LMU-ifo

EBDC

Economics & Business Data Center

List of Variables

Business Survey Insurance Sector

Data: Q4/1999-Q4/2023

As of April 2024

LMU-ifo Economics & Business Data Center (EBDC)

Poschingerstr. 5
81679 München

ifo Institut

LMU LUDWIG-MAXIMILIANS-UNIVERSITÄT MÜNCHEN

List of variables - Ifo Business Survey Insurance Sector

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

1. Variables of identification

No.	Name	Label	German description
	survey	survey	Umfrage
	online	online	Fragebogen online beantwortet
	participation_date	participation_date	Teilnahmedatum
	year	year	Erhebungsjahr
	month	month, end month of the quarter	Erhebungsmonat, Endmonat des jeweiligen Quartals
	idnum	KT and INNO firm adressfile id	Firmenidentifikationsnummer
	runnum	running number of plant	Laufende Firmennummer
	fedstaifo	federal state (ifo-code)	Bundesland entsprechend ifo Codierung
	sector_wz03	ID num of insurance industry 2003	Kennnummer Versicherungsgewerbe 2003
	weight	weight	Gewicht
	size	size	Größenklasse
	size_empl	size class, employees	Größenklasse, Mitarbeiter
	size_turnover	size class, turnover	Größenklasse, Umsatz
	emppro2	employees per division	Mitarbeiter pro Abteilung

2. Standard questions

No.	Name	Label	German
	statebus	state of buisness (appraisal)	Beurteilung der Geschäftslage
	currcontribution	development of the disposal of current contributions vs.corresponding period last year	Entwicklung des Abgangs laufender Beiträge - im bisherigen Jahresverlauf
	dev_gnb	development of (gross) new business vs. Corresponding period last year	Entwicklung des (Brutto-)Neugeschäfts im Vergleich zum entsprechenden Zeitraum des Vorjahres
	dev_i	development of indemnification vs. Corresponding period last year	Entwicklung der Entschädigung im Vergleich zum entsprechenden Vorjahreszeitraum
	dev_nbsp	development of new business single premium (life insurance|since '02)	Entwicklung des Neugeschäfts Einmalbeitrag (Lebensversicherung|seit '02)
	dev_pi	development of premium income vs. corresponding period last year	Entwicklung der Prämieneinnahmen im Vergleich zum entsprechenden Vorjahreszeitraum
	edevpi_yy	exp. dev. premium income next vs. current year	Erwartete Entwicklung der Prämieneinnahmen nächstes Jahr verglichen mit diesem Jahr
	exp_atnba	expected adjustment of tariffs in new business (next 12 months)	Erwartete Tarifanpassung im Neugeschäft i. d. nächsten 12 Monaten
	exp_atstocka	expected adjustment of tariffs in stock (next 12 months)	Erwartete Tarifanpassung im Bestand i. d. nächsten 12 Monaten
	exp_currcontribution	expected development of the disposal of current contributions vs. previous year	Erwartete Entwicklung des Abgangs laufender Beiträge - gegenüber dem Vorjahr
	exp_devbus	expected business development (next six months)	Erwartete Entwicklung der Geschäftslage i. d. nächsten sechs Monaten
	exp_profsit	expected profit situation in the next three years	erwartete Gewinnsituation in den nächsten drei Jahren
	expfy_gnb	expected (gross) new business vs. previous year	erwartetes (Brutto-)Neugeschäft im Vergleich zum Vorjahr
	expfy_gnb_yy	expected (gross) new business vs. previous year (2011, 2012, 2013)	erwartetes (Brutto-)Neugeschäft im Vergleich zum Vorjahr (2011, 2012, 2013)
	expfy_i	expected indemnification vs. previous year	erwartete Entschädigung im Vergleich zum Vorjahr
	expfy_i12	expected indemnification in 2012 vs. 2011, 2013 vs. 2012	erwartete Entschädigung in 2012 vs. 2011, 2013 vs. 2012
	expfy_nbsp	expected development new business single premium (life insurance|since '02)	erwartete Entwicklung Neugeschäft Einmalbeitrag (Lebensversicherung|seit '02)
	expfy_nbspl_yy	exp. dev. new business (single premium) next vs. current year (life insurance|si	erwart. Ent. Neugeschäft (Einmalbeitrag) nächstes im Vergleich zum laufenden Jahr (Lebensversicherung|si
	expfy_pi	expected premium income vs. previous year	erwartete Prämieneinnahmen im Vergleich zum Vorjahr
	profsit	profit situation in the current accounting year	Ertragslage im laufenden Rechnungsjahr

