the year so urse of the year sed to the respecti	io far our prei	development of period last year mium income has previous year) clearly increase slightly increase (approximately slightly decrea clearly decrease 2002	s ed [1] sed [2] y) unchanged sed [4] sed [5]	J [3]		West 12/19 East 12/19	999 to 06/2i 199 to 06/2i insurances:	НІ, Ц, СІ	quarterly survey quarterly survey Further information Development of premium income vs. corresponding period last year (1999/12 - 2002/06)
Vording 12/1999 to Developme 3) In the coi (compare) Time spa	devpi1 of question 06/2002 ent in the year so urse of the year sed to the respecti	io far our prei	development of period last year mium income has previous year) clearly increase (approximately slightly decrease clearly decrease	s ed [1] sed [2] y) unchanged sed [4] sed [5]	J [3]		West 12/19 East 12/19	999 to 06/2i 199 to 06/2i insurances:	НІ, Ц, СІ	quarterly survey quarterly survey Further information Development of premium income vs. corresponding
Use the second s	devpi1 of question 06/2002 ent in the year so urse of the year sed to the respecti	io far our prei	development of period last year mium income has previous year) clearly increase slightly increase (approximately slightly decrease clearly decrease 2002 Label development of development of development of period last year.	s ed [1] sed [2] y) unchanged sed [4] sed [5] 2003	2002/06) 1 [3] 2004	2005	West 12/19 East 12/19 2006 Survey per	2007	НІ, Ц, СІ	quarterly survey quarterly survey Further information Development of premium income vs. corresponding period last year (1999/12 - 2002/06) Survey frequency
Z.2) Wording 12/1999 to Developme 3) In the core (compare) Time spa 1999 WEST EAST No.	devpi1 of question 06/2002 ent in the year so urse of the year sed to the respecti n of variable 2000	io far our prei	development of period last year mium income has previous year) clearly increass slightly increas (approximately slightly decreas clearly decreas 2002	s ed [1] sed [2] y) unchanged sed [4] sed [5] 2003	2002/06) 1 [3] 2004	2005	West 12/19 East 12/19	2007	НІ, Ц, СІ	quarterly survey quarterly survey Further information Development of premium income vs. corresponding period last year (1999/12 - 2002/06) Survey frequency
Z.2) Wording 12/1999 to Developme 3) In the core (compare) Time spa 1999 WEST EAST No.	devpi1 of question 06/2002 ent in the year so urse of the year sed to the respecti n of variable 2000 Name devpi2 of question	io far our prei	development of period last year mium income has previous year) clearly increase slightly increase (approximately slightly decrease clearly decrease 2002 Label development of development of development of period last year.	s ed [1] sed [2] y) unchanged sed [4] sed [5] 2003	2002/06) 1 [3] 2004	2005	West 12/19 East 12/19 2006 Survey per	2007	НІ, Ц, СІ	quarterly survey quarterly survey Further information Development of premium income vs. corresponding period last year (1999/12 - 2002/06) Survey frequency
2.2) Wording 12/1999 to Developme 3) In the con (compare) 1999 WEST EAST No. 2.3) Wording since 09/20 Developme	devpi1 of question 06/2002 ent in the year so urse of the year sed to the respecti n of variable 2000 Name devpi2 of question	o far our preive period of	development of period last year mium income has previous year) clearly increass slightly increass (approximately slightly decreas clearly decreas 2002 Label development of period last year	s ed [1] sed [2] y) unchanged sed [5] 2003	2002/06) 1 [3] 2004	2005	West 12/19 East 12/19 2006 Survey per	2007 2007 2007	2008	quarterly survey quarterly survey Further information Development of premium income vs. corresponding period last year (1999/12 - 2002/06) Survey frequency quarterly survey quarterly survey

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

No.	Name	Label		Survey perio	od		Survey frequency
2.4)	exp_devpi1	expected development of pr	emium income vs. previous	West 12/19	99 to 06/20	002	quarterly survey
		year (1999/12 - 2002/06)		East 12/199	9 to 06/20	02	quarterly survey
Wording	g of question						
12/1999 to	06/2002			i	nsurances:	HI, CI	Further information
Schedules	and expectations for the	whole business year					Expected development of premium income vs. previous
6) Compar	ed to last year our premi	um income will be					year (1999/12 - 2002/06)
		clearly rising [1]					
		slightly rising [2]					
		not changing [3]					
		slightly falling [4]					
		clearly falling [5]					
12/1999 to	06/2002			i	nsurances:	LI	
	and expectations for the red to last year our premi						
		clearly rising [1]					
		slightly rising [2]					
		not changing [3]					
		slightly falling [4]					
		clearly falling [5]					
Time spa	an of variable						
1999	2000 20	01 2002 2003	2004 2005	2006	2007	2008	
WEST							
EASI							

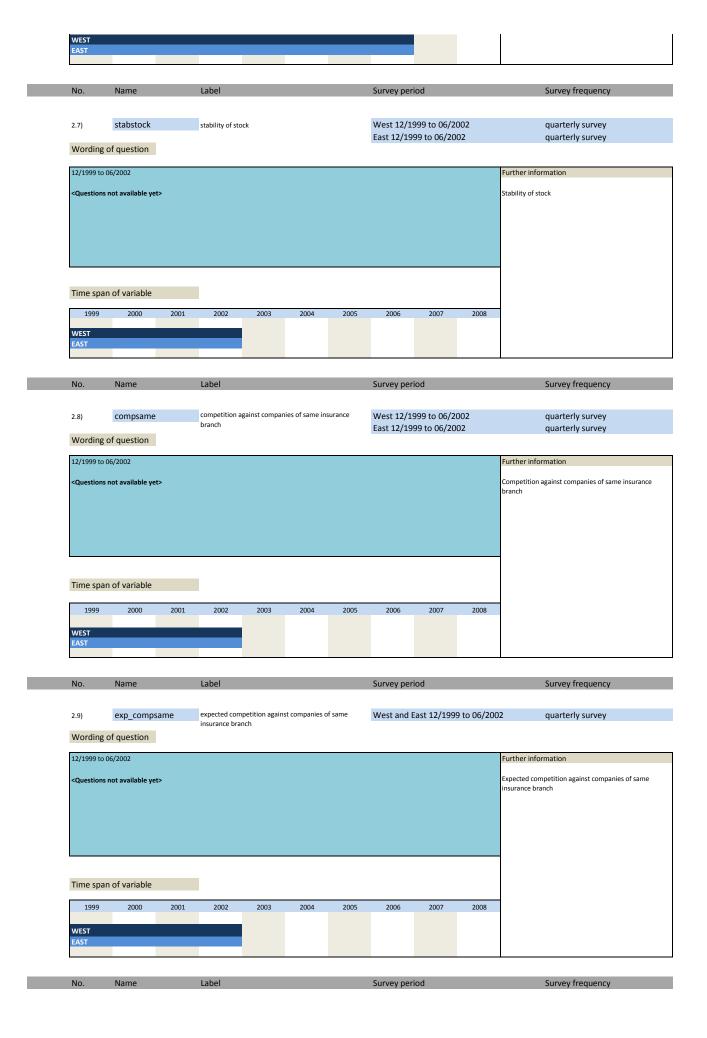
IVO.	Name	Label	Survey period	Survey frequency
2.5)	exp devpi2	expected development of premium income vs. previous	West since 09/2002	1st, 2nd quarter
	eb_a.a. p.=	year (since 2002/09)	East since 09/2002	1st, 2nd, 3rd quarter
			West & East since 01/2014	1st, 2nd, 3rd quarter
Wording o	f question			
since 09/2002	2		insurances: HI, C	Further information
	d expectations for the whole to last year our premium inco			Expected development of premium income vs. previous year (since 2002/09)
		rising [1]		*
		not changing [2]		20XX denotes the current business year
		falling [3]		e.g.: if the question was posed in 2011,
since 09/2002	1		insurances: LI	20XX means 2011
Schedules and	d expectations for the whole	business year		

