List of Variables

Business Survey Insurance Sector

Data: 1/1991-12/2013

As of January 2015

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List of variables - Ifo Business Survey Insurance Sector

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

1. Variables of identification

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

2. Standard questions

No.	Name	Label	German
	Collective questions		
2.1)	statebus	state of buisness (appraisal)	Beurteilung der Geschäftslage
2.2)	devpi1	development of premium income vs. corresponding period last year (1999/12 - 2002/06)	Entwicklung der Beitragseinnahmen im bisherigen Jahresverlauf (12/1999 - 06/2002)
2.3)	devpi2	development of premium income vs. corresponding period last year (since 2002/09)	Entwicklung der Beitragseinnahmen im bisherigen Jahresverlauf (seit 09/2002)
2.4)	exp_devpi1	expected development of premium income vs. previous year (1999/12 - 2002/06)	Erwartete Entwicklung der Beitragseinnahmen gegenüber dem Vorjahr (12/1999 - 06/2002)
2.5)	exp_devpi2	expected development of premium income vs. previous year (since 2002/09)	Erwartete Entwicklung der Beitragseinnahmen gegenüber dem Vorjahr (seit 09/2002)
2.6)	exp_devbus	expected business development (next six months)	Erwartete Entwicklung der Geschäftslage i. d. nächsten sechs Monaten
2.7)	stabstock	stability of stock	Bestandfestigkeit
2.8)	compsame	competition against companies of same insurance branche	Wettbewerb innerhalb des eigenen Versicherungszweiges
2.9)	exp_compsame	expected competition against companies of same insurance branche	Erwarteter Wettbewerb innerhalb des eigenen Versicherungszweiges
	2.a) Life insurances		
2.a.1)	dev_nbapl1	development of new business (annual premium) vs. corresponding period last year (1999/12 - 2002/06)	Entwicklung des Neugeschäfts - current annual premium - im bisherigen Jahresverlauf (12/1999 - 06/2002)
2.a.2)	dev_nbapl2	development of new business (annual premium) vs. corresponding period last year (since 2002/09)	Entwicklung des Neugeschäfts - current annual premium - im bisherigen Jahresverlauf (seit 09/2002)
2.a.3)	dev_nbspl1	development of new business (single premium) vs. previous year (1999/12 - 2002/06)	Entwicklung des Neugeschäfts - single premium - im bisherigen Jahresverlauf (12/1999 - 06/2002)
2.a.4)	dev_nbspl2	development of new business (single premium) vs. previous year (since 2002/09)	Entwicklung des Neugeschäfts - single premium - im bisherigen Jahresverlauf (seit 09/2002)
2.a.5)	exp_dev_nbapl1	expected develoment of new business (annual premium) vs. previous year (1999/12 - 2002/06)	Erwartete Entwicklung des Neugeschäfts - current annual premium - gegenüber dem Vorjahr(12/1999 - 06/2002)
2.a.6)	exp_dev_nbapl2	expected develoment of new business (annual premium) vs. previous year (since 2002/09)	Erwartete Entwicklung des Neugeschäfts - current annual premium - gegenüber dem Vorjahr (seit 09/2002)
2.a.7)	exp_dev_nbspl1	expected development of new business (single premium) vs. previous year (1999/12 - 2002/06)	Erwartete Entwicklung des Neugeschäfts - single premium - gegenüber dem Vorjahr (12/1999 - 06/2002)
2.a.8)	exp_dev_nbspl2	expected development of new business (single premium) vs. previous year (since 2002/09)	Erwartete Entwicklung des Neugeschäfts - single premium - gegenüber dem Vorjahr (seit 09/2002)
2.a.9)	compothl	competition against companies of other insurance branches	Wettbewerb gegenüber anderen Versicherungszweigen
2.a.10)	exp_compothl	expected competition against companies of other insurance branches	Erwarteter Wettbewerb gegenüber anderen Versicherungszweigen

2.b) Casualty insurances

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

2.c) Health insurances

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

3. Special questions

No.	Name	Label	German description

Collective questions

3.1)	profsit	profit situation in the current accounting year	Ertragslage im aktuellen Geschäftsjahr
3.2)	e_profsit	expected profit situation in the next three years	Erwartete Ertragslage in den nächsten drei Jahren
3.3)	edevpi_yy	exp. dev. premium income next vs. current year	Erwartete Entwicklung der Beitragseinnahmen im nächsten Jahr gegenüber dem laufenden Jahr

3.a) Life insurances

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

3.b) Casualty insurances

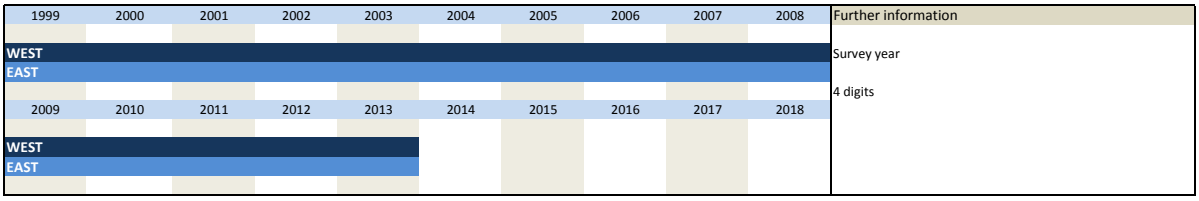
3.b.1)	edev_gnba_yy	exp. dev. gross new business next vs. current year	Erwartete Entwicklung des Bruttoneugeschäfts im nächsten Jahr gegenüber dem laufenden Jahr
3.b.2)	edevia_yy	exp. dev. indemnification next vs. current year	Erwartete Schadenentwicklung im nächsten Jahr gegenüber dem laufenden Jahr

3.c) Health insurances

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

1. Variables of identification

No.	Name	Label	Survey period	Survey frequency
1.1)	year	year	West since 12/1999 East since 12/1999	quarterly survey quarterly survey