List of variables - Ifo Business Survey Insurance Sector

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

3. Special questions

No.	Name	Label	German description
	totalcontribution_tsd	total contribution in tsds	Gesamtbeitrag in Tsds
	ver_6mon_busexp_capinv	Business expectations capital investment 6 months	Geschäftserwartungen Kapitalanlage 6 Monate
	ver_6mon_busexp_newbus	Business expectations new business 6 months	Geschäftserwartungen Neugeschäft 6 Monate
	ver_6mon_busexp_perfdev	Business expectations performance development 6 months	Geschäftserwartungen Leistungsentwicklung 6 Monate
	ver_6mon_busexp_portbus	Business expactations portfolio business 6 months	Geschäftserfahrungen Bestandsgeschäft 6 Monate
	ver_24mon_busexp_capinv	Business expectations capital investment 24 months	Geschäftserwartungen Kapitalanlage 24 Monate
	ver_24mon_busexp_newbus	Business expectations new business 24 months	Geschäftserwartungen Neugeschäft 24 Monate
	ver_24mon_busexp_perfdev	Business expectations performance development 24 months	Geschäftserwartungen Leistungsentwicklung 24 Monate
	ver_24mon_busexp_portbus	Business expactations portfolio business 24 months	Geschäftserfahrungen Bestandsgeschäft 24 Monate
	ver_cor_bussit_capinv	Corona business situation capital investment	Corona Geschäftslage Kapitalanlage
	ver_cor_bussit_newbus	Corona business situation new business	Corona Geschäftslage Neugeschäft
	ver_cor_bussit_perfdev	Corona business situation performance development	Corona Geschäftslage Leistungsentwicklung
	ver_cor_bussit_portbus	Corona business situation portfolio business	Corona Geschäftslage Bestandsgeschäft
	ver_cor_digtrans	Corona digital transformation	Corona digitale Transformation
	ver_cor_exp_capinv	Corona expectations capital investment	Corona Erwartungen Kapitalanlagen
	ver_cor_exp_newbus	Corona expectations new business	Corona Erwartungen Neugeschäft
	ver_cor_exp_perfdev	Corona expectations performance development	Corona Erwartungen Leistungsentwicklung
	ver_cor_exp_portbus	Corona expactations portfolio business	Corona Erwartungen Bestandsgeschäft
	ver_cor_impsales	Corona impact on sales	Corona Einfluss auf Umsatz
	ver_digitalization1	digitization 1	Digitalisierung 1
	ver_digitalization2	digitization 2	Digitalisierung 2
	ver_digitalization3	digitization 3	Digitalisierung 3
	ver_digitalization4	digitization 4	Digitalisierung 4
	ver_intrate_envir1	interest rate environment 1	Zinsumfeld 1
	ver_intrate_envir2	interest rate environment 2	Zinsumfeld 2
	ver_intrate_envir3	interest rate environment 3	Zinsumfeld 3
	ver_intrate_envir4	interest rate environment 4	Zinsumfeld 4
	ver_sign_busexp_changesale	Significance changes in sales for business expectations	Bedeutung Veränderungen im Vertrieb für Geschäftserwartungen
	ver_sign_busexp_compenvir	Significance competitive environment for business expectations	Bedeutung Wettbewerbsumfeld für Geschäftserwartungen
	ver_sign_busexp_custbeh	Significance changed customer behavior for business expectations	Bedeutung verändertes Kundenverhalten für Geschäftserwartungen
	ver_sign_busexp_dig	Significance digitization of business operations for business expectations	Bedeutung Digitalisierung der Geschäftsabläufe für Geschäftserwartungen
	ver_sign_busexp_econenvir	Significance economic environment for business expectations	Bedeutung konjunkturelles Umfeld für Geschäftserwartungen
	ver_sign_busexp_intrate	Significance interest rate environment for business expectations	Bedeutung Zinsumfeld für Geschäftserwartungen