5) Compared	to last year our	premium inc	ome will be							The same Question concerning the next buisness year is
			rising [1]							in edevpi_yy (qustion is stated in Dec. And since 2011 in Sept.)
			not changing	[2]						
			falling [3]]				
since 09/2011	1							insurances:	HI, CI	
Schedules an	d expectations	for the whol	e business vear	20XX/YY*						
	to last year our									
			rising [1]]				
			not changing	[2]						
			falling [3]]				
since 09/2011	1							insurances:	Ш	
	d expectations to last year our			20XX/YY*						
			rising [1]]				
			not changing	[2]						
			falling [3]]				
Time span	of variable									
1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	
			WEST							
			EAST							
2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	
WEST										
EAST										

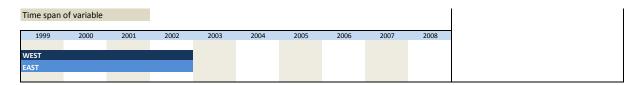
Survey period

Survey frequency

	exp_devbus		expected bus	ness developm	nent (next six months)		ce 12/1999		quarterly survey
						East since	e 12/1999		quarterly survey
Vording	of question								
ince 12/19	999						insurances:	НІ	Further information
Expected bi	usiness developm	ent during th	e next 12 or 6	months					Expected business development (next six months)
3) During th	he next 6 months o	ur business o	levelopment w	ill be					
				more favoural	ble [1]		コ		
				not changing	[2]		コ		
				less favourabl	e [3]		⊐		
since 12/19	999						insurances:	LI	
Expected hi	usiness developm	ent during th	e next 12 or 6	months					
	he next 6 months o								
				more favoural	ble [1]		7		
							-		
				not changing	[2]		_		
				less favourabl	e [3]]		
since 12/19	999						insurances:	CI	
	usiness developm								
9) During th	he next 6 months o	ur business o	levelopment w	rill be					
				more favoural	ble [1]		\exists		
				not changing	[2]				
							<u></u> 		
				not changing less favourabl			 		
							_ 		
Time spa	n of variable						<u></u>		
		2001	2002	less favourabl	e [3]	2006	2007	2009	
Time spa	on of variable	2001	2002			05 2006	2007	2008	
1999 WEST		2001	2002	less favourabl	e [3]	2006	2007	2008	
1999		2001	2002	less favourabl	e [3]	2006	2007	2008	



2.a.1) Wording	dev_nbapl1	development of new business (annual premi corresponding period last year (1999/12 - 20	ium) vs. West 12/1999 to 06/2002 102/06) East 12/1999 to 06/2002	quarterly survey quarterly survey
12/1999 to	06/2002		insurances: LI	Further information
	ent in the year so far ne course of the year so fa a) current annual pre	ar our new business (compared to the respective per emium increased significantly [1] increased slightly [2] remained unchanged [3] decreased slightly [4] decreased significantly [5]	riod of previous year)	Development of new business (annual premium) corresponding period last year (1999/12 - 2002/0
Time spa	an of variable			
1999 WEST EAST	2000 20	2001 2002 2003 2004	2005 2006 2007	2008
No.	Name	Label	Survey period	Survey frequency
2.a.2)	dev_nbapl2	development of new business (annual premi corresponding period last year (since 2002/0		quarterly survey quarterly survey
, ,	ne course of the year so fa	ar our new business (compared to the respective per	riod of previous year)	corresponding period last year (since 2002/09)
	a) current annual pre		riod of previous year)	
Time spa	a) current annual pre	increased [1] remained roughly unchanged [2] decreased [3]		corresponding period last year (since 2002/09)
	a) current annual pre	increased [1]	2005 2006 2007	
Time spa	a) current annual pre	increased [1]	2005 2006 2007	corresponding period last year (since 2002/09)
Time spal	a) current annual pre	increased [1]	2005 2006 2007	corresponding period last year (since 2002/09)
Time spal 1999 2009 WEST EAST No.	a) current annual pre	increased [1]	2005 2006 2007 2015 2016 2017 Survey period	2008 Survey frequency
Time spal 1999 2009 WEST EAST No. 2.a.3) Wording 12/1999 to Developme	a) current annual pre	increased [1] remained roughly unchanged [2] decreased [3] 2001 2002 2003 2004 WEST EAST Label Label development of new business (single premiu	2005 2006 2007 2015 2016 2017 Survey period wm) vs. West 12/1999 to 06/2002 East 12/1999 to 06/2002 insurances: LI	2008 2018 Survey frequency quarterly survey



No.	Name		Label				Survey per	iod		Survey frequency
			_							
2.a.4)	dev_nbspl2				ss (single premi	um) vs.	West since			quarterly survey
			previous year	(SINCE 2002/0	9)		East since	09/2002		quarterly survey
Wording	of question									
since 09/20	02							insurances:	LI	Further information
	ent in the year so e course of the ye		r new business (o	compared to ti	ne respective pe	riod of previo	ous year)			Development of new business (single premium) vs. previous year (since 2002/09)
	b) single prem	ium								
			increased [1]					I		
			remained app	roximately un	changed [2]			I		
			decreased [3]					I		
Time spa	n of variable									
1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	
			WEST							
			EAST							
2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	
WEST										
EAST										

2.a.5) Wording	exp_dev_r	bapl1	expected deve premium) vs.			22/061		999 to 06/2 99 to 06/20		quarterly survey quarterly survey
12/1999 to	06/2002							insurances:	LI	Further information
	and expectations ed to last year ou									Expected develoment of new business (annual premium) vs. previous year (1999/12 - 2002/06)
	a) current an	nual premiun	n							
			increase signif	ficantly [1]						
			increase slight	:ly [2]						
			stay about the	same [3]						
			decrease sligh	tly [4]						
			decrease signi	ficantly [5]						
Time spa	n of variable									
1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	
WEST										
EAST										

No. Name Label Survey period Survey frequency

No.	Name	Label	Survey period	Survey frequency
2.a.6)	exp_dev_nbapl2	expected develoment of new business (annual	West since 09/2002	1st, 2nd quarter
		premium) vs. previous year (since 2002/09)	East since 09/2002	1st, 2nd, 3rd quarter
			West & East since 01/2014	1st, 2nd, 3rd quarter
Wording	of question			·
			insurances: LI	Further information
since 09/20	002 and expectations for the who	•	insurances: LI	Further information Expected develoment of new business (annual premium) vs. previous year (since 2002/09)
since 09/20	002	•	insurances: LI	Expected develoment of new business (annual