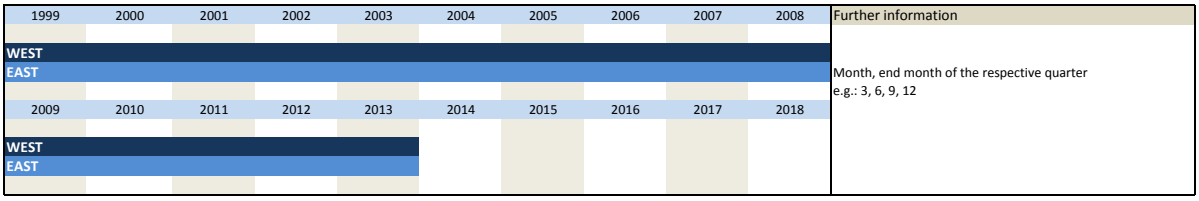


Further information

Survey year

4 digits

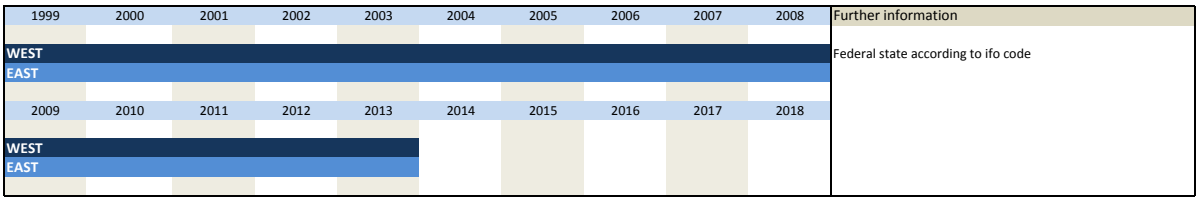
No.	Name	Label	Survey period	Survey frequency
1.2)	month	month, end month of the quarter	West since 12/1999 East since 12/1999	quarterly survey quarterly survey



Further information

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

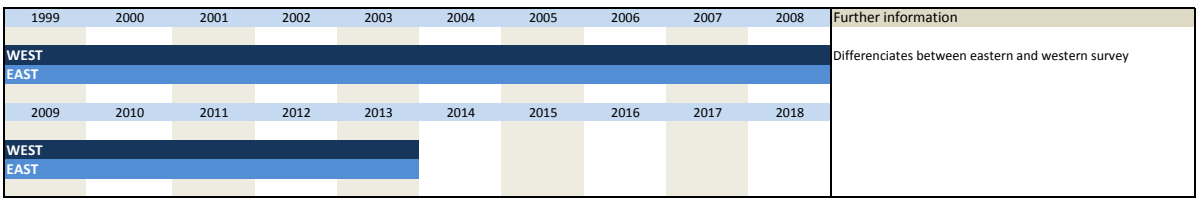
No.	Name	Label	Survey period	Survey frequency
1.3)	fedstaifo	federal state (ifo-code)	West since 12/1999 East since 12/1999	quarterly survey quarterly survey



Further information

Federal state according to ifo code

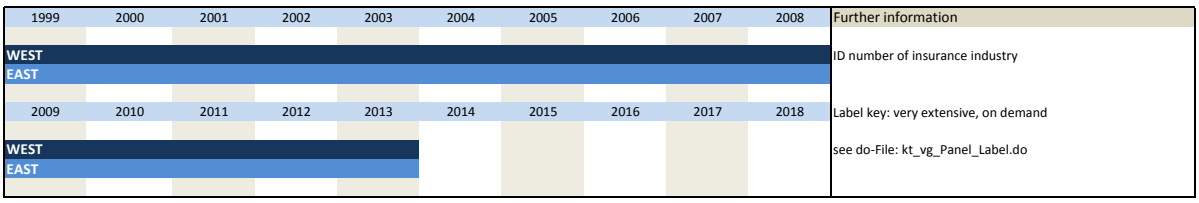
No.	Name	Label	Survey period	Survey frequency
1.4)	westeast	western eastern	West since 12/1999 East since 12/1999	quarterly survey quarterly survey



Further information

Differenciates between eastern and western survey

No.	Name	Label	Survey period	Survey frequency
1.5)	sector_wz03	ID num of insurance industry	West since 12/1999 East since 12/1999	quarterly survey quarterly survey



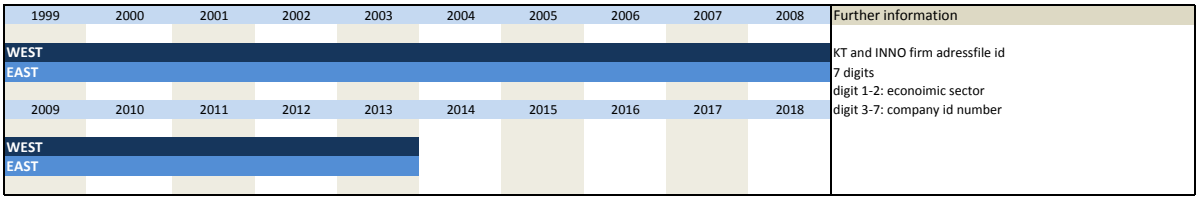
Further information

ID number of insurance industry

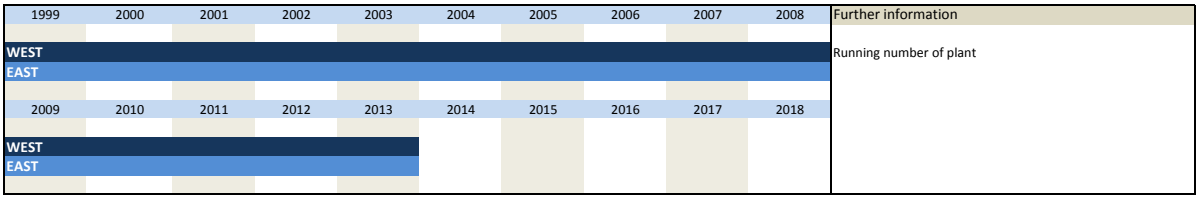
Label key: very extensive, on demand

see do-File: kt_vg_Panel_Label.do

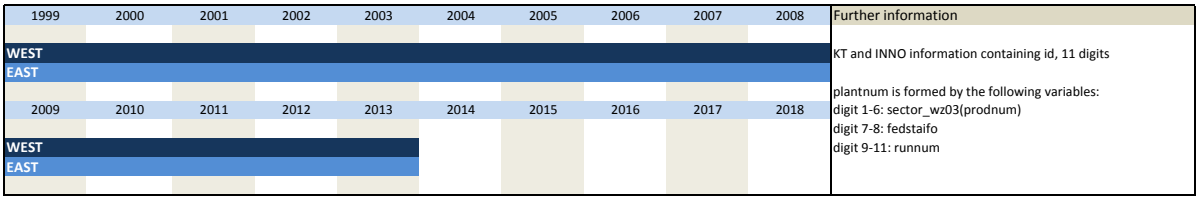
No.	Name	Label	Survey period	Survey frequency
1.6)	idnum	KT and INNO firm adressfile id	West since 12/1999 East since 12/1999	quarterly survey quarterly survey