ver_sign_busexp_perfdev	Significance performance development for business expectations	Bedeutung Leistungsentwicklung für Geschäftserwartungen
ver_sign_busexp_prodport	Significance product portfolio changeover for business expectations	Bedeutung Produktportfolio Umstellung für Geschäftserwartungen
ver_sign_busexp_regenvir	Significance regulatory environment for business expectations	Bedeutung regulatorisches Umfeld / staatliche Vorgaben für Geschäftserwartungen
ver_sign_busexp_saveprop	Significance households' propensity to save for business expectations	Bedeutung Sparneigung der Haushalte für Geschäftserwartungen
ver_sign_bussit_changesale	Significance changes in sales for business situation	Bedeutung Veränderungen im Vertrieb für Geschäftssituation
ver_sign_bussit_compenvir	Significance competitive environment for business situation	Bedeutung Wettbewerbsumfeld für Geschäftssituation
ver_sign_bussit_custbeh	Significance changed customer behavior for business situation	Bedeutung verändertes Kundenverhalten für Geschäftssituation
ver_sign_bussit_dig	Significance digitization of business operations for business situation	Bedeutung Digitalisierung der Geschäftsabläufe für Geschäftssituation
ver_sign_bussit_econenvir	Significance economic environment for business situation	Bedeutung konjunkturelles Umfeld für Geschäftssituation
ver_sign_bussit_intrate	Significance interest rate environment for business situation	Bedeutung Zinsumfeld für Geschäftssituation
ver_sign_bussit_perfdev	Significance performance development for business situation	Bedeutung Leistungsentwicklung für Geschäftssituation
ver_sign_bussit_prodport	Significance product portfolio changeover for business situation	Bedeutung Produktportfolio Umstellung für Geschäftssituation
ver_sign_bussit_regenvir	Significance regulatory environment for business situation	Bedeutung regulatorisches Umfeld / staatliche Vorgaben für Geschäftssituation
ver_sign_bussit_saveprop	Significance households' propensity to save for business situation	Bedeutung Sparneigung der Haushalte für Geschäftssituation

1. Variables of identification

Name	Label	Survey period	Survey frequency
survey	survey	since 12/1999	quarterly survey

Further information

Name	Label	Survey period	Survey frequency
online	online	since 12/1999	quarterly survey

Further information

Name	Label	Survey period	Survey frequency
participation_date	participation_date	since 12/1999	quarterly survey

Further information

Name	Label	Survey period	Survey frequency
year	year	since 12/1999	quarterly survey

Further information

Survey year

4 digits

Name	Label	Survey period	Survey frequency
month	month, end month of the quarter	since 12/1999	quarterly survey

Further information

Month, end month of the respective
quarter
e.g.: 3, 6, 9, 12

Name	Label	Survey period	Survey frequency
idnum	KT and INNO firm adressfile id	since 12/1999	quarterly survey

Further information

KT and INNO firm adressfile id
7 digits
digit 1-2: econoimic sector
digit 3-7: company id number

Name	Label	Survey period	Survey frequency
runnum	running number of plant	since 12/1999	quarterly survey

Further information

Running number of plant

Name	Label	Survey period	Survey frequency
fedstaifo	federal state (ifo-code)	since 12/1999	quarterly survey

Further information

Federal state according to ifo code

Name	Label	Survey period	Survey frequency
sector_wz03	ID num of insurance industry	since 12/1999	quarterly survey

Further information

ID number of insurance industry

Label key: very extensive, on demand

see do-File: kt_vg_Panel_Label.do

Name	Label	Survey period	Survey frequency
weight	weight	since 12/1999	quarterly survey

Further information

Name	Label	Survey period	Survey frequency
size	size	since 12/1999	quarterly survey

Further information

Size class

Name	Label	Survey period	Survey frequency
size_empl	size class, employees	since 12/1999	quarterly survey

Further information

Name	Label	Survey period	Survey frequency

size_turnover	size class, turnover	since 12/1999	quarterly survey

Further information

Turnover size class

Name	Label	Survey period	Survey frequency
emppro2	employees per division	since 12/1999	quarterly survey

Further information

Employees per department

2. Standard questions

Name	Label	Survey period	Survey frequency
statebus	state of buisness (appraisal)	since 12/1999	quarterly survey

Wording of question

12/1999 to 06/2002	Further information
Current situation 1) We currently evaluate our state of business to be good [1] satisfying [2] bad [3]	Appraisal of the state of business

since 09/2002

Current situation
1) We currently evaluate our state of business to be

favourable [1]	acceptable [2]	unfavourable [3]