							1
		rather increase [1]		<u></u>			e.g.:
		stay about the same [2]		_			if the question was posed in 2011,
		rather decrease [3]					20XX means 2011
	and expectations for t	he whole business year 20XX/YY*			insurances:	Ц	The same Question concerning the next buisness year in edev_nbapl_yy (qustion is stated in Dec. And since 2011 in Sept.)
4) Compare	d to last year our new						
	a) current annual p						
		rather increase [1]					
		stay about the same [2]					
		rather decrease [3]					
Time snai	n of variable						
1999		2001 2002 2003	2004 2005	2006	2007	2008	
1333	2000	WEST	2004 2003	2000	2007	2000	
		EAST	_	_			
2009	2010	2011 2012 2013	2014 2015	2016	2017	2018	
WEST	_						
EAST							
No.	Name	Label		Survey peri	od		Survey frequency
				ошто, рош			carrey request,
2.a.7)	exp_dev_nbspl	expected development of ne premium) vs. previous year (West 12/19 East 12/199			quarterly survey
Wording	of question			EdSt 12/195	19 10 00/20	02	quarterly survey
12/1999 to	06/2002				insurances:	LI	Further information
	and expectations for to	he whole business year business will be					Expected development of new business (single premium) vs. previous year (1999/12 - 2002/06)
	b) single premium						
		clearly rising [1]					
		slightly rising [2]		7			
				_ _			
		not changing [3]		_			
		slightly falling [4]					
		clearly falling [5]					
Time snai	n of variable	_					
1999		2001 2002 2003	2004 2005	2006	2007	2008	
WEST	2000	2002 2003	2004 2003	2000	2007	2008	
EAST	_						
No.	Name	Label		Survey peri	od		Survey frequency
2.a.8)	exp_dev_nbspl	expected development of ne premium) vs. previous year (West since 0 West & Eas	9/2002	2014	1st, 2nd quarter 1st, 2nd, 3rd quarter 1st, 2nd, 3rd quarter
Wording	of question			WEST & Las	c since of/		250, 2110, 510 quarter
since 09/20	02				insurances:	Ш	Further information
	d to last year our new	he whole business year business will be					Expected development of new business (single premium) vs. previous year (since 2002/09)
	b) single premium						
		rising [1]					*

20XX denotes the current business year

not changing [2]

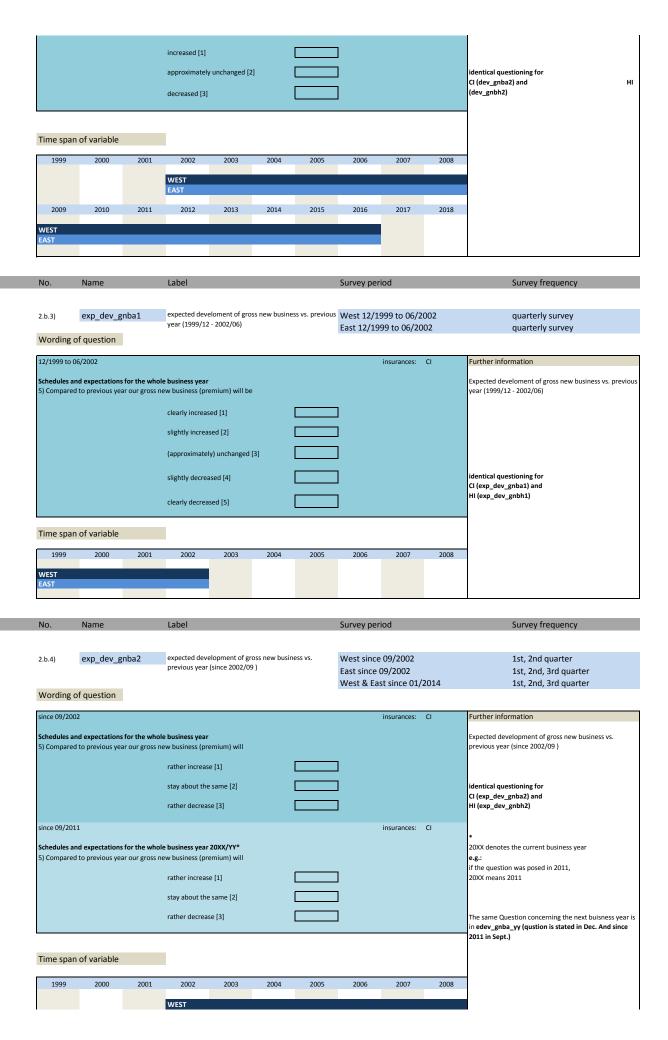
falling [3]

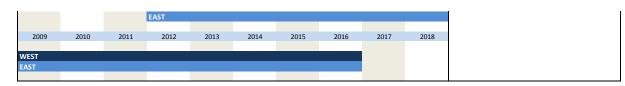
Schedules and expectations for the whole business year 20XX/YY* 4) Compared to last year our new business will be b) single premium rising [1] not changing [2] falling [3] Time span of variable 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 WEST EAST 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 WEST EAST No. Name Label Survey period Survey frequency 2.a.9) compoth! competition against companies of other insurance branches West 12/1999 to 06/2002 quarterly survey branches	
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 EAST EAST 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2016 2017 2018 2016 2017 2018 2016 2017 2018 2016 2017 2018 2016 2017 2018 2016 2017 2018 2016 2017 2018 2016 2017 2018 2016 2017 2018 2016 2017 2018 2016 2017 2018 2016 2017 2018 2016 2017 2018 2016 2017 2018 2017 2017 2018 2017 2017 2017 2017 2017 2017 2017 2017 2017 2017	
1999 2000 2001 2002 2003 2004 2005 2006 2007 2008	
WEST EAST	
EAST 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 WEST EAST	
No. Name Label Survey period Survey frequency 2.a.9) compothl competition against companies of other insurance West 12/1999 to 06/2002 quarterly survey	
No. Name Label Survey period Survey frequency 2.a.9) compothl competition against companies of other insurance West 12/1999 to 06/2002 quarterly survey	
2.a.9) compothl competition against companies of other insurance West 12/1999 to 06/2002 quarterly survey	
Land to the state of the state	
Wording of question Question	
12/1999 to 06/2002 insurances: LI Further information	
<questions available="" not="" yet=""> Competition against companies of other branches</questions>	insurance
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.10) exp_compothl expected competition against companies of other insurance branches expected competition against companies of other least 12/1999 to 06/2002 quarterly survey quarterly survey	
Wording of question	
12/1999 to 06/2002 insurances: LI Further information	s of other
12/1999 to 06/2002 insurances: LI Further information < Questions not available yet> Expected competition against companie	s of other
12/1999 to 06/2002 <questions available="" not="" yet=""> Further information Expected competition against companie insurance branches Time span of variable 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 WEST</questions>	s of other
12/1999 to 06/2002 <questions available="" not="" yet=""> Time span of variable 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 WEST EAST No. Name Label Survey period Survey frequency</questions>	s of other
12/1999 to 06/2002 <questions available="" not="" yet=""> Further information Expected competition against companie insurance branches Time span of variable 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 WEST EAST</questions>	s of other

	Development	in the year so	far								
ŀ	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 rou decreased [3]		d [2]					
	Time span	of variable									
Γ	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	
								WEST EAST			