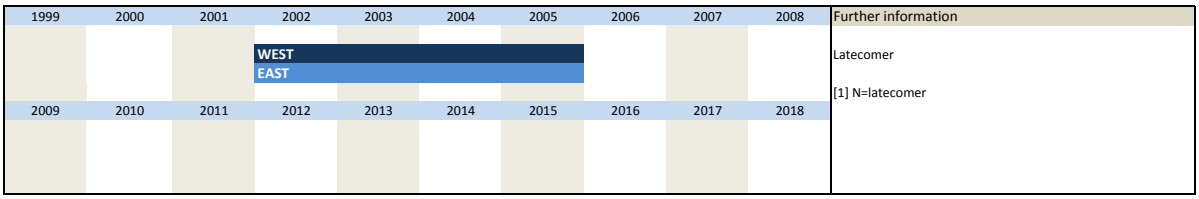
No.	Name	Label	Survey period	Survey frequency
1.7)	runnum	running number of plant	West since 12/1999 East since 12/1999	quarterly survey quarterly survey



No.	Name	Label	Survey period	Survey frequency
1.8)	plantnum	KT and INNO information containing id	West since 12/1999 East since 12/1999	quarterly survey quarterly survey



No.	Name	Label	Survey period	Survey frequency
1.9)	latecomer	latecomer	West since 12/1999 East since 12/1999	quarterly survey quarterly survey



2. Standard questions

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

Wording of question

12/1999 to 06/2002 — insurances: HI, LI, CI

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

- good [1]
- satisfying [2]
- bad [3]

since 09/2002 — insurances: HI, LI, CI

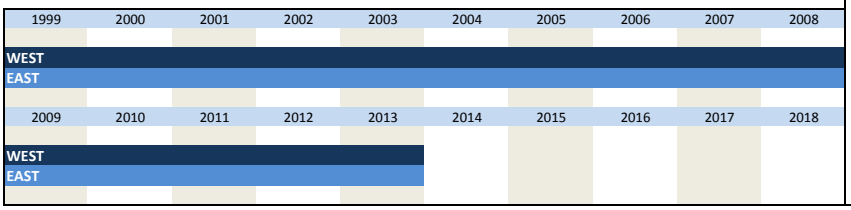
Current situation
1) We currently evaluate our state of business to be

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

Further information

Appraisal of the state of business

Time span of variable



No.	Name	Label	Survey period	Survey frequency
2.2)	devpi1	development of premium income vs. corresponding period last year (1999/12 - 2002/06)	West 12/1999 to 06/2002 East 12/1999 to 06/2002	quarterly survey quarterly survey

Wording of question

12/1999 to 06/2002 — insurances: HI, LI, CI

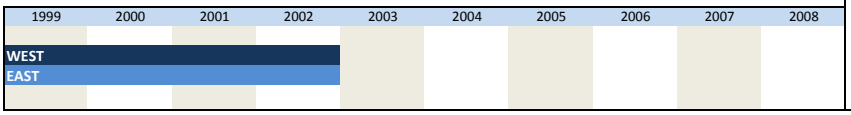
Development in the year so far
3) In the course of the year so far our premium income has been
(compared to the respective period of previous year)

- clearly increased [1]
- slightly increased [2]
- (approximately) unchanged [3]
- slightly decreased [4]
- clearly decreased [5]

Further information

Development of premium income vs. corresponding period last year (1999/12 - 2002/06)

Time span of variable



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

Wording of question

since 09/2002 — insurances: HI, LI, CI

Development in the year so far
3) In the course of the year so far our premium income has been
(compared to the respective period of previous year)

Further information

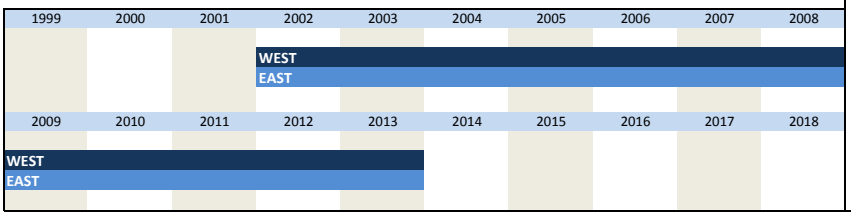
Development of premium income vs. corresponding period last year (since 2002/09)

increased [1]

(approximately) unchanged [2]

decreased [3]

Time span of variable



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

Wording of question

12/1999 to 06/2002 — insurances: HI, CI

Schedules and expectations *for the whole business year*

6) Compared to last year our premium income will be

clearly raising [1]

slightly raising [2]

not changing [3]

slightly falling [4]

clearly falling [5]

12/1999 to 06/2002 — insurances: LI

Schedules and expectations for the whole business year

5) Compared to last year our premium income will be

clearly raising [1]

slightly raising [2]

not changing [3]

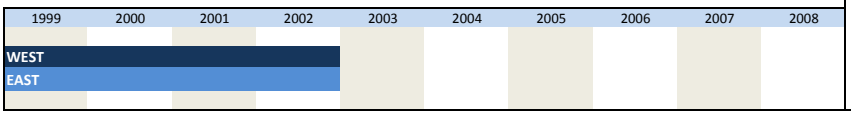
slightly falling [4]

clearly falling [5]

Further information

Expected development of premium income vs. previous year (1999/12 - 2002/06)

Time span of variable



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

Wording of question

since 09/2002 — insurances: HI, CI

Schedules and expectations for the whole business year

6) Compared to last year our premium income will

raising [1]

not changing [2]

falling [3]

since 09/2002 — insurances: LI

Schedules and expectations for the whole business year

5) Compared to last year our premium income will

raising [1]

Further information

Expected development of premium income vs. previous year (since 2002/09)

*

20XX denotes the current business year

e.g.:

if the question was posed in 2011,

20XX means 2011

not changing [2]

falling [3]

since 09/2011 insurances: HI, CI

Schedules and expectations for the whole business year 20XX/YY*
6) Compared to last year our premium income will

raising [1]

not changing [2]

falling [3]

since 09/2011 insurances: LI

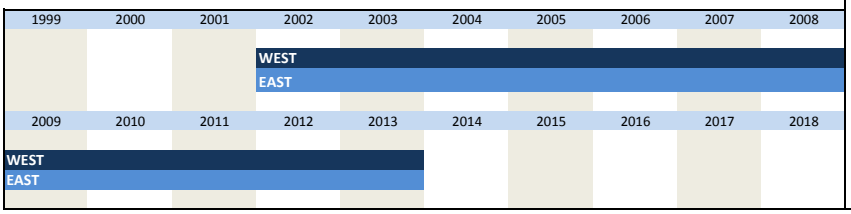
Schedules and expectations for the whole business year 20XX/YY*
5) Compared to last year our premium income will

raising [1]

not changing [2]

falling [3]