Name	Label	Survey period	Survey frequency
currcontribution	development of the disposal of current contributions vs.corresponding period last year	since 12/2016	quarterly survey

Wording of question

since 12/2016	Further information

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]	roughly unchanged [2]	decreased [3]

Name	Label	Survey period	Survey frequency
dev_gnb	development of (gross) new business vs. Corresponding period last year	since 12/1999	quarterly survey

Wording of question

since 12/1999	Further information

Development of (gross) new business compared with the corresponding period of the previous year

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

Name	Label	Survey period	Survey frequency
dev_i	development of indemnification vs. Corresponding period last year	since 12/1999	quarterly survey

Wording of question

since 12/1999	Further information

Development of compensation compared with the corresponding prior-year period

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

Name	Label	Survey period	Survey frequency
dev_nbsp	development of new business single premium (life insurance|since '02)	since 12/1999	quarterly survey

since 12/1999	Further information

development of new business single premium (life insurance\|since '02)

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

Name	Label	Survey period	Survey frequency
dev_pi	development of premium income vs. corresponding period last year	since 12/1999	quarterly survey

Wording of question

since 12/1999	Further information

Development of premium income compared with the corresponding prior-year period

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

Name	Label	Survey period	Survey frequency
edevpi_yy	exp. dev. premium income next vs. current year	09/2011 to 09/2013	annual survey

Wording of question

since 09/2011	Further information

Expected development of premium income next year compared with the current year

rising [1]	not changing [2]	falling [3]

Name	Label	Survey period	Survey frequency
exp_atnba	expected adjustment of tariffs in new business (next 12 months)	since 12/1999	quarterly survey

Wording of question

since 12/1999	Further information
	Expected adjustment of tariffs in new business (next 12 months)

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]

no, no change [2]

down [3]

since 01/2017	
	if the question was posed in 2017, 20YY means 2018

Expected business development during the next 12 or 6 months
8) During the next **12 months (till January 20YY)** we expect an adjustment of tariffs

b) in new business

up [1]	no, no change [2]	down [3]

change [2]			

Name	Label	Survey period	Survey frequency
exp_atstocka	expected adjustment of tariffs in stock (next 12 months)	since 12/1999	quarterly survey

	Further information

since 12/1999
 	
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]   [ ]
 	
        no, no change [2]   [ ]
 	
        down [3]   [ ]
	Expected adjustment of tariffs in stock (next 12 months)

since 01/2017 **Expected business development during the next 12 or 6 months** 8) During the next **12 months (till January 20YY)** we expect an adjustment of tariffs **a) in stock**	if the question was posed in 2017, 20YY means 2018

up [1]	no, no change [2]	down [3]

Name	Label	Survey period	Survey frequency
exp_currcontribution	expected development of the disposal of current contributions vs. previous year	since 12/2016	quarterly survey

Wording of question

	Further information
since 12/2016 **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]

Name	Label	Survey period	Survey frequency
exp_devbus	expected business development (next six months)	since 12/1999	quarterly survey

Wording of question

	Further information

since 12/1999
 	
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]   [ ]
	Expected business development (next six months)

since 12/1999
 	
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 **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]

Name	Label	Survey period	Survey frequency
exp_profsit	expected profit situation in the next three years	since 06/2011	annual survey

Wording of question

since 12/1999

Expected profit situation in the next three years

more favourable [1]	not changing [2]	less favourable [3]

Further information

Name	Label	Survey period	Survey frequency
expfy_gnb	expected (gross) new business vs. previous year	since 12/1999	quarterly survey

Wording of question

since 12/1999

Expected (gross) new business compared to previous year

rather increase [1]	approximately constant [2]	rather decrease [3]

Further information

Name	Label	Survey period	Survey frequency
expfy_gnb_yy	expected (gross) new business vs. previous year (2011, 2012, 2013)	09/2011 to 09/2013	annual survey

Wording of question

since 09/2011

Expected (gross) new business compared to previous year (2011, 2012, 2013):

rather increase [1]	approximately constant [2]	rather decrease [3]

Further information

Name	Label	Survey period	Survey frequency
expfy_i	expected indemnification vs. previous year	since 12/1999	quarterly survey

Wording of question

since 12/1999

Expected indemnification compared to previous year

rather improve [1]	no change [2]	rather get worse [3]