							2016			
							WEST EAST			
No.	Name		Label				Survey peri	od		Survey frequency
2.a.12)	exp_currco	ntribution	expected dev	elopment of th vs. previous y	e disposal of c ear	urrent	West ab 12			quarterly survey
Wording o	f guestion			,			Ost ab 12/2	2016		quarterly survey
since 12/2016	•							insurances:	LV	Further information
	d expectations	for the whole	n husinass vaar							
6) Compared	to previous yea	ar our disposa	l of current cor	ntributions wil	l					
			rather increas							
			rather decrea							
										-
Time snan	of variable									
2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	
							WEST EAST			
							EAST			
No.	Name		Label				Survey peri	od		Survey frequency
			_							
2.b.1)	dev_gnba1			of gross new b		responding	West 12/19			quarterly survey
				of gross new b ar (1999/12 - 2		responding	West 12/19			quarterly survey quarterly survey
Wording o	f question					responding	East 12/199	99 to 06/20	002	quarterly survey
Wording o	f question					responding	East 12/199			
Wording of 12/1999 to 06	f question 5/2002 t in the year so	far	period last ye	ar (1999/12 - 2	002/06)	responding	East 12/199	99 to 06/20	002	quarterly survey Further information Development of gross new business vs. c
Wording of 12/1999 to 06 Development 2) During the	f question	far ear so far our	period last ye	ar (1999/12 - 2	002/06)	responding	East 12/199	99 to 06/20	002	quarterly survey
Wording of 12/1999 to 06 Development 2) During the	f question 5/2002 t in the year so course of the year	far ear so far our	period last ye	iness (premium	002/06)	responding	East 12/199	99 to 06/20	002	quarterly survey Further information Development of gross new business vs. c
Wording of 12/1999 to 06 Development 2) During the	f question 5/2002 t in the year so course of the year	far ear so far our	period last ye	iness (premium	002/06)	responding	East 12/199	99 to 06/20	002	quarterly survey Further information Development of gross new business vs. c
Wording of 12/1999 to 06 Development 2) During the	f question 5/2002 t in the year so course of the year	far ear so far our	period last ye	iness (premium	002/06)	responding	East 12/199	99 to 06/20	002	quarterly survey Further information Development of gross new business vs. c
Wording of 12/1999 to 06 Development 2) During the	f question 5/2002 t in the year so course of the year	far ear so far our	gross new busi evious year) are clearly increa slightly increa	iness (premium	002/06)	responding	East 12/199	99 to 06/20	002	quarterly survey Further information Development of gross new business vs. c
Wording of 12/1999 to 06 Development 2) During the	f question 5/2002 t in the year so course of the year	far ear so far our	gross new busi evious year) are clearly increa slightly increa	iness (premiume e sed [1] used [2]	002/06)	responding	East 12/199	99 to 06/20	002	quarterly survey Further information Development of gross new business vs. c
Wording of 12/1999 to 06 Development 2) During the	f question 5/2002 t in the year so course of the year	far ear so far our	gross new busi evious year) are clearly increa slightly increa (approximate slightly decre	iness (premiumessed [1] ased [2] ly) unchanged ased [4]	002/06)	responding	East 12/199	99 to 06/20	002	quarterly survey Further information Development of gross new business vs. c period last year (1999/12 - 2002/06) identical questioning for CI (dev_gnba1) and
Wording of 12/1999 to 06 Development 2) During the	f question 5/2002 t in the year so course of the year	far ear so far our	gross new busievious year) are clearly increases slightly increases (approximate	iness (premiumessed [1] ased [2] ly) unchanged ased [4]	002/06)	responding	East 12/199	99 to 06/20	002	quarterly survey Further information Development of gross new business vs. c period last year (1999/12 - 2002/06) identical questioning for
Wording of 12/1999 to 06 Development 2) During the	f question 5/2002 t in the year so course of the year	far ear so far our	gross new busi evious year) are clearly increa slightly increa (approximate slightly decre	iness (premiumessed [1] ased [2] ly) unchanged ased [4]	002/06)	responding	East 12/199	99 to 06/20	002	quarterly survey Further information Development of gross new business vs. of period last year (1999/12 - 2002/06) identical questioning for CI (dev_gnba1) and
Wording of 12/1999 to 06 Development 2) During the (compared to	f question 5/2002 t in the year so course of the year	far ear so far our	gross new busi evious year) are clearly increa slightly increa (approximate slightly decre	iness (premiumessed [1] ased [2] ly) unchanged ased [4]	002/06)	responding	East 12/199	99 to 06/20	002	quarterly survey Further information Development of gross new business vs. of period last year (1999/12 - 2002/06) identical questioning for CI (dev_gnba1) and
Wording of 12/1999 to 06 Development 2) During the (compared to	f question 5/2002 t in the year so course of the year to the respective	far ear so far our	gross new busi evious year) are clearly increa slightly increa (approximate slightly decre	iness (premiumessed [1] ased [2] ly) unchanged ased [4]	002/06)	responding	East 12/199	99 to 06/20	002	quarterly survey Further information Development of gross new business vs. c period last year (1999/12 - 2002/06) identical questioning for CI (dev_gnba1) and
Wording of 12/1999 to 06 Development 2) During the (compared to	f question 5/2002 t in the year so course of the year to the respective	far ear so far our e period of pro	gross new busievious year) are clearly increa slightly increa (approximate slightly decrea	iness (premiume essed [1] ussed [2] uly) unchanged ased [4]	(3]		East 12/199	99 to 06/2C insurances:	CI	quarterly survey Further information Development of gross new business vs. c period last year (1999/12 - 2002/06) identical questioning for CI (dev_gnba1) and

No.	Name	Label	Survey period	Survey frequency	
2.b.2)	dev_gnba2	development of gross new business vs. corresponding	West since 09/2002	quarterly survey	
		period last year (since 2002/09)	East since 09/2002	quarterly survey	
Wording	of question				
	-			le u i e u	
			insurances: CI	Further information	
since 09/20	302		modrances. Ci	Tarcher informacion	
	ent in the year so far		insulatives. Ci		
Developme 2) During th	ent in the year so far	ar our gross new business (premium)	institutes. C	Development of gross new business vs. corresponderiod last year (since 2002/09)	





No.	Name		Label				Survey per	iod		Survey frequency
	devia		davalanmant	of indomnifica	tion us provis	we was	West since	42/1000		and the second s
2.b.5)	devia		development							quarterly survey
Mording	of question						East since	12/1999		quarterly survey
wording	or question									
since 12/19	99							insurances:	CI	Further information
Develonme	ent in the year so	far								Development of indemnification vs. previous y
4) During co	ourse of the year	so far the de								bevelopment of machinineation vs. previous y
(compare	ed to the respectiv	ve period of p	previous year) is	;						1000 to 2002 the C. Lindowsification suctous
			more favoura	ble [1]			1			1999 to 2002 the G-J-indemnification quota v inquired
										· ·
			not changing	[2]			J			
			less favourab	le]			
Time spa	n of variable									
1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	_
1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	
WEST										
EAST										
2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	
	2010	2011	2012	2013	2014	2013	2010	2017	2018	
2009										
WEST										
					_					