Time span of variable



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

Wording of question

since 12/1999 insurances: HI

Expected business development during the next 12 or 6 months
8) During the next 6 months our business development will be

more favourable [1]

not changing [2]

more unfavourable [3]

since 12/1999 insurances: LI

Expected business development during the next 12 or 6 months
6) During the next 6 months our business development will be

more favourable [1]

not changing [2]

more unfavourable [3]

since 12/1999 insurances: CI

Expected business development during the next 12 or 6 months
9) During the next 6 months our business development will be

more favourable [1]

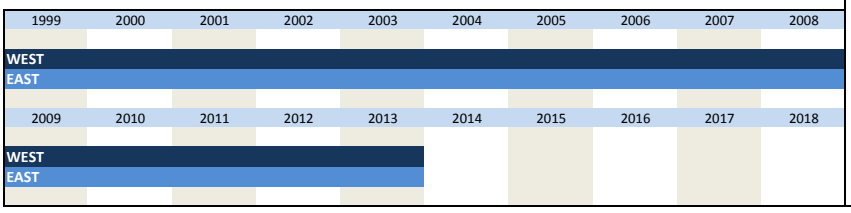
not changing [2]

more unfavourable [3]

Further information

Expected business development (next six months)

Time span of variable



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

Wording of question

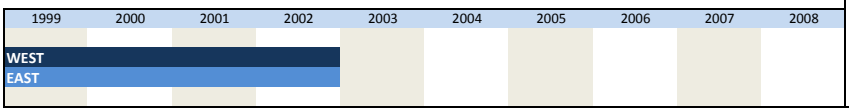
12/1999 to 06/2002

<Questions not available yet>

Further information

Stability of stock

Time span of variable



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

Wording of question

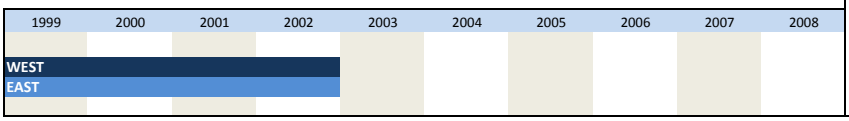
12/1999 to 06/2002

<Questions not available yet>

Further information

Competition against companies of same insurance branch

Time span of variable



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

Wording of question

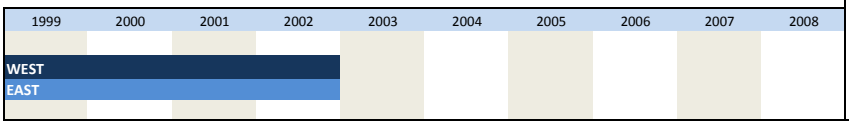
12/1999 to 06/2002

<Questions not available yet>

Further information

Expected competition against companies of same insurance branch

Time span of variable



No.	Name	Label	Survey period	Survey frequency
2.a.1)	dev_nbapl1	development of new business (annual premium) vs. corresponding period last year (1999/12 - 2002/06)	West 12/1999 to 06/2002 East 12/1999 to 06/2002	quarterly survey quarterly survey

Wording of question

12/1999 to 06/2002 insurances: LI

Further information

Development in the year so far

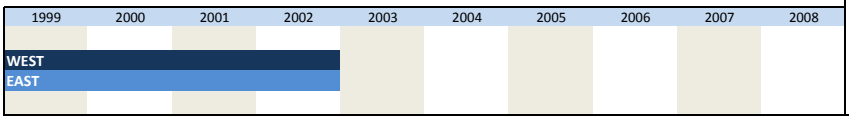
2)During the course of the year so far our new business (compared to the respective period of previous year)

a) current annual premium

increased significantly [1]	
increased slightly [2]	
remained unchanged [3]	
decreased slightly [4]	
decreased significantly [5]	

Development of new business (annual premium) vs. corresponding period last year (1999/12 - 2002/06)

Time span of variable



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

Wording of question

since 09/2002 insurances: LI

Development in the year so far

2)During the course of the year so far our new business (compared to the respective period of previous year

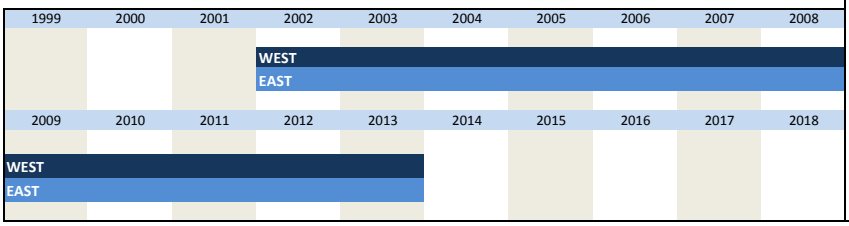
a) current annual premium

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

Further information

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

Time span of variable



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

Wording of question

12/1999 to 06/2002 insurances: LI

Development in the year so far

2)During the course of the year so far our new business (compared to the respective period of previous year) ha:

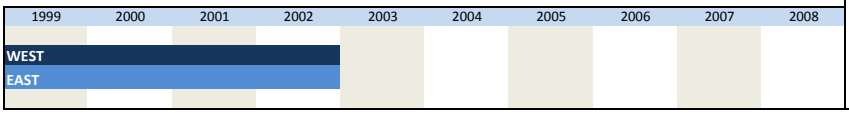
b) single premium

clearly increased [1]	
slightly increased [2]	
(approximately) remained unchanged [3]	
slightly decreased [4]	
clearly decreased [5]	

Further information

Development of new business (single premium) vs. previous year (1999/12 - 2002/06)

Time span of variable



No.	Name	Label	Survey period	Survey frequency
2.a.4)	dev_nbspl2	development of new business (single premium) vs. previous year (since 2002/09)	West since 09/2002 East since 09/2002	quarterly survey quarterly survey

Wording of question

since 09/2002 — insurances: LI

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

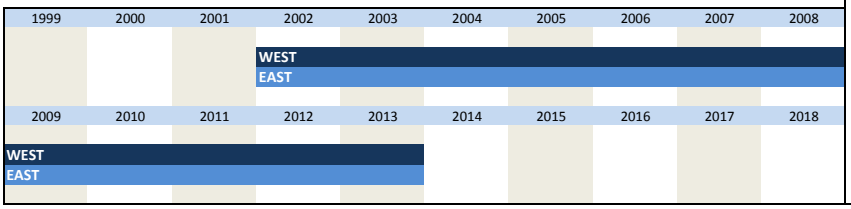
b) single premium

- increased [1] ☐
- remained approximately unchanged [2] ☐
- decreased [3] ☐

Further information

Development of new business (single premium) vs. previous year (since 2002/09)