Further information

Name	Label	Survey period	Survey frequency
expfy_i12	expected indemnification in 2012 vs. 2011, 2013 vs. 2012	09/2011 to 09/2013	annual survey

2012

since 09/2011			Further information
Expected indemnification in 2012 vs. 2011, 2013 vs. 2012			

rather improve [1]	no change [2]	rather get worse [3]

Name	Label	Survey period	Survey frequency
expfy_nbsp	expected development new business single premium (life insurance|since '02)	since 12/1999	quarterly survey

Wording of question

since 12/1999			Further information
Expected development new business single premium (life insurance|since '02)			

rather increase [1]	approximately constant [2]	rather decrease [3]

Name	Label	Survey period	Survey frequency
expfy_nbspl_yy	exp. dev. new business (single premium) next vs. current year (life insurance|si	09/2011 to 09/2013	quarterly survey

Wording of question

since 09/2011			Further information
Expected development of new business (single premium) next year compared with the current year (life insurance):			

rather increase [1]	approximately constant [2]	rather decrease [3]

Name	Label	Survey period	Survey frequency
expfy_pi	expected premium income vs. previous year	since 12/1999	quarterly survey

Wording of question

since 12/1999			Further information
Expected premium income compared to previous year			

rather increase [1]	approximately constant [2]	rather decrease [3]

Name	Label	Survey period	Survey frequency
profsit	profit situation in the current accounting year	since 06/2011	quarterly survey

Wording of question

since 06/2011	Further information
Profit situation in the current accounting year	

Favourable [1]	Acceptable [2]	Unfavourable [3]

3. Special questions

Name	Label	Survey period	Survey frequency
totalcontribution_tsd	total contribution in tsds	since 12/2017	annual survey

Wording of question

since 12/2017	Further information
Total contribution in thousand: _____	Gross premium income

Name	Label	Survey period	Survey frequency
ver_6mon_busexp_capinv	Business expectations capital investment 6 months	9/2020	once

Wording of question

9/2020 — Further information

Business expectations for the coming 6 months regarding to capital investment:

clear positive impulses[1]	slight positive impulses[2]	no effects [3]	slight negative impulses[4]	clear negative impulses[5]

Name	Label	Survey period	Survey frequency
ver_6mon_busexp_newbus	Business expectations new business 6 months	9/2020	once

Wording of question

9/2020 — Further information

Business expectations for the coming 6 months regarding to new business:

clear positive impulses[1]	slight positive impulses[2]	no effects [3]	slight negative impulses[4]	clear negative impulses[5]

Name	Label	Survey period	Survey frequency
ver_6mon_busexp_perfdev	Business expectations performance development 6 months	9/2020	once

Wording of question

9/2020 — Further information

Business expectations for the coming 6 months regarding to performance development:

clear positive	slight		slight	clear

clear positive impulses[1]	positive impulses[2]	no effects [3]	negative impulses[4]	negative impulses[5]

Name	Label	Survey period	Survey frequency
ver_6mon_busexp_portbus	Business expactations portfolio business 6 months	9/2020	once

Wording of question

9/2020

Business expectations for the coming 6 months regarding to portfolio business:

clear positive impulses[1]	slight positive impulses[2]	no effects [3]	slight negative impulses[4]	clear negative impulses[5]

Further information

Name	Label	Survey period	Survey frequency
ver_24mon_busexp_capinv	Business expectations capital investment 24 months	9/2020	once

Wording of question

9/2020

Business expectations for the coming 24 months regarding to capital investment:

clear positive impulses[1]	slight positive impulses[2]	no effects [3]	slight negative impulses[4]	clear negative impulses[5]

Further information

Name	Label	Survey period	Survey frequency
ver_24mon_busexp_newbus	Business expectations new business 24 months	9/2020	once

Wording of question

9/2020

Business expectations for the coming 24 months regarding to new business:

clear positive impulses[1]	slight positive impulses[2]	no effects [3]	slight negative impulses[4]	clear negative impulses[5]

Further information

Name	Label	Survey period	Survey frequency
ver_24mon_busexp_perfdev	Business expectations performance development 24 months	9/2020	once

Wording of question

9/2020

Further information

Business expectations for the coming 24 months regarding to performance development:

clear positive impulses[1]	slight positive impulses[2]	no effects [3]	slight negative impulses[4]	clear negative impulses[5]