No. Name Label

b.6)	exp_devia		year	elopment of ind	demnification vs. previous	West since 12/1	1999	204.4	1st, 2nd quarter 1st, 2nd, 3rd quarter
/ording	of question					West & East sin	nce 01/2	2014	1st, 2nd, 3rd quarter
nce 12/19	999					insur	rances:	CI	Further information
	and expectations								Expected development of indemnification vs. previou
Compare	ed to previous yea	r the develop	ment of indem	nification will b	oe .				year
			more favoural	ble [1]]			1999 to 2002 the G-J-indemnification quota was
			not changing [[2]]			inquired
			less favourabl	e]			*
nce 09/20)11					insur	rances:	CI	20XX denotes the current business year
hadulas -	and expectations	for the sub-1	husinass v	20VV/VV*					e.g.: if the question was posed in 2011, 20XX=2011
									ii tile question was poseu in 2011, 2011–2011
Compare	ed to previous yea	r the develop	ment of indem	nification will b	oe .				
Compare	ed to previous yea	r the develop	ment of indem		pe	1			The same Question concerning the next buisness year
Compare	ed to previous yea	r the develop	more favoural	ble [1]	oe]			in edevia_yy (qustion is stated in Dec. And since 20
Compare	ed to previous yea	r the develop		ble [1]	De La Carte de la]			
Compare	ed to previous yea	r the develop	more favoural	ble [1]	Die Control of the Co]]]			in edevia_yy (qustion is stated in Dec. And since 20:
Compare	d to previous yea	r the develop	more favoural	ble [1]	Die Control of the Co]]]			in edevia_yy (qustion is stated in Dec. And since 20
·		r the develop	more favoural	ble [1]	Die Control of the Co]]]			in edevia_yy (qustion is stated in Dec. And since 20
	n of variable	r the develop	more favoural	ble [1]	De La Carte de la]]]			in edevia_yy (qustion is stated in Dec. And since 20
·		2001	more favoural	ble [1]	2004 2005	2006	2007	2008	in edevia_yy (qustion is stated in Dec. And since 20:
ime spai	n of variable		more favoural not changing [less favourabl	ble [1] [2] e		2006	2007	2008	in edevia_yy (qustion is stated in Dec. And since 20
ime spaı	n of variable		more favoural not changing [less favourabl	ble [1] [2] e		2006	2007	2008	in edevia_yy (qustion is stated in Dec. And since 20
ime spai	n of variable 2000 WEST EAST	2001	more favoural not changing (less favourabl	ble [1] [2] e	2004 2005				in edevia_yy (qustion is stated in Dec. And since 20
ime spaı	n of variable		more favoural not changing [less favourabl	ble [1] [2] e			2007	2008	in edevia_yy (qustion is stated in Dec. And since 20:
ime spai	n of variable 2000 WEST EAST	2001	more favoural not changing (less favourabl	ble [1] [2] e	2004 2005				The same Question concerning the next buisness yes in edevia_yy (qustion is stated in Dec. And since 20: in Sept.)

Survey period

Survey frequency

2.b.7)	exp_atstocka	a	expected adju	ustment of ta	riffs in stock (ne	kt 12 months)	West since East since			quarterly survey quarterly survey	
Wording	g of question							•		, , ,	
since 12/1	999							insurances:	CI	Further information	
	business developme the next 12 months v									Expected adjustment of tariffs in stock (next 12 months	
	a) in stock		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,								
			up [1]								
			no, no change	e [2]]					
			down [3]								
Time sp	an of variable										
1999	2000	2001	2002	2003	2004	2005	2006	2007	2008		
WEST	_										
EAST											
2009	2010	2011	2012	2013	2014	2015	2016	2017	2018		
WEST EAST	_	_									
No.	Name		Label				Survey per	riod		Survey frequency	
					-: 66 :	(+ 12		42/4000			
2.b.8)	exp_atnba		months)	ustment or ta	riffs in new busir	iess (next 12	West since			quarterly survey quarterly survey	
Wording	g of question										
since 12/1	999							insurances:	CI	Further information	
	business developme the next 12 months v									Expected adjustment of tariffs in new business (next 12 months)	
	b) in new busine										
			up [1]								
			no, no change	e [2]		· 					
			down [3]			· 					
Time spa	an 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	_										
LAJI											
No.	Name		Label				Survey per	riod		Survey frequency	
2.c.1)	dev_gnbh1		development period last ye		business vs. cor 2002/06)	responding		.999 to 06/2 999 to 06/20		quarterly survey quarterly survey	
Wording	g of question						2030 12/13	755 10 00/20	02	quarterly survey	
12/1999 to	06/2002							insurances:	НІ	Further information	
2) During t	ent in the year so fa the course of the yea d to the respective p	r so far ou		iness (premiu	ım)					Development of gross new business vs. corresponding period last year (1999/12 - 2002/06)	
			clearly increa	sed [1]			1				
			slightly increa				1				
			J				_				
			(approximate	ılv) unchanga	4 [3]						
			(approximate		d [3]]			identical questioning for	
			(approximate slightly decre	ased [4]	d [3]]]			identical questioning for CI (dev_gnba1) and H (dev_gnbh1)	

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

No.	Name		Label				Survey peri	od		Survey frequency	
2.c.2)	dev_gnbh2				business vs. corr	responding	West since	09/2002		quarterly survey	
			period last ye	ar (since 2002/	(09)		East since 0	9/2002		quarterly survey	
Wording	of question										
since 09/20	002							insurances:	н	Further information	
2) During tl	ent in the year so the year so the course of the year to the respective page.	ear so far our		ness (premiun	۱)					Development of (gross) new business vs. corresperiod last year (since 2002/09)	por
			increased [1]]				
			approximately	unchanged [2	2]					identical questioning for	
										CI (dev_gnba2) and	
			decreased [3]				1				
			decreased [3]]			(dev_gnbh2)	
Time sna	n of variable		decreased [3]]				
	n of variable										
Time spa	n of variable	2001	decreased [3]	2003	2004	2005	2006	2007	2008		
			2002		2004	2005	2006	2007	2008		
					2004	2005	2006	2007	2008		
1999	2000		2002 WEST EAST	2003							
			2002 WEST		2004	2005	2006	2007	2008		
1999	2000		2002 WEST EAST	2003							

No. Name Label Survey period Survey frequency

2.c.3)	exp_dev_g	nbh1	expected deve	loment of gro	ss new busin	ess vs. previous	West 12/1	.999 to 06/2	002	quarterly survey		
			year (1999/12	- 2002/06)			East 12/19	999 to 06/20	002	quarterly survey		
Wording o	of question											
12/1999 to 0	06/2002							insurances:	НІ	Further information		
	nd expectations I to previous yea			emium) will be						Expected develoment of gross new business vs. previous year (1999/12 - 2002/06)		
			clearly increas	ed [1]]					
			slightly increas	sed [2]]					
			(approximatel	y) unchanged	[3]]					
			slightly decrea	sed [4]]			identical questioning for CI (exp_dev_gnba1) and		
			clearly decrea	sed [5]]			HI (exp_dev_gnbh1)		
Time span	of variable											
1999	2000	2001	2002	2003	2004	2005	2006	2007	2008			
WEST												
EAST												
		, and the second second										

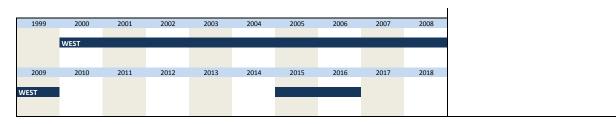
No.	Name	Label	Survey period	Survey frequency
2.c.4)	exp_dev_gnbh2	expected development of gross new business vs.	West since 09/2002	1st, 2nd quarter
		previous year (since 2002/09)	East since 09/2002	1st, 2nd, 3rd quarter
Wording	of question		West & East since 01/2014	1st, 2nd, 3rd quarter
wording	or question			
since 09/200)2		insurances: HI	Further information
Schedules a	nd expectations for the who	le business year		Expected development of gross new business vs.
5) Compare	d to previous year our gross r	new business (premium) will be		previous year (since 2002/09)
		increased [1]		
		approximately unchanged [2]		identical questioning for
				CI (exp_dev_gnba2) and

			decreased [3]							HI (exp_dev_gnbh2)
since 09/2011	L							insurances:	н	*
Schedules and	d expectations	for the whole	business year	20XX/YY*						20XX denotes the current business year
5) Compared	to previous yea	r our gross ne	w business (pr	emium) will be						e.g.:
			increased [1]							if the question was posed in 2011, 20XX means 2011
			ilici easeu [1]							ZOAA IIIEBIIS ZOII
			approximately	y unchanged [2]					L
			decreased [3]							The same Question concerning the next buisness year is in edev_gnba_yy (qustion is stated in Dec. And since
										2011 in Sept.)
Time span	of variable									
Time span	or variable									
1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	
			WEST							
			EAST							
2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	
2009	2010	2011	2012	2015	2014	2015	2016	2017	2016	
WEST										
EAST										
										l .