Time span of variable



No.	Name	Label	Survey period	Survey frequency
2.a.5)	exp_dev_nbapl1	expected develoment of new business (annual premium) vs. previous year (1999/12 - 2002/06)	West 12/1999 to 06/2002 East 12/1999 to 06/2002	quarterly survey quarterly survey

Wording of question

12/1999 to 06/2002 — insurances: LI

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

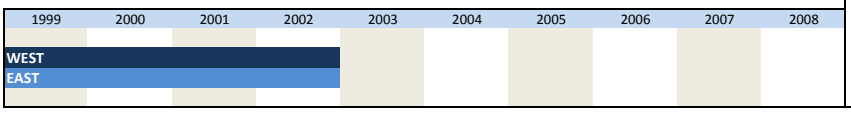
a) current annual premium

- increase significantly [1] ☐
- increase slightly [2] ☐
- stay about the same [3] ☐
- decrease slightly [4] ☐
- decrease significantly [5] ☐

Further information

Expected develoment of new business (annual premium) vs. previous year (1999/12 - 2002/06)

Time span of variable



No.	Name	Label	Survey period	Survey frequency
2.a.6)	exp_dev_nbapl2	expected develoment of new business (annual premium) vs. previous year (since 2002/09)	West since 09/2002 East since 09/2002	quarterly survey quarterly survey

Wording of question

since 09/2002 — insurances: LI

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

a) current annual premium

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

since 09/2011 — insurances: LI

Further information

Expected develoment of new business (annual premium) vs. previous year (since 2002/09)

*
20XX denotes the current business year

e.g.:

if the question was posed in 2011,

20XX means 2011

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

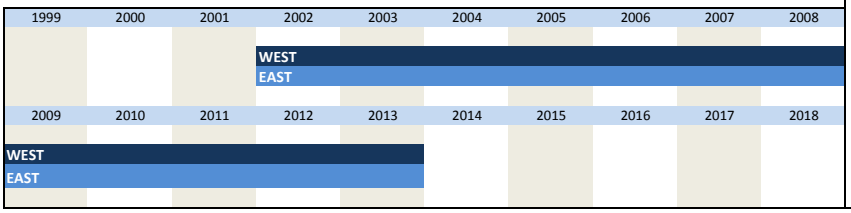
a) current annual premium

rather increase [1] ☐

stay about the same [2] ☐

rather decrease [3] ☐

Time span of variable



No.	Name	Label	Survey period	Survey frequency
2.a.7)	exp_dev_nbspl1	expected development of new business (single premium) vs. previous year (1999/12 - 2002/06)	West 12/1999 to 06/2002 East 12/1999 to 06/2002	quarterly survey quarterly survey

Wording of question

12/1999 to 06/2002 insurances: LI

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

b) single premium

clearly raising [1] ☐

slightly raising [2] ☐

not changing [3] ☐

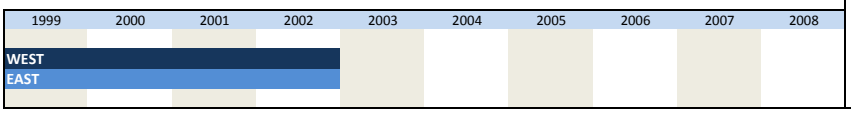
slightly falling [4] ☐

clearly falling [5] ☐

Further information

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

Time span of variable



No.	Name	Label	Survey period	Survey frequency
2.a.8)	exp_dev_nbspl2	expected development of new business (single premium) vs. previous year (since 2002/09)	West since 09/2002 East since 09/2002	quarterly survey quarterly survey

Wording of question

since 09/2002 insurances: LI

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

b) single premium

raising [1] ☐

not changing [2] ☐

falling [3] ☐

since 09/2011 insurances: LI

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

b) single premium

raising [1] ☐

not changing [2] ☐

Further information

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

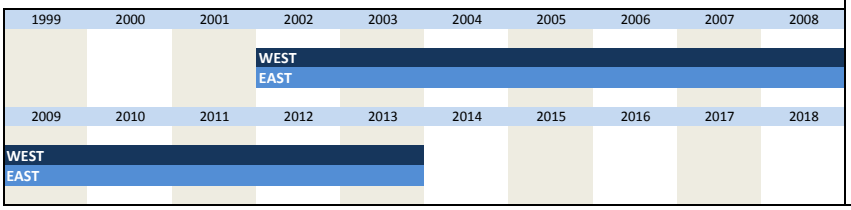
*

20XX denotes the current business year

e.g.:
if the question was posed in 2011
20XX means 2011

falling [3]

Time span of variable



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

Wording of question

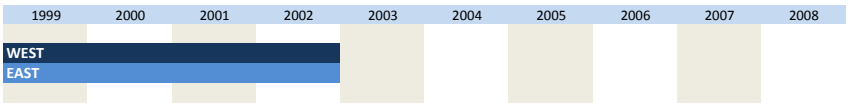
12/1999 to 06/2002 — insurances: LI

<Questions not available yet>

Further information

Competition against companies of other insurance branches

Time span of variable



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

Wording of question

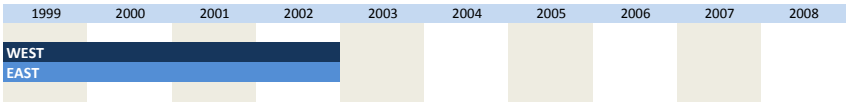
12/1999 to 06/2002 — insurances: LI

<Questions not available yet>

Further information

Expected competition against companies of other insurance branches

Time span of variable



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

Wording of question

12/1999 to 06/2002 — insurances: CI

Development in the year so far

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

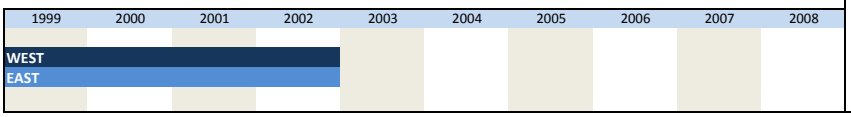
- clearly increased [1]
- slightly increased [2]
- (approximately) unchanged [3]
- slightly decreased [4]
- clearly decreased [5]

Further information

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

identical questioning for CI (dev_gnba1) and HI (dev_gnbh1)

Time span of variable



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

Wording of question

since 09/2002 — insurances: CI

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

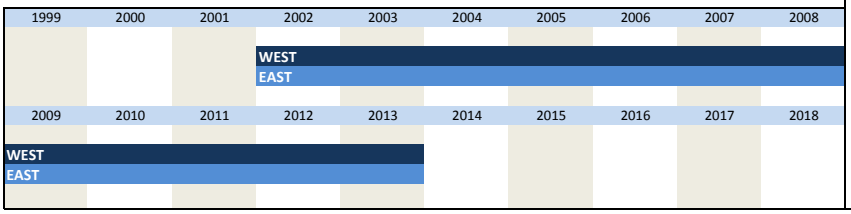
- increased [1]
- approximately unchanged [2]
- decreased [3]