Name	Label	Survey period	Survey frequency
ver_24mon_busexp_ portbus	Business expactations portfolio business 24 months	9/2020	once

Wording of question

9/2020

Business expectations for the coming 24 months regarding to portfolio business:

clear positive impulses[1]	slight positive impulses[2]	no effects [3]	slight negative impulses[4]	clear negative impulses[5]

Further information

Name	Label	Survey period	Survey frequency
ver_cor_bussit_capin v	Corona business situation capital investment	3/2020	once

Wording of question

3/2020

Corona effects on current business situation: Regarding development of capital investment

clear positive impulses[1]	slight positive impulses[2]	no effects [3]	slight negative impulses[4]	clear negative impulses[5]

Further information

Name	Label	Survey period	Survey frequency
ver_cor_bussit_newb us	Corona business situation new business	3/2020	once

Wording of question

3/2020

Corona effects on current business situation: Regarding development of new business

clear positive impulses[1]	slight positive impulses[2]	no effects [3]	slight negative impulses[4]	clear negative impulses[5]

Further information

Name	Label	Survey period	Survey frequency
ver_cor_bussit_perfd ev	Corona business situation performance development	3/2020	once

Wording of question

Corona effects on current business situation: Regarding performance development

clear positive impulses[1]	slight positive impulses[2]	no effects [3]	slight negative impulses[4]	clear negative impulses[5]

Further information

Name	Label	Survey period	Survey frequency
ver_cor_bussit_portbus	Corona business situation portfolio business	3/2020	once

Wording of question

3/2020

Corona effects on current business situation: Regarding development of portfolio business

clear positive impulses[1]	slight positive impulses[2]	no effects [3]	slight negative impulses[4]	clear negative impulses[5]

Further information

Name	Label	Survey period	Survey frequency
ver_cor_digtrans	Corona digital transformation	9/2020	once

Wording of question

9/2020

Corona effects on digital transformation in next years

clear positive impulses[1]	slight positive impulses[2]	no effects [3]	slight negative impulses[4]	clear negative impulses[5]

Further information

Name	Label	Survey period	Survey frequency
ver_cor_exp_capinv	Corona expectations capital investment	3/2020	once

Wording of question

3/2020

Corona expectations regarding development of capital investment:

clear positive impulses[1]	slight positive impulses[2]	no effects [3]	slight negative impulses[4]	clear negative impulses[5]

Further information

Name	Label	Survey period	Survey frequency
ver_cor_exp_newbus	Corona expectations new business	3/2020	once

3/2020					Further information
Corona expectations regarding development of new business:					

clear positive impulses[1]	slight positive impulses[2]	no effects [3]	slight negative impulses[4]	clear negative impulses[5]

Name	Label	Survey period	Survey frequency
ver_cor_exp_perfdev	Corona expectations performance development	3/2020	once

3/2020					Further information
Corona expectations regarding performance development:					

clear positive impulses[1]	slight positive impulses[2]	no effects [3]	slight negative impulses[4]	clear negative impulses[5]

Name	Label	Survey period	Survey frequency
ver_cor_exp_portbus	Corona expactations portfolio business	3/2020	once

3/2020					Further information
Corona expectations regarding development of portfolio business:					

clear positive impulses[1]	slight positive impulses[2]	no effects [3]	slight negative impulses[4]	clear negative impulses[5]

Name	Label	Survey period	Survey frequency
ver_cor_impsales	Corona impact on sales	9/2020	once

9/2020					Further information
Corona impact on sales:					

clear positive impulses[1]	slight positive impulses[2]	no effects [3]	slight negative impulses[4]	clear negative impulses[5]

Name	Label	Survey period	Survey frequency

| ver_digitalization1 | digitization 1 | 9/2019 | once |

9/2019

Capital investment: development of total investment in the interest rate environment

clear positive impulses[1]	slight positive impulses[2]	no effects [3]	slight negative impulses[4]	clear negative impulses[5]

Further information

Name	Label	Survey period	Survey frequency
ver_digitalization2	digitization 2	9/2019	once

Wording of question

9/2019

Capital investment: Development of alternative investments in the interest rate environment

clear positive impulses[1]	slight positive impulses[2]	no effects [3]	slight negative impulses[4]	clear negative impulses[5]

Further information

Name	Label	Survey period	Survey frequency
ver_digitalization3	digitization 3	9/2019	once