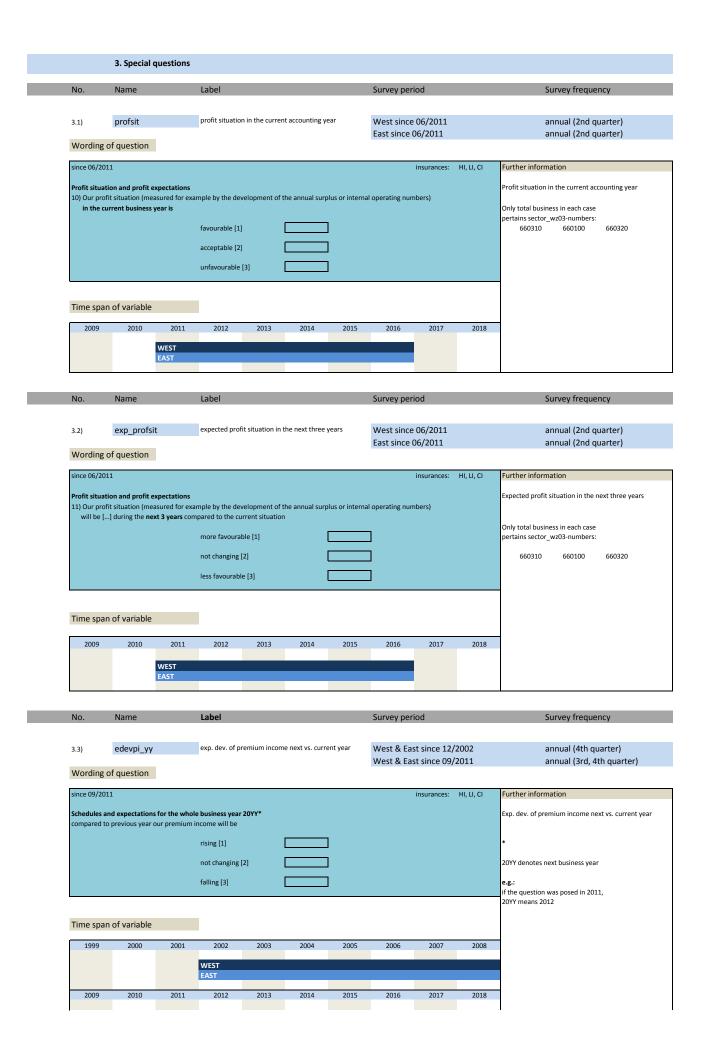
No.	Name		Label				Survey per	riod		Survey frequency
			dalaaak	-£:d:£:	-+:··			10/1000		
2.c.5)	devih		development	oi indemnina	ation vs. previo	us year	West since			quarterly survey
Mording	of augstion						East since	12/1999		quarterly survey
wording	of question									
since 12/19	199							insurances:	HI	Further information
Davolanma	ent in the year so	for								Development of indemnification vs. previous yea
	urse of the year t		ent of services t	or costs of illr	ness					Development of indemnincation vs. previous year
(compare	ed to the respecti	ve period of p	revious year) is							
			improved [1]							This question is also posed in EAST.
			not changed[2	!]						
			declined [3]							
Time spa	n of variable									
1000										
1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	
WEST										
2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	
	2010								2010	
WEST										

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 12/1	999		insurances: HI	Further information
	and expectations for the red to previous year the de	whole business year evelopment of services for costs of illness will expectedly be		Expected development of indemnification vs. previous year
		improving [1]		*
		not changing[2]		20XX denotes the current business year
		declining [3]		e.g.: if the question was posed in 2011,
since 09/2	011		insurances: HI	20XX means 2011
	•	whole business year 20XX/YY* evelopment of services for costs of illness will expectedly		This question is also posed in EAST.
		improving [1]		The same Question concerning the next buisness year in edevih_ry (qustion is stated in Dec. And since 2011 in Sept.)
		not changing[2] declining [3]		ш зере.,
Time spa	an of variable			

No. Name Label Survey period Survey frequency



No.	Name		Label				Survey per	ind		Survey frequency
INU.	INdille		Lanei				Survey per	iou		Survey frequency
2.c.7)	exp_aph		expected adju	stment of pren	nium			999 to 06/2		quarterly survey
!!							East 12/19	99 to 06/20	102	quarterly survey
Wording	of question									
12/1999 to	06/2002									Further information
<questions< td=""><td>not available ye</td><td>Þ</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>Expected adjustment of premium</td></questions<>	not available ye	Þ								Expected adjustment of premium
										This question was also posed in EAST.
Time spai	n of variable									
1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	
WEST										
WEST										