Further information

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

identical questioning for CI (dev_gnba2) and HI (dev_gnbh2)

Time span of variable



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

Wording of question

12/1999 to 06/2002 — insurances: CI

Schedules and expectations for the whole business year
5) Compared to previous year our gross new business (premium) will be

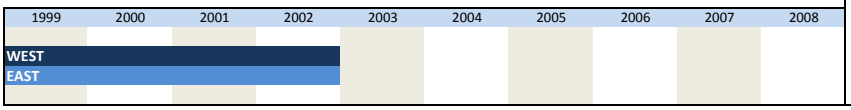
- clearly increased [1]
- slightly increased [2]
- (approximately) unchanged [3]
- slightly decreased [4]
- clearly decreased [5]

Further information

Expected develoment of gross new business vs. previous year (1999/12 - 2002/06)

identical questioning for CI (exp_dev_gnba1) and HI (exp_dev_gnbh1)

Time span of variable



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

Wording of question

since 09/2002 — insurances: CI

Schedules and expectations for the whole business year
5) Compared to previous year our gross new business (premium) will

- rather increase [1]

Further information

Expected development of gross new business vs. previous year (since 2002/09)

stay about the same [2]

rather decrease [3]

since 09/2011 insurances: CI

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

5) Compared to previous year our gross new business (premium) will

rather increase [1]

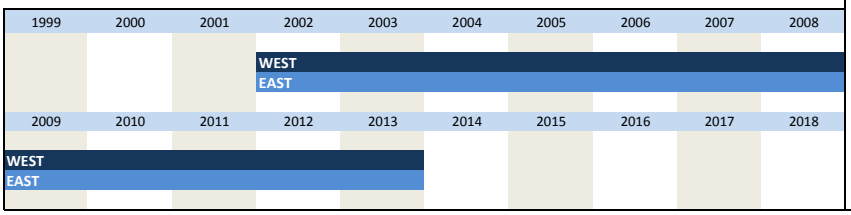
stay about the same [2]

rather decrease [3]

identical questioning for CI (exp_dev_gnba2) and HI (exp_dev_gnbh2)

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

Time span of variable



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

Wording of question

since 12/1999 insurances: CI

Development in the year so far

4) During course of the year so far the development of indemnification (compared to the respective period of previous year) is

more favourable [1]

approximately unchanging [2]

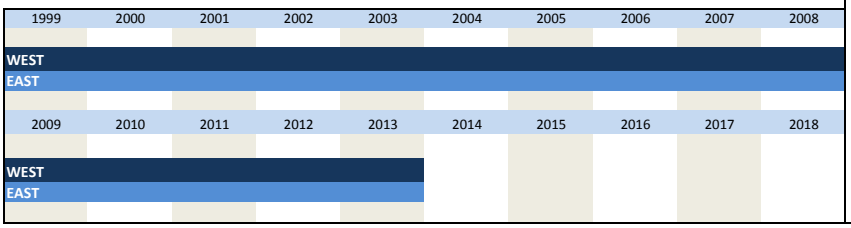
more unfavourable

Further information

Development of indemnification vs. previous year

1999 to 2002 the G-J-indemnification quota was inquired

Time span of variable



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

Wording of question

since 12/1999 insurances: CI

Schedules and expectations for the whole business year

7) Compared to previous year the development of indemnification will be

more favourable [1]

approximately unchanging [2]

more unfavourable

Further information

Expected development of indemnification vs. previous year

1999 to 2002 the G-J-indemnification quota was inquired

since 09/2011 insurances: CI

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

7) Compared to previous year the development of indemnification will be

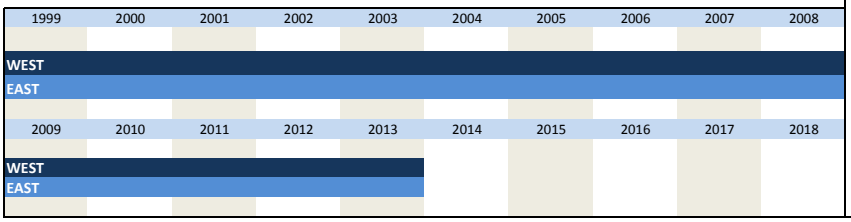
more favourable [1]

approximately unchanging [2]

more unfavourable

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

Time span of variable



No.	Name	Label	Survey period	Survey frequency
2.b.7)	exp_atstocka	expected adjustment of tariffs in stock (next 12 months)	West since 12/1999 East since 12/1999	quarterly survey quarterly survey

Wording of question

since 12/1999 insurances: CI

Expected business development during the next 12 or 6 months
8) During the next 112 months we expect an adjustment of tariffs

a) in stock

up [1] ☐

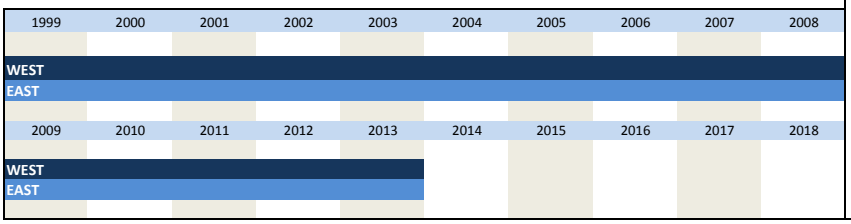
no, no change [2] ☐

down [3] ☐

Further information

Expected adjustment of tariffs in stock (next 12 months)

Time span of variable



No.	Name	Label	Survey period	Survey frequency
2.b.8)	exp_atnba	expected adjustment of tariffs in new business (next 12 months)	West since 12/1999 East since 12/1999	quarterly survey quarterly survey

Wording of question

since 12/1999 insurances: CI

Expected business development during the next 12 or 6 months
8) During the next 112 months we expect an adjustment of tariffs

b) in new business

up [1] ☐

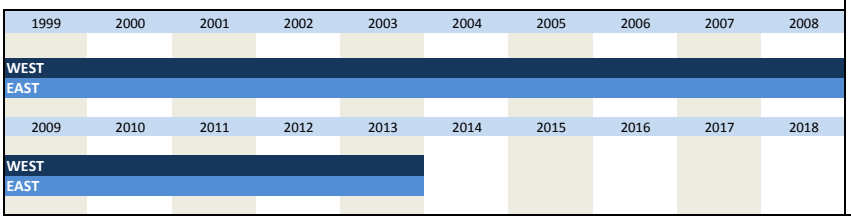
no, no change [2] ☐

down [3] ☐

Further information

Expected adjustment of tariffs in new business (next 12 months)