Wording of question

9/2019

Capital investment: competitive relationships with non-insurance providers in the interest rate environment

clear positive impulses[1]	slight positive impulses[2]	no effects [3]	slight negative impulses[4]	clear negative impulses[5]

Further information

Name	Label	Survey period	Survey frequency
ver_digitalization4	digitization 4	9/2019	once

Wording of question

9/2019

Capital investment: competitive environment within the industry

clear positive impulses[1]	slight positive impulses[2]	no effects [3]	slight negative impulses[4]	clear negative impulses[5]

Further information

Name	Label	Survey period	Survey frequency

	Name	Label	Survey period	Survey frequency
ver_intrate_envir1		interest rate environment 1	9/2019	once

Wording of question

9/2019	Further information
Interest rate environment: development of total investment in the interest rate environment	

clear positive impulses[1]	slight positive impulses[2]	no effects [3]	slight negative impulses[4]	clear negative impulses[5]

	Name	Label	Survey period	Survey frequency
ver_intrate_envir2		interest rate environment 2	9/2019	once

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9/2019	Further information
Interest rate environment: Development of alternative investments in the interest rate environment	

clear positive impulses[1]	slight positive impulses[2]	no effects [3]	slight negative impulses[4]	clear negative impulses[5]

	Name	Label	Survey period	Survey frequency
ver_intrate_envir3		interest rate environment 3	9/2019	once

Wording of question

9/2019	Further information
Interest rate environment: competitive relationships with non-insurance providers in the interest rate environment	

clear positive impulses[1]	slight positive impulses[2]	no effects [3]	slight negative impulses[4]	clear negative impulses[5]

	Name	Label	Survey period	Survey frequency
ver_intrate_envir4		interest rate environment 4	9/2019	once

Wording of question

9/2019	Further information
Interest rate environment: competitive environment within the industry	

clear positive impulses[1]	slight positive impulses[2]	no effects [3]	slight negative impulses[4]	clear negative impulses[5]

Name	Label	Survey period	Survey frequency
ver_sign_busexp_changesale	Significance changes in sales for business expectations	9/2018	once

Wording of question

9/2018

Significance changes in sales for business expectations:

clear positive impulses[1]	slight positive impulses[2]	no effects [3]	slight negative impulses[4]	clear negative impulses[5]

Further information

Name	Label	Survey period	Survey frequency
ver_sign_busexp_compenvir	Significance competitive environment for business expectations	9/2018	once

Wording of question

9/2018

Significance competitive environment for business expectations:

clear positive impulses[1]	slight positive impulses[2]	no effects [3]	slight negative impulses[4]	clear negative impulses[5]

Further information

Name	Label	Survey period	Survey frequency
ver_sign_busexp_custbeh	Significance changed customer behavior for business expectations	9/2018	once

Wording of question

9/2018

Significance changed customer behavior for business expectations:

clear positive impulses[1]	slight positive impulses[2]	no effects [3]	slight negative impulses[4]	clear negative impulses[5]

Further information

Name	Label	Survey period	Survey frequency
ver_sign_busexp_dig	Significance digitization of business operations for business expectations	9/2018	once

Wording of question

9/2018

Significance digitization of business operations for business expectations:

clear positive impulses[1]	slight positive impulses[2]	no effects [3]	slight negative impulses[4]	clear negative impulses[5]

Further information

Name	Label	Survey period	Survey frequency
ver_sign_busexp_eco nenvir	Significance economic environment for business expectations	9/2018	once

Wording of question

9/2018

Significance economic environment for business expectations:

clear positive impulses[1]	slight positive impulses[2]	no effects [3]	slight negative impulses[4]	clear negative impulses[5]

Further information

Name	Label	Survey period	Survey frequency
ver_sign_busexp_intr ate	Significance interest rate environment for business expectations	9/2018	once

Wording of question

9/2018

Significance interest rate environment for business expectations:

clear positive impulses[1]	slight positive impulses[2]	no effects [3]	slight negative impulses[4]	clear negative impulses[5]

Further information

Name	Label	Survey period	Survey frequency
ver_sign_busexp_per fdev	Significance performance development for business expectations	9/2018	once

Wording of question

9/2018

Significance performance development for business expectations:

clear positive impulses[1]	slight positive impulses[2]	no effects [3]	slight negative impulses[4]	clear negative impulses[5]