EAST										
No.	Name		Label				Survey per	riod		Survey frequency
			and day assuber	:			W . 0.5		/2002	1/61
3.a.1)	edev_nbapl_	.yy	exp. dev. new bu current year	isiness (ani	nuai premium) i	iext vs.		st since 12, st since 09,		annual (4th quarter) annual (3rd, 4th quarte
Wording o	of question									
since 09/201	.1							insurances:	LI	Further information
	nd expectations fo		e business year 20'	YY*						Exp. dev. new business (annual premium) no current year
	a) current annua									
			rising [1]							*
			not changing [2]							20YY denotes next business year
			falling [3]							e.g.:
										if the question was posed in 2011, 20YY means 2012
Time span	of variable									
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.	Nama						Survey per	riod		Survey frequency
			Lahel							
140.	Name		Label				July per	1100		
3.a.2)	edev_nbspl_v	уу	exp. dev. new bu	usiness (sin	gle premium) n	ext vs. currer	nt West & Ea	st since 12,		annual (4th quarter)
3.a.2)		уу		usiness (sin	gle premium) n	ext vs. currer	nt West & Ea			annual (4th quarter)
3.a.2)	edev_nbspl_v	уу	exp. dev. new bu	ısiness (sin	gle premium) n	ext vs. currer	nt West & Ea	st since 12,		annual (4th quarter)
3.a.2) Wording c	edev_nbspl_vof question		exp. dev. new bu		gle premium) n	ext vs. currer	nt West & Ea	ast since 12, ast since 09,	/2011	annual (4th quarter) annual (3rd, 4th quarte Further information
3.a.2) Wording of the state of	edev_nbspl_vof question	or the who	exp. dev. new bu year		gle premium) ni	ext vs. currer	nt West & Ea	ast since 12, ast since 09,	/2011	annual (4th quarter) annual (3rd, 4th quarte Further information
3.a.2) Wording of the state of	edev_nbspl_vof question	or the whol	exp. dev. new bu year		gle premium) n	ext vs. currer	nt West & Ea	ast since 12, ast since 09,	/2011	annual (4th quarter) annual (3rd, 4th quarter) Further information Exp. dev. new business (single premium) ne
3.a.2) Wording of the state of	edev_nbspl_v of question 11 nd expectations for previous year our	or the whol	exp. dev. new bu year		gle premium) n	ext vs. currer	nt West & Ea	ast since 12, ast since 09,	/2011	annual (4th quarter) annual (3rd, 4th quarter) Further information Exp. dev. new business (single premium) ne
3.a.2) Wording of the state of	edev_nbspl_v of question 11 nd expectations for previous year our	or the whol	e business year 20'	γγ*	gle premium) n	ext vs. currer	nt West & Ea	ast since 12, ast since 09,	/2011	annual (4th quarter) annual (3rd, 4th quarter) Further information Exp. dev. new business (single premium) ne
3.a.2) Wording of the state of	edev_nbspl_v of question 11 nd expectations for previous year our	or the whol	exp. dev. new buyear e business year 20' ness will be rising [1]	γγ*	gle premium) n	ext vs. currer	nt West & Ea	ast since 12, ast since 09,	/2011	annual (4th quarter) annual (3rd, 4th quarter) annual (3rd, 4th quarter) Further information Exp. dev. new business (single premium) ne year
3.a.2) Wording of the state of	edev_nbspl_v of question 11 nd expectations for previous year our	or the whol	e business year 20' ness will be rising [1] not changing [2]	γγ*	gle premium) n	ext vs. currer	nt West & Ea	ast since 12, ast since 09,	/2011	annual (4th quarter) annual (3rd, 4th quarter) annual (3rd, 4th quarter) Further information Exp. dev. new business (single premium) neyear * 20YY denotes next business year e.g.:
3.a.2) Wording of the control of th	edev_nbspl_v of question 11 nd expectations for previous year our	or the whol	e business year 20' ness will be rising [1] not changing [2]	γγ*	gle premium) n	ext vs. currer	nt West & Ea	ast since 12, ast since 09,	/2011	annual (4th quarter) annual (3rd, 4th quarter) annual (3rd, 4th quarter) Exp. dev. new business (single premium) ne year * 20YY denotes next business year e.g.: If the question was posed in 2011,
3.a.2) Wording of the control of th	edev_nbspl_of question 11 nd expectations for previous year our b) single premiu	or the whol	e business year 20' ness will be rising [1] not changing [2]	γγ*	gle premium) no	ext vs. currer	nt West & Ea	ast since 12, ast since 09,	/2011	annual (4th quarter) annual (3rd, 4th quarter) annual (3rd, 4th quarter) Exp. dev. new business (single premium) ne year * 20YY denotes next business year e.g.: If the question was posed in 2011,
Wording of since 09/201 Schedules ar Compared to	edev_nbspl_of question 1.1 and expectations for previous year our b) single premiu	or the whol r new busin	exp. dev. new buyear e business year 20 ness will be rising [1] not changing [2] falling [3]	YY*			West & Ea	ist since 12, ist since 09, insurances:	u u	annual (4th quarter) annual (3rd, 4th quarter) annual (3rd, 4th quarter) Exp. dev. new business (single premium) ne year * 20YY denotes next business year e.g.: If the question was posed in 2011,
Wording of Since 09/201 Schedules ar Compared to	edev_nbspl_ of question 1 nd expectations for previous year our b) single premiu n of variable 2000	or the whole or new busin	exp. dev. new buyear e business year 20' ness will be rising [1] not changing [2] falling [3] 2002 WEST EAST	2003	2004	2005	West & Ea West & Ea	inst since 12, ast since 09, insurances:	2008	annual (4th quarter) annual (3rd, 4th quarter) annual (3rd, 4th quarter) Further information Exp. dev. new business (single premium) nevear * 20YY denotes next business year e.g.: If the question was posed in 2011,
Wording cosince 09/201 Schedules ar Compared to	edev_nbspl_of question 1.1 and expectations for previous year our b) single premiu	or the whol r new busin	exp. dev. new buyear e business year 20 ness will be rising [1] not changing [2] falling [3]	YY*			West & Ea	ist since 12, ist since 09, insurances:	u u	annual (4th quarter) annual (3rd, 4th quarter) annual (3rd, 4th quarter) Further information Exp. dev. new business (single premium) nevear * 20YY denotes next business year e.g.: If the question was posed in 2011,
Wording of Since 09/201 Schedules ar Compared to	edev_nbspl_ of question 1 nd expectations for previous year our b) single premiu n of variable 2000	or the whole or new busin	exp. dev. new buyear e business year 20' ness will be rising [1] not changing [2] falling [3] 2002 WEST EAST	2003	2004	2005	West & Ea West & Ea	inst since 12, ast since 09, insurances:	2008	annual (4th quarter) annual (3rd, 4th quarter) annual (3rd, 4th quarter) Further information Exp. dev. new business (single premium) ne year * 20YY denotes next business year e.g.: If the question was posed in 2011,
Wording of Since 09/201 Schedules ar Compared to Time span 1999 2009 WEST	edev_nbspl_ of question 1 nd expectations for previous year our b) single premiu n of variable 2000	or the whole or new busin	exp. dev. new buyear e business year 20' ness will be rising [1] not changing [2] falling [3] 2002 WEST EAST	2003	2004	2005	West & Ea West & Ea	inst since 12, ast since 09, insurances:	2008	annual (4th quarter) annual (3rd, 4th quarter) annual (3rd, 4th quarter) Further information Exp. dev. new business (single premium) ne year * 20YY denotes next business year e.g.: If the question was posed in 2011,
Wording of Since 09/201 Schedules ar Compared to Time span 1999 2009 WEST	edev_nbspl_ of question 1 nd expectations for previous year our b) single premiu n of variable 2000	or the whole or new busin	exp. dev. new buyear e business year 20' ness will be rising [1] not changing [2] falling [3] 2002 WEST EAST	2003	2004	2005	West & Ea West & Ea	ast since 12, ast since 09, insurances:	2008	annual (4th quarter) annual (3rd, 4th quarter) annual (3rd, 4th quarter) Further information Exp. dev. new business (single premium) ne year * 20YY denotes next business year e.g.: If the question was posed in 2011,
Wording of Since 09/201 Schedules ar Compared to 1999 2009 WEST	edev_nbspl_ of question 11 nd expectations for previous year our b) single premiu 1 of variable 2000	2001	e business year 20' ness will be rising [1] not changing [2] falling [3] 2002 WEST EAST 2012	2003 2013	2004	2005	2006 Survey per	ast since 12, ast since 09, insurances:	2008 2018	annual (4th quarter) annual (3rd, 4th quarter) annual (3rd, 4th quarter) Exp. dev. new business (single premium) ne year * 20YY denotes next business year e.g.: if the question was posed in 2011, 20YY means 2012
Wording of Since 09/201 Schedules ar Compared to Time span 1999 2009 WEST EAST	edev_nbspl_ of question of question of question of expectations for previous year our b) single premiu of variable 2000 2010 Name edev_gnba_y	2001	exp. dev. new bu year e business year 20' ness will be rising [1] not changing [2] falling [3] 2002 WEST EAST 2012	2003 2013	2004	2005	2006 Survey per West & Ea	insurances: 2007 2017	2008 2008 2018	annual (4th quarter) annual (3rd, 4th quarter) annual (3rd, 4th quarter) Exp. dev. new business (single premium) ne year * 20YY denotes next business year e.g.: if the question was posed in 2011, 20YY means 2012 Survey frequency annual (4th quarter)
Wording of since 09/201 Schedules ar Compared to 1999 2009 WEST EAST No. 3.b.1) Wording of the since 1999	edev_nbspl_ of question 1 nd expectations for previous year our b) single premiu a of variable 2000 2010 Name edev_gnba_y of question	2001	exp. dev. new bu year e business year 20' ness will be rising [1] not changing [2] falling [3] 2002 WEST EAST 2012	2003 2013	2004	2005	2006 Survey per West & Ea	2007 2017 2017 2017 2017	2008 2008 2018	annual (4th quarter) annual (3rd, 4th quarter) annual (3rd, 4th quarter) Exp. dev. new business (single premium) ne year * 20YY denotes next business year e.g.: If the question was posed in 2011, 20YY means 2012 Survey frequency annual (4th quarter) annual (3rd, 4th quarter)
Wording of Since 09/201 Schedules ar Compared to 1999 2009 WEST EAST No. Since 09/201	edev_nbspl_ of question of question of question of expectations for previous year our b) single premiu of variable 2000 2010 Name edev_gnba_y of question	or the whole r new busin	e business year 20' ness will be rising [1] not changing [2] falling [3] 2002 WEST EAST 2012 Label exp. dev. gross ne	2003 2013 2013	2004	2005	2006 Survey per West & Ea	insurances: 2007 2007 2017	2008 2008 2018	annual (4th quarter) annual (3rd, 4th quarter) annual (3rd, 4th quarter) Exp. dev. new business (single premium) ne year * 20YY denotes next business year e.g.: if the question was posed in 2011, 20YY means 2012 Survey frequency annual (4th quarter) annual (3rd, 4th quarter) Further information
Wording of Since 09/201 Schedules ar Compared to 1999 2009 WEST EAST No. 3.b.1) Wording of Schedules ar Since 09/201 Schedules ar Since 09/201 Schedules ar Since 09/201	edev_nbspl_ of question 1 nd expectations for previous year our b) single premiu 2000 2010 Name edev_gnba_y of question 1 nd expectations for nd e	2001 2011	exp. dev. new bu year e business year 20' ness will be rising [1] not changing [2] falling [3] 2002 WEST EAST 2012	2003 2013 2013	2004	2005	2006 Survey per West & Ea	2007 2017 2017 2017 2017	2008 2008 2018	annual (4th quarter) annual (3rd, 4th quarter) annual (3rd, 4th quarter) Exp. dev. new business (single premium) ne year * 20YY denotes next business year e.g.: if the question was posed in 2011, 20YY means 2012 Survey frequency annual (4th quarter) annual (3rd, 4th quarter) Further information
Wording of Since 09/201 Schedules ar Compared to 1999 2009 WEST EAST No. 3.b.1) Wording of Schedules ar Since 09/201 Schedules ar Since 09/201 Schedules ar Since 09/201	edev_nbspl_ of question 1 nd expectations for previous year our b) single premiu 2000 2010 Name edev_gnba_y of question 1 nd expectations for nd e	2001 2011	e business year 20' ness will be rising [1] not changing [2] falling [3] 2002 WEST EAST 2012 Label exp. dev. gross no	2003 2013 2013	2004	2005	2006 Survey per West & Ea	2007 2017 2017 2017 2017	2008 2008 2018	annual (4th quarter) annual (3rd, 4th quarter) annual (3rd, 4th quarter) Exp. dev. new business (single premium) ne year * 20YY denotes next business year e.g.: if the question was posed in 2011, 20YY means 2012 Survey frequency annual (4th quarter) annual (3rd, 4th quarter) Further information
Wording of Since 09/201 Schedules ar Compared to 1999 2009 WEST EAST No. 3.b.1) Wording of Schedules ar Since 09/201 Schedules ar Since 09/201 Schedules ar Since 09/201	edev_nbspl_ of question 1 nd expectations for previous year our b) single premiu 2000 2010 Name edev_gnba_y of question 1 nd expectations for nd e	2001 2011	e business year 20' ness will be rising [1] not changing [2] falling [3] 2002 WEST EAST 2012 Label exp. dev. gross no	2003 2013 2013 ew busines	2004	2005	2006 Survey per West & Ea	2007 2017 2017 2017 2017	2008 2008 2018	annual (4th quarter) annual (3rd, 4th quarter) annual (3rd, 4th quarter) Exp. dev. new business (single premium) ne year * 20YY denotes next business year e.g.: If the question was posed in 2011, 20YY means 2012 Survey frequency annual (4th quarter) annual (3rd, 4th quarter)