Time span of variable



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

Wording of question

12/1999 to 06/2002 insurances: HI

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

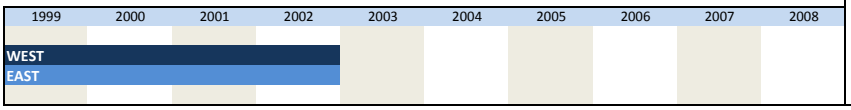
clearly increased [1]
slightly increased [2]
(approximately) unchanged [3]
slightly decreased [4]
clearly decreased [5]

Further information

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

identical questioning for CI (dev_gnba1) and HI (dev_gnbh1)

Time span of variable



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

Wording of question

since 09/2002 insurances: HI

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

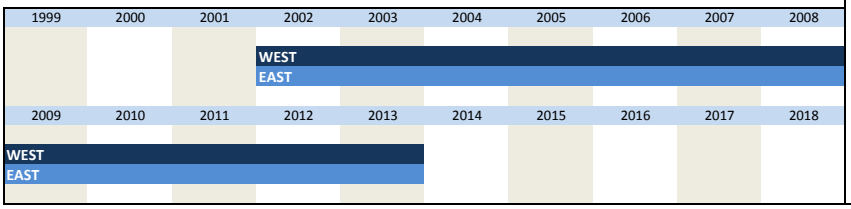
increased [1]
approximately unchanged [2]
decreased [3]

Further information

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

identical questioning for CI (dev_gnba2) and HI (dev_gnbh2)

Time span of variable



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

Wording of question

12/1999 to 06/2002 insurances: HI

Schedules and expectations for the whole business year
5) Compared to previous year our gross new business (premium) will be

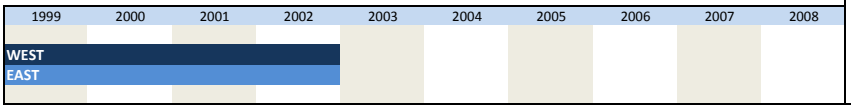
clearly increased [1]
slightly increased [2]
(approximately) unchanged [3]
slightly decreased [4]
clearly decreased [5]

Further information

Expected develoment of gross new business vs. previous year (1999/12 - 2002/06)

identical questioning for CI (exp_dev_gnba1) and HI (exp_dev_gnbh1)

Time span of variable



No.	Name	Label	Survey period	Survey frequency

2.c.4) exp_dev_gnbh2 — expected development of gross new business vs. previous year (since 2002/09)

West since 09/2002	quarterly survey
East since 09/2002	quarterly survey

Wording of question

since 09/2002 — insurances: HI

Schedules and expectations for the whole business year
5) Compared to previous year our gross new business (premium) will be

- increased [1] ☐
- approximately unchanged [2] ☐
- decreased [3] ☐

since 09/2011 — insurances: HI

Schedules and expectations for the whole business year 20XX/YY*
5) Compared to previous year our gross new business (premium) will be

- increased [1] ☐
- approximately unchanged [2] ☐
- decreased [3] ☐

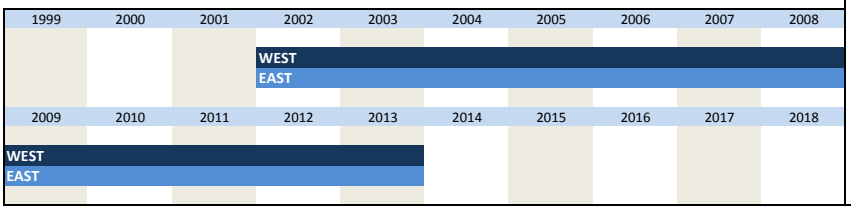
Further information

Expected development of gross new business vs. previous year (since 2002/09)

identical questioning for CI (exp_dev_gnba2) and HI (exp_dev_gnbh2)

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

Time span of variable



No.	Name	Label	Survey period	Survey frequency

2.c.5) devih — development of indemnification vs. previous year

West since 12/1999	quarterly survey
East since 12/1999	quarterly survey

Wording of question

since 12/1999 — insurances: HI

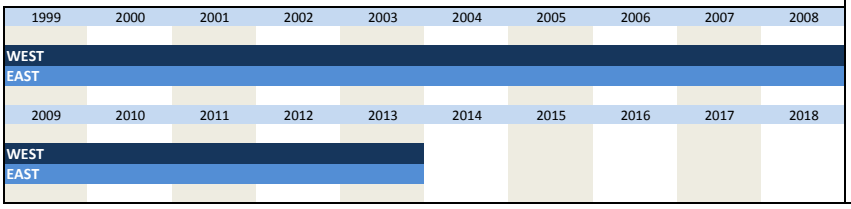
Development in the year so far
4) In the course of the year the **development of services** (compared to the respective period of previous year) is

- improved [1] ☐
- not changed[2] ☐
- declined [3] ☐

Further information

Development of indemnification vs. previous year

Time span of variable



No.	Name	Label	Survey period	Survey frequency

2.c.6) exp_devih — expected development of indemnification vs. previous year

West since 12/1999	quarterly survey
East since 12/1999	quarterly survey

Wording of question

since 12/1999 — insurances: HI

Schedules and expectations for the whole business year
7) Compared to previous year the development of services for costs of illness will expectedly be

- improving [1] ☐
- not changing[2] ☐
- declining [3] ☐

since 09/2011 — insurances: HI

Further information

Expected development of indemnification vs. previous year

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

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

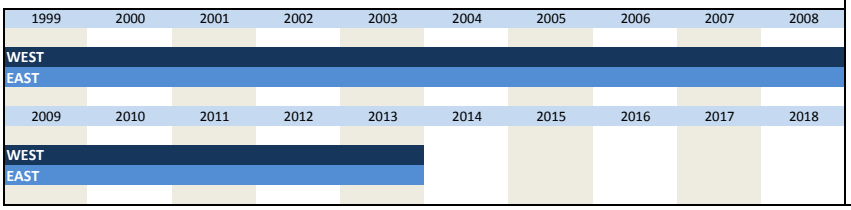
7) Compared to previous year the development of services for costs of illness will expectedly

improving [1] ☐

not changing[2] ☐

declining [3] ☐

Time span of variable



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

Wording of question

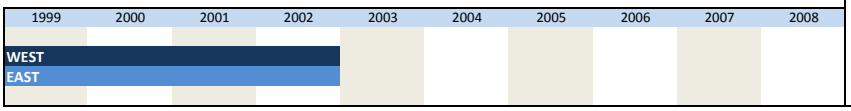
12/1999 to 06/2002

<Questions not available yet>

Further information

Expected adjustment of premium

Time span of variable



3. Special questions

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

Wording of question

since 06/2011 — insurances: HI, LI, CI

Profit situation and profit expectations
10) Our profit situation (measured for example by the development of the annual surplus or internal operating numbers) **in the current business year is**