Further information

Name	Label	Survey period	Survey frequency
ver_sign_busexp_pro dport	Significance product portfolio changeover for business expectations	9/2018	once

Wording of question

9/2018

Significance product portfolio changeover for business expectations:

clear positive impulses[1]	slight positive impulses[2]	no effects [3]	slight negative impulses[4]	clear negative impulses[5]

Further information

Name	Label	Survey period	Survey frequency
ver_sign_busexp_reg envir	Significance regulatory environment for business expectations	9/2018	once

9/2018	Further information
Significance regulatory environment / government requirements for business expectations	

clear positive impulses[1]	slight positive impulses[2]	no effects [3]	slight negative impulses[4]	clear negative impulses[5]

Name	Label	Survey period	Survey frequency
ver_sign_busexp_sav eprop	Significance households' propensity to save for business expectations	9/2018	once

9/2018	Further information
Significance households' propensity to save for business expectations	

clear positive impulses[1]	slight positive impulses[2]	no effects [3]	slight negative impulses[4]	clear negative impulses[5]

Name	Label	Survey period	Survey frequency
ver_sign_bussit_cha ngesale	Significance changes in sales for business situation	9/2018	once

9/2018	Further information
Significance changes in sales for business situation	

clear positive impulses[1]	slight positive impulses[2]	no effects [3]	slight negative impulses[4]	clear negative impulses[5]

Name	Label	Survey period	Survey frequency
ver_sign_bussit_com penvir	Significance competitive environment for business situation	9/2018	once

9/2018	Further information
Significance competitive environment for business situation	

clear positive impulses[1]	slight positive	no effects [3]	slight negative	clear negative

impulses[1]	impulses[2]		impulses[4]	impulses[5]

Name	Label	Survey period	Survey frequency
ver_sign_bussit_cust beh	Significance changed customer behavior for business situation	9/2018	once

9/2018

Significance changed customer behavior for business situation

clear positive impulses[1]	slight positive impulses[2]	no effects [3]	slight negative impulses[4]	clear negative impulses[5]

Further information

Name	Label	Survey period	Survey frequency
ver_sign_bussit_dig	Significance digitization of business operations for business situation	9/2018	once

Wording of question

9/2018

Significance digitization of business operations for business situation

clear positive impulses[1]	slight positive impulses[2]	no effects [3]	slight negative impulses[4]	clear negative impulses[5]

Further information

Name	Label	Survey period	Survey frequency
ver_sign_bussit_eco nenvir	Significance economic environment for business situation	9/2018	once

Wording of question

9/2018

Significance economic environment for business situation

clear positive impulses[1]	slight positive impulses[2]	no effects [3]	slight negative impulses[4]	clear negative impulses[5]

Further information

Name	Label	Survey period	Survey frequency
ver_sign_bussit_intra te	Significance interest rate environment for business situation	9/2018	once

Wording of question

9/2018

Significance interest rate environment for business situation

Further information

	clear positive impulses[1]	slight positive impulses[2]	no effects [3]	slight negative impulses[4]	clear negative impulses[5]		

| ver_sign_bussit_perf dev | Significance performance development for business situation | 9/2018 | once |

Wording of question

9/2018 — Further information

Significance performance development for business situation

clear positive impulses[1]	slight positive impulses[2]	no effects [3]	slight negative impulses[4]	clear negative impulses[5]

Name	Label	Survey period	Survey frequency
ver_sign_bussit_prod port	Significance product portfolio changeover for business situation	9/2018	once

Wording of question

9/2018 — Further information

Significance product portfolio changeover for business situation

clear positive impulses[1]	slight positive impulses[2]	no effects [3]	slight negative impulses[4]	clear negative impulses[5]

Name	Label	Survey period	Survey frequency
ver_sign_bussit_rege nvir	Significance regulatory environment for business situation	9/2018	once

Wording of question

9/2018 — Further information

Significance regulatory environment / government requirements for business situation

clear positive impulses[1]	slight positive impulses[2]	no effects [3]	slight negative impulses[4]	clear negative impulses[5]

Name	Label	Survey period	Survey frequency
ver_sign_bussit_save prop	Significance households' propensity to save for business situation	9/2018	once

Wording of question

9/2018 — Further information

Significance households' propensity to save for business situation

clear positive impulses[1]	slight positive impulses[2]	no effects [3]	slight negative impulses[4]	clear negative impulses[5]