										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 per	iod		Survey frequency
3.b.2)	edevia_yy		exp. dev. inde	mnification n	ext vs. current y	year	West & Eas	st 12/1999-2	2010	annual (4th quarter)
							West & Eas	st 09/2011 -	09/2013	annual (3rd quarter)
							West & Eas	st since 09/2	2014	3rd, 4th quarter
Wording	of question									
since 09/20	11							insurances:	CI	Further information
				2010/4						5 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -
	and expectations d to previous yea				costs of illness v	will be				Exp. dev. indemnification next vs. current ye
,	,					_				
			improving [1]							*
			not changing	[2]]				20YY denotes next business year
						1				
			declining [3]							
			01-7							e.g.: if the question was posed in 2011
			01.7							e.g.: if the question was posed in 2011, 20YY mean 2012
										if the question was posed in 2011,
Time spa	n of variable		0.07							if the question was posed in 2011,
Time spa	n of variable	2001	2002	2003	2004	2005	2006	2007	2008	if the question was posed in 2011,
1999		2001		2003	2004	2005	2006	2007	2008	if the question was posed in 2011,
1999 WEST		2001		2003	2004	2005	2006	2007	2008	if the question was posed in 2011,
1999		2001		2003	2004	2005	2006	2007	2008	if the question was posed in 2011,
1999 WEST		2001		2003	2004	2005	2006	2007	2008	if the question was posed in 2011,
1999 WEST EAST 2009	2000		2002							if the question was posed in 2011,
1999 WEST EAST	2000		2002							if the question was posed in 2011,

No.	Name		Label				Survey per	iod		Survey frequency	
3.c.1)	edev_gnbh_	_уу	exp. dev. gro	ss new busines	s next vs. curre	nt year	West & Eas	st since 12/	2002	annual (4th quarter)	
							West & Eas	st since 09/	2011	annual (3rd, 4th quarter)	
Wording	of question										
since 09/20	011							insurances:	н	Further information	
	and expectations to previous year o									Exp. dev. gross new business next vs. current y	
			rising [1]								
			not changing	[2]]				*	
			falling [3]]				20YY denotes next business year	
										e.g.:	
										if the question was posed in 2011, 20YY means 2012	
Time sna	n of variable										
Time spa	iii di variable										
1999	2000	2001	2002	2003	2004	2005	2006	2007	2008		
			WEST								
			EAST								
		2011	2012	2013	2014	2015	2016	2017	2018		
2009	2010										
	2010										
2009 WEST EAST	2010										

No.	Name	Label	Survey period	Survey frequency
3.c.2)	edevih_yy	exp. dev. indemnification next vs. current year	West & East 12/1999 - 2010	annual (4th quarter)
			West & East 09/2011 to 09/2013	annual (3rd quarter)
			West & East since 09/2014	3rd, 4th quarter
Wording	of question			

since 09/2011	l							insurances:	н	Further information
	d expectations to previous yea				illness will be					Exp. dev. indemnification next vs. current year
			improving [1]							*
			not changing	[2]						20YY denotes next business year
			declining [3]			l				e.g.: if the question was posed in 2011,
										20YY means 2012
Time span	of variable									This question was also posed in EAST.
1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	
WEST										
2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	
WEST										