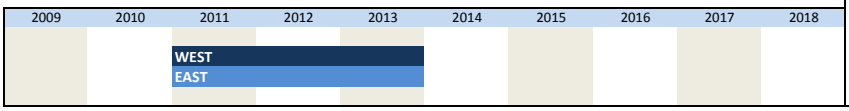
- favourable [1]
- acceptable [2]
- unfavourable [3]

Further information

Profit situation in the current accounting year

Only total business in each case pertains sector_wz03-numbers:
660310 660100 660320

Time span of variable



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

Wording of question

since 06/2011 — insurances: HI, LI, CI

Profit situation and profit expectations
11) Our profit situation (measured for example by the development of the annual surplus or internal operating numbers) will be [...] during the **next 3 years** compared to the current situation

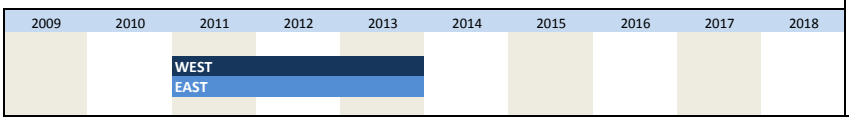
- more favourable [1]
- approximately unchanging [2]
- more unfavourable [3]

Further information

Expected profit situation in the next three years

Only total business in each case pertains sector_wz03-numbers:
660310 660100 660320

Time span of variable



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

Wording of question

since 09/2011 — insurances: HI, LI, CI

Schedules and expectations for the whole business year 20YY*
compared to previous year our premium income will be

- raising [1]
- not changing [2]
- falling [3]

Further information

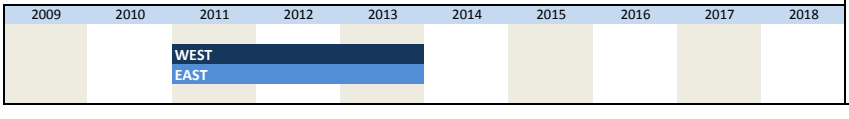
Exp. dev. of premium income next vs. current year

*

20YY denotes next business year

e.g.:
if the question was posed in 2011,
20YY means 2012

Time span of variable



No.	Name	Label	Survey period	Survey frequency

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

Wording of question

since 09/2011 — insurances: LI

Schedules and expectations for the whole business year 20YY*
Compared to previous year our new business will be

a) current annual premium

raising [1] ☐
not changing [2] ☐
falling [3] ☐

Further information

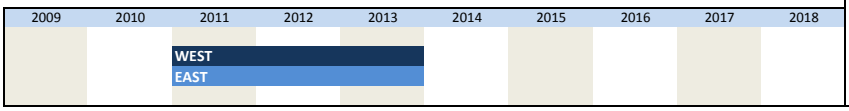
Exp. dev. new business (annual premium) next vs. current year

*

20YY denotes next business year

e.g.:
if the question was posed in 2011,
20YY means 2012

Time span of variable



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

Wording of question

since 09/2011 — insurances: LI

Schedules and expectations for the whole business year 20YY*
Compared to previous year our new business will be

b) single premium

raising [1] ☐
not changing [2] ☐
falling [3] ☐

Further information

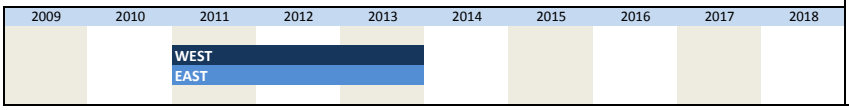
Exp. dev. new business (single premium) next vs. current year

*

20YY denotes next business year

e.g.:
if the question was posed in 2011,
20YY means 2012

Time span of variable



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

Wording of question

since 09/2011 — insurances: CI

Schedules and expectations for the whole business year 20YY*
Compared to previous year our gross new business (premium) will be

raising [1] ☐
not changing [2] ☐
falling [3] ☐

Further information

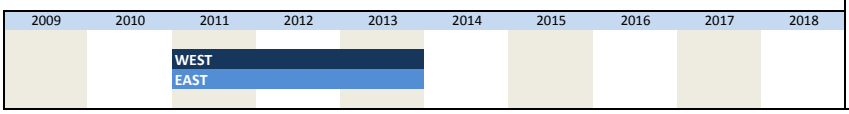
Exp. dev. gross new business next vs. current year

*

20YY denotes next business year

e.g.:
if the question was posed in 2011,
20YY means 2012

Time span of variable



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

Wording of question

since 09/2011 insurances: CI

Schedules and expectations for the whole business year 20YY*
7) Compared to previous year the development of indemnification for costs of illness will be

improving [1]
not changing [2]
declining [3]

Further information

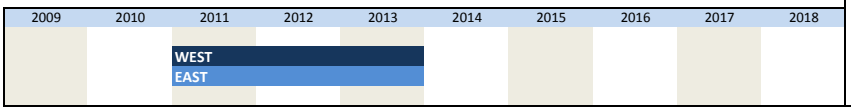
Exp. dev. indemnification next vs. current year

*

20YY denotes next business year

e.g.:
if the question was posed in 2011,
20YY mean 2012

Time span of variable



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

Wording of question

since 09/2011 insurances: HI

Schedules and expectations for the whole business year 20YY*
Compared to previous year our gross new business (premium) will

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

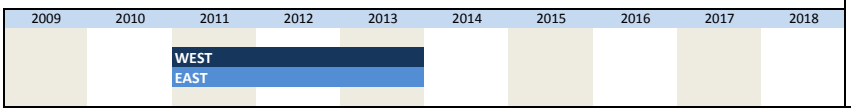
Further information

Exp. dev. gross new business next vs. current year

*

20YY denotes next business year
e.g.:
if the question was posed in 2011,
20YY means 2012

Time span of variable



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

Wording of question

since 09/2011 insurances: HI

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

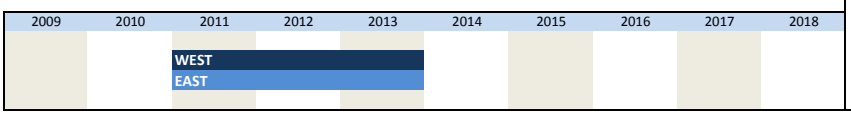
improving [1]
not changing [2]
declining [3]

Further information

Exp. dev. indemnification next vs. current year

*

20YY denotes next business year

e.g.:
if the question was posed in 2011,
20YY means 2012

Time span of